



2021 BENEFITS

OPEN ENROLLMENT

IT'S OPEN ENROLLMENT!



OCTOBER 1 – OCTOBER 31

- 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)
- All changes made will take effect January 2, 2021

WHO'S ELIGIBLE FOR BENEFITS?



Employee

- FTPB employees working 30 to 39 hours per week (Medical only)
- FTRB employees working 40+ hours per week (Medical, Dental, Vision, Life, Disability, Retirement)

Dependents

- Spouse or qualified domestic partner
- Children up to age 26 for medical, other plans vary by Auxiliary
- 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 31 days to submit changes to HR

WHAT'S NEW OR CHANGING FOR 2021?



Summary

- We will be offering a Financial Wellness program
- We will be adding Talkspace, a digital therapy program
- Introducing BenXcel Employee Self-Service, an easy and convenient way to enroll in your benefits

ENROLLMENT RESOURCES



Things are a little different this year...

- 100% online enrollment 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

benXcel
powered by

Sign In

User Name

Password

Company Name

SIGN IN

[Forgot Password?](#)



MEDICAL PLANS

- Kaiser Permanente HMO \$15
- Anthem Select HMO \$15
- Anthem CA Care HMO \$20
- Anthem Prudent Buyer PPO 80

DENTAL PLANS

- 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.

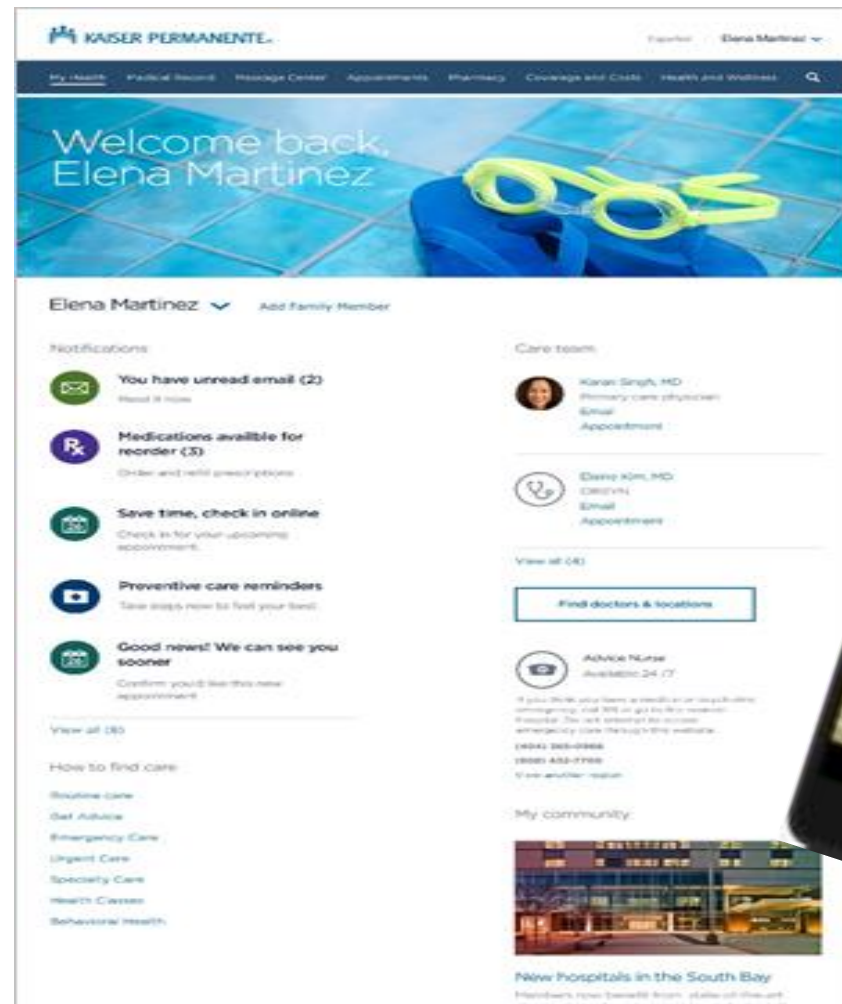
*When appropriate and available.

