

OPEN ENROLLMENT FREQUENTLY ASKED QUESTIONS

BENEFITS FAQ

Q: During Open Enrollment, what happens if I do not login to elect or waive benefits within the open enrollment period?

A: Your current benefits elections will automatically carry over to next year unless you make a change. However, if you wish to contribute to a Flexible Spending Account (FSA) or Health Savings Account (HSA) in 2027, a new election must be made.

Q: What happens if I'm hired during or after Open Enrollment?

A: The benefits you elect during your new-hire enrollment will remain active through December 31, 2026. You will then have a special Open Enrollment opportunity in December to elect benefits for the 2027 plan year. The Benefits Team will provide additional information via email once your enrollment period begins.

Q: Do I have to do anything if I want to waive benefits?

A: Yes, you will need to sign in to hcm.sundt.com and select the waive option by following the steps on page 4 of the Benefits Guide.

Q: Who can I contact if I have specific plan coverage questions?

A: For specific medical coverage questions, you can reach out directly to Blue Cross Blue Shield at **1.800.232.2345** or **602.864.4861**.

Q: How do I enroll in my benefits?

A: To enroll in benefits, please see the Enrolling In or Making Changes to my Benefits section on page 4 of the Benefits Guide.

Q: I do not have my username and password to log on to the Employee Portal.

A: See page 4 of the Benefits Guide for login credentials. If you are experiencing any issues with logging in, please contact IT at **520.750.4799**.

Q: I received an error message while enrolling. Who do I contact?

A: Contact the benefits team at benefits@sundt.com or **480.293.3139**.

Q: What is a Qualified Life Event?

A: A qualified life event or change in family status includes, but is not limited to, marriage, birth, or adoption of a child, loss or gain of health coverage. See page 3 of your Benefits Guide for more information.

Q: How do I report a Qualified Life Event?

A: You can report a qualified life event via the employee portal by following the steps below.

- Log in to the employee portal via the Sundt Web homepage link or at hcm.sundt.com
- See page 4 of the Benefits Guide for login credentials
- Click on the Benefits Tile
- Click on the Report a Life Event
- Select your life event and enter the effective date **(date the life event occurred)**
- Click Continue
- Click Enroll Now and follow the prompts to make your election changes and designate your dependent(s) to your plan
- Submit changes and print/save a copy for your records

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Q: What is a Beneficiary?

A: A beneficiary is a person you choose to receive your life insurance and retirement funds in the event of your death.

Q: How do I update my beneficiaries for Basic Life Insurance, Health Savings Account (HSA), 401(k) and/or ESOP?

A: Designation of beneficiaries for Basic Life insurance can be done through the employee portal. You will need to contact HealthEquity, and Principal directly to update beneficiaries for HSA, 401(k) and ESOP.

Q: I have not received my insurance cards. How can I access my cards?

A: You can access your digital cards through [AZBlue.com](https://www.AZBlue.com). You must register first to create an account. Please allow 5 to 7 business days for the cards to generate. To request an insurance card to be mailed to you, call Blue Cross Blue Shield of Arizona at **602.864.4861**.

Q: What are pending action items?

A: Pending action items indicate missing information from the employee portal that is needed to complete the enrollment process. Contact benefits@sundt.com if you need clarification.

Q: How do I update my new address?

A: You can update your address in the employee portal via the Sundt Web homepage link or at hcm.sundt.com. Once you are logged in, go to **Personal Information > Contact Info > Edit and/or Add Home/Mailing Address > Submit**.

Q: I have questions about my HSA account, who do I contact?

A: You may contact HealthEquity at **866.346.5800** or [HealthEquity.com](https://www.HealthEquity.com).

Q: Does Sundt offer a reimbursement for safety glasses?

A: We do not offer reimbursement, however, if you have vision coverage through Sundt VSP and you choose a frame from the ProTec Eyewear collection, your prescription safety glasses will be covered at 100%. If you choose outside of the ProTec Eyewear collection, you will have a \$145 allowance and 20% off the remaining balance.

Q: Who do I contact if I have questions on my FSA or Dependent Care accounts?

A: You can call Nuesynergy direct at **855.890.7239** there are also resources available online at nuesynergy.com/resources/for-participants.

Q: I haven't received my vision insurance card yet.

A: VSP does not issue insurance cards. Providers can verify coverage using the subscriber's name and Social Security number.

Q: Will I be receiving a new medical insurance card for 2027?

A: Yes, Blue Cross Blue Shield will be sending everyone who is covered under the plan a new insurance card for 2027.

Q: Will I be receiving a new dental insurance card for 2027?

A: No. Delta Dental will issue new insurance cards only to new members or members who change their dental plan.

Q: Where can I find my dental insurance cards and how can I find a provider?

A: You can download the Delta Dental app to view your insurance cards, find a provider, estimate your cost, and view your claims.

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Q: How can I access my VSP account?

