

New Hire Enrollment FAQs



How are my benefits premium paid for?

Medical, Dental and Vision premiums will be paid in full by Fisher Investments excluding voluntary elections such as Life Insurance, AD&D, and Disability insurance.

Who can be covered as a dependent by my plans?

Qualified dependents include spouses, state registered domestic partners, and dependent children up to the age of 26.

Can I make changes to my benefits after the initial enrollment period?

Elections may always be changed during Open Enrollment which occurs during the fourth quarter each year. Qualified life events may also allow dependent changes and in some cases coverage changes. Voluntary elections may be changed at any time of the year but may require Evidence of Insurability be provided.

How do I know what medical plan is right for me?

A few things you will want to consider are your family's medical needs such as providers that you need to see, type of care, comfort level in paying the cost of care. You can reach out to the benefits team at ~Benefits Services or call the team line at 808 5886 if you have specific questions that you need help with .

I missed the benefits training session. How can I review the different insurance benefits that Fisher offers?

Click on this [link](#) to take you to the benefits new hire training class.

How do I review my benefit elections?

Elections can be reviewed by navigating to Workday >> View All Apps >> Benefits >> View Benefit Elections.

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When do my coverages go into effect?

Your coverage will be active 30 days after your hire date.

Do I have to submit proof of relationship to my dependents?

A marriage certificate or state registered domestic partnership certificate is required to enroll a spouse/partner. Birth Certificates are not necessary for children at this time.

I am currently enrolled in another plan, can I still enroll in Fisher's insurance plan?

Each insurance plan is set up differently. Our plans, in general, allow double coverage. You'll have check with the non-Fisher insurance plan if the policy allows double coverage. When coordinating benefits, your employer will always be the primary insurance.

I do not wish to enroll in Fisher's benefits, is there anything I need to do?

Yes. You will still have to submit your enrollment but waive any coverage you do not wish to enroll in.

How do I get a letter to drop my insurance from an existing provider?

To request a letter to show benefits coverage through your employer, send an email to ~Benefits Services. Please allow 2-3 days to generate the letter.

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How do I obtain my insurance cards?

United Healthcare, Kaiser Permanente, and Guardian Dental cards will be sent to your address listed in workday. VSP vision is a card-less plan and all that is required is the last four of your SSN and Legal Name to be looked up by an in-network provider.

Do my insurance providers have apps that I can download?

Absolutely! You will first have to create an account online and download their apps right after. Access to your medical ID card and provider search will be available in the app.

How do I find In-Network providers?

The best way to find providers that are In-Network is via the various apps for each insurer or by utilizing their websites (MyUHC.com/GuardianLife.com/VSP.com).

How do I enroll in the HSA plan?

In order to enroll in the HSA plan you must select one of the high deductible plans through United Healthcare or Kaiser Permanente. Follow the [instructions for setup here](#). After your first month of coverage your contribution election will begin.

Can I elect Voluntary Insurance at a later time?

Voluntary insurance such as Life, Accidental Death & Dismemberment (AD&D), Long-term and Short-term disability insurance will allow you to enroll at any time during the year. If you decide to enroll any time outside of the new hire enrollment event, your application will have to go through medical underwriting approval “aka Evidence of Insurability (EOI)”. AD&D does not require EOI.

How much do the premiums cost on my voluntary insurance?

As you enter the voluntary insurance you wish to enroll in, Workday will show you how much the premium would be.

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When am I eligible for the 401(k) plan?

All employees, regardless of the amount of hours worked, are eligible to participate in the 401(k) plan provided they've completed 30 days of service and are age 21 or older.

How do I enroll in the 401(k) plan?

As it gets closer to your 30-day eligibility, you will receive an email from Workday with instructions on how to enroll in the 401(k) plan. Instructions on how to enroll can also be found in the [401\(k\) Instructions Guide](#).

Is there a training class to learn more about the 401(k)?

Yes. You will receive a training invite to join the class as you get closer to your eligibility date. The training class is also available through this [link](#).

When do our 401(k) matches vest?

Any money you contribute moves with you if you leave the company. All matching contributions are subject to a 3-year cliff vesting schedule. A vesting year is any calendar year in which you work at least 1,000 hours. Upon the end of the payroll period of the 1,000th hour reached for the 3rd year you will be fully vested.

How do I rollover funds into the FI 401(k)?

After you are fully enrolled you may process rollovers to the FI 401(k) by following the instructions listed [here](#).