



2023 BENEFITS

OPEN ENROLLMENT



IT'S OPEN ENROLLMENT!



OCTOBER 10 – OCTOBER 21

- One time each year you can make changes for any reason
- Switch to a different plan
- Add or drop coverage
- Add or drop dependents
- Re-enroll in Healthcare and dependent care Flexible Spending Accounts (FSA)

WHO'S ELIGIBLE FOR BENEFITS?



Employee

- Full time employees

Dependents

- Spouse or qualified domestic partner
- Children up to age 26 for medical
- Domestic partner child up to age 26
- Disabled dependent children over age
- Children named in a support order (QMCSO)

CHANGING YOUR BENEFITS



When it's not open enrollment, you can change your benefits if you have a change in:

- marital status
- number of dependents or dependent eligibility
- employment that affects eligibility (you or dependents)
- residence that affects access to network providers
- health coverage due to spouse's employment
- eligibility for Medicare or Medicaid

You have 30 days to submit changes to HR

WHAT'S NEW OR CHANGING FOR 2023?



Summary

- Utilize BenXcel Employee Self-Service, an easy and convenient way to enroll in your benefits.
- Costs are increasing
- Your VSP benefits are changing
- Lark is replacing Solera (Diabetes Prevention Program) for Anthem plans.

ENROLLMENT RESOURCES



benXcel
powered by

Sign In

User Name

Password

Company Name

SIGN IN

[Forgot Password?](#)

Once again we are pleased to offer online enrollment

- Online enrollment service using BenXcel
- Use your computer, tablet, or smartphone to enroll in medical, dental, vision, and FSA plans

How to Access BenXcel?

1. To log into BenXcel, go to <https://benxcel.net>
2. Enter your user name: the first two letters of your first name, the first two letters of your last name, the last four of your SSN (ex: Mary Smith's SSN of 123AB1234 = masm1234)
3. Enter your initial password: the first four numbers of your SSN and your full date of birth in MMDDYYYY format (ex: SSN of 123AB1234 and full DOB of 12/13/1950 = 123A12131950)
4. Enter the Company Name: CSURMA
5. Click the Sign In button to enter the system



MEDICAL ANTHEM PLANS

Anthem HMO \$15

Anthem HMO \$20

Anthem Prudent Buyer PPO 80

MEDICAL KAISER PLANS

Kaiser Permanente HMO \$15

DENTAL PLANS

Delta Dental HMO

Delta Dental PPO

VISION PLANS

VSP Vision

WHICH PLAN IS RIGHT FOR YOU?

Plan	Type of Plan	Am I covered Out-of-Network?	Do I need a Primary Care Physician (PCP)?	Other Features
<ul style="list-style-type: none"> Kaiser HMO \$15 	HMO	No (except in some emergencies)	No	<ul style="list-style-type: none"> No deductible More predictable out-of-pocket costs PCP referrals required All care provided at Kaiser facilities
<ul style="list-style-type: none"> Anthem Select HMO \$15 	HMO	No (except in some emergencies)	Yes	<ul style="list-style-type: none"> No deductible More predictable out-of-pocket costs PCP referrals required
<ul style="list-style-type: none"> Anthem CA Care HMO \$20 	HMO	No (except in some emergencies)	Yes	<ul style="list-style-type: none"> No deductible More predictable out-of-pocket costs PCP referrals required
<ul style="list-style-type: none"> Anthem Prudent Buyer PPO 80 	PPO	Yes	No	<ul style="list-style-type: none"> You must meet a deductible Flexibility to see any provider You pay more out-of-network No referrals required

KAISER MEDICAL PLANS

KAISER PERMANENTE	
PLAN BENEFITS	Kaiser HMO \$15
Annual Deductible	None
Annual Out-of-Pocket Maximum	\$1,500 / \$3,000
Primary Office Visit	\$15
Lab & Imaging (X-Ray, CT, MRI)	No Charge
Urgent Care Service	\$15
Emergency Room	\$100
Hospitalization	No Charge
Mental Health Services (Inpatient/Outpatient)	No Charge / \$15
Chiropractic / Acupuncture	\$10 / \$15

KAISER PRESCRIPTION DRUGS

KAISER PERMANENTE	
PLAN BENEFITS	Kaiser HMO \$15
Deductible	None
Out-of-Pocket Maximum	Same as medical
Generic (30 days / 100 days)	\$10 / \$20
Brand Name (30 days / 100 days)	\$30 / \$60
Specialty Drugs (30 days)	20% up to \$150 maximum

KAISER CARRIER RESOURCES

Your care, your way



Visit your doctor at your local facility.



Save yourself a trip to the doctor's office with a telephone appointment.*



Meet face-to-face with a doctor online.*



Schedule appointments and get 24/7 medical advice by phone.



Email your doctor's office with non-urgent questions anytime.

*When appropriate and available.

Get started today register at: www.kp.org

KAISER CARRIER RESOURCES

More care options while you're away from home



Routine care at your fingertips

- Use your kp.org account or the Kaiser Permanente app on the go to:
- Get medical advice from a licensed care professional 24/7
 - Access care by phone¹, video¹, or e-visit—usually at no cost²
 - Email nonurgent questions to your doctor's office



Urgent and emergency care anywhere in the world³

No matter where you get urgent or emergency care, you can file a claim for reimbursement. And at many locations outside Kaiser Permanente states, you'll only pay your copay or coinsurance — no need to file a claim.

- Cigna PPO Network⁴ providers
- MinuteClinic[®], including pharmacies⁵
- Concentra clinics⁵



No matter where life takes you, Kaiser Permanente has you covered. If something unexpected happens while you're away from home, it's easier than ever to get care.

Find care near you



- Kaiser Permanente
- Cigna PPO Network
- ▲ Concentra
- MinuteClinic[®], including pharmacies

Support while you're away

Need help finding care or learning what's covered while you're away? Call the Away from Home Travel Line at 951-268-3900 (TTY 711)⁶ or visit kp.org/travel.

