U.S. New Hire Enrollment FAQs

GENERAL

Where can I view all the benefits available to me?

Fisher Investments offers a wide range of benefits covering your physical, emotional, and financial well-being, as well as family support needs, time off and more! Check out the benefits and rewards available to you at www.myfirewards.com.

I missed the benefits training session. How can I review the different insurance benefits that Fisher offers?

You can review the benefits and rewards available to you at www.myfirewards.com or access benefits learning sessions in the Learning Center.

What portion of my benefits premiums am I responsible for?

Medical, Dental and Vision premiums will be paid in full by Fisher Investments for you and your qualified dependents. Voluntary elections, such as Life, AD&D, and Disability insurance premiums, are deducted from your paychecks on the 15th of each month.

Who can be covered as a dependent on my benefits?

Qualified dependents include your spouse, state registered domestic partner, and dependent children up to the age of 26.

What proof of relationship do I need to provide for my dependents?

A marriage certificate or state registered domestic partnership certificate is required to enroll a spouse/partner. Birth certificates are not necessary for children at this time.

When does my coverage go into effect?

Your medical, dental and vision coverage will be active 30 days after your hire date. Your life, AD&D and disability coverage will go into effect on the first of the month following 30 days of employment.

How do I get a letter to drop my insurance from an existing provider?

To request a letter for proof of FI's benefits coverage, send an email to ~Benefits Services. Please allow 2-3 days to generate the letter.

Can I make changes to my benefits after the initial enrollment period?

Elections may always be changed during Open Enrollment, which occurs during the fourth quarter each year with updates going into effect January 1 of the following year. Qualified life events, such as a marriage, divorce or a new baby, may also allow dependent changes and in some cases coverage changes. Voluntary elections may be changed at any time of the year but may require Evidence of Insurability be provided.

ELECTIONS AND RESOURCES

How do I review my benefit elections?

Elections can be reviewed by navigating to **Workday >> View All Apps >> Benefits >> View Benefit Elections**.

What happens if I miss the enrollment deadline?

Unless you have a qualifying event, **you will not be eligible to sign up for medical, dental, or vision coverage until the next Open Enrollment period, with benefits going into effect January 1 of the next calendar year**. You will also be ineligible for guaranteed issuance amounts for Life and Disability Insurance and would be required to go through medical underwriting to secure a policy at a later time.

How do I know which medical plan is right for me?

A few things you will want to consider are your family's medical needs, such as the network of healthcare providers and hospitals, type of care you require, and your comfort level in paying the cost of care. We suggest reviewing the **Medical Comparison Chart** for an easy side-by-side view of the plan options. Fortunately, because Fisher covers 100% of your premium costs, **you get to choose the plan you want, not the plan you can afford.**

I am currently enrolled in another plan; can I still enroll in Fisher's insurance plan?

Outside of the high-deductible HSA eligible plans, our policies do allow for double coverage. However, having double coverage is not always better, more efficient or cost effective. You'll also want to check with your non-Fisher Investments insurance plan to confirm that the policy allows for double coverage.

When coordinating benefits for dual coverage, your employer will always be the primary insurance. When coordinating benefits for dependent children, whichever primary accountholder's birthday comes first in the calendar year, that policy will default to the primary insurance for the child(ren).

How do I obtain my insurance cards?

United Healthcare, Kaiser Permanente, and Guardian Dental cards will be sent to your address listed in Workday. If you lost your card or need a duplicate, download the insurance provider's app or go to their website to login and request a new card.

VSP vision is a cardless plan that simply requires the last four digits of the primary's SSN and legal name at the time of service with an in-network vision provider.

Do my insurance providers have apps I can download?

Yes. You will first need to create an account online with each of the insurance providers before using the apps. The apps will provide you with access to your ID cards, claims information, provider networks and much more!

How do I find in-network providers?

The best way to find in-network providers is via the insurance carriers' apps or by utilizing their websites (**www.MyUHC.com** / **www.kp.org** / **www.GuardianLife.com** / **www.VSP.com**).

Can I elect Voluntary Life, AD&D and Disability Insurance?

Voluntary insurance, such as Life, Accidental Death & Dismemberment (AD&D), Long-Term and Short-Term Disability insurance, will allow you to apply at any time during the year.