Get started today register at: www.kp.org

KAISER CARRIER RESOURCES



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



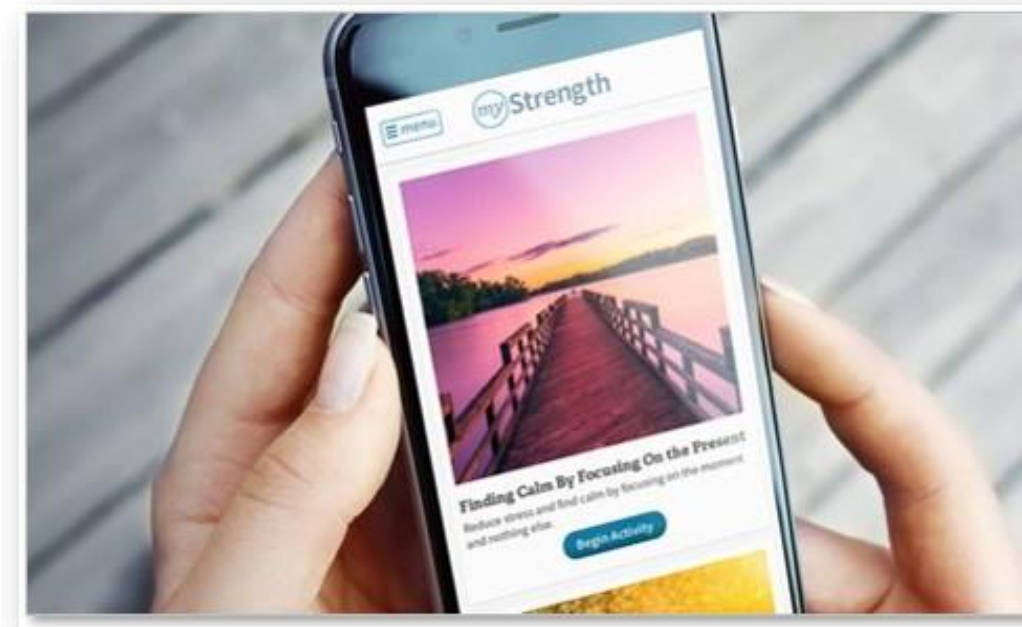
You time. Anytime

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	\$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	\$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%
No comparison plan offered		

EXPRESS SCRIPTS (ANTHEM PPO) PRESCRIPTION DRUGS

Express Scripts		
PLAN BENEFITS	CSURMA PPO 80 Plan	No comparison plan offered
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 (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 Prudent Buyer network or outside, costs are lower in network
 - 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



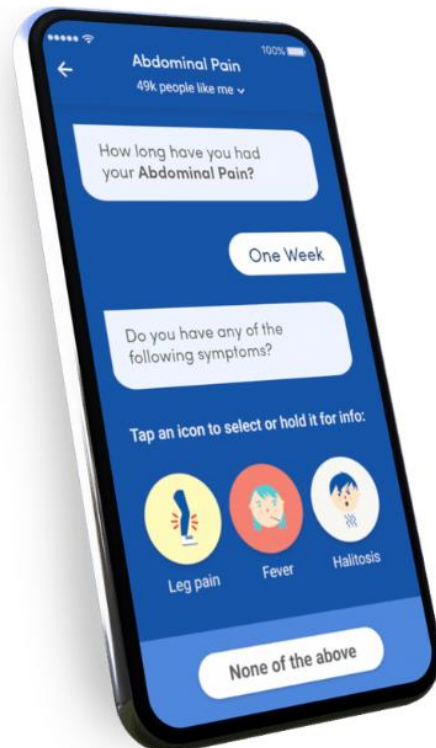
Sydney – Anthem's Mobile App

- 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

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

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 \$2,750 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. You must re-enroll each year to continue participation.

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 01/01/2021 through 12/31/2021
- ☒ can commit to payroll deductions for the coming year (*take your total contribution and divide by 26 pay periods to determine your payroll deduction amount*)

WHAT EXPENSES ARE ALLOWED?