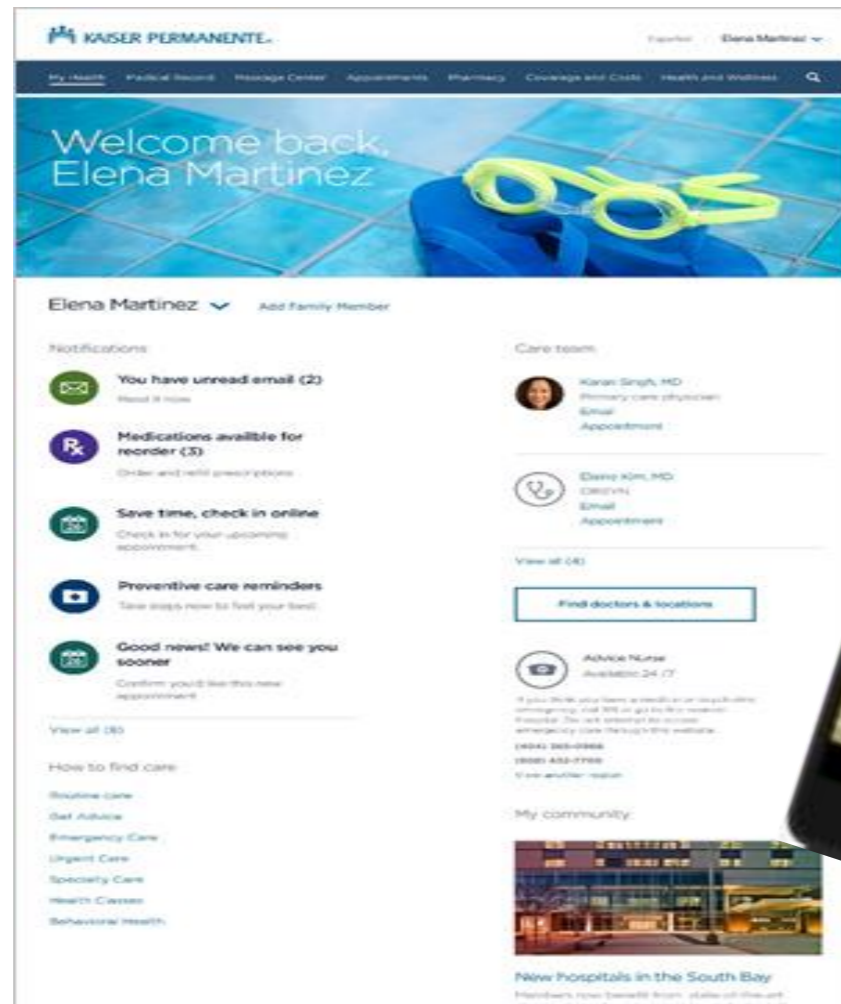


Learn more at kp.org/travel

KAISER CARRIER RESOURCES



Manage your care anytime, anywhere



- Schedule and cancel routine appointments
- Fill most prescriptions
- Choose your doctor and change anytime
- View most lab test results
- Email your Kaiser Permanente doctor's office with non-urgent questions
- Manage your coverage and estimate costs³
- View and pay bills
- Manage a family member's health care⁴

¹Available when you get care at Kaiser Permanente facilities.

²To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org.

³These tools are not available on the app.

⁴Online features change when children reach age 12. Teens are entitled to additional privacy protection under state laws. When your child turns 12 years old, you will still be able to manage care for your teen, with modified access to certain features.

KAISER CARRIER RESOURCES



You time. Anytime

#1 app for meditation and sleep – Confidential and easy to use



- 10 Minute Daily Calm Meditation
- Guided Meditations covering stress, anxiety and More
- Sleep Stories (soothing bed time tales for adults)
- Music for focus, relaxation and sleep
- Calm Masterclasses taught by world renowned experts & celebrities

Get started today visit kp.org/selfcareapps

KAISER CARRIER RESOURCES



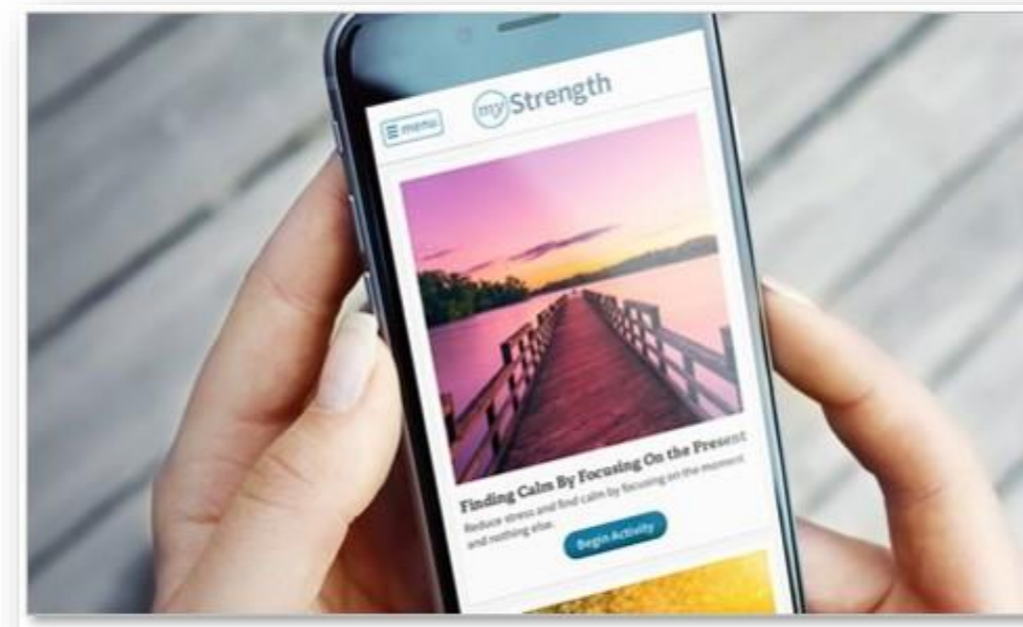
You time. Anytime

Anyone can benefit from myStrength – and its available at no cost to adult members



Designed to help you navigate life's challenges

- Managing Depression
- Mindfulness and meditation
- Improving Sleep
- Reducing Stress
- Drug, alcohol, or nicotine recovery
- Pregnancy and parenting



Get started today visit kp.org/selfcareapps

KAISER CARRIER RESOURCES

Try yoga, cardio
and bootcamp -
without leaving home



Members get special rate for ClassPass

On- Demand video workouts at no cost

4,000 + online fitness classes- cardio dance, bootcamp & more \$0 month

Reduced rates on livestream and in-person fitness classes

Free trial plus 20% off a monthly package to reserve in person and livestream classes.

- 50,000 livestream classes every week to keep you moving
- 30,000 studios and gyms to choose from worldwide
- 22 types of fitness classes to choose from

Get started at kp.org/exercise

KAISER CARRIER RESOURCES

Connect with a
wellness coach today

Your can do it.
Your coach can help.

Your personalized path to better health

- Achieve a healthy weight
 - Stop using tobacco
 - Reduce Stress
 - Eat healthier

Get started today visit kp.org/coaching

ANTHEM MEDICAL PLANS

ANTHEM BLUE CROSS

PLAN BENEFITS	Anthem Select HMO \$15	Anthem CA Care HMO \$20
Annual Deductible	None	None
Annual Out-of-Pocket Maximum	\$1,500 / \$3,000	\$1,500 / \$3,000
Primary Office Visit <small>(Preventive Care is covered at 100% in-network and not covered out-of-network)</small>	\$15	\$20
Lab & Imaging CT, MRI, PET Scans Other lab and x-ray	\$100 No Charge	\$100 No Charge
Urgent Care Service	\$15	\$20
Emergency Room	\$100	\$100
Hospitalization	\$100 per admission	\$200 per admission
Mental Health Services (Inpatient/Outpatient)	\$100 per admission / \$15 copay	\$200 per admission / \$20 copay
Chiropractic & Acupuncture	\$15	\$20

