

## 2026-27 Frequently Asked Questions

### **Q: Who's eligible for benefits?**

**A:** All full-time employees working 30 or more hours per week are eligible to enroll in benefits. Eligible dependents include spouses or domestic partners, biological, adopted or stepchildren up to age 26, domestic partner's children up to age 26, disabled dependent children over age 26, and children named in a support order (QMCSO).

### **Q: How are out-of-pocket payments structured for the medical plans?**

**A:** You start off by paying for services up until you've reached your annual deductible (if applicable), and once that has been met you either pay a copayment (a flat dollar amount for a specific service) or a coinsurance (a percentage of the total medical bill). These costs add up until you've reached the out-of-pocket maximum, where insurance will pay for all covered services for the rest of the calendar year. Please note that not all services require a deductible to be met.

### **Q: Which services require a deductible to be met?**

**A:** For the HDHP, virtually all covered services require an annual deductible to be met (except for preventive care, which is covered at no charge and virtual care) before sharing the coinsurance with the insurer. The deductible does not need to be met for primary care and specialist visits, urgent care visits, or prescription drugs under the HMO/PPO plans.

### **Q: How do I find in-network providers with UHC?**

**A:** Log into [myuhc.com](https://myuhc.com), select Find a Provider, choose the directory for which plan you are seeking care for (medical or dental), select Employer and Individual Plans, select your plan type (for medical), then search for any providers or services within your designated area.

### **Q: How can I access my UHC ID cards?**

**A:** You can view your UHC ID cards by signing into [myuhc.com](https://myuhc.com) or the UHC Mobile App, then selecting "View ID Card" for your coverages. Once you have access to your card, you can save it, download it, or add it to your Apple or Google Wallet for future use.

### **Q: Are there any changes being made to the Kaiser plan this year?**

**A:** No, the Kaiser plan will remain the same this year.

### **Q: Is UHC Rewards available on Google/Android devices?**

**A:** Yes, UHC Rewards is available anywhere you can access the UHC Mobile App or [myuhc.com](https://myuhc.com). You can download the UHC Mobile App on Google Play, as well as the Apple App Store. As a reminder, you can register for UHC Rewards in the app by signing in, navigating to the Me tab, selecting UHC Rewards, and hitting Activate.

**Q: What expenses are allowed for an HSA?**

**A:** The IRS determines what you can and can't pay for with a healthcare savings account. While many over-the-counter medications and items are allowed, eligible expenses are generally restricted to medically necessary products and services. Cosmetic and personal-care products are generally excluded. You can find a complete list of eligible and ineligible expenses on your health account's web portal, or in IRS Publication 502.

**Q: Are HSA deductions made on a per-paycheck basis or a monthly basis?**

**A:** Your HSA deductions are made on a per-paycheck basis. This ensures that these funds are not taxed before being applied to your account.

**Q: Will Pentagon Technologies contribute to my HSA?**

**A:** No, any funds added to the HSA will come from employee contributions only. The 2026 IRS contribution limits are \$4,400 per year per individual and \$8,750 per year per family (+\$1,000 extra per year at age 55+).

**Q: Do remaining HSA funds roll over to the next plan year?**

**A:** Yes! If you have an HSA balance remaining at the end of the year, it will always roll over to the following year. Your HSA balance will always belong to you, even if you no longer work for Pentagon.

**Q: What are the main differences between the UHC PPO plans and the UHC HDHP?**

**A:** The PPO plans include more predictable costs for doctors' visits and prescription drugs. The HDHP includes higher costs for healthcare services in exchange for lower paycheck deductions, along with an HSA for any future healthcare expenses for you and your eligible family members. Both types of plans include access to see any provider or specialist without a referral, and coverage for out-of-network providers.

**Q: How does the UHC Buy Up PPO plan differ from the UHC Base PPO plan?**

**A:** The Buy Up plan includes lower deductibles, out-of-pocket maximums, and copays for healthcare services in exchange for higher employee deductions.

**Q: What benefits category do Implants fall under within the UHC Dental plan?**

**A:** Implant Services are categorized as Major Services under the UHC Dental plan. This means that the member is responsible for 40% of the benefit costs, after the deductible is met. Members should note that implant services are limited to 1 time per tooth per consecutive 60 months.

**Q: Does the \$200 frame allowance apply to all frame brands/types?**

**A:** No, an expanded \$220 allowance applies to feature frame brands when you shop on Eyeconic, the online VSP eyewear supplier. The Costco frame allowance also differs from the standard \$200, with a maximum authorized amount of \$110.

**Q: How do I provide evidence of insurability (EOI) when electing more than the guaranteed issue amount for Voluntary Life/AD&D insurance?**

**A:** There are three ways to submit an evidence of insurability (EOI) application. Firstly, you can register or sign in at [myuhcfp.com](https://myuhcfp.com), select Evidence of Insurability from the top menu, and submit the form online. Secondly, you can use the form that Pentagon provides, then complete it electronically and submit using Adobe Sign, or you can print and submit the form by mail, email, or fax. Lastly, you can request a form by phone. Call (866) 615-8727 and select option 3, then option 1 to have the application sent to you. After you complete the form, you can submit it by mail, email, or fax. Please note that if you are already approved for an amount exceeding the guaranteed issue, you will not have to provide evidence of insurability.

**Q: Where can I access my benefits information?**

**A:** Details and costs for all plans can be found on Pentagon's MyBenefits.Life site: <https://pentagontechnologies.mybenefits.life/>. This site includes important benefit notices, member documents, contacts, and resources so you can stay up to date on all your benefits information.

**Q: How do I contact our Human Resources?**

**A:** You can contact Pentagon Human Resources at [humanresources@pen-tec.com](mailto:humanresources@pen-tec.com) or (510) 392-1867 with any questions or concerns.