



FAQS

ACEC
LIFE/HEALTH TRUST



OVERVIEW

All Select Plan – Meritain member firms will now access Benefitsolver for enrollment and eligibility—at no cost! Enrollment and eligibility requests will go through the Benefitsolver platform instead of Meritain or ACEC Life/Health Trust, but you will still have access to Meritain for invoices and reports. Enrollment and demographic changes made via Benefitsolver will update Meritain's system twice per week. Benefitsolver must be informed of dependent verification/qualified life events at the time of enrollment. ID cards are created by and are sent from Meritain; they are not available on the Benefitsolver platform. If you have enrollment and eligibility questions, contact Benefitsolver instead of Meritain or ACEC Life/Health Trust.

Benefitsolver will also replace Meritain as our COBRA administrator, unless your firm administers COBRA itself or has a third party administrator. COBRA participants can now pay premiums to Benefitsolver online.

The following FAQs are to help you learn more about Benefitsolver and how to use the platform and its many useful features. Benefitsolver's Trainingsolver courses are available for brokers, administrators and employees at www.aceclifehealthtrust.com/enrollment.

Q. HOW DO I GIVE ACCESS TO MY EMPLOYEES?

A. Your employees can make Open Enrollment changes online using Benefitsolver's self-service features. To give your employees access to Benefitsolver, simply forward the attached "Enrolling Is Easy" flier.

Q. HOW DO I GET MY ADMINISTRATOR CREDENTIALS?

A. You will receive your individual administration login information from Benefitsolver via email. Admin and employee credentials are different. Admins will have a separate admin login and employee login.

Q. HOW DO I GET MY ADMIN PASSWORD RESET?

A. If you need to reset your admin password, you should contact Benefitsolver at acec@businessolver.com. The password reset option on the screen is only for employee/member access. It will not reset admin access.

Q. WHERE CAN I SEND MY EMPLOYEES WITH QUESTIONS?

A. Please have employees call Benefitsolver at 833-281-0448. Live chat is also available with Employee Self-Service.

Q. WHERE DO I GO FOR TRAINING AND HELP?

A. Your Trainingsolver courses are a great starting point! Need a refresher or have something more specific in mind? Access the live chat feature via Benefitsolver. Additionally, the AssistMe feature will guide you through common requests. Once you log in, the AssistMe feature will show up in the lower right-hand corner of the screen.

If you need additional help, contact the ACEC Life/Health Trust Admin service line at 833-232-7499 or the Employee Service Line at 833-281-0448.

Q. WHERE DO I SEND INFORMATION ABOUT MY RENEWAL?

A. The current process for renewals will remain the same.

Q. WHERE DO I GET INFORMATION ABOUT CLAIMS?

A. The current process will remain the same. Members can call Meritain at the number on the back of their ID card or they can log into www.mymeritain.com.

Q. WILL OTHER NON-TRUST LINES OF COVERAGE BE ADDED TO THE BENEFITSOLVER PLATFORM?

If you want to add non-Trust benefits, please email enrollment@aceclifehealthtrust.com to begin the process. There will be a \$2 PEPM fee for non-Trust products.

Q. WHERE CAN I GO WITH ADDITIONAL QUESTIONS?

A. Should you have questions at any time, please reach out to enrollment@aceclifehealthtrust.com.

PORTAL HELP

Q. HOW DO I ENROLL, TERMINATE OR MAKES CHANGES TO EMPLOYEES' INFORMATION?

A. You can enroll an employee or make changes via the Benefitsolver platform. You may no longer make changes in the Meritain system.

Q. WILL I HAVE TO PROVIDE VERIFICATION OF LIFE EVENTS?

A. Yes. Benefitsolver will administer event verification when a life event occurs and members want to add or remove their own coverage or a dependent's coverage. Examples include birth/adoption, marriage, divorce, loss/gain of other coverage, etc. For ACEC Life Event Verification Instructions, [click here](#).