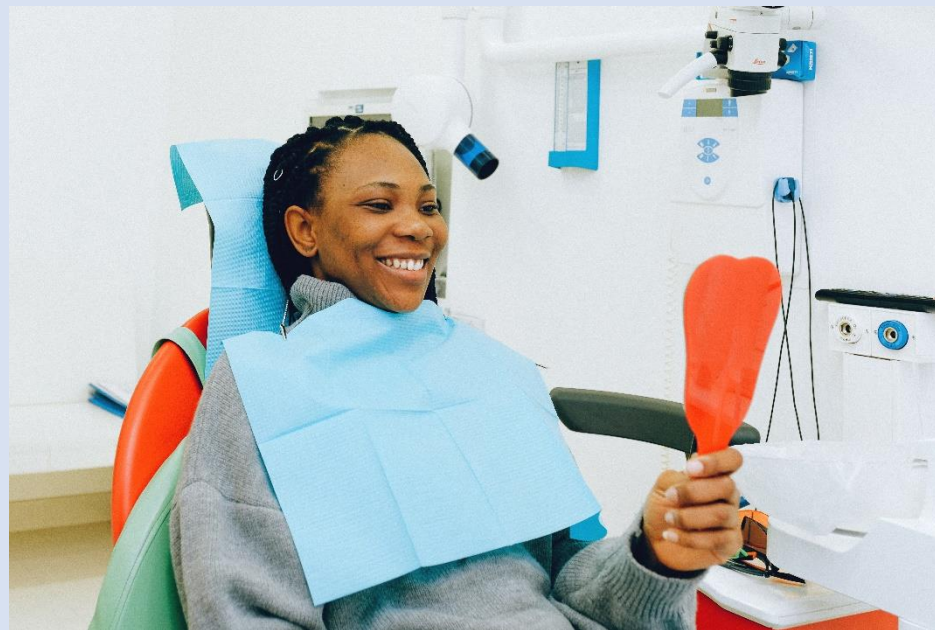
Common eligible expenses

- 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

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

DENTAL PLANS

Online Services

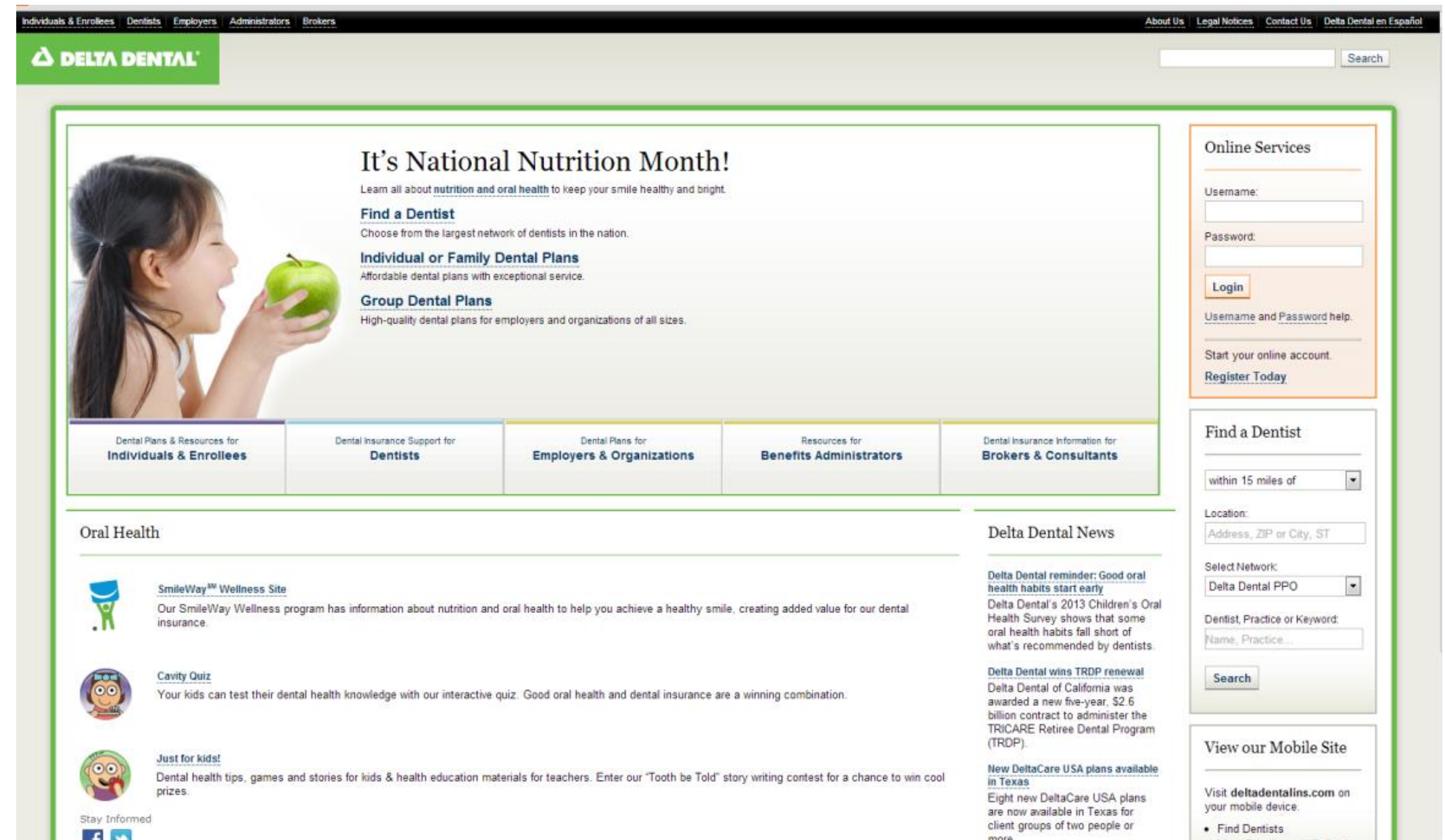
- Printable ID cards
- Secure login for benefits and eligibility lookup
- Claims status available to enrollees & dentists
- Dentist directory with maps & driving directions
- Extensive oral health section
- Enrollee section in Spanish
- MySmileKids – an interactive site for children
- Explanation of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



