

# 2025 Open Enrollment Webinar FAQs

## OPEN ENROLLMENT

### [Supporting Documents](#)

**1. What is the Open Enrollment Website?**

[Rewards.SyneosHealth.com](https://rewards.syneoshealth.com)

**2. Where can I find the 2025 Benefits Guide?**

It is posted on the [Open Enrollment Website](#) and our [US Benefits](#) SyncUp page.

**3. Where can I view my current elections and the 2025 costs?**

You can view your current elections and Benefit deductions in [my.ADP.com](https://my.adp.com). Your 2025 premiums are also on my.ADP.com. You can view the rates side by side in the 2025 Rate Sheet found in the ADP documents section, or you may click through your enrollment elections to view your contributions by paycheck.

**4. I am having issues logging into ADP. What should I do?**

If you have previously created an account, click forgot password. If you become locked out of your account, submit a [Payroll Inquiry](#) AskSyndi ticket to unlock your account.

**5. Can my adult child be on my health plan even if they are employed and have medical coverage options through their employer?**

Yes, your adult child can be covered by your insurance regardless of marital or employment status, even if other coverage is available through a spouse or employer until they reach 26 years of age.

**6. My child is on my medical plan and will turn 26 next year. What will happen?**

ADP will automatically drop your child from your plan on the last day of their birthday month and adjust your plan tier and premiums accordingly. Your child will be offered COBRA coverage.

**7. Is there something else I should fill out for coverage for the rest of 2024 since I am turning 26 next month and will lose my current coverage?**

You will need to complete a "Qualifying Life Event" in [my.ADP.com](https://my.adp.com). View the [instructions](#) on the [QLE SyncUp](#) page.

**8. How do you update a dependent's last name if it has changed since the previous year?**

Names can be updated on [my.ADP.com](https://my.adp.com) select benefits and then "Manage Information".  
IMPORTANT: Changes to dependent information should be entered before the "Open Enrollment" window.

**9. Can you enroll a domestic partner who I'm not married to?**

Yes, as long as they meet the requirements for Domestic Partner Coverage outlined in our [2025 Benefits Guide](#).

**10. I'm a new employee and enrolled for benefits last month. Do I enroll again?**

Yes, your 2024 benefits will not roll over. You must enroll again to have coverage for 2025. Once you complete your New Hire Enrollment, you will see the Open Enrollment Tile in [my.ADP.com](https://my.adp.com).

**11. If I need to have medical coverage for my child, is it the same cost to add my husband since I would need the family plan to cover my child?**

There is a difference in cost for Employee + Child coverage vs Family (Spouse/DP + Children) coverage. You may only add your husband if he meets the requirements outlined in our [2025 Benefits Guide](#).

**12. What are the requirements for getting your spouse on your insurance.**

- Not employed or has no access to employer-offered medical coverage.
- Employed, but the monthly employee-only medical premium is \$250+.
- Currently in a waiting period for employer-offered medical coverage. Once the waiting period has been satisfied, your spouse or domestic partner must enroll in their employer offered medical coverage within 31 days

**13. What is the maximum age a dependent child can be covered?**

The maximum age is 26. Coverage will end on the last day of the month of their 26<sup>th</sup> birthday.

**14. Where can I find a written document that provides all the details of each plan - the true content/fine print of each plan?**

Detailed plan documents that show the differences between each plan can be found under the "[Documents](#)" section of the [Open Enrollment website](#).

**15. If I make a selection now, can I make a change before enrollment ends?**

You may go back however many times you would like during the Open Enrollment window. However, please be sure to click "confirm elections" and print your confirmation statement before Open Enrollment ends on November 11<sup>th</sup>.

**16. Where do we choose our 401(k) options?**

You must go directly to Fidelity at [www.401k.com](http://www.401k.com).

**17. Can I add my spouse to life insurance without having him on my insurance plan?**

Yes.

**18. I am adding my husband for coverage. Do I need to provide supporting documentation?**

No documentation is required to add dependents for 2025.

**19. Are there any changes to the Qualifying Life Event rules?**

There are no changes to the qualifying life event rules. Qualifying Life Events are governed by the IRS.

**20. If there is a life-changing event occurring at the end of the year, could I make changes to the already selected plan?**

Yes, if you have a qualifying life event, you can make changes to your benefits elections within 31 days from the date of your qualifying life event. Please note, these changes will not automatically roll over into 2025. Be sure to also complete your 2025 Open Enrollment to continue coverage.

