

Frequently Asked Questions

Q1. When does my benefits coverage start?

- A. Your benefits coverage for Medical, Dental and Vision starts on your date of hire.

Your effective enrollment day for Flexible Spending Account (FSA) will be the first of the month following your date of hire.

You will be eligible to enroll in the company's 401K plan immediately. The 401K deductions will be reflected in the first paycheck of the following month from your date of hire.

Q2. If I leave the company, when do my benefits coverage terminate?

- A. Your medical, dental, and/or vision coverage will end on the last day of the month in which your employment ends. Other supplemental benefits will terminate on your last day at MPS.

Q3. I just had a newborn baby. What should I do to add/enroll the baby under my benefits plan?

- A. Please inform Human Resources within 30 days after the birth of your child.

Q4. I am a new hire. When is the deadline to sign up for company health benefits?

- A. If you are a new hire, you have up to 30 days from your date of hire to enroll in company health benefits.

Q5. Can I choose not to enroll in MPS benefits? Do I get an opt-out benefit if I do so?

- A. Yes, you can choose not to enroll in MPS benefits, provided that you furnish "Proof of Other Coverage" to Human Resources.

If you choose not to enroll under MPS benefits, you will be paid an opt-out amount of \$84.62 per paycheck (\$2,200 per year) on a post-tax basis.

Q6. What is the age limit for adding my children as dependents?

- A. The maximum age limit for your overage dependent is 26 years regardless of student status. Your dependent should not have insurance coverage elsewhere.

Q7. I would like to change my medical carrier. How do I do that?

- A. If you are a new hire and you have already chosen a carrier, you have up to 30 days from your date of hire to change your carrier. If you are over the 30-day limit, you will need to wait till a qualifying event (birth of child, loss of spouse's benefits coverage, and etc) occurs or till Open Enrollment.

You can cancel your medical coverage anytime as long as you can provide "Proof of Other Coverage" to Human Resources

Q8. What does Open Enrollment mean? Is it different from Open Enrollment Flexible Spending Accounts?

- A. For health (Medical, Dental, Vision, Supplemental Life Insurance) benefits, Open enrollment is a period of time occurring once a year when employees may make additions, changes or deletions to their elected benefit plans. MPS will communicate the dates and times for the Open Enrollment to all eligible employees.

Open enrollment for Flexible Spending Accounts is the period of time when employees can enroll for FSA benefits for the first time or can re-enroll for continued FSA participation for the next plan year.

Q9. When is Open enrollment?

- A. Open enrollment usually takes place during the month of November with a January 1st effective date. If there is any change to the period of Open enrollment, Human Resources will notify all employees.

Q10. Is my domestic partner eligible for benefits coverage?

- A. Please contact Human Resources for more information.

Q11. How do my benefits work for a leave of absence?

- A. If your leave of absence falls under Federal Medical Leave Act (FMLA) or CFRA (California Family Rights Act) provisions, your benefits coverage will continue during the duration of your leave up to 12 weeks.

For all other leaves of absence please contact Human Resources.

Q12. How many days are covered for bereavement leave? How do I apply for this?

- A. You may take up to **5 days** (non-PTO) of bereavement leave with your manager's approval for the death of your current spouse, registered domestic partner, child, parent, legal guardian, brother, sister, grandparent, grandchild, or mother-, father-, sister-, brother-, son- or daughter-in-law.

Please complete a "Time off Request" form located under the HR internal website (please indicate the number of hours you intend to take under "Other Leave") and submit to Human Resources.