A: You can create an account for instant access to your personal benefit information. You can also download the VSP Vision Care app. Check out your vision coverage, find an eye doctor, see past visits, manage your account, and more.

Q: Does Blue Cross Blue Shield have a mobile app?

A: No, You can register on the member portal at AZBlue.com/member which is compatible with desktop and mobile view. When creating an account, you will need Sundt's group number: 101434.

WELLNESS FAQ

Q: How do I earn my wellness credit?

A: Complete an annual physical anytime between **October 1, 2026 – September 30, 2027**. Employees and their covered spouse can self-attest through BCBSAZ Sharecare once they have completed their annual physical. Please note that the wellness credit will not be applied until Sundt receives confirmation of appointment attendance directly from Sharecare.

Q: Who do I contact if I am having issues with Sharecare or if they don't recognize me as an employee?

A: Contact Sharecare customer support at **877.292.1359**.

Q: Can I complete a virtual wellness visit with Telehealth from AZ Blue to earn my wellness credit?

A: Yes, virtual visits with Telehealth from AZ Blue are an acceptable way to complete your annual physical. Claims will be verified through Blue Cross Blue Shield.

Q: Why should I participate in the wellness credit program?

A: You will learn your individual health metrics. Not only that, but your doctor can explain what those numbers mean and how they can affect your overall health. Besides maintaining and monitoring your health, you can save money on your insurance premiums, as much as \$1,800-\$3,600 per year!

Q: I don't have a Primary Care Provider (PCP). How do I find one?

A: To find a PCP near you, go to AZBlue.com, click "Find Care", then select "Find a Doctor, Provider, or Facility". If you continue as a guest, select "Employer Provided" from the type of coverage drop down. Choose "Statewide/National PPO" as the network and enter your location. Click "Primary Care Physician" to browse the list.

Q: Will Sundt receive my personal health information from my annual physical?

A: No, we do not receive any private health information. We will only receive verification that you attended an annual physical appointment, but your health information will stay between you and your doctor.

Q: I recently had blood work done; can that count as my annual physical?

A: No. To receive the wellness credit, you must complete an annual physical with a primary care provider (PCP).

Q: Does Sundt offer a reimbursement for gym memberships?

A: Employees enrolled in a Sundt medical plan are eligible to receive a discount. Go to blue365deals.com and navigate to Fitness. From there you can select the fitness discounts you would like to sign up for.

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RETIREMENT FAQ

Q: I have been with Sundt for 6 months. How do I set up my 401(k) contributions?

A: Set up your contributions by registering with Fidelity online at [401k.com](https://www.401k.com) or by phone at **800.835.5097** or **800.547.7754** for Spanish (Reference Plan #48551).

Q: Are Interns and craft eligible to participate in the Sundt 401(k) and ESOP Plan?

A: Yes, once the eligibility requirements are met.

Q: How much should I contribute?

A: Fidelity Investments offers Certified Financial Planners, at no additional cost to you, that you may request to speak with. Fidelity is there to support you in making confident decisions to help reach your financial goals.

Q: I am a rehire, do my 401(k) contributions start automatically?

A: If you were eligible with your prior hire, you are eligible upon rehire. You must go back to [401k.com](https://www.401k.com) to re-elect your contributions. Please note that it could take a week or two for your information to transfer over to Fidelity from Sundt.

Q: I would like to take a loan out of my 401(k), how do I do that?

A: You may either log on to your account at [401k.com](https://www.401k.com) and follow the steps in the Quick Links tab or you can call Fidelity directly at **800.835.5097** to request a loan.

Q: Can I take a loan or advance out of my ESOP?

A: You cannot take a loan or an advance out of the ESOP.

Q: Will I still get the same amount matching if I choose to contribute to the ROTH verses the Pretax 401(k)?

A: Yes, both have the same matching contributions toward the ESOP.

Q: Where do the 401(k) matches show up, I do not see them in my Fidelity account?

A: The 401(k) company match can be seen on your Principal ESOP statement which is issued in January of each year.

Q: What is the ESOP Plan year?

A: The ESOP plan year starts October 1st and ends September 30th, every year.

Q: I have been with Sundt for 6 months, how do I see my statement & ESOP contributions?

A: Statements are only updated once a year at the end of January. At that point, you will receive the statement in the mail and be able to access your statement at [principal.com](https://www.principal.com).

Q: How do I maximize my ESOP?

A: To maximize your ESOP, sign up immediately to start contributing to your 401(k) when eligible. Make sure that you are contributing 5% of your annual salary to your 401(k) account through Fidelity during the plan year.

Q: Once I leave Sundt how and when can I get my ESOP money?

A: If eligible and separated from Sundt prior to the end of the plan year, September 30, you will receive a packet for distribution at the end of January. This will arrive separately from your statement. If your distribution packet is returned in February, then the distribution will be processed at the end of March.