FAQs

ELIGIBILITY AT A GLANCE

30+ HOURS
Regular, full-time employees working at least 30 hours per week.

60 DAYS
New hires have 60 days after the hire date to enroll.

EFFECTIVE DATE
Coverage begins the first of the month following 60 days of active full-time employment.

DEPENDENT RULE
The employee must be enrolled in benefits to enroll eligible dependents.

COMMON QUESTIONS

Who can I cover?
Your legal spouse; children under age 26; and certain fully dependent children over age 26 with a mental or physical disability. The employee must be enrolled in benefits to enroll eligible dependents.

Who can be enrolled as a dependent?
A person may not be covered as a dependent if they are covered as an employee, and no person can be insured as a dependent of more than one employee.

Can I change benefits midyear?
An eligible qualifying life event, such as marriage, divorce, birth, adoption, an employment-status change, or gaining or losing other coverage, may allow a change.

How do I submit a life-event change?
Submit the change and required documentation through ADP Workforce Now within 30 days, or call the Benefits Call Center.

How do annual Supplemental Life and AD&D increases work?
Each year, you may increase coverage by one increment without EOI: $10,000 for employee coverage or $5,000 for spouse coverage, up to the guaranteed issue amount.

What are the guaranteed issue amounts?
Employee: $150,000. Spouse: $50,000. Coverage above the applicable guaranteed issue amount may require an Evidence Who is eligible for dependent Supplemental Life and AD&D coverage?

What rules apply to spouse Life and AD&D?
Spouse rates are based on the employee's age. A spouse's election cannot exceed the employee's coverage amount.

What does EOI mean?
Evidence of Insurability is health information the insurer may require before approving certain coverage amounts.

Where can I get enrollment help?
Call the Titus Transport Benefits Call Center at 866-317-9993, Monday through Friday, 8 a.m. to 5 p.m. Central Time.

KNOW THE LINGO

EOI
Health information the insurer may require to approve coverage.

Guaranteed Issue
Coverage available up to a stated amount without EOI, subject to plan rules.

QLE
A qualifying life event that may allow a midyear election change.

EOB
A claim-processing statement. It is not a bill.

Deductible
What you pay before the plan begins paying for certain covered care.

Copay
A fixed amount paid for a covered service or prescription.

Coinsurance
Your percentage of a covered cost, usually after the deductible.

Prior Authorization
Plan approval that may be required before certain care is covered.

Benefits Call Center	Enrollment System	Reminder
866-317-9993	ADP Workforce Now	Official plan documents govern

This FAQ is a summary and does not replace the official policies, SPD, SBC, certificates, or other plan documents. If information differs, the official plan documents govern.