ANTHEM PRESCRIPTION DRUGS

ANTHEM BLUE CROSS

PLAN BENEFITS	Anthem Select HMO \$15	Anthem CA Care HMO \$20
Deductible (Individual / Family)	\$100 / \$300	None
Out-of-Pocket Maximum	Same as medical	Same as medical
Generic (30 days / 100 days)	\$10 / \$20	\$5 / \$5
Brand Name (30 days / 100 days)	\$25 / \$50	\$20 / \$40
Non-Preferred Brand Name (30 days / 100 days)	\$40 / \$80	\$60 / \$120
Specialty Drugs (30 days)	20% up to \$150 maximum	20% up to \$150 maximum

ANTHEM MEDICAL PLANS

ANTHEM BLUE CROSS		
PLAN BENEFITS	Anthem Prudent Buyer PPO 80	
	In-Network	Out-of-Network
Annual Deductible	\$500 / \$1,000	
Annual Out-of-Pocket Maximum	\$3,500 / \$7,000	
Primary Office Visit <small>(Preventive Care is covered at 100% in-network and not covered out-of-network)</small>	\$20	40%
Lab & Imaging		
CT, MRI, PET Scans	20%	40%
Other lab and x-ray	20%	40%
Urgent Care Service	\$20	40%
Emergency Room	\$50 + 20% coinsurance	
Hospitalization (Inpatient/Outpatient)	20%	40%
Mental Health Services (Inpatient/Outpatient)	\$20 / 20%	40%
Chiropractic & Acupuncture	\$20	40%

EXPRESS SCRIPTS (ANTHEM PPO) PRESCRIPTION DRUGS

Express Scripts	
PLAN BENEFITS	CSURMA PPO 80 Plan
Deductible	None
Out-of-Pocket Maximum	\$2,350 / \$4,700
Generic (30 days / 90 days)	\$5 / \$5
Preferred Brand Name (30 days / 90 days)	\$20 / \$40
Non-preferred Brand Name (30 days / 90 days)	\$60 / \$120
Specialty Drugs (30 days / 90 days)	20% up to \$150 max. / 20% up to \$300 max.

ANTHEM USEFUL INFORMATION



- **Anthem HMO** requires members to select a Primary Care Doctor (PCP) in the Anthem CaliforniaCare HMO Network – Large Group (Anthem CA Care HMO \$20) or Anthem Select HMO Network (Anthem Select HMO \$15).
 - To find a provider visit: <https://www.anthem.com/ca/find-care/>
 - Must also select a Medical Group, any specialists would also need to be part of the chosen Medical Group
 - Indicate the PCP ID and Medical Group ID in your enrollment process
 - If existing patient, please make sure to indicate it
 - Prescription coverage for the HMO participants is provided by IngenioRx, click [here](#) to review the formulary list
- **Anthem PPO** allows you to seek coverage in the Anthem PPO Prudent Buyer Network – Large Group or outside, costs are lower in network. To find a provider visit: <https://www.anthem.com/ca/find-care/>
 - Prescription coverage for PPO participants is provided by Express Scripts (ESI) – For more information visit: <http://www.express-scripts.com/csurma> (PPO 1 = CSURMA PPO 80 Plan; PPO 2 = CSURMA PPO 90 Plan)

ANTHEM CARRIER RESOURCES



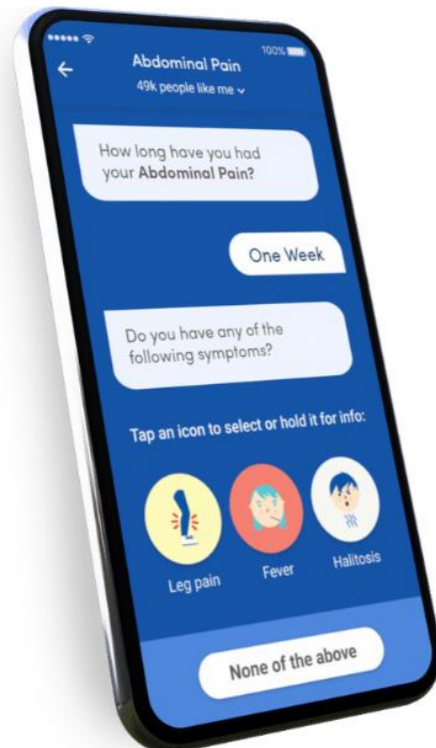
Sydney – Anthem’s Mobile App

- Meet Sydney, the mobile app that’s all about you, your plan and your health care needs. It connects your questions to answers — and you to the right resources. Using it is like having a personal health assistant in the palm of your hand.
- You get one-click access to benefits info, your member ID card and wellness resources. That means you can quickly find what you need.
- The more you use it, the more Sydney can help you stay healthy and save money. And Sydney’s interactive chat feature can answer your questions in real time.
- Find care and check costs, view claims, see your benefits, view your ID card and more



Sydney Care – Anthem’s Mobile App – COVID-19

- Self-guided assessment about the member’s risk for COVID-19
- If the assessment determines that the member should speak with a doctor, they can do one of two things:
 - Virtual Care Text Chat with a doctor through the Sydney Care App (first virtual text session free/additional ones are \$19 each) OR
 - Connect with a LiveHealth Online doctor for a “video chat”.



Sydney Care (available for [Apple](#) and [Android](#) devices) is a convenient and inexpensive way to access quality health care right on your smartphone.

Fast and Free

Take as little as 4 minutes to answer questions on your symptoms.

Answers Tailored to You

Get personalized answers based on your gender, age and medical history.

Convenient and Accessible

Available 24/7, 365 days a year.

Path to Treatment

Get information on what OTC medicine to take, and see projected recovery times.



Doctor Visits At Home

A Health Experience Tailored to You

Have the option to connect with doctors who can diagnose conditions, prescribe medicine, order lab tests, or recommend specialists.

OTC Recommendations

Get expert advice from doctors who can recommend the best over-the-counter medicine for your condition.

Get Your Prescriptions

Our doctors can prescribe and have your medicine available for pick up at your drug store of choice.

ANTHEM CARRIER RESOURCES



LiveHealth Online offers:

- Video visits with a doctor or mental health professional using your smartphone, tablet or computer
- Provides quick and easy access to medical care
- The cost of the online visit is generally the member copay

Sign up for LiveHealth Online today – it's quick and easy! Go to livehealthonline.com/ or download the app and register on your phone or tablet.



LiveHealth[®]
O N L I N E

ANTHEM CARRIER RESOURCES



LiveHealth Online Psychiatry

LiveHealth Online Psychology

Provider types	Board Certified Doctors	Licensed Psychologists and Therapists
Benefit offered	Medication, if necessary after evaluation	Counseling with Psychologists or Therapists
Visit length	30-45 minute initial evaluation. 15 minute follow up sessions if needed for medication review	45 minute counseling sessions
Average wait time	14 days or less	4 days or less
Ages Served	Age 18 and higher	Age 10 and higher

ANTHEM PPO RESOURCES



Get access to the best surgeons without the worry of medical bills.

