



Benefits

Intact Medical Enrollment Guide

This notice is designed to help you complete your benefit elections. Please reference our benefits website benefits.intactspecialty.com/Benefits for additional information on the benefits offered through Intact.

Enroll for all benefits through Benefitfocus: intactusa.hrintouch.com
Phone: 855.889.6524

You will receive an email from Benefitfocus that includes information on how to enroll in benefits within the first few days after your start date with Intact. **You will have 30 days from your date of hire to make your benefit elections.** The effective date of your benefit elections is retroactive to your date of hire. Once you have enrolled in your benefits with Benefitfocus, the benefit carriers will be sent your enrollment information and your ID cards will be issued and mailed to your home address.

IMPORTANT NOTE IF YOU ARE COVERING DEPENDENTS: You will be required to complete the dependent verification process before any of your elections will be sent to any of our benefit carriers. It is important that you understand the [dependent audit process](#) and follow the proper instructions when making your benefit elections in Benefitfocus.

How to Receive Company Incentive Funding

After you enroll in a Intact Medical Plan, you will have the opportunity to receive \$300 for yourself and your covered spouse (up to a maximum of \$600) into your HRA or HSA when you each complete the following two steps between January 1 and November 30:

1. **Schedule and have your preventative care exam.** Complete a Preventive Care Exam with your primary care physician. Intact's focus is for its employees to establish and maintain a relationship with their primary care physician. We believe that an employee's health is best managed by a partnership between you and your physician.

You will receive credit for completing the preventative exam once your claim for the visit has been processed by BCBS.

2. **Complete the Health Assessment on the BCBS website:** You and your spouse (if applicable) must also complete an Online Health Assessment as the second step, in order to receive the company incentive funding. You may access the link through the logging on to the BCBS website at bluecrossmnonline.com. Go to the wellness tab and complete the RealAge assessment under the Sharecare section.

PLEASE NOTE: You and your spouse will not be able to log into your BCBS account for at least 10 days after you have made your medical benefit elections and completed the dependent verification with Benefitfocus.

Although the preventative care exam and health assessment are not mandatory, they are highly encouraged. Remember, by completing the preventative exam and online health assessment, you and your spouse (if applicable) will receive an additional \$300 each of company incentive funding which will help to cover part of your medical expenses.

Questions? Email us at benefits@intactinsurance.com