**21. Do you need to re-enroll to Allstate ID protection?**

Yes, any elections you currently have for 2024 will need to be re-elected to have those coverages in 2025.

**22. Does having a child during the new year allow you to add the child onto the insurance?**

Yes birth is a qualifying life event. Examples of qualifying events are birth of a child, marriage, divorce, gaining coverage elsewhere, or losing other coverage (for self, a spouse, or other dependent).

### 23. Does an elderly parent qualify for dependent care?

Dependent Care FSA is only for children under the age of 13 or disabled dependents.

### 24. Do you offer any Will and Trust service?

The MetLife Legal plan provides you, your spouse and dependents with fully covered legal services from attorneys experienced in estate planning, civil suits, adoption, creditor issues and more. Contact Aetna Concierge to find out specific coverage questions 1-833-554-1541

## Benefit Decision Support Tools

[Benefit Counselors](#), [Nayya](#)

### 1. How can we make an appointment with a benefit counselor?

[Click here to schedule appointment](#) (syneos.mybenefits.pro) Counselors are available through Monday, November 11, 2024.

### 2. Are the been only available during open enrollment or will they be available throughout the year as we have more questions regarding our elected plan?

The Benefit Advisers are only available through open enrollment

### 3. Where do I go to access Nayya?

Nayya is built into the open enrollment process and will be accessible once you have logged into [my.ADP.com](#).

### 4. Does the Naaya tool use my claims deductible information?

The Naaya tool does use claims deductible information if you choose. You will enter your health insurance information and Nayya will pull in your current health plan deductible to help determine what is the best option for you and your family. Nayya will not be able to view your specific individual claims.

### 5. Is there a calculator we can use to make a simulation for our own situations?

Yes, you can leverage our decision support tool, Nayya, which is incorporated into the enrollment process in [my.ADP.com](#).

## MEDICAL

[Supporting Documents](#)

### 1. Where are the details for the medical coverage plans?

You can find details for each of the medical plans on our [Open Enrollment Website](#). See the Summary of Benefits and Coverage (SBC) in the [documents](#) section of the site.

### 2. Where can we find the employee cost for each plan and benefit option?

The plan costs can be found in [my.ADP.com](#) in the Rates category under "View Forms and Documents".

### 3. If staying with same plan, will new cards be sent out or will current PPO insurance card remain for 2025?

If you are staying with the same plan, new cards will not be sent out. However, you can access your electronic insurance card through the Aetna app or their [website](#).

### 4. With the PPO do you need a reference for a specialist?

No referrals necessary.

**5. Which plan is the new one?**

The HSA Value Plan is new for 2025.

**6. If I have a high claim year such as having surgery, is there a maximum spend for the year?**

Yes, each plan has an out-of-pocket maximum spend for the year. Please refer to the details in the [2025 Benefits Guide](#).

**7. Please explain what deductible + 30% means? Please Use actual examples.**

You will want to make an appointment with a [Benefits Counselor](#) who can go over each plan option and their deductibles in detail.

**8. May I cover my domestic partner on a Syneos Health medical plan?**

Domestic partners are eligible for coverage.

**9. If I cover a dependent on the High Deductible Plan, what deductible do I need to meet?**

You must meet the family deductible before the co-insurance begins.

**10. Will Syneos Health offer money back for employees that do not need Syneos Health benefits?**

No.

**11. Is fertility treatment available on all three medical plans?**

Yes, there is a \$20,000 lifetime maximum available regardless of which of the three plan options you select.

**12. How do we look up our Aetna PPO plan number once enrolled?**

Once you enroll, you can register for an account online with [Aetna](#) to access your member ID and plan information.

**13. If your spouse is also employed at Syneos, in the past you needed to both sign up and not be under one plan, is that still the case?**

Correct.

**14. Is the actual coverage different between value HDHP and classic HDHP? Or is it just the deductible and coinsurance that's different?**

The plan coverages/exclusions are the same. The difference is the premium, deductible, and coinsurance.

**15. Is standard lab work associated with an annual checkup also covered at 100%?**

Yes, it would be.

**16. For family members on monthly med management for mental health - is that considered preventive and fully covered?**

The preventative list can be found on the documents page on the OE enrollment Website

**17. If you are injured or sick, do you have to use all PTO before STD kicks in?**

If it is not work related, you should contact Lincoln Financial. You would not use PTO being out under STD.

