

# Frequently Asked Questions

## Hy-Vee's Part-Time employee benefits program guidelines

Frequently Asked Questions to help determine eligibility and participation  
for the Hy-Vee Part-Time employee benefits program

**Q: Who is eligible for Part-Time employee benefits offered through Hy-Vee?**

A: Employees age 19 or older who expect to work an average of at least 15 hours per week.

**Q: How does an employee determine how many hours they average?**

A: Hy-Vee HR Managers have access to an hours worked report for each store location.

**Q: What if the employee doesn't know how many hours they will average?**

A: Estimate the hours the employee intends to work each week and determine if their schedule will be consistent enough to justify payroll deductions for elective benefits.

**Q: What if the employee takes some time off and there isn't enough money in their paycheck to cover the cost of their benefits?**

A: Contact Midwest Heritage to make alternate payment arrangements for missed premiums when a payroll deduction is missed.

**Q: If the employee averages less than 15 hours will they lose their benefits?**

A: No. 15 hours per week is a guideline to ensure the employee has sufficient funds in their paycheck to cover premiums.

**Q: What if the employee files a claim and the insurance carrier determines the employee wasn't averaging 15 hours per week at the time of claim?**

A: As long as premiums are current, claims will not be denied as a result of averaging less than 15 hours per week.

**Q: What if the employee averages 15 hours per week over the holidays and it drops below the rest of the year?**

A: This is common. As long as the employee intends to work enough hours to pay for the benefits elected, the average can be below 15 hours per week.

**Q: What happens when the employee turns age 19?**

A: They have 30 days to enroll in benefits at [hy-veePTenroll.com](http://hy-veePTenroll.com).

**Q: What happens if the employee goes from Part-Time to Full- or Regular-Time status\*?**

A: They have 30 days to enroll in benefits at [hy-veebenefits.com](http://hy-veebenefits.com).

**Q: What happens if the employee goes from Full- or Regular-Time to Part-Time status\*?**

A: They have 30 days to enroll in benefits at [hy-veePTenroll.com](http://hy-veePTenroll.com).

\* If an employee is enrolled in Vision, Accident, Critical Illness, or Hospital Indemnity at the time of the status change, benefits and payroll deductions will continue when the employee changes status. If an employee wishes to cancel benefits, they will need to waive coverage at [hy-veePTenroll.com](http://hy-veePTenroll.com).

[hy-veePTenroll.com](http://hy-veePTenroll.com) / Phone: 515-343-5047 / Toll-free: 1-800-622-0057 / Email: [csr@mhbankins.com](mailto:csr@mhbankins.com)



## Frequently Asked Questions to help determine eligibility and participation for the Hy-Vee Part-Time employee benefits program

**Q: What happens if the employee has a qualifying event such as marriage, birth, death, adoption, divorce, etc.?**

A: They have 30 days from the date of the event to change benefits at [hy-veePTenroll.com](http://hy-veePTenroll.com).

**Q: When can employees enroll in benefits?**

A: New hires can enroll within 30 days of their date of hire. Employees who change status from Full-Time or Regular-Time to Part-Time can enroll within 30 days of their status change date. Employees who turn 19 have 30 days to enroll. Current Part-Time employees can enroll during the next Open Enrollment period or within 30 days of a Qualified Life Event.

**Q: How does an employee learn more about the benefits available to them?**

A: Employees may request a Part-Time Employee Benefits Guide from their store HR Manager or visit Huddle. They may also contact Midwest Heritage to set up an appointment with a Benefits Advisor.

**Q: How can HR Managers order Part-Time benefits materials for their stores?**

A: Elective Benefits Quick Reference Guides and Part-Time Employee Benefits Guides can be ordered by contacting Midwest Heritage at [csr@mhbankins.com](mailto:csr@mhbankins.com).

**Q: How does an employee enroll in benefits?**

A: Employees will go to [hy-veePTenroll.com](http://hy-veePTenroll.com) to create an account and enroll in benefits.

**Q: What benefits are available to Part-Time employees through this program?**

A: Limited Medical Insurance, Life Insurance, Short Term Disability, Dental, Vision, Accident, Critical Illness, Hospital Indemnity, and Allstate identity protection.

**Q: Does Hy-Vee contribute toward the cost of insurance premiums for any of these benefits?**

A: Yes, Hy-Vee helps offset the cost of the Limited Medical Insurance, Dental, Short Term Disability and Basic Life Insurance offerings for employees who have been employed for at least six (6) months and average 20 or more hours per week.

**Q: How do I become eligible for the Hy-Vee contribution toward my insurance premiums?**

A: Part-time employees who have been employed for at least six (6) months and average 20 or more hours per week are eligible for these employer contributions.

**Q: Once I become eligible for the Hy-Vee contribution, will I always remain eligible as long as I'm a Hy-Vee part-time employee?**

A: Yes, as long as you average at least 20 or more hours per week during the plan year you'll remain eligible.

**Q: What if I don't currently meet the requirements to be eligible for the Hy-Vee contribution? Can I become eligible later on?**

A: Absolutely! Employees' eligibility will be reviewed on a quarterly basis and you'll be notified if your average weekly hours are high enough to become eligible. If you'd like to become eligible more quickly, please visit with your HR or location manager to discuss.

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