

# 2025 Benefit FAQs

## What is the UMR Network, and how do I locate a provider?

**Medical:** UnitedHealthcare's Choice Plus National Network  
This network is used for all three plan options offered: Base, Middle, and High.  
Visit [www.umar.com](http://www.umar.com) to locate providers.

## How do I view my UMR claims, Explanation of Benefits (EOB), or print ID cards?

Log in to [www.umar.com](http://www.umar.com) to create a personal account.  
You can also download the UMR mobile app for easy access to claims, benefits, and ID cards.

## What is an embedded deductible versus a non-embedded deductible?

**Embedded Deductible** (Base and Middle Plans):  
Each individual within a family plan has their own deductible, which, once met, provides coverage even if the family deductible is not fully met.

**Non-Embedded Deductible** (High Plan):  
The full family deductible must be met before any individual is covered.

## What is an HSA?

An HSA (Health Savings Account) allows you to set aside pre-tax dollars for qualified medical, dental, and vision expenses. Funds roll over year to year and are always yours. You must be enrolled in a qualified HDHP to open an HSA. You're not eligible if you're covered by other health plans, enrolled in Medicare, or claimed as a dependent on another person's tax return.

- To open a new HSA account with UMB, enroll via [HSA Enrollment Portal](#).

## What is the difference between an HSA and an FSA?

**HSA:** Employee-controlled, contributions roll over year after year, available only with HDHPs. Funds are contributed on a biweekly/per pay period basis in accordance with our payroll schedule.

**FSA:** Funds must be used within the plan year or forfeited. Funds are deposited into your P&A account on day one, and your deductions are taken from your paycheck on a biweekly/per pay period basis.

## What is the difference between a Limited FSA and a Medical FSA?

**Limited FSA:** Available only to HDHP participants who have an HSA. Can be used for vision and dental expenses only as deemed eligible by IRS Tax Publication 502.

**Medical FSA:** Available to non-HDHP participants who do not have an HSA. Can be used for medical, dental and vision expenses as deemed eligible by IRS Tax Publication 502.

## What can the Transit FSA Plan be used for?

The Transit FSA Plan is available to NYC employees commuting to the NYC office. It covers eligible commuting expenses.

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## What is SmithRx, and how does it affect my pharmacy benefits?

SmithRx is the pharmacy benefits manager (PBM) for our plan. Create an account at [SmithRx Member Portal](#) to manage prescriptions.

- The drug formulary and tier determinations for SmithRx can be found here: [SmithRx Formulary Lookup \[smithrx.adaptiverx.com\]](#)

## What do I do if I am prescribed a medication that requires prior authorization or is a specialty medication?

Contact SmithRx customer service for guidance on how to proceed with prior authorizations or other specialty medication requirements. Customer Service can be reached by phone 844-454-5201, email [help@smithrx.com](mailto:help@smithrx.com), or via chat on [www.smithrx.com](http://www.smithrx.com).

## What is the difference between the two dental plans (Base & High)?

**PPO30 Base** - This is a Preferred Provider Organization. You will have both in network and out of network benefits. This plan offers a better benefit with in network providers. This plan is geared towards those whose dentists are in network and the out of network benefit coverage is lesser.

**PPO30 High** – This is a Preferred Provider Organization. You would enroll in this option if you want the flexibility to use your own dentist, if they do not accept UHC dental insurance. This plan offers a better benefit for Dentists that are out of network, although you will receive coverage for both in and out of network dentists.

- The Dental network of providers is UHC's National Options PPO 30.

## What is the difference between the two Long Term Disability Tax Choice Options offered - LTD Employee Paid or LTD Employer Paid?

If you elect to pay for the LTD benefit (**Employee Paid**), a deduction will be taken from your biweekly pay for LTD premiums. There is a Benefit Calculator on STRIVE that will determine your premium. On the employee paid LTD, you will not be taxed on the benefit should you need to use the benefit for a disability.

If you elect the Company (**Employer Paid**) to pay for your benefit, there will be no deduction taken from your biweekly pay. The Company will pay the cost of the premium. Should you need to use the benefit for a disability, you will be taxed on the benefit you receive.

## What does the Voluntary Short Term Disability benefit offer, and how do I know if I should enroll in it?

The Voluntary STD benefit through Mutual of Omaha provides 60% of your earnings, up to a maximum of \$2,000 per week, if a physician determines you are unable to perform your job duties due to illness or injury. Benefits are paid for a limited amount of time but up to 12 weeks/90 days. *Some states provide mandatory disability programs that could affect the amount of coverage available through a voluntary STD policy. We recommend reviewing your state's disability benefits before enrolling in the Voluntary STD plan, as your state may offer a better benefit than this Voluntary plan does.* Cost for Voluntary STD can be determined from the Benefit calculator on STRIVE: <https://www.tfaforms.com/5154289>

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## **If I'm not enrolling in the Medical plan, can I still enroll in other benefits?**

Yes, even if you are not enrolling in our Medical plan, you still have the option to enroll in the Dental, Vision, FSAs (if applicable), Lifelock, Voluntary Life/AD&D insurances and/or Voluntary Short Term Disability.

## **If I'm not choosing to enroll in all or some of the SterlingRisk's benefits, is there anything I need to do?**

Yes, even if you are waiving some or all benefits, you still must complete your benefit enrollment by logging into your ADP profile and indicate the reason for waiving your benefit(s). Changes can only be made during Open Enrollment, which takes place towards the end of each year, or, if you experience a Qualifying Life Event.

## **Where can I find important plan documents and more information, including SBCs, pharmacy documents, value added programs and resources?**

You should always refer to the HR Page on STRIVE under Health & Welfare benefits for more information.

- STRIVE: <https://strive.sterlingrisk.com/departments/human-resources/>
- UMR Portal: <https://www.umar.com/sign-in>