**18. Will weight loss surgery be covered under the new plan?**

Contact Aetna Concierge to find out specific coverage questions 1-833-554-1541

## PHARMACY

### [Supporting Documents](#)

- 1. How would we know which prescriptions are considered maintenance medications that must be filled in 90 day periods through either Walgreens 90 Program or Optum Rx mail order?**  
Most medications you take daily for an ongoing medical condition will be consider a maintenance medication. If you are still unsure, please contact Optum at 800-736-4299.
- 2. Do the plans cover weight loss meds?**  
Yes, however preauthorization is required, and your co-insurance and/or copays do apply.
- 3. Where can we find the 2025 Formulary?**  
You can view the [formulary](#) in the [documents](#) section of our [Open Enrollment website](#).
- 4. My daughter's life saving medication is not covered by the insurance. Who do we petition to add her medication on the covered medications list?**  
It would be directly with OptumRx.

## Health Savings Account (HSA)

### [Supporting Documents](#)

- 1. Is it possible to enroll in both an HSA and an FSA?**  
Yes, you can enroll in both the HSA and a Limited Purpose FSA and a Dependent Care FSA. You cannot enroll in both the HSA and a Health Care FSA.
- 2. Can you enroll in an HSA and not be enrolled in medical coverage?**  
No, you must enroll in an HSA eligible medical plan through Syneos Health to also enroll in the Syneos Health HSA.
- 3. Where can I find what items the HSA card can be used for?**  
Please visit [Inspira's Website](#).
- 4. Is the bank that is used for HSA going to change**  
No, the bank is the same. However, the name of the bank changed from Payflex to Inspira.
- 5. Did HSA contribution from Syneos drop from \$1000 to \$500 a year?**  
There were no changes made to the employer contributions for 2025. It is dependent on the enrollment tier
  - \$500 is Employee only
  - \$1000 is for Employee + Dependents.
- 6. Is there a way to move HSA funds from another employer to the one at Syneos (sort of like you move 401(k) accounts to new employers)?**  
Yes, you may move your previous HSA funds to your Syneos Health Inspira HSA account. Please contact [Inspira](#) for more information 844-729-3539.
- 7. Can you use HSA funds for other family members that are not under your insurance plan?**  
No. Please review the [IRS rules](#) for HSA use.

8. **Once you reach a certain age, can't the HSA funds be used for whatever you want? Say, after you retire and you're 75, can you use your HSA to pay for a rental car?**  
No. You may however use your HSA funds in retirement to cover the costs of your health care premiums and other medical expenses. Please review the [IRS rules](#) for HSA use.
9. **What is the max contribution to HSA for people over age 55?**  
There is a catchup contribution of \$1,000 for people over age 55 in addition to the IRS max.
10. **Are HSA contribution limits for employee and child dependents impacted if my Spouse has their own HSA through their employer?**  
If employees have a Syneos Health HSA and their spouse or domestic partner also has an HSA through their employer, you are responsible for ensuring you do not exceed the IRS contribution limits as a family.
11. **Can you use HSA funds to pay for COBRA coverage?**  
Yes.
12. **Is there a fee for the HSA if you separate from the company?**  
If an employee terminates, there is a \$5 monthly fee.
13. **Is the HSA only if you also have medical insurance through Syneos?**  
In order to have an HSA you must be enrolled in either the Value HDHP or Classic HDHP Medical Plan offered by Syneos.
14. **Are the HSA Amounts for \$4,350 and \$8,550 IRS rules or SYNH limits?**  
The limits in ADP are reduced by the amount of the employer contribution Syneos provides –\$500 for Employee only coverage and \$1000 for all other coverage.
15. **Will there be any charges or fees passed on to us with the change in the HSA?**  
No, there are no changes or fees passed on to employees. The bank only changed their name.
16. **So the HSA will not expire after 1 year? You do not lose the money invested if not used?**  
The HSA is your personal bank account. You will not lose any unused contributions.
17. **Is Fidelity remaining as our 401(k) company? I saw they have an HSA option. Is there any benefit to having part of your HSA in Fidelity and the other amount in Inspira?**  
We only partner with Inspira for contributions. You can move your funds once they are deposited into your Inspira account.
18. **How do I access Inspira?**  
You can contact Inspira via their [website](#) or by phone 844-729-3539.
19. **When does Syneos make the deposit into the HSA plan?**  
The deposits are made on a per pay period basis.
20. **Will the employee's dependent receive the additional 500 HSA account SH contribution if the dependent is new born baby who is born during the employee is on ST disability?**  
All Syneos funds are deposited to a single HSA card in the Employees name. If an employee is on Employee Only coverage and changes to Employee+Dependent at any point throughout the year, the new increased Syneos contribution amount will be prorated for the remainder of the year.

