

# Benefit Frequently Asked Questions (FAQs) - 2025 Calendar Year

## Effective January 1, 2025

### General Questions

- **Am I eligible for benefits?**

- Everyone at Right At School is eligible for benefits. The type of benefits available to you will vary based on your part time or full time status and average number of hours worked over a year.
- Your eligibility will be measured annually, and Human Resources will communicate any changes to you.
- Our benefit eligibility levels are as follows:
  - Full Time
  - Part Time Plus
  - Part Time

- **When are benefits effective?**

- Benefit coverages (offered based on eligibility) are effective on the first day of the month following 30 days of employment.

- **Where can I learn about our health benefits?**

- You can find information about Right At School's benefit offerings in Paycom's Employee Self Service (ESS) by hovering over “Benefits” and selecting “Benefit Forms and Links.” We recommend starting by looking over our Benefit Guide.
- You may also see a snapshot of the benefits available to you [HERE](#)

- **How do I add a dependent or change my plan outside of annual Open Enrollment?**

- A qualifying life event must occur. e.g. Marriage, divorce, birth/adoption of a child, loss of another coverage, or internal promotion to a qualifying position.
- Submit a qualifying life event in ESS by hovering on “Benefits” and clicking “Qualifying Events.” The deadline to complete this is within 30 day of the life event.

Be ready to upload documentation. Upon approval, please log back in and make your desired changes. The change will be retroactive to the date of the life event.

## Dental

- **How do I get my dental insurance card?**

- Our carriers, Delta Dental and MetLife, do not provide insurance cards at this time.
- Simply tell your dental office that you receive benefits through Delta Dental of Illinois (for Full time or Part time Plus team members) or MetLife Dental (for part time team members) and Right At School. They'll ask you to provide your name, your date of birth, and your social security number. The office will use that information to verify your eligibility and benefits.

- **How do I find a dentist in the Delta Dental network?**

- One of the best ways is by using the "Find a Dentist" tool on the Delta Dental website. Go to [deltadentalil.com/member](https://deltadentalil.com/member) and click New to Delta Dental to set up your account.

- **How do I find a dentist in the MetLife Dental network?**

- One of the best ways is by using the "Find a Dentist" tool on the MetLife website. Go to <https://qa.providers.online.metlife.com/findDentist?searchType=findDentistMetLife> and click New to Delta Dental to set up your account.

## Vision

- **How do I get my vision insurance card from EyeMed?**

Good news! You don't need your Member ID Card to receive vision care and services when visiting an in-network provider. Just tell the associate your name and date of birth, and they will locate your information in their system. You may also call EyeMed directly at 866-4-EYEMED.

Additionally, you will receive an EyeMed welcome kit that includes your member information. This information kit contains everything you need to get started, including:

- Two ID Cards
- A complete listing of the vision services and materials covered by your plan.
- A list of in-network providers nearest to you.

- **How do I find vision service providers in the network?**

- In addition to the list provided in your welcome kit, you may visit the EyeMed website's '[find an eye doctor](#)' page and search by location or by your current provider's name.

## Medical

- **How do I get my Blue Cross Blue Shield (BCBS) insurance card?**

- If you need to replace your BCBS insurance card, you can request a new one or access a digital version at <https://www.bcbsil.com/member>
- If you're a new hire, your card will be mailed by Blue Cross Blue Shield (BCBS) to the address you have listed in Paycom after your 30 day new hire enrollment window closes. It should reach you within 7-10 business days. Should you require your BCBS card before then, please reach out to HR, and we can email you a digital copy.

## 401(k)

- **What requirements must be met to be eligible to participate in Right At School's 401(k) plan?**

- 21 years of age
- Actively employed
- Completed six (6) months of continuous employment with Right At School

- **How does the company match work?**

- Our match occurs annually at the time we close our books for the prior calendar year. This 401 (k) match program begins January 1st, 2025, which means the first matching will occur in 2026 based on eligible contributions you made in the 2025 calendar year.
- To qualify for matching you'll need to remain active through the end of the calendar year (December 31st) and must have worked at least 1,000 hours within that year. Once you meet these criteria, we'll match 25% of your contributions, up to an 8% contribution on your part. This means we'll contribute \$.25 for every dollar when you contribute up to 8% of your pay when you worked the full calendar year.
  - *Example: If you earn \$30,000 in the calendar year and contributed 8% of your earnings (\$2,400) to your 401(k), we'll add 25% of your contribution, which is \$600 toward your 401(k) account.*
- You will gain ownership of our matching contributions over time. This gradual ownership process is called "vesting".
  - Vesting is based on your hire date. You will earn 20% ownership of the match contributions each calendar year, becoming fully vested when you reach 5 years of qualified employment.
  - Qualifying years are those in which you were employed at the end of the calendar year and worked a minimum of 1,000 hours.

- **How do I make changes to my 401(k) contributions?**

- You can login to your Vanguard account at <https://my.vanguardplan.com/> any time to enroll, manage contributions, or take advantage of many financial wellness and planning resources.

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