Pro Tip: *During new hire enrollment you can take advantage of guaranteed issuance amounts available in your first 30 days of employment without evidence of insurability being required ($250k self life, $30k spouse life, STD, LTD ;$1.25 mil self AD&D, and $625k spouse AD&D available without evidence of insurability anytime).*

What is the cost of Life, AD&D and Disability Insurance?

Rates for the insurance plans can be found on **www.myfirewards.com** or by clicking **here**. The easiest way to see calculated coverage and your out-of-pocket cost is during the enrollment process in Workday; the system will automatically calculate your premium based on factors such as age, salary and elected coverage amount.

How do I enroll in the Health Savings Account (HSA) plan?

Before opening an account and making pre-tax contributions to an HSA, you must select one of the high deductible healthcare plans through United Healthcare or Kaiser Permanente. Follow the **enrollment instructions** and refer to page 5 of the document. Your first contribution will take place on the 15th of the month following your health insurance effective date.

Example: *Healthcare coverage begins on May 13th. The first HSA contribution and employer match will take place on June 15th.*

How do enroll in emotional wellbeing benefits, such as Headspace?

All employees can enroll in Headspace for no additional cost using **these instructions**. Headspace includes supportive resources, coaching, therapy, psychiatry, legal/estate guidance, caregiving support, financial planning and more all in one app. You can learn more about Headspace and other emotional wellbeing resources **here**.

How do I enroll in our fertility and hormonal health benefit through Carrot?

Eligible employees can access a library of educational resources, expert care specialists and a $10,000 lifetime financial benefit to use towards a range of **fertility, pregnancy, and hormonal expenses**. You can setup your Carrot account anytime using these **enrollment instructions**.

How do I enroll in other benefits, such as Pet Insurance or Gym Benefits?

Fisher Investments employees get access to additional benefits like **pet insurance discounts,** access to special gym membership offers through **One-Pass,** and much more. To check out all the offerings and sign up today visit the Fisher Investment Total Rewards website at **MyFIRewards.com**.

401(k)

When am I eligible for the 401(k) plan?

All employees are eligible to participate in the 401(k) plan, provided they've completed one month of service and are age 21 or older.

How do I enroll in the 401(k) plan?

As it gets closer to your one month eligibility, you will receive an email from Workday with instructions on how to enroll in the 401(k) plan. Instructions on how to enroll can also be found in the **401(k) Instructions Guide**.

Is there a training class to learn more about the 401(k)?

Yes. You will receive a training invite to join the class as you get closer to your eligibility date. An e-learning training class is also available **here**.

When does our 401(k) match vest?

All employer match contributions are subject to a three-year cliff vesting schedule. Employee contributions are automatically vested and irrevocable. A vesting year is any calendar year in which you work at least 1,000 hours. Once you reach 1,000 hours worked in the third calendar year, you will be fully vested from that point forward. If you leave Fisher Investments prior to being fully vested, the realized value of the match (including gains or losses) will be forfeited back to the plan.

For Example, if 2024 was the first year you were able to log 1,000 hours, and assuming you also worked 1,000 hours in 2025, you would vest once you reach 1,000 hours in 2026.

How do I roll over funds into the Fisher Investments 401(k) Plan?

Once you are enrolled in the Fisher Investments 401(k) Plan, you may initiate rollovers from another Plan by following the instructions listed **here**.

RESOURCES

Plan resources, hyperlinked below, provide additional perspective to help you make informed decisions about your medical care as well as easily reference the costs of specific services. This can also be found on our Total Rewards website, **www.myfirewards.com**.

- **Medical Coverage Options:**
  United Healthcare Choice
  United Healthcare Choice Plus
  United Healthcare HSA Choice Plus
  Kaiser CA HMO Plan
  Kaiser CA HSA Plan
  Kaiser NW HMO Plan
  Kaiser NW HSA Plan
- **Dental Coverage:**
  Guardian Dental
- **Vision Coverage:**
  VSP
- **Financial Benefits:**
  Life Insurance/AD&D/Short-Term Disability/Long-Term Disability
  Health Savings Account
  Dependent Care Flexible Spending Account

I still have questions on my benefits, who do I contact?

Check out our **contact list** for an overview of phone numbers and websites or email our team at **~Benefits Services**.