## Flexible Spending Accounts (FSA)

[Supporting Documents](#)

- 1. Where can I learn more about FSA? Is there someone specific I can reach out to?**  
You can schedule an appointment with a [benefits counselor](#) to learn more about the FSA and determine if it is right for you. You can also find more information in the [documents](#) section of our [Open Enrollment website](#).
- 2. When I asked last, I could not opt in to FSA because I waved medical coverage with Syneos. Is that still the case?**  
No, you do not need to be enrolled in a Syneos Health medical plan to have access to the Health Care FSA or a Dependent Care FSA.
- 3. Can the FSA pay a current bill for past dental expenses?**  
Yes, if the bill occurred in the same calendar year. Please review the [IRS rules](#) for FSA use.
- 4. If we have the FSA card will money go back on that card since the expiration date is in 2029?**  
If you select the FSA for 2025 and currently have a card, you can continue to use the same card.
- 5. Does Dependent Care FSA cover summer camps?**  
Summer camps for children up to 13 years old are covered by the Dependent Care FSA. However, you cannot use it for sleep away camps.
- 6. Do pre-tax deductions like dependent care FSA also lower your eligible taxable income when filing yearly taxes with IRS and state?**  
Yes.
- 7. Will Montessori school charges be counted as Day Care services?**  
No, Education expenses for kindergarten and up are not reimbursable.

## SPECIALIZED SUPPORT

### [Supporting Documents](#)

- 1. Are Maven and Hinge Health available to someone who is not enrolled in the company medical?**  
Maven will be available to all benefit eligible employees. Hinge Health is available to all employees who are enrolled in a Syneos Health medical plan.
- 2. Maven is free, but how can we tell what fertility services are covered?**  
Fertility benefits are covered through the medical plan. Please contact [Aetna](#) to review the covered services at 833-554-1541.
- 3. Will Maven include Menopause evaluation and prescriptions? Will there be a cost for the program?**  
Maven provides menopause support and advice. Your Maven care team will let you know if you need to visit a provider to obtain prescriptions. Any costs for provider visits outside of Maven and/or prescriptions would be handled through your medical plan.
- 4. Can we join multiple programs with Hinge (i.e. pelvic health and joint pain)?**  
Yes. Please discuss your concerns with your physical therapist and health coach at Hinge Health.
- 5. Is there a way to access hinge health if you have not enrolled in the medical plan? Or what is the lowest plan that you can sign up for to be a part of it?**  
Hinge Health is available to Syneos Health medical plan members only. The lowest cost medical plan is the Value HDHP.

**6. Any consideration for allowing any staff to join Virta? I assume that in the end, that may improve attrition/sick days at Syneos Health.**

Thank you for the suggestion. We will continue to evaluate the availability of the wellbeing programs.

**7. Is there any service to help pay for gym memberships?**

There are options through our discount program, [PerkSpot](#).

**8. Do you have to join a HDHP for Virta?**

Virta is for any medically enrolled employees regardless of plan or tier. You must also meet the Virta program requirements of type 2 diabetes, prediabetes, or a BMI of greater than 26.

**9. Is there any restriction on "in network providers" for the value plan compared to the classic plan?**

No – the “plan” and Network are the same for all medical plans.

**10. Will preventive meds still have no copay under the PPO?**

Preventative medications are at No cost on any of the medical plans. To review the formulary & preventative drug list, find it in the documents section of our Open Enrollment Site.

**11. I have always chosen a PPO so that I have the choice of provider or specialist. Do I have the same flexibility with the HSA plan?**

On either plan, you can choose who you see. No plan requires referrals.

## SUPPLEMENTAL MEDICAL PLANS

[Supporting Documents](#)

**1. For Critical Illness and Hospital Indemnity, do you have to sign up now during open enrollment or can you sign up for these, at any time?**

Enrollment in supplemental medical plan options (Critical Illness, Hospital Indemnity, Accident Insurance) for 2025 is only allowed during this Open Enrollment period. If you experience a qualifying life event, you may choose to change coverage tiers.