Carrum Health is specifically designed to help you find answers to your healthcare questions and deliver a superior experience for you and your family. Learning you need surgery can be stressful. That's where we can help!

ELIGIBLE PROCEDURES INCLUDE:

- | | |
|--------------|-----------------|
| Shoulder | Ankle / Foot |
| Elbow | Spine |
| Wrist / Hand | Bariatric* |
| Hip | Cardiac |
| Knee | Pain Management |

Hoag Orthopedic Institute
ORANGE COUNTY
80 NEW OUTPATIENT PROCEDURES

NEW LOCATION
PROVIDENCE Saint John's Health Center
SANTA MONICA

EXPLORE MORE
Visit: carrum.me/EIAHEALTH
Text: "EIA" to 555888
Call us: 1-888-855-7806

Carrum Health is a special surgery benefit for active employees, early retirees, COBRA participants and their dependents on EIA Health Anthem, Blue Shield or Delta Health System plans. Bariatric surgery is only available through Carrum Health if it is a covered benefit under your employer's health plan.



- Voluntary Surgery Benefit
- Available to **Anthem PPO** members
- Separate from Anthem Medical Plans
- Anthem PPO active and early retiree members only
- **Plan has no cost to participants**
- **To learn more visit: carrumhealth.com**

ANTHEM PPO RESOURCES



Diabetes management, simplified



An advanced blood glucose meter and as many strips and lancets as you need, paid for by your employer.

It's all in the meter and on the house.



Personalized tips with each blood sugar check



Real-time support when you're out of range



Strip reordering right from your meter



Optional alerts to keep contacts in the loop



Send a Health Summary Report directly from your meter



Automatic uploads mean no more paper logbooks

Get started

Text "GO PRISM-EXPRESSSCRIPTS" to 85240 to learn more and join. You can also join by visiting Join.Livongo.com/PRISM-EXPRESSSCRIPTS/register or call 800-945-4355 and use registration code: PRISM-EXPRESSSCRIPTS

ANTHEM PPO RESOURCES



What is Hinge Health?

How does the program work?

Hinge Health is an exercise therapy program designed to address chronic **back, knee, hip, neck, shoulder, or other pain**. It's convenient and fits your schedule — it can be done anywhere, at any time.

What does the program include?

1. **Personalized exercise therapy** to improve strength and mobility in short, 15-minute sessions
2. **Personal care team** to provide care, motivation, and support virtually
3. **Interactive education** to teach you how to manage your specific condition, treatment options, and more

Who is in my care team?

Your care team includes a personal health coach and physical therapist. You will work with the same care team throughout your entire experience.

How much does the program cost?

It's **free** for eligible participants. This includes the Hinge Health kit, which you can keep forever.

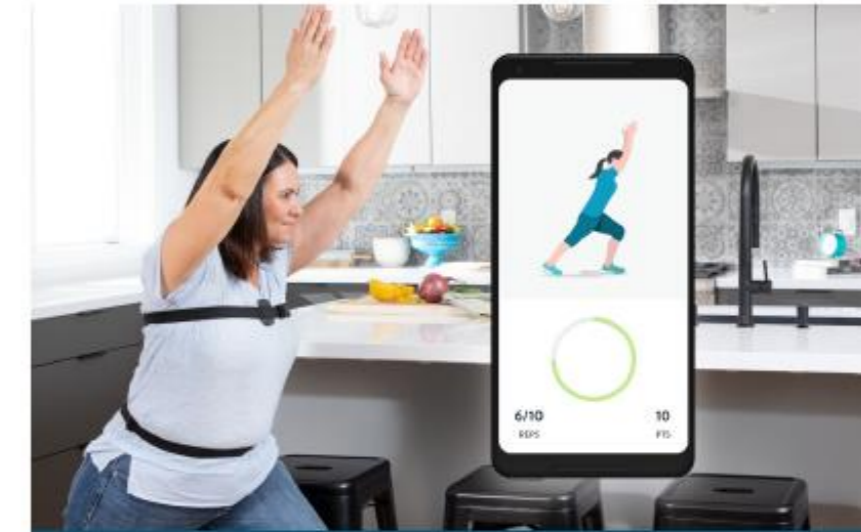
Who is eligible?

Members, pre-65 retirees, and dependents 18+ enrolled in a PRISM medical plan through Anthem or Blue Cross Blue Shield of California are eligible (includes EPO, PPO and HDHPs).

How do I apply?

Take a short online questionnaire following the link below, telling us about your pain. No referral or diagnosis needed from a doctor.

To learn more call (855) 902-2777, or apply at : HINGEHEALTH.COM/PRISM



What results do participants see?

- 60% average pain reduction
- 2 out of 3 surgeries avoided



What's inside the Hinge Health kit?

You'll receive wearable motion sensors that give you live feedback during exercises.

ANTHEM HMO & PPO RESOURCES

LARK: Diabetes Prevention Program

- **Available to Anthem PPO, HMO & EPO**
- Not available to members under age 18
- Program for Pre-Diabetic members
- Fitbits provided to qualified members
- **No cost to members**
- **To learn more visit: lark.com/anthemBC**

Anthem 

lark



CARRIER PERKS

Additional perks through Medical:

If you enroll in a medical plan, you have a variety of additional perks* available, including:

- Healthy Lifestyle Programs
- Wellness Coaches
- Acupuncture/Chiro Discounts
- Message Therapy Discounts
- Fitness Club Discounts
- Healthy Living Classes

*Perks vary by medical plan, so please visit your plan website for more information on what is available to you.



