Frequently Asked Questions

What is an annual Open Enrollment period?
It's the time of year that you may add, drop or change your level of coverage for certain pre-tax benefit options.

How do I obtain detailed information about the plans offered by ShopRite?
Refer to your "Summary of Benefits Coverage" (SBC), available on your benefits website.

Why should I see a network provider?
Network doctors have agreed to a discount of their fees. You may pay lower out-of-pocket expenses when you use an in-network provider.

How do I know if my provider is in the network?
Check the website or call the insurance provider directly.

What is an Explanation of Benefits (EOB)?
A statement provided to the member explaining how and why a claim was or wasn't paid. Always review your EOB statements for accuracy. If you have a question about an EOB, or see an error, contact the provider directly.

When can I continue coverage under COBRA?
You and/or your dependents are eligible to continue group health care under COBRA if coverage is lost because:

- You leave ShopRite for any reason other than "gross misconduct".
- Your work hours are reduced.
- You die.
- You become entitled to and enroll in Medicare prior to electing COBRA.
- You divorce.
- Your dependent loses dependent status.

How can I receive additional or replacement ID cards?
Call the benefit providers directly.

How do I add my dependents?
Contact your Benefits Administrator.

What if I get married, divorced or have a new child in my family during the plan year?
You must contact your Benefits Administrator within 30 days of any Qualified Life Event. Otherwise, you will have to wait until the next enrollment period to change your benefit options or coverage levels. You are also required to show official documentation as proof of the change such as a marriage certificate, birth certificate or court documents.

Why do I pay for some benefits with pre-tax money?
Paying for certain optional benefits with pre-tax money lowers the amount of your pay that is taxable; therefore, you pay less in taxes.