



2023 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)

WHO'S ELIGIBLE FOR BENEFITS?



Employee

- FT employees working 30 or more hours per week
- PT employees working less than 30 hours may be eligible (qualifications based on your Auxiliary's rules)
- Employees with variable hours/seasonal schedules may be eligible (qualifications based on your Auxiliary's rules)

Dependents

- Spouse or qualified domestic partner (qualifications based on your Auxiliary's rules)
- 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 2023?



Summary

- Introducing Voluntary Supplemental Life Insurance with Mass Mutual. Now participants opt into supplemental portable life insurance for themselves and eligible dependents. Participants may elect up to \$100,000 in self coverage and up to \$25,000 in coverage for dependents. More information on enrollment, bi-weekly payroll deduction costs, and plan details is forthcoming.

ENROLLMENT RESOURCES


Sign In

SIGN IN
[Forgot Password?](#)

Once again we are pleased to offer online enrollment

- 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



ANTHEM KAISER 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 deductibleMore predictable out-of-pocket costsPCP referrals requiredAll 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 deductibleMore predictable out-of-pocket costsPCP 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 deductibleMore predictable out-of-pocket costsPCP 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 deductibleFlexibility to see any providerYou pay more out-of-networkNo 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:

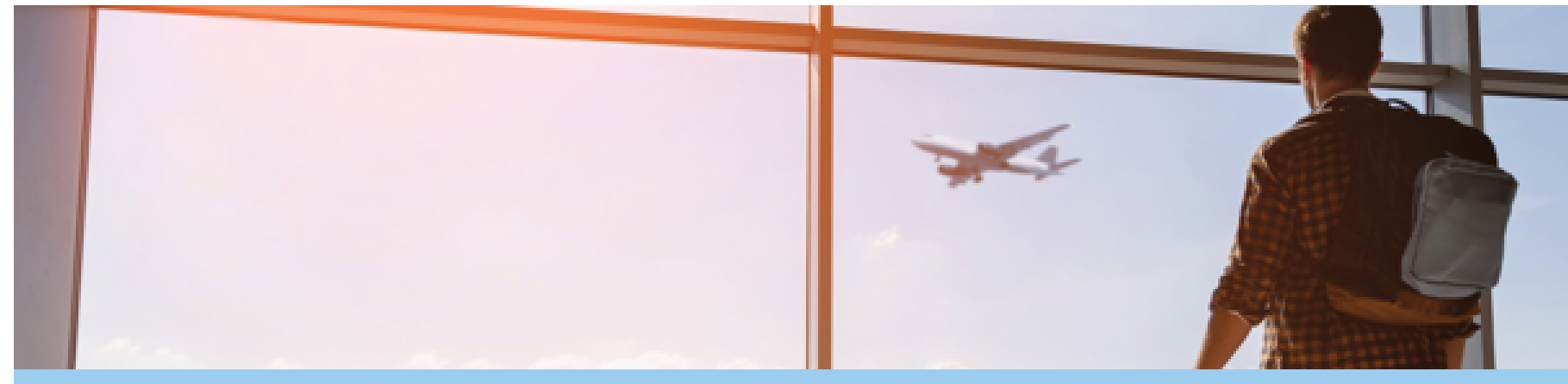
- Get medical advice from a licensed care professional 24/7
- Access care by phone¹, video¹, or e-visit —usually at no cost²
- Email nonurgent questions to your doctor's office



Urgent and emergency care anywhere in the world³

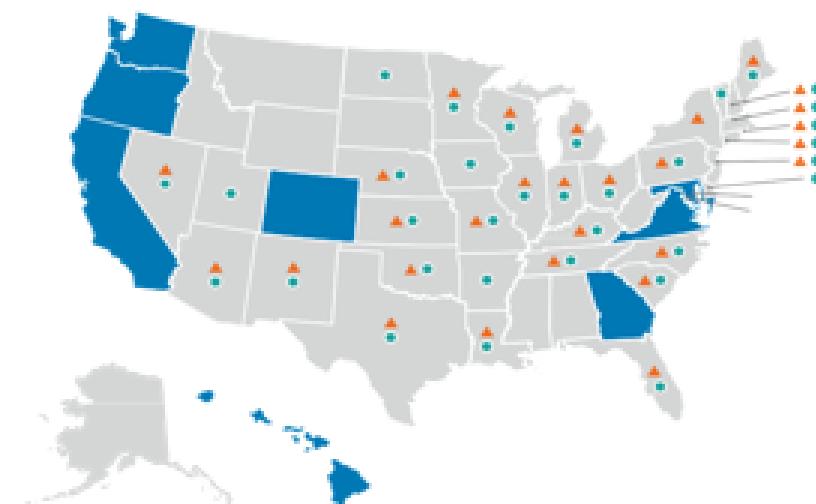
No matter where you get urgent or emergency care, you can file a claim for reimbursement. And at many locations outside Kaiser Permanente states, you'll only pay your copay or coinsurance — no need to file a claim.

- Cigna PPO Network⁴ providers
- MinuteClinic®, including pharmacies⁵
- Concentra clinics³



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.