DENTAL PLANS

New for 2021! 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



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
- 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 Choice Plan A with Tints ¹	
	In-Network	Out-of-Network
Exam	\$10 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 24 months 24 months 24 months	

¹ Tints/Light-reactive lenses are covered at \$0 Copay according to allowable plan frequency Find a doctor by visiting www.vsp.com or call 800-877-7195



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. For that reason it is important to update your beneficiaries with Human Resources.

Foundation offers Basic Life and AD&D insurance (employer paid).

Applicant	Coverage Amounts	AD&D Coverage
Employee	Benefit: 1 times earnings Max: \$75,000	Included

DISABILITY INSURANCE



INCOME REPLACEMENT FOR LONGER DURATION ISSUES

Hartford Long Term Disability

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.

Benefit %	Maximum	Minimum	Benefit Starts	Benefit Duration
60% of your earnings	\$3,750	The greater of \$100 or 10% of the benefit.	90 days after being disabled	Disabled before: 63 Duration: As long as you are disabled

IS IT TIME FOR A FINANCIAL WELLNESS CHECKUP?

FINANCIAL WELLNESS

- Dependent Care FSA
- Sage Financial
- TIAA Retirement

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
- ☑ Enroll using the BCC portal or;

<https://sagefinancialwellnesstool.com/pathwise/?i=CSURMA>

TIAA Retirement Plan



Retirement

Foundation realizes that the importance of providing you with ways to invest in your financial future. Which is why we offer two retirement plans to choose from.

Foundation Contribution	Employee Contribution
Four (4) percent of employee’s base salary	Two (2) percent of base salary
Eight (8) percent of employee’s base salary	Five (5) percent of base salary

Access to TIAA Retirement – TIAA.org

- Attend financial webinars
- Update Beneficiary Information
- Change investment options
- Apply for a Loan
- View Account Statements

**“THE KEY TO
KEEPING
YOUR
BALANCE IS
KNOWING
WHEN YOU’VE
LOST IT.”**

WELLBEING & BALANCE

- EAP
- TALKSPACE

EMPLOYEE ASSISTANCE PROGRAM (EAP)