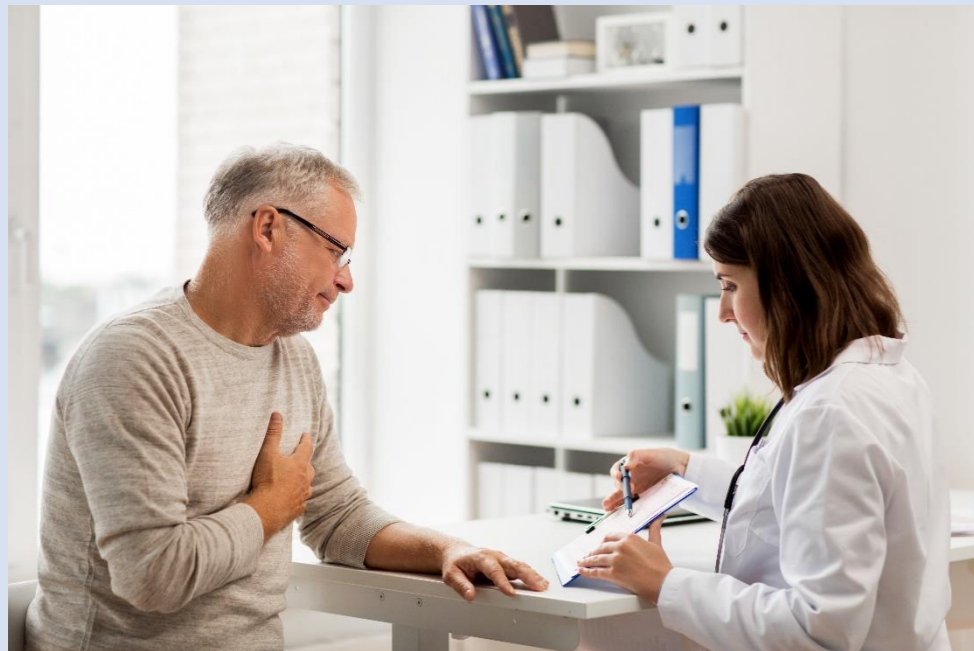
KNOW WHERE TO GO

Type	Appropriate for	Access	Cost
Nurseline 	Quick answers from a trained nurse, home care advice	24/7	\$0
Online visit 	Minor illnesses and conditions (colds, allergy, rash), mental health issues	24/7	\$
Office visit 	Preventive and routine medical care (illness, injuries, physical and mental health)	Office Hours	\$\$
Urgent care, Walk-in clinic 	Non-life-threatening conditions requiring prompt attention (cuts, sprains, flu)	Vary, up to 24/7	\$\$
Emergency room 	Life-threatening conditions requiring immediate medical expertise (heart attack, stroke, difficulty breathing)	24/7	\$\$\$\$

ALTERNATIVE FACILITIES

Need	Alternative	Features	Average Savings (In-Network)
Surgery	Ambulatory Surgery Center (ASC)	<ul style="list-style-type: none"> • Same-day surgeries • Cataracts, colonoscopies, upper GI endoscopy, orthopedic surgery and more • Held to same safety standards as hospitals 	Up to 50% over hospital
Physical Therapy	Physical therapy center	<ul style="list-style-type: none"> • Recovery after an injury or surgery 	40 to 60% over hospital
Sleep Study	Home testing	<ul style="list-style-type: none"> • Diagnoses sleep apnea and other conditions • Cost often covered by insurance if medically necessary 	Approx. \$4,500
Infusion Therapy	Home or outpatient infusion therapy	<ul style="list-style-type: none"> • Intravenous injections, or epidurals • Delivered by licensed infusion therapy provider • Maintain normal lifestyle and comfort 	Up to 90% over hospital

PREVENTIVE CARE



Preventive vs. diagnostic care

Preventive care helps protect you from becoming sick. If your doctor recommends services even though you have no symptoms, that is preventive care. Diagnostic care is when you have symptoms and your doctor recommends services to find out what is causing those symptoms. **Preventive care is covered in full IN-NETWORK**

Adult Preventative Care

Preventative Physical Exams

Screening Tests:

- Alcohol misuse: related screening and behavioral counseling
- Aortic aneurysm screening (for men who have smoked)
- Behavioral counseling to promote a healthy diet
- Blood pressure
- Bone density test to screen for osteoporosis
- Cholesterol and lipid (fat) levels
- Colorectal cancer, including fecal occult blood test, barium enema, flexible sigmoidoscopy, screening colonoscopy and related prep kit, and computed tomography (CT) colonography (as appropriate)
- Depression screening
- Hepatitis C virus (HCV) for people at high risk for infection, and a one-time screening for adults born between 1945 and 1965
- Type 2 diabetes screening
- Eye chart test for vision
- Hearing screening
- Height, weight and body mass index (BMI)
- Human immunodeficiency virus (HIV) screening and counseling
- Lung cancer screening for those ages 55 to 80 who have a history of smoking 30 packs per year and still smoke, or quit within the past 15 years
- Obesity: related screening and counseling
- Prostate cancer, including digital rectal exam and prostate-specific antigen (PSA) test
- Sexually transmitted infections: related screening and counseling
- Tobacco use: related screening and behavioral counseling
- Tuberculosis screening
- Violence, interpersonal and domestic: related screening and counseling

PREVENTIVE CARE



Adult Preventative Care (Continued)

Immunizations:

- Diphtheria, tetanus and pertussis (whooping cough)
- Hepatitis A and hepatitis B
- Human papillomavirus (HPV)
- Influenza (flu)
- Measles, mumps and rubella (MMR)
- Meningococcal (meningitis)
- Pneumococcal (pneumonia)
- Varicella (chickenpox)
- Zoster (shingles)

Women's preventative care:

- Well-woman visits
- Breast cancer, including exam, mammogram, and genetic testing for BRCA 1 and BRCA 2 when certain criteria are met
- Breastfeeding: primary care intervention to promote breastfeeding support, supplies and counseling
- Contraceptive (birth control) counseling
- Food and Drug Administration (FDA)-approved contraceptive medical services, including sterilization, provided by a doctor
- Counseling related to chemoprevention for those at high risk for breast cancer
- Counseling related to genetic testing for those with a family history of ovarian or breast cancer
- HPV screening
- Screening and counseling for interpersonal and domestic violence
- Pregnancy screenings, including gestational diabetes, hepatitis B, asymptomatic bacteriuria, Rh incompatibility, syphilis, HIV and depression
- Pelvic exam and Pap test, including screening for cervical cancer

PREVENTIVE CARE



Child Preventative Care

Preventative Physical Exams

Screening Tests:

- Behavioral counseling to promote a healthy diet
- Blood pressure
- Cervical dysplasia screening
- Cholesterol and lipid levels
- Depression screening
- Development and behavior screening
- Type 2 diabetes screening
- Hearing screening
- Height, weight and BMI
- Hemoglobin or hematocrit (blood count)
- Lead testing
- Newborn screening
- Screening and counseling for obesity
- Skin cancer counseling for those ages 10 to 24 with fair skin
- Oral (dental health) assessment, when done as part of a preventive care visit
- Screening and counseling for sexually transmitted infections
- Tobacco use: related screening and behavioral counseling
- Vision screening, when done as part of a preventive care visit

Immunizations:

- Chickenpox
- Flu
- Haemophiles influenza type b (Hib)
- Hepatitis A and hepatitis B
- HPV
- Meningitis
- MMR
- Pneumonia
- Polio
- Rotavirus
- Whooping cough

PREVENTIVE CARE



Preventative Drugs and other pharmacy items

For 100% coverage of your over-the-counter (OTC) drugs and the following pharmacy items, you must:

- Meet certain age requirements and other rules.
- Receive prescriptions from plan doctors and fill them at plan pharmacies.
- Have prescriptions (even for the OTC items).

Adult preventative drugs and other pharmacy items — age appropriate:

- Aspirin use (81 mg and 325 mg) for the prevention of cardiovascular disease (CVD), preeclampsia and colorectal cancer in adults younger than 70 years of age
- Colonoscopy prep kit (generic or OTC only) when prescribed for preventive colon screening
- Generic low-to-moderate dose statins for members

ages 40 to 75 who have one or more CVD risk factors (dyslipidemia, diabetes, hypertension or smoking)

- Tobacco-cessation products, including all FDA-approved brand-name and generic OTC and prescription products, for those ages 18 and older
- Pre-exposure prophylaxis (PrEP) for the prevention of HIV

Child preventative drugs and other pharmacy items — age appropriate:

- Dental fluoride varnish to prevent the tooth decay

of primary teeth for children ages 0 to 5 years

- Fluoride supplements for children ages 6 months to 16 years

Women's preventative drugs and other pharmacy items — age appropriate:

- Contraceptives, including generic prescription drugs, brand-name drugs with no generic equivalent and OTC items like female condoms and spermicides
- Low-dose aspirin (81 mg) for pregnant women who are at increased risk of preeclampsia

- Folic acid for women ages 55 or younger who are planning and able to become pregnant
- Breast cancer risk-reducing medications, such as tamoxifen, raloxifene and aromatase inhibitors, that follow the U.S Preventive Services Task Force criteria

PRESCRIPTION DRUGS



WHAT DOES IT COST?

