



FREQUENTLY ASKED QUESTIONS

About Your Benefits Store



Is this really available to me?



Yes! Your HealthEE by HBG store is a new way for you to explore and find options for insurance coverage and other benefits. Whether you're looking for medical coverage or you're ready to close other benefits gaps, you'll find a range of choices at very competitive costs – so benefits are available and possible for you to purchase on your own.



Do I have to wait to enroll? When does my coverage start?



You can sign up for any of the benefits through your store at any time. Simply click on an option to add to your cart and check out, just like you would for any other online store.

For benefits with several quotes available (like auto insurance), enter the requested information for a quote, choose the option that works for you, and then you're ready to check out.

After you purchase your benefits from the online store, your coverage will begin as soon as the beginning of the following month. If you have questions before your coverage begins, you can [reach out to the HealthEE by HBG team](#), and they'll make sure you get the answers you need.



Is there anyone I can talk to about options and what's right for me?



If you want to make sure you get the best plan at the best cost, you can reach out directly to the HealthEE by HBG support team to find the best option based on your priorities and budget. A dedicated support person with years of experience in the benefits industry will be your contact throughout the process. This expert will answer questions about any benefits option, not just what's offered through the benefits store, so you're choosing the right plan for you.



What are my medical coverage options?



We offer choices for medical coverage at a variety of price points, because if you have health coverage up front, you can save thousands of dollars later in unexpected medical costs. Whether you're just looking for affordable minimum essential coverage (MEC) plans that cover your preventive and wellness care, or if you need expanded benefits, you have options at competitive prices through the store.



I already have health coverage. Can I still use the store? Are there other benefits available?



Anyone can purchase benefits through the store. It's designed to provide one single, convenient solution for a range of benefits, not just health coverage. Your benefits store goes beyond medical coverage and related benefits like vision and dental to offer options for life insurance, home and auto insurance, pet insurance, and more. Our goal is to do the work for you so it's easy to find all the benefits you need.



What if I have questions after I've signed up for benefits?



After you purchase benefits, the HealthEE by HBG support team is still available to help you find the answers you need, no matter how specific your question. For medical coverage, you have access to the Rightway Healthcare app. Through Rightway, you'll have a dedicated healthcare navigator who can direct you to high-quality, in-network doctors, help you determine whether you need to see a doctor, and even make appointments and answer billing questions.



What happens if I leave or lose my job?



If you change jobs, your benefits will stay with you, even if you purchased coverage through a storefront offered by your employer. You purchase your policy directly through the store, so there's no paperwork or change in coverage based on your workplace or work status. Even if you move out of state, you'll still be covered.



How long do I have to commit to an insurance or benefits plan? Is it easy to change plans or cancel?



When you enroll in insurance coverage or benefits, you're making either a month-to-month or quarterly commitment. That means you have the flexibility to start and stop – and change – your benefits on the timeline that works for you.

Learn More About Your Benefit Options

Explore everything available at your online store and get covered on your terms.

[Take Me to My Benefits Store](#)