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

DIGITAL BEHAVIORAL HEALTH THERAPY



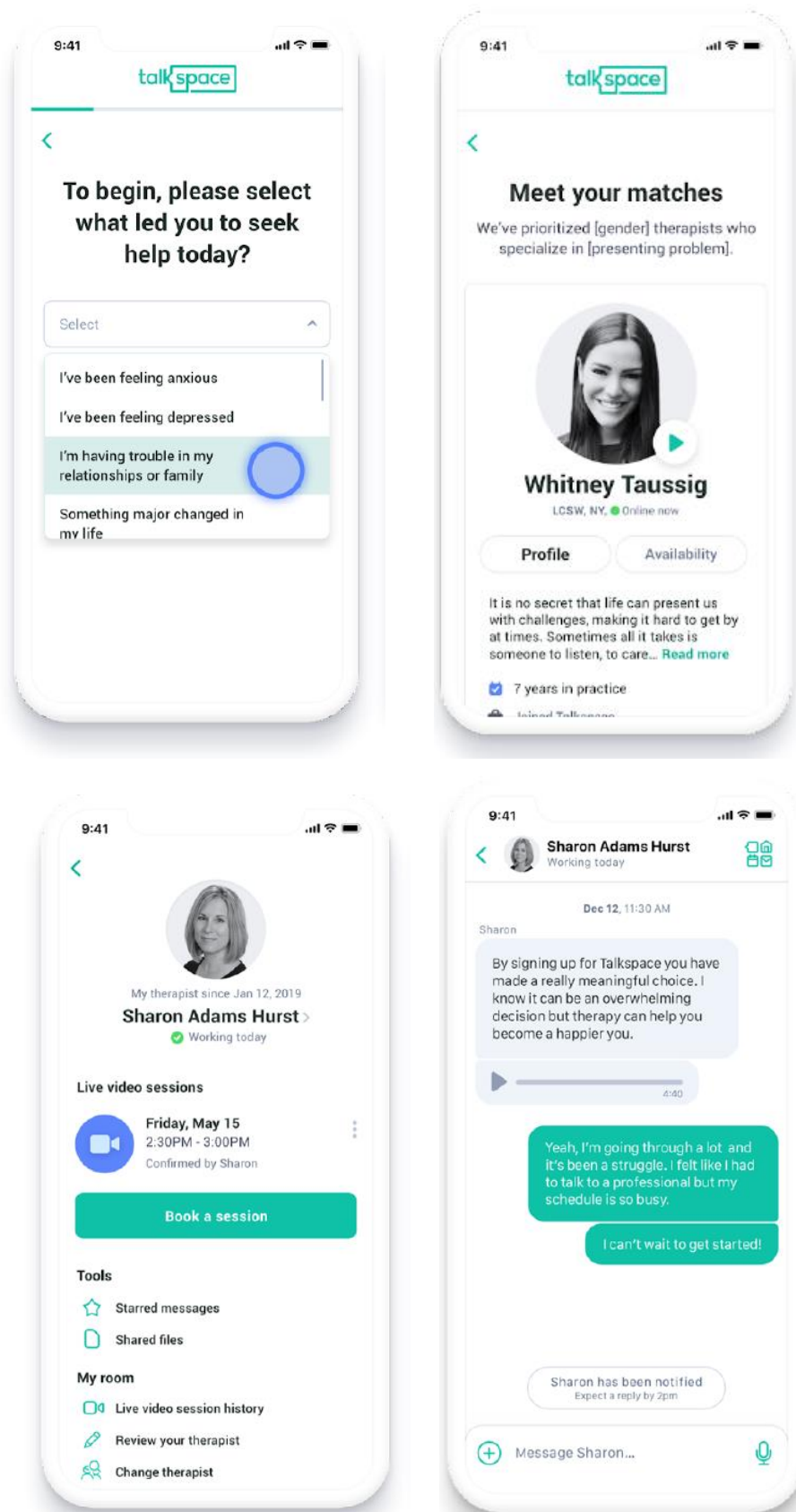
Online Therapy - Anytime / Anywhere

There are times when everyone needs a little help or advice. Talkspace platform provides digital behavioral health therapy and emotional wellness support to eligible employees & dependents at no cost. Talkspace features include:

- Access to thousands of masters level and higher, experienced, licensed and insured therapists.
- You can send unlimited text, video, and audio messages to your dedicated therapist via secure, HIPAA-compliant web browser or the Talkspace mobile app.
- No commutes, appointments, or scheduling hassles.
- Available 99.9% nationwide
- Extensive experience across an array of conditions
- Same-day access to therapy 24 hours a day, 7 days a week, 365 days
- One complimentary 10-minute video session

To get started, register at talkspace.com/Alliant when prompted enter the Organization Name, and custom code (*This will be provided prior to January 1, 2021*)

Convenient • Confidential • HIPAA Compliant • Secure • Mobile/Desktop





YOUR MONTHLY MEDICAL COSTS

	Kaiser 15	Anthem HMO 15	Anthem HMO 20	Anthem PPO 80
EMPLOYEE ONLY	\$56.90	\$64.20	\$70.50	\$176.20
Two Party	\$112.10	\$128.30	\$141.00	\$528.90
EMPLOYEE + FAMILY	\$145.10	\$181.60	\$199.60	\$873.25

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 31



A photograph of a diverse group of people sitting together in a circle, engaged in a discussion. In the foreground, a woman with dark skin and curly hair is smiling broadly, wearing a blue sleeveless top. Next to her, a person with light skin is wearing a plaid shirt over a dark t-shirt. Other people are visible in the background, including one in a yellow shirt and another in an orange shirt. The atmosphere is warm and collaborative.

Questions?