\$

Generic Drug - Preferred

\$\$

Generic Drug - Non-Preferred

\$\$\$

Brand Name Drug - Preferred

\$\$\$\$

Brand Name Drug - Non-Preferred

\$\$\$\$\$

Specialty Drug

Money saving tips

- Ask your doctor if a generic drug is available.
- Check the plan's formulary (approved drug list). Visit the plan websites below or call Member Services.
- Ask about 90-day mail order supply for maintenance medications.

Anthem HMO: <https://client.formularynavigator.com/Search.aspx?siteCode=2055289521>

Anthem PPO: <http://www.express-scripts.com/csurma>

Anthem EPO: <http://www.express-scripts.com/csurma>

Anthem HDHP: <https://client.formularynavigator.com/Search.aspx?siteCode=2055289521>

Kaiser HMO S. California: <https://healthy.kaiserpermanente.org/southern-california/health-wellness/drug-formulary>

Kaiser HMO N. California: <https://healthy.kaiserpermanente.org/northern-california/health-wellness/drug-formulary>

HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)



**MUST RE-ENROLL EVERY
YEAR DURING OPEN
ENROLLMENT**

5 reasons to look into the FSA

- 1** Tax-free account for healthcare expenses
- 2** Pay for eligible healthcare expenses—office visits, lab tests, dental and vision care, prescriptions, over-the-counter medicines
- 3** Use for spouse and children (up to age 26) even if they are not covered by your health plan
- 4** Funded by pre-tax contributions from your paycheck—up to \$2,850 per year
- 5** Funds available on the first day of plan year

USE IT OR LOSE IT

Unused funds are forfeited if not used by the end of the plan year

Forty Niner Shops Plan year ends March 15

HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)



Is it right for me? It is if you...

- want to save on taxes and medical expenses
- can estimate healthcare expenses you expect your family to have from 01/01/2023 through 03/15/2024
- can commit to payroll deductions for the coming year (your total election divided by 26)

WHAT EXPENSES ARE ALLOWED?

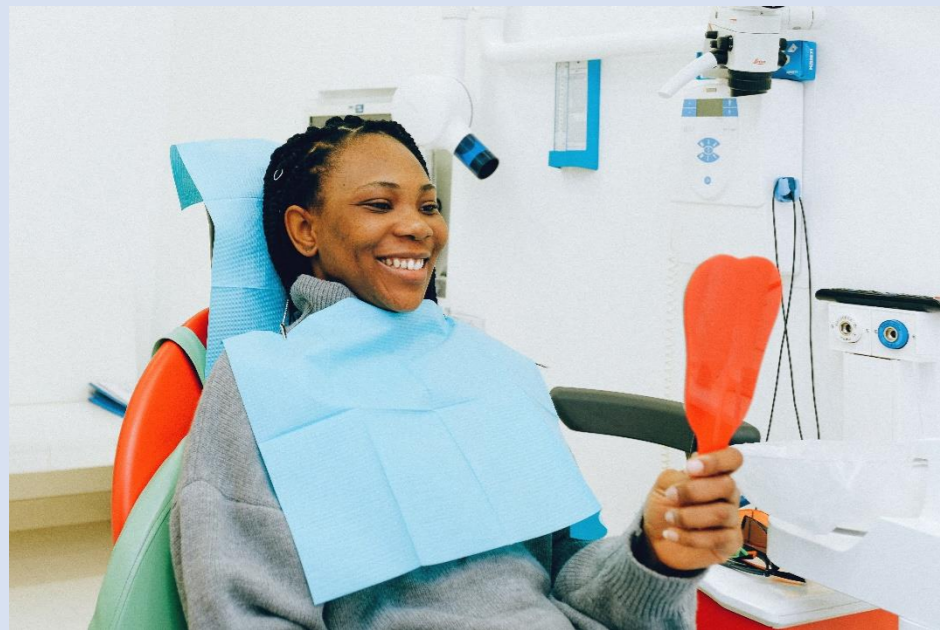
Common eligible expenses

- Acupuncture
- Ambulance
- Artificial limbs
- Artificial teeth
- Birth control treatment
- Blood sugar test kits for diabetics
- Breast pumps, lactation supplies
- Chiropractor
- Contact lenses and solutions
- Crutches
- Dental treatments
- Doctor's office visits and copays
- Drug addiction treatment
- Drug prescriptions
- Eyeglasses (Rx and reading)
- Fluoride treatments
- Hearing aids and batteries
- Infertility treatment
- Inpatient alcoholism treatment
- Insulin
- Laboratory fees
- Laser eye surgery
- Menstrual care products
- Orthodontics
- Orthotic inserts
- Over-the-counter medications without a prescription
- Prescription drugs
- Speech therapy
- Surgery, excluding cosmetic
- Telehealth visits
- Vasectomy
- Vision exam
- Walker, cane, wheelchair

Common ineligible expenses

- Aromatherapy
- Baby bottles and cups
- Baby oil
- Baby wipes
- Cosmetics and skin care
- Cosmetic surgery
- Cotton swabs
- Dental floss
- Deodorants
- Hair re-growth supplies & services
- Health club membership dues
- Humidifier
- Lotion
- Low-calorie foods
- Mouthwash
- Petroleum jelly
- Shampoo and conditioner

DENTAL



IS IT SAFE?

Ask your dentist about their COVID-19 protocol

Dental insurance makes it easier and less expensive to get the care you need to maintain good health

Covers four types of care:

- **Preventive care** — checkups, cleanings, x-rays
- **Basic care** — fillings, root canals, gum disease treatment
- **Major care** — bridges, crowns, dentures
- **Orthodontia** — for children and adults

DENTAL PLANS

- When you enroll in the Delta Dental HMO you will be required to choose a DeltaCare Primary Care Dentist
- You can find a contracted dentist by going to deltadentalins.com and select DeltaCare USA network
- Services will only be covered when you seek care from your assigned dentist or with a referral from your assigned dentist to a participating specialist
- If you would like to change your Primary Care Dentist, be sure to notify Delta Dental in advance by calling the number on your ID card
- Review the Summary of Benefits for covered services

