



Benefits Q&A – 2025–2026 Plan Year

FSA & HSA

Q: Is the FSA provider still WEX?

A: Yes, WEX remains the FSA provider. New cards have already been issued for 2025.

Q: How does it work if we use an HSA to pay for out-of-pocket costs and then request reimbursement? Is there a tax issue?

A: You can use your HSA for qualified medical expenses. Be sure to follow IRS guidelines to avoid tax implications when reimbursing yourself.

Garner Health

Q: By creating a Garner account, am I automatically enrolled?

A: No, creating an account does not mean you are enrolled in any plan. It simply gives you access to Garner's tools.

Q: Do I need to enroll in Garner by May 20?

A: Yes, there is a May 20 deadline to sign up and be eligible for Garner benefits. [Click HERE to sign up.](#)

Q: If I don't enroll in The Coordinating Center's health insurance plans can I use Garner?

A: No

Q: How do I check if my providers are covered and if they are "Top Docs"?

A: You can create a Garner account starting today. Add your current physicians to see if they're considered top-rated.

Q: Can I request reimbursement for appointments now or do I have to wait until June 1?

A: You must wait until June 1 to request reimbursements through Garner.

Q: Do reimbursements include labs billed separately?

A: Yes, out-of-pocket costs for labs tied to primary care visits are eligible for reimbursement.

Q: Does Garner reimburse 100% after the deductible is met?

A: Garner covers eligible out-of-pocket costs **after** you've met your deductible (\$1650 individual / \$3300 family), but reimbursement amounts may vary. Check your plan details.

Q: If I'm on the Buy-Up Plan with no high deductible, does Garner cover sooner?

A: Yes, Garner can begin reimbursing sooner since there's no high deductible to meet on the Buy-Up Plan.

Q: How do I know how much I'll be reimbursed for each doctor's appointment?

A: Reimbursement rates vary. Use the Garner app to view eligible reimbursements per provider.

Q: Does Garner include coverage for my dependents' doctors?

A: Yes. You'll need to add dependents and their PCPs to your Garner profile for them to be eligible.

Q: Who pays for Garner if we're not charged a fee?

A: The Coordinating Center covers the cost of Garner for eligible employees. There is no fee to you.

Q: How do we know The Coordinating Center pays for the Garner subscription?

A: Enrollment is required to activate your access, and **The Coordinating Center** pays the monthly fee directly to Garner.

Other Benefits Questions

Q: Although premiums haven't changed, have copays changed?

A: Yes, some copay amounts have changed for the new plan year. Refer to the 2025–2026 Benefits Guide for details.

Q: Can I switch my PCP mid-year?

A: Yes, you can switch your Primary Care Provider (PCP) at any time. Be sure to update your choice in the Garner app.

Where to Find More Information

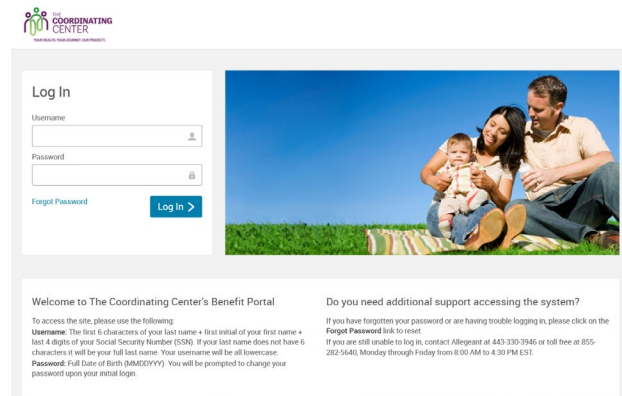
Q: Where can I find the full Benefits Guide?

A: [The 2025–2026 Benefits Guide is now available by clicking HERE.](#)

In addition to the Benefits Guide, benefit information can be found in your Paylocity Self Service Portal in the “Benefits” section, as well as on the HUB. Coworkers can also communicate insurance-specific questions directly by contacting BenefitsVIP at 866.293.9736 or solutions@benefitsvip.com.

Q: How do I enroll or update my benefits?

A: [You can enroll or update your benefits through Bswift by clicking HERE.](#) Enrollment instructions can be found on the HUB [HERE](#). (Please note this link takes you to the HUB, you must be on the VPN or at the office to access it.)



Log In

Username

Password

[Forgot Password](#)

Welcome to The Coordinating Center's Benefit Portal

To access the site, please use the following:
Username: The first 6 characters of your last name + first initial of your first name + last 4 digits of your Social Security Number (SSN). If your last name does not have 6 characters it will be your full last name. Your username will be all lowercase.
Password: Full Date of Birth (MMDDYYYY). You will be prompted to change your password upon your initial login.

Do you need additional support accessing the system?
If you have forgotten your password or are having trouble logging in, please click on the [Forgot Password](#) link to reset.
If you are still unable to log in, contact Allegiant at 443.330.7846 or toll free at 855-282-5646, Monday through Friday from 8:00 AM to 4:30 PM EST.

Open Enrollment Office Hours with HR

Need support? Drop in any time during office hours with HR.

May 14th: 11:00 a.m. to 12:30 p.m. **and** 3:00 p.m. to 4:00 p.m.

May 15th: 11:00 a.m. to 12:00 p.m. **and** 3:00 p.m. to 4:00 p.m.

May 16th: 11:00 a.m. to 12:00 p.m. **and** 3:00 p.m. to 4:00 p.m.

May 19th: 11:00 a.m. to 12:00 p.m. **and** 3:00 p.m. to 4:00 p.m.

May 20th: 11:00 a.m. to 12:00 p.m. **and** 3:00 p.m. to 4:00 p.m.

You can join office hours via Microsoft Teams using the following link [HERE](#).

If you have questions, please do not hesitate to reach out to Human Resources for support:

Erica Bostwick at ebostwick@coordinatingcenter.org

Jennica Enciso at mjenciso@coordinatingcenter.org