



### Missed Premium Payments:

Premium payments for Hy-Vee Elective Benefits plans are conveniently made through payroll deductions. In order to have premiums payroll deducted from your paycheck, you must have worked hours during the previous pay period.

When you do not have enough worked hours to receive a check, or if you are on a leave of absence, deductions are not able to be taken to pay your insurance premiums. If this should happen, premiums will need to be paid directly to Midwest Heritage. Please NOTE: this only pertains to the Elective (100% employee-paid) Benefits.

The following benefits are considered Elective Benefits:

Part-Time Employees	Full or Regular-Time Employees
<ul style="list-style-type: none"> <li>• Limited Medical</li> <li>• Dental</li> <li>• Short-Term Disability</li> <li>• Vision</li> <li>• Group Life</li> <li>• Accident</li> <li>• Critical Illness</li> <li>• Hospital Indemnity</li> <li>• PrivacyArmor identity protection</li> </ul>	<ul style="list-style-type: none"> <li>• Vision</li> <li>• Supplemental Group Life</li> <li>• Accident</li> <li>• Critical Illness</li> <li>• Cancer</li> <li>• Hospital Indemnity</li> <li>• PrivacyArmor identity protection</li> <li>• Individual Life/Disability – EMC or Illinois Mutual</li> </ul>



With the ease of having premiums payroll deducted from paychecks, those deductions can often be forgotten. Therefore, Midwest Heritage has set up a process to send a reminder letter to employees after two consecutive payroll deductions have been missed. If you receive a missed premium letter, you will need to contact Midwest Heritage to make payment arrangements. Premiums can be paid in two ways: 1) Call into Midwest Heritage and make a credit/debit card payment over the phone, or 2) Call into Midwest Heritage to find out the amount(s) owed and to whom checks should be made payable to. Please remember that premiums must be paid in order for coverage to remain current. Getting behind in premium payments could result in benefits being terminated or funds being withheld if you were to file a claim.

If you do not contact Midwest Heritage and make arrangements to keep these benefits paid until you return to work, your coverage will be terminated when you have missed a total of four consecutive payroll deductions.

In order to maintain your elective benefits coverage, please contact Midwest Heritage at 515-343-5047 or email [CSR@mhbankins.com](mailto:CSR@mhbankins.com).





## Qualified Life Events:

When a big change happens in your personal or family life, it may be a qualifying event to make changes to your existing benefits. The following is a list of common qualified life events:

- Marriage
- Divorce
- Birth
- Death
- Loss of Coverage (employee or dependent)

When these changes happen, you are able to make changes to your benefits within 30 days of the event date. After 30 days, the next available opportunity to make these changes would be Open Enrollment. Please note: if you experience a qualified life event, you are able to elect new coverage as long as you are adding the affected party to that benefit. An example would be if you were to get married and you wanted to elect Vision insurance. In this scenario, you would need to elect employee + dependent coverage in order to be approved.



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## Attention PrivacyArmor Enrollees!

PrivacyArmor identity protection coverage will be effective January 1, 2020, for employees who elected the PrivacyArmor or PrivacyArmor Plus plan during Open Enrollment. Enrollees will be required to set up an online account with PrivacyArmor in order to access their employee portal, where they will enter dependent information and activate key plan features. It is important to remember that PrivacyArmor cannot protect an employee's confidential information until the employee enters it into their secure member portal.

InfoArmor, the carrier that powers the PrivacyArmor plan, will send enrollees welcome emails and letters containing instructions on how to set up an online account. Emails will be sent to all employees who have entered an email address into their profile at [hy-veebenefits.com](http://hy-veebenefits.com) or [hy-veePTenroll.com](http://hy-veePTenroll.com). These emails will come from [clientservices@infoarmor.com](mailto:clientservices@infoarmor.com) and will be sent between January 1st and 3rd. Letters should be received by employees between January 10th and 15th. Please keep an eye out for these key communications in order to get the most protection out of these plans!



# InfoArmor

## Elective Benefits Tips for the New Year

As we welcome in a new year, we'd like to share a few key tips and reminders to be aware of regarding the elective benefits offered to you by Hy-Vee:

- Check your paystub to ensure that deductions are being taken for all benefits you elected during Open Enrollment and that the amounts being deducted are correct. Deductions for 2020 benefits will begin on the January 17th pay date.
- ID cards for newly elected coverage will be sent to you in late December or early January. Please keep a careful eye on your mail during this time to ensure that you do not accidentally dispose of any ID cards.
- If you are scheduling a service for early January and have not received an ID card by your date of service, please contact Midwest Heritage prior to your service date, and we will help you obtain a temporary ID card. Vision insurance members may also access their ID card online by creating an account at [ameritas.com](http://ameritas.com).
- January is a great time to review insurance policy documents and dispose of documents that are outdated or related to coverage that is no longer in force. Many carriers make policy documents available to employees online, and these can be accessed by creating an account on the respective carrier's website.

If you have any questions about elective benefits, payroll deductions or claims for these benefits, please contact Midwest Heritage at 800-622-0057 or [csr@mhbankins.com](mailto:csr@mhbankins.com).