**2. What is an "eligible accident" in the Accident Plan?**

There are full plan details and more in the [documents](#) section on our [Open Enrollment website](#).

**3. If I do not cover my spouse for medical, can I enroll in the supplemental Hospital insurance for Spouse?**

Yes, you can. Your spouse does not need to be covered under the medical plan to enroll in the Hospital Indemnity Plan.

**4. Can I sign up my spouse and child for the accident and critical illness coverage even if they are not on my medical insurance?**

Yes.

**5. How else might we use hospital indemnity? Not only to give birth?**

The Hospital Indemnity plan is for any admission or confinement for a sickness or injury. Please review the documents in the Open Enrollment Site.

## VISION & DENTAL

[Supporting Documents](#)



### 1. Is there a vision and dental plan with options?

No changes were made to our plans for 2025.

- There are two dental plan options available: Premium and Basic. Both plans provide 100% coverage for preventive care and partial coverage for other services. The premium plan includes orthodontia with no age limit.
- The vision plan eases the costs of glasses, contact lenses, eye exams, and preventive screenings.

### 2. Is dental insurance still via Delta Dental and vision insurance via EyeMed?

Yes, we still partner with both Delta Dental and EyeMed.

### 3. Do I need to enroll in medical coverage to also enroll in either vision or dental coverage?

You do not need to enroll in medical insurance or any other benefit offering to enroll in either vision or dental coverage. You may have only dental insurance through Syneos Health if that is your wish.

### 4. How do I find an in-network dentist?

Visit Delta Dental of NJ's [website](#) or call 866-328-1308.

## DISABILITY

### [Supporting Documents](#)

#### 1. Is maternity/parental leave still separate from Short Term disability?

Syneos Health provides a 6-week parental leave to all U.S. employees. Birth parents would be eligible for Short Term Disability for their post-partum recovery period. Typically, STD would provide 6-8 weeks of pay at 100% and then parental leave pay would be an additional 6 weeks at 100% of base pay.

#### 2. What are paternity benefits/time off?

Syneos Health provides a 6-week paid parental leave at 100% of pay.

#### 3. Short Term Disability change: is the buy-up no longer available as it is with the long-term disability?

You are correct. There is no longer an option to buy additional short-term disability coverage since the benefit has been improved to provide 100% of pay for the first 8 weeks of disability.

#### 4. Where is short term disability insurance in the enrollment system?

Since all eligible employees are automatically enrolled in short-term disability, an active enrollment by you is not required.

## LIFE INSURANCE

### [Supporting Documents](#)

#### 1. Is Syneos Health Life Insurance Portable?

Yes, however the rates will be different than the group rates available to active employees through Syneos Health.

#### 2. Is life insurance based on age?

Yes, once you become age 65 or older, the life insurance benefit is reduced.

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- 3. Life insurance for spouse was not able to enroll? Is there a problem with this?**  
You need to add your spouse as a dependent in ADP for the spousal insurance option to be offered.

## MEDICARE

[Medicare.gov](https://www.Medicare.gov)

- 1. If I am enrolled in Medicare, am I still eligible for Syneos benefits?**  
Yes, you are still eligible for the Syneos benefits. Please review [Medicare.gov](https://www.Medicare.gov) for specific questions on how Medicare coordinates with any Syneos coverage you may have.
- 2. What happens if I become Medicare eligible in 2025?**  
We do not handle Medicare. Please review [Medicare.gov](https://www.Medicare.gov) for specific questions.
- 3. Can I contribute to an HSA while enrolled in Medicare?**  
No.
- 4. If I sign up my spouse who is covered by Medicare part A and part B, am I permitted to enroll in an HSA plan? Is he able to count toward my dependents to up the contribution limits?**  
If your spouse is enrolled in Medicare, you can no longer contribute funds to your HSA on his/her behalf. They would not count toward your contribution limits.
- 5. Is Medicare A required if one has insurance through Syneos Health Insurance?**  
Syneos Health does not require someone to have Medicare Part A.
- 6. How does Medicare Part A factor into Open Enrollment?**  
We do not handle Medicare. Please review [Medicare.gov](https://www.Medicare.gov) for specific questions.