



2026 Benefits: Frequently Asked Questions

1. **How do I determine if my provider is in network with Blue Cross Blue Shield of AZ?**
 - Go to www.azblue.com and select Find care.
 - Click on Browse Network
 - Enter the below information on the screen prompts.
 - **Coverage Year:** 2026
 - **Type of Coverage:** Employer
 - **Type of Provider:** Medical
 - **Network:** Statewide/National PPO
 - Click **Find a Doctor, Provider, or Facility.**
 - Choose a location by typing in your ZIP code or selecting **Use my current location.**
 - You can then search for **Doctors by Name, Doctors by Specialty,** and more

2. **I'm eligible for Medicare, can I still enroll in coverage through Sun Auto?**
 - Yes! You may choose to enroll in the plan(s) available through Sun Auto instead of Medicare.
 - Once your elections are made, they are locked in until the next open enrollment for Sun Auto, unless you experience a Qualified Life Event throughout the year. (Marriage, divorce, birth of a child, gain or loss of other coverage, etc.)
 - You must notify Sun Auto within 31 days of the Qualified Life Event and provide supporting documentation.
 - You can also choose to enroll in Medicare and elect dental, vision and other supplemental benefits through Sun Auto.
 - For assistance with Medicare, reference the **SmartConnect** flier on the Intranet

3. **If I decline medical coverage, can I still enroll in the other plans available to me through Sun Auto during my enrollment window?**
 - Yes! The plans available through Sun Auto are "a la carte" and can be elected individually during your enrollment window.

4. **If I do not want to enroll myself in coverage, can I still enroll my spouse/domestic partner and/or dependents?**
 - No. You must be enrolled in coverage through Sun Auto to enroll dependents.

5. **Will I get a new debit card for my medical and dependent care FSA?**
 - **Yes.** You will receive **one debit card** that can be used for both accounts.

6. **I'm enrolled in the High Deductible Health Plan (HDHP). Why did my doctor/Pharmacy charge me for the full cost of services/RX?**
 - When you elect the HDHP plan, your monthly cost is less (lower premiums), but you will always pay the full cost or negotiated rate of non-preventative services/prescriptions until you meet your deductible.
 - If you elect the HDHP medical plan, Lively will open an HSA bank account for you, however, you will need to register your account to access your funds. You will receive an automated email from Lively to register your account.



2026 Benefits: Frequently Asked Questions

7. Where can I re-order ID cards?

- **BCBS of AZ medical** you can contact **Blue Cross Blue Shield of AZ @ 800-232-2345**, or register at [AZBlue.com](https://www.azblue.com) and create your portal account and request a new card. **Group# is 101674**
- **MetLife dental** does not send ID cards. You can contact MetLife at @ **800-ASK4MET** or register @ www.metlife.com/mybenefits to verify coverage using **Group# 0254957** along with your social security number and date of birth. Your provider can also verify your coverage using this same information.
- **EyeMed** sends generic paper cards, but they are not needed to seek services. Just like dental coverage, you or your provider can contact EyeMed at 866-939-3633 to verify vision coverage using **Group# 1052895 (Base Plan) and 1052897 (Safety glasses)** as well as providing your social security number and date of birth.

8. I changed my mind or no longer want the benefits I elected during open enrollment, or during my new hire window, can I add benefits or terminate them anytime?

- No. You may only change your benefit elections during the annual open enrollment period, unless you experience a Qualifying Life Event. (I.e. marriage, divorce, birth of a child, adoption, etc.)
- ALL qualifying events **must be reported in Paycom within 31 days of the Qualifying Life Event** date. Supporting documentation of the life event is required which **must include** the name of the person(s) affected by the life event, and the date the life event occurred.
- Supporting document must be from an official source, preferably on company letterhead, or an official document from the entity (I.e. birth certificate, marriage license, divorce decree, etc.)
- All life events and documentation will be reviewed within 5 business days of being entered into Paycom. If additional information is needed, you will receive an alert in Paycom as well as an email from benefits@sun.auto

9. Can I add or remove dependents anytime?

- No. You may only change your benefit elections during the annual open enrollment period, unless you experience a Qualifying Life Event. Please reference question 8 For details

10. How do I reach the SunAuto benefits department?

- We're available **Mon–Fri, 8 AM–5 PM EST** at: ☎ **844-728-7457 (Option 2, then Option 6)**
✉ benefits@sun.auto

Helpful resources are available on the **Sun Intranet** under:
People & HR → Benefits → Employee Benefits (SharePoint)

Here you'll find:

- Benefit guide
- Carrier contact information
- Leave of absence instructions
- Summary Plan Descriptions (SPDs)
- SBCs and coverage certificates (also in **Paycom** under *Benefits → Documents & Links*)

Please note: During peak times such as Open Enrollment, response times may be delayed.



2026 Benefits: Frequently Asked Questions

11. When do my new benefits take effect?

- Benefits eligibility varies based on circumstances. Please reference your onboarding materials for details or reach out to benefits@sun.auto.

12. Can I change my HSA or FSA contribution amounts mid-year?

- You can change HSA contributions anytime during the year.
FSA contributions, however, can only be changed with a Qualified Life Event.

13. Where do I complete my enrollment?

- All elections are made in Paycom under the Benefits section.
- During Open Enrollment, you'll receive an email once the enrollment window opens with detailed instructions.

14. Who should I contact if I have technical issues in Paycom?

- For login or access issues, contact payroll@sun.auto