

# FREQUENTLY ASKED QUESTIONS



## **Q: When is Open Enrollment?**

A: Open Enrollment for your 2021 benefits is Monday, Oct. 19 through Friday, Oct. 30, 2020.

## **Q: Do I need to enroll?**

A: Most of your benefits will carry over to the 2021 plan year if you don't choose to actively participate. You are only required to enroll in 2021 benefits if you want to:

- Make changes to your current coverage, such as select a different medical plan.
- Change your benefits and/or add dependents.
- Use a Health Care Flexible Spending Account (FSA) or Dependent Care FSA.
- Contribute to a Health Savings Account (HSA).\*
- Contribute to a Commuter Spending Account.\*

Your other elections will automatically roll over to 2021. You cannot make changes outside the Open Enrollment period unless you experience a qualified life event, so consider your options carefully before you enroll.

*\* Your HSA and Commuter election amounts will not carry over to 2021. However, your balances will. You may change your election amounts at any time, subject to payroll timing.*

## **Q: Which plan is best for me?**

A: Now is the time to re-evaluate your current level of coverage to determine whether your needs are being met or if you're paying for more coverage than you are using. There are many things to consider before you make your elections, such as:

- Your medical needs for the coming year.
- Access to care (for instance, whether your current provider is in-network).
- How much you are willing to pay out-of-pocket for insurance and services.

It's important to take the time to review this information. If you cover a spouse or other decision-maker in your family, share this information with them and discuss your coverage options together. When you enroll through the Mercer Marketplace 365+ website, you'll have the support and resources you need to understand your options and make the best decisions for you and your family.

## **Q: How much will my benefits cost?**

A: The amount you pay for benefits varies depending on the plans you elect and your coverage level. Though there are no premium increases for 2021, you should still review your rates on the Mercer Marketplace 365+ website when you enroll or use the available cost comparison tools. Mercer Marketplace 365+ can help you manage what you spend by:

- Clearly showing the costs associated with each plan.
- Offering a range of options at different prices.
- Helping you find the most cost-effective plan for your needs.
- Giving you access to group discounts on additional voluntary benefits.

## **Q. What happens to my current FSA balance at the end of the year?**

A. Unused money does not carry over at the end of each year—you must "use it or lose it." All qualified FSA expenses must be incurred by Dec. 31, 2020 and submitted for reimbursement by March 31, 2021.

## **Q. Are there any changes for 2021?**

A. TRI-AD will be your new provider for savings and spending account benefits, including your HSA, FSAs and Commuter Spending Accounts. This move enables us to offer you better service plus innovative technology and tools to make your life easier.

We're pleased to announce that there will be no change to the cost of your medical, dental and vision coverage in 2021.

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## Q: What voluntary benefits are available through Mercer Marketplace 365+?

- A: You have access to a range of employee-paid benefits for added protection and support. Your options include:
- Accident
  - Auto and home insurance
  - Critical illness
  - Pet insurance
  - Hospital indemnity
  - Supplemental Term Life
  - Identity theft protection
  - Supplemental AD&D Insurance
  - Legal benefits

## Q: Where can I learn more about my benefit options for 2021?

- A: When you enroll with Mercer Marketplace 365+, you'll have the support you need to understand your options and make the best decisions for you and your family. The updated online Decision Guide is now available at [benefits.motorolasolutions.com](https://benefits.motorolasolutions.com). You'll get an in-depth look at the benefits available to you, as well as the enrollment process. You can access this guide from work or from home, 24/7, so your family members can learn and get involved in choosing and customizing your benefits for 2021.

Additionally, beginning Oct. 19, benefits counselors will be available to provide personalized support, answer questions about your benefits and help you enroll. Benefits counselors will be available Monday through Friday, 6 a.m. – 9 p.m. Central Time; and Saturday, 9 a.m. – 1 p.m. Central Time. Connect by phone at **(855) 727-8189**, or via live chat on the Mercer Marketplace 365+ website at [www.mercermarketplace.com/MSI](https://www.mercermarketplace.com/MSI).

## Q: When and how would I use each of the benefits-related websites during enrollment?

- A: You have a few resources available to you:

### U.S. Benefits BatChat Page

Log onto BatChat and type "U.S. Benefits" in the search box. Follow this page and refer to it year-round to find:

- Easy access to Mercer Marketplace 365+ via single sign-on
- Timely updates about using your benefits
- Frequently asked questions

### 2021 Online Decision Guide

Visit [benefits.motorolasolutions.com](https://benefits.motorolasolutions.com) to:

- Compare your benefit options
- Review how to enroll
- Find detailed supplemental benefits information

## Mercer Marketplace 365+

Log onto [www.mercermarketplace.com/MSI](https://www.mercermarketplace.com/MSI) (single sign-on from the U.S. Benefits BatChat page) to:

- Enroll in your 2021 benefits between Oct. 19 and Oct. 30, 2020
- Find helpful cost transparency tools
- Speak to licensed benefits counselors

## Q: How do I enroll?

- A: Beginning Oct. 19, you can enroll in 2021 benefits by logging on to the Mercer Marketplace 365+ website at [www.mercermarketplace.com/MSI](https://www.mercermarketplace.com/MSI), where you will be guided through the enrollment process. As you move through the site, you will see coverage details and costs for each plan clearly displayed in your shopping cart. When you check out, you'll have a chance to review your selections and see your total cost. **Pro tip: Save a PDF copy of your 2021 elections.** You will receive enrollment instructions in your updated online **Decision Guide**, which will be available on Oct. 2.

## Q: When do my benefit elections become effective?

- A: Benefit elections take effect Jan. 1, 2021, and remain in effect through Dec. 31, 2021, as long as you are an active employee.

## Q: What does it mean if a medical plan has a "true family" deductible or out-of-pocket maximum?

- A: A "true family" deductible is when coinsurance will not begin until the entire family deductible is met, even if all claims are incurred by one member. The entire "true family" deductible must be met before benefits begin to pay out for any family member. If you are enrolled in the \$1,850 Deductible Plan, you have a "true family" deductible and out-of-pocket maximum.