Q. IS THERE A DEADLINE FOR NEW HIRES TO MAKE THEIR ELECTIONS?

A. Yes. New hires are required to make their elections within 31 days of their hire date, regardless of when they are eligible. If you are outside of this window, please reach out to acec@businessolver.com.

Q. CAN I BE PROACTIVE AND ENTER A TERMINATION IN THE SYSTEM EARLY?

A. Future term dates are not accepted in the system. Terminations must be entered on the date of termination or a few days after. There is a 31-day retroactive rule in place.

Q. AM I REQUIRED TO ENTER EMPLOYEES' SALARY?

A. This is a required field, but it only applies if you have a salary driven benefit plan. If that does not apply to you, you can enter any number to continue.

Q. WHY DOES THE COST OF BENEFITS SHOW \$0.00?

A. Total cost of benefits will always show \$0.00 unless you update the payroll frequency and employer contribution to display actual cost per pay check. If you would like actual cost per pay check to display, contact Benefitsolver at acec@businessolver.com to set this up for your firm.

Q. WHEN I MAKE CHANGES IN THE SYSTEM, HOW SOON WILL MERITAIN AND/OR GUARDIAN RECEIVE THE CHANGE?

A. You will see changes in the system immediately, but Benefitsolver sends files to the carriers every Tuesday and Thursday evening.

Q. WHAT DO I DO IF AN EMPLOYEE NEEDS COVERAGE IMMEDIATELY?

A. In the event you need updates prior to the file feed being sent, you can contact Benefitsolver at 833.232.7499 or acec@businessolver.com.

PORTAL HELPFUL HINTS

The following are useful features that can help you use the portal more efficiently and complete tasks quickly:

- **Help Solver:** Receive step-by-step instructions on several action items
- **Assist Me:** Find helpful point and click instructions
- **Live Chat:** Access help instantly from a live representative
- Access training videos 24/7 at [aceclifehealthtrust.com/enrollment](https://www.aceclifehealthtrust.com/enrollment)

Note: When navigating the portal, be sure to use the internal previous and next navigation buttons. If you use the browser navigation buttons, the system will time out and you will have to start over.

COBRA ADMINISTRATION

Q. HOW WILL BENEFITSOLVER HELP WITH COBRA ADMINISTRATION?

A. Benefitsolver makes managing your COBRA administration easier than ever. They will oversee all COBRA-related activities including compliance, documentation, enrollment, communication and payment collection. With Benefitsolver, your COBRA information will be in the same place as your enrollment and eligibility data.

Q. WILL BENEFITSOLVER ADMINISTER COBRA FOR NON-TRUST LINES OF COVERAGE?

A. Benefitsolver will administer COBRA if you add non-Trust products to the system. Contact the team at enrollment@aceclifehealthtrust.com for details and fees.

Q. WHEN WILL MY FIRM BE BILLED FOR COBRA PARTICIPANTS?

A. Firms will not be billed for COBRA participants until participants makes their first premium payment.

GUARDIAN

Q. HOW DO I PAY MY GUARDIAN INVOICE?

A. You will need to pull your invoice from the Benefitsolver portal Billing Invoice Document Center at the end of every month. For example, you would pull the invoice for August at the end of July. Guardian no longer provides a direct bill. All changes to the system must be made by the 23rd of each month to be reflected on the bill. Bills are generally available by the 28th of the month for review and payment. [Click here](#) for detailed instructions.

Q. CAN I SET UP ACH PAYMENTS, SO MY GUARDIAN INVOICE CAN AUTOMATICALLY BE DEDUCTED FROM MY ACCOUNT?

A. This feature is no longer available due to the third party billing arrangement; however, you can wire funds to Guardian. You will continue to email or mail Guardian a copy of your invoice and let them know you sent the payment via wire transfer.

Administrator Support

833-232-7499

acec@businessolver.com

enrollment@aceclifehealthtrust.com

Employee Support

833-281-0448

acec@businessolver.com