	DENTAL HMO
	Delta Dental PRISM Option 10A
Diagnostic & Preventative	
Office Visit	\$5
Teeth Cleaning	\$0
X-Rays	\$0
Sealants	\$5
Restorative	
Amalgam Filling	\$0
Composite Filling	\$0
Periodontics	
Scaling & Root Planning	\$0
Gingivectomy	\$80
Osseous Surgery	\$175
Endodontics	
Pulp Cap	\$0
Therapeutic Pulpotomy	\$0
Root Canal Therapy	\$45
Prosthodontics	
Complete denture	\$100
Partial denture	\$120
Crown & Bridges	
Inlay/Onlay	\$0
Crown – Porcelain	\$195
Crown – High Noble Metal	\$170
Orthodontia	
Child(ren)	\$1,700
Adults	\$1,900

DENTAL PLANS

DELTA DENTAL		
	Delta Dental PPO PRISM Plan B	
	PPO	Non-PPO
Annual Deductible (Waived for preventative)	\$50 per member	\$50 per member
Annual Plan Maximum (Per Member)	\$1,500	\$1,500
Diagnostic & Preventive	100%	100%
Basic Services	80%	80%
Major Services	Crowns & Bridges 80% All other services 50%	Crowns & Bridges 80% All other services 50%
Orthodontia Benefit percentage Lifetime maximum	Adult & Child 50% \$1,500	

DENTAL PLANS

Online Services

- Printable ID cards
- Secure login for benefits and eligibility lookup
- Claims status available to enrollees & dentists
- Dentist directory with maps & driving directions
- Extensive oral health section
- Enrollee section in Spanish
- MySmileKids – an interactive site for children
- Explanation of Benefits – use it!

Important Tips

- **Pre-Treatment estimate** - make sure you always get one so you know how much you will be paying BEFORE you get to your appointment!

Visit deltadentalins.com to register

No ID card necessary for PPO plan, simply tell your dentist you have Delta Dental

The screenshot shows the Delta Dental website interface. At the top, there is a navigation menu with links for 'Individuals & Enrollees', 'Dentists', 'Employers', 'Administrators', and 'Brokers'. Below this is the Delta Dental logo and a search bar. The main content area features a large banner for 'National Nutrition Month!' with a photo of a young girl holding a green apple. To the right of the banner are links for 'Find a Dentist', 'Individual or Family Dental Plans', and 'Group Dental Plans'. Below the banner is a horizontal menu with five categories: 'Dental Plans & Resources for Individuals & Enrollees', 'Dental Insurance Support for Dentists', 'Dental Plans for Employers & Organizations', 'Resources for Benefits Administrators', and 'Dental Insurance Information for Brokers & Consultants'. The page is divided into three columns: 'Oral Health' on the left with links to 'SmileWay™ Wellness Site', 'Cavity Quiz', and 'Just for kids!'; 'Delta Dental News' in the middle with several news items; and a sidebar on the right containing an 'Online Services' login form, a 'Find a Dentist' search form, and a 'View our Mobile Site' section.

DENTAL PLANS



SmileWay Wellness Benefits

- Available for Dental PPO members
- Enhanced coverage for enrollees with certain medical conditions (diabetes, heart disease, HIV/AIDS, rheumatoid arthritis or stroke)
- 100% coverage for one periodontal scaling and root planing procedure per quadrant (D4341 or D4342) per calendar or contract
- Four of the following (any combination) per calendar or contract year, covered at 100%:
 - Teeth cleaning
 - Periodontal maintenance
 - Scaling in the presence of moderate or severe gingival inflammation

It's easy for enrollees to opt-in!

Sign up online at <https://deltadentalins.com> - After logging in to your Online Services account, click on the Optional Benefits tab and then select Opt-In



DENTAL PLANS

ToothPic

Teledentistry Enabling Access

- **Product Features:**
- Dental health and habits quiz
- Clinical grade photos
- Licensed Dentist report 6-24 hours
- Severity Scale to determine urgency of issue
- Delta Dental PPO Provider Directory
- Live Customer Care Chat

ToothPic is the quickest way to get professional advice to your dental questions from licensed dentists, personalized information on treatment options and cost, enabling you to take action to find a dentist in your network, all in the privacy of your home, anywhere, anytime.

[Delta Dental ToothPic](#)

 DELTA DENTAL®



DENTAL PLANS



Delta Dental – Virtual Consult

Remote Video Appointments

- **Product Features:**
- Included with Delta Dental PPO and Delta Dental Premier plans
- Real-time video appointments
- Schedule online visits with Delta Dental PPO dentists
- ePrescriptions available

Virtual Consult is a virtual dentistry tool that lets Delta Dental members connect with dentists in the Delta Dental PPO network. Members will have one-on-one interactions in real-time with dentists, making Virtual Consult perfect for those with more urgent needs, like a cracked tooth, pain or infection. ePrescriptions are also available.

[Delta Dental Virtual Dentistry](#)



DENTAL PLANS



Which solution is best for whom?



is an ideal solution for:

- Consult or second opinion
- Members who prefer more privacy and feel more comfortable off video
- Members in remote areas with bandwidth constraints
- Busy members – no need to schedule an appointment



Virtual Consult



is an ideal solution for:

- Members with an urgent dental need
- Members who prefer more face-to-face interactions
- Members in remote areas with no providers close by
- Busy members – schedule an appointment that works with your schedule to be seen live by a dentist

VISION PLANS



Freedom of Choice

- Employees can visit VSP network doctors, participating retail chains or non-network providers
- Retail providers like Costco

Cost Savings & Discounts

- Go to [vsp.com/specialoffers](https://www.vsp.com/specialoffers)
- Receive an additional \$20 allowance on featured frame brands
- Employees also get 20% off frames over their allowance amount
- 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP doctor within 12 months of your last WellVision Exam
- Laser vision discounts (average 15% off the regular price or 5% off the promotional price) available at contracted facilities
- Retinal screenings capped at \$39

Hearing aid discounts through TrueHearing

- Save up to 60% on a pair of hearing aids
- Three provider visits for fitting and adjustments
- A 45-day trial
- Three-year manufacturer's warranty for repairs and one-time loss and damage replacement
- 48 free batteries per hearing aid

VISION PLANS

VSP Vision		
	PRISM / CSURMA Signature Plan C	
	In-Network	Out-of-Network
Exam	\$20 copay	Up to \$50
Frames	\$140 allowance	Up to \$105
Lenses Single Bifocal Trifocal	Covered in full Covered in full Covered in full	Up to \$50 Up to \$75 Up to \$100
Contacts (Elective)	\$130 allowance	Up to \$70
Frequency Exam Lenses Frames Contacts	12 months 12 months 12 months 12 months	

¹ Tints/Light-reactive lenses are covered at \$0 Copay according to allowable plan frequency

VISION PLANS

VSP Vision		
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Find a doctor by visiting www.vsp.com or call 800-877-7195

Tell the doctor you have VSP – no ID card necessary!

\$75 Costco Frame Allowance

Up to 40% savings on lens enhancements

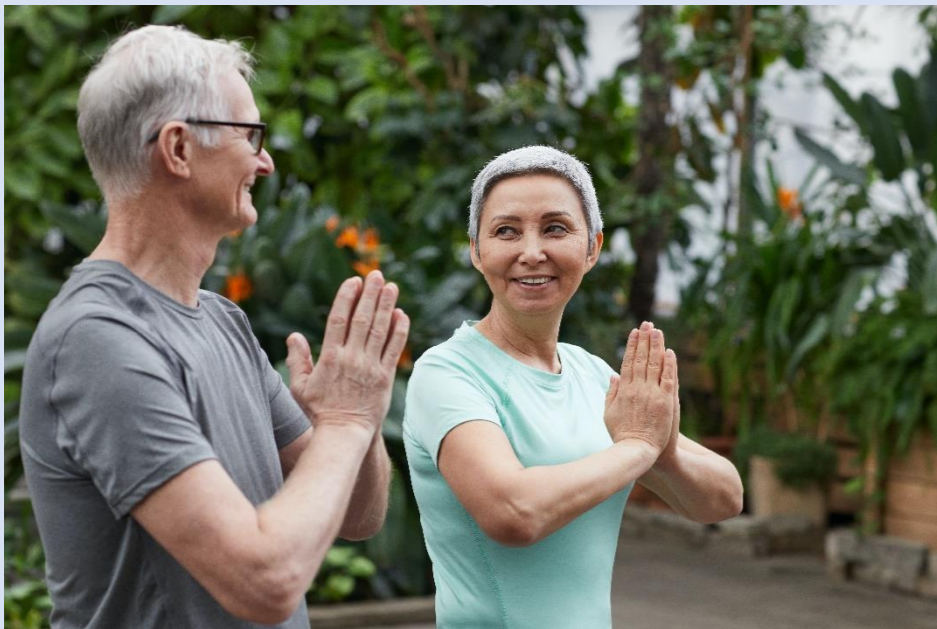
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LIFE & DISABILITY INSURANCE

- Fill financial gaps
- Provide for family after a loss
- Continue income during recover from an injury or illness

BASIC LIFE INSURANCE



Hartford Life and AD&D Insurance

No one likes to think about a serious accident or illness, but it can happen at any age. Being prepared is the best way to ensure that you and your family will be able to preserve savings and pay for day-to-day living if something happens.

Your employer may offer Basic Life and AD&D insurance

Your employer may offer a Voluntary Life and AD&D insurance to purchase in addition to the basic benefits.

Review your benefit information for coverages and benefit amounts available.

DISABILITY INSURANCE



INCOME REPLACEMENT FOR LIMITED DURATION ISSUES



INCOME REPLACEMENT FOR LONGER DURATION ISSUES

Hartford Short & Long Term Disability

Short Term Disability: If you have a baby, become ill or injured, or have surgery for example, short term disability can replace a portion of your income until you get back on your feet. If you qualify, this benefit is provided on a weekly basis

Long Term Disability: benefits are available after an elimination period (or waiting period) of total disability. Disability insurance helps replace a portion of lost wages while unable to work due to sickness or injury.

A photograph of a man and a woman sitting at a desk, looking at documents together. The woman is in the foreground, wearing a teal shawl, and the man is behind her, wearing glasses and a white shirt. They appear to be reviewing financial or healthcare documents. A calculator and some papers are on the desk.

IS IT TIME FOR A FINANCIAL WELLNESS CHECKUP?

FINANCIAL WELLNESS

- Dependent Care FSA
- Sage Financial

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (FSA)



3 reasons to look into the Dependent Care FSA

- 1** You pay for preschool, daycare, before/after school programs, and/or summer day camp so you and your spouse can work
- 2** You have children under 13 and/or adult dependents who need daycare
- 3** You want to save on taxes

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (FSA)



**MUST RE-ENROLL EVERY YEAR
DURING OPEN ENROLLMENT**

How it works

- Funded by pre-tax contributions from your paycheck—up to **\$5,000** per household per year
- Election is binding unless you have a change in status
- FSA and/or Dependent Care Tax Credit? Talk to a tax advisor

USE IT OR LOSE IT

No rollover - No spending on Healthcare FSA

SAGE FINANCIAL WELLNESS



Saving and Investing 2.0

Designed for those in the *Accumulation Phase* of life, we'll help develop a realistic overview of how to set and reach financial goals.

Tax-Favored Investing

Ever changing tax laws make it difficult for the average employee to plan properly. Using our MAP program, we'll help build a long-term plan.

Getting It and Keeping It

Designed for those closing in on their retirement years, we'll provide insights to help you prepare and succeed.

Wills, Trusts, and Estate Planning

We'll show you how to protect assets from unnecessary loss, taxation, and dilution due to death or incapacitation of a family member.

Understanding Social Security

We'll give you an overview of Social Security - including maximizing Social Security income and Social Security supplemental income.

Strategies for Financial Wellness

We'll address ways to avoid market pitfalls; see why cash is king; and cover a visual approach to your finances.

Common Money Myths

This session will examine and debunk widely held beliefs about money and a variety of financial products – some of which you may be using!

Income Real Estate

We'll outline examples of what makes income property investing both attractive and potentially disastrous.

Finding Financial Balance

We'll focus on merging asset allocation strategies with innovative tactics for long term tax-diversification, using the MAP model.

What is the best way to pay off my student loan? How do I start saving or investing? Am I ready to retiree?

Sage Financial Wellness can help answer these questions!

- ☑ Take an assessment
- ☑ Access a Certified Financial Planner
- ☑ Create a strategy and a financial plan
- ☑ Receive year-round education and support

You can view or take the survey here:
[Launch Sage Platform](#)

EMPLOYEE ASSISTANCE PROGRAM (EAP)



The Hartford Ability Assist Counseling Services

- Help with emotional health, substance abuse, parenting/childcare needs, financial coaching, legal consultation, and eldercare resources.
- Unlimited phone access 24/7
- In-person counseling for short-term issues; up to 3 visits per issue per year
- Unlimited access to website resources

Contact

Phone: 1-800-964-3577

Website: guidanceresources.com To register follow the following steps: 1. In the Company/Organization field use: HLF902 2. In the Company Name field use: ABILI 3. Select Username and Password

TRAVEL ASSISTANCE SERVICES



Travel Assistance Services with ID Theft Protection

Even the best planned trips can be full of surprises.

Travel Assistance Services with ID Theft Protection and Assistance includes pre-trip information to help you feel more secure while traveling. It can also help you access medical professionals across the globe for medical assistance when traveling 100+ miles away from home for 90 days or less when unexpected detours arise.

The ID theft services are available to you and your family at home or when you travel.

Contact

Phone: 1-800-243-6108

Email: idtheft@europeassistance-USA.com

ID: GLD-09012

Company Policy: 402909

ENROLLMENT CHECKLIST

1. Review your benefits summary and other materials. Do you want to make any changes?
2. Compare benefits offered through a spouse/DP's employer. Which plans best fit your needs?
3. Consider whether you will contribute to a Flexible Spending Account (FSA). How much will you set aside?
4. Consider your need for voluntary coverages.
5. Review your beneficiary designations.
6. Are you adding a dependent to your plan? Have their SSN and date of birth info ready.

Open enrollment ends October 21