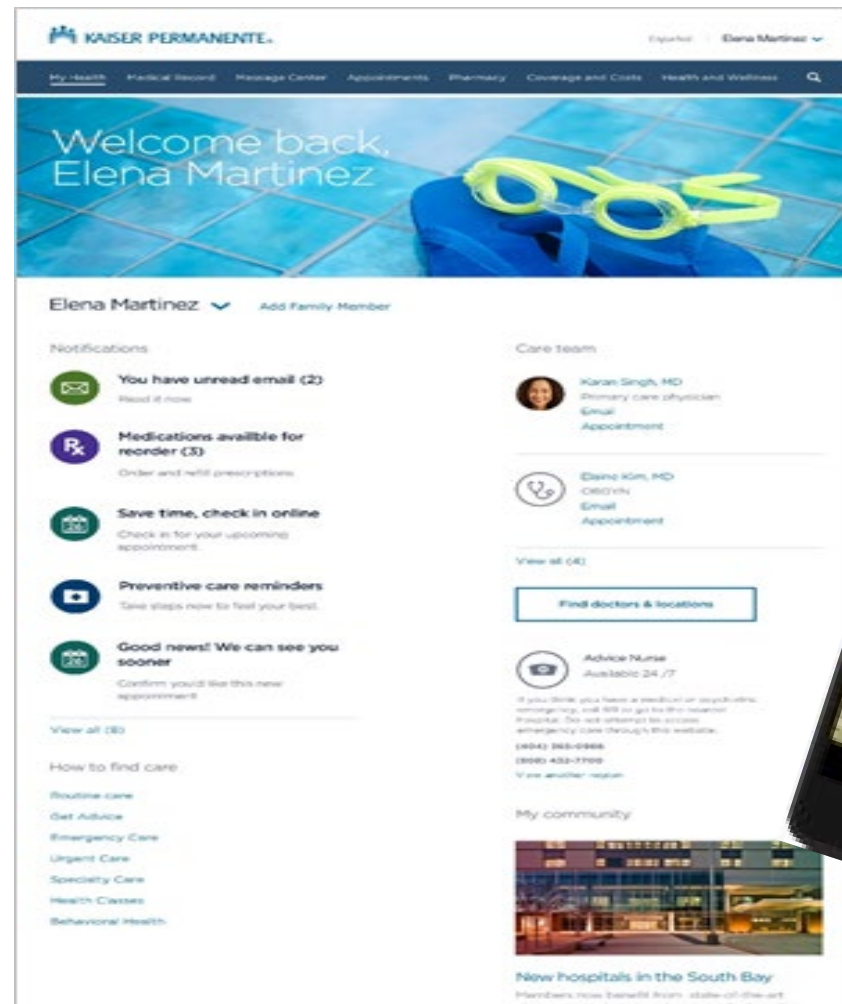


Learn more at kp.org/travel

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



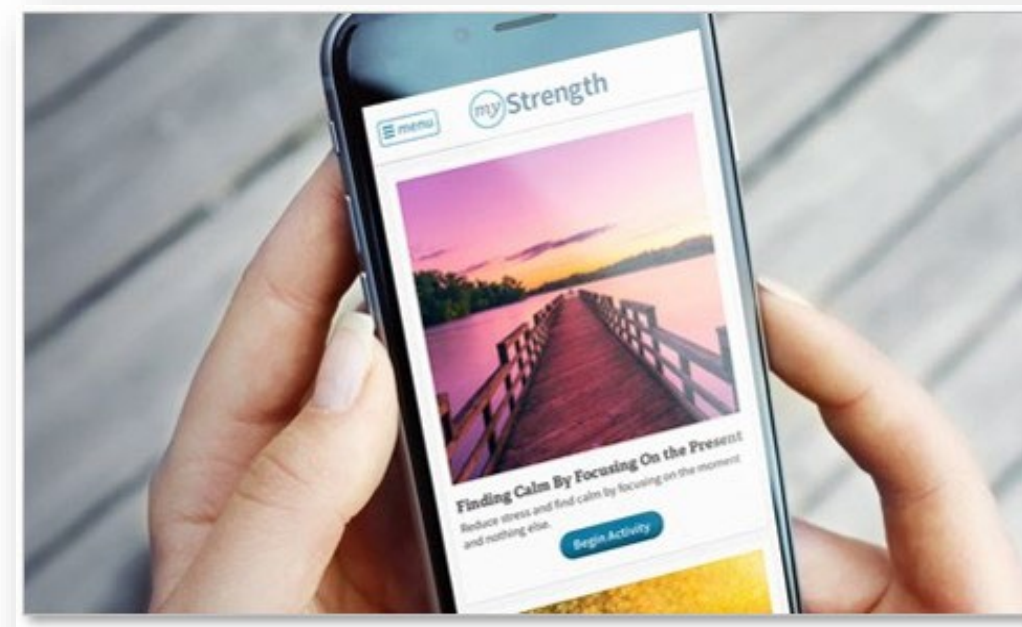
You time. Anytime

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



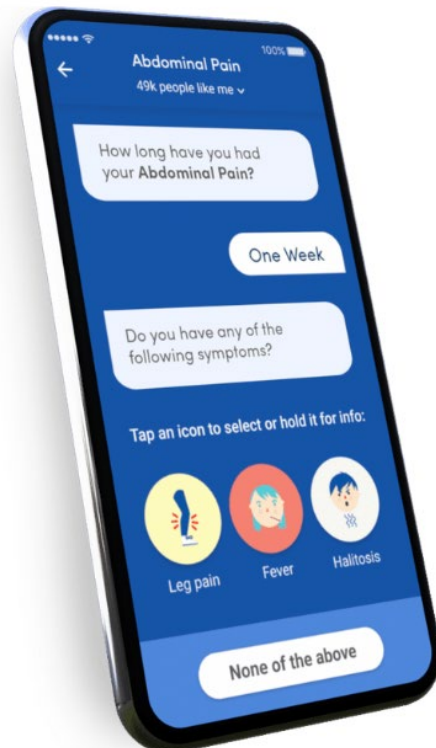
Sydney – Anthem's Mobile App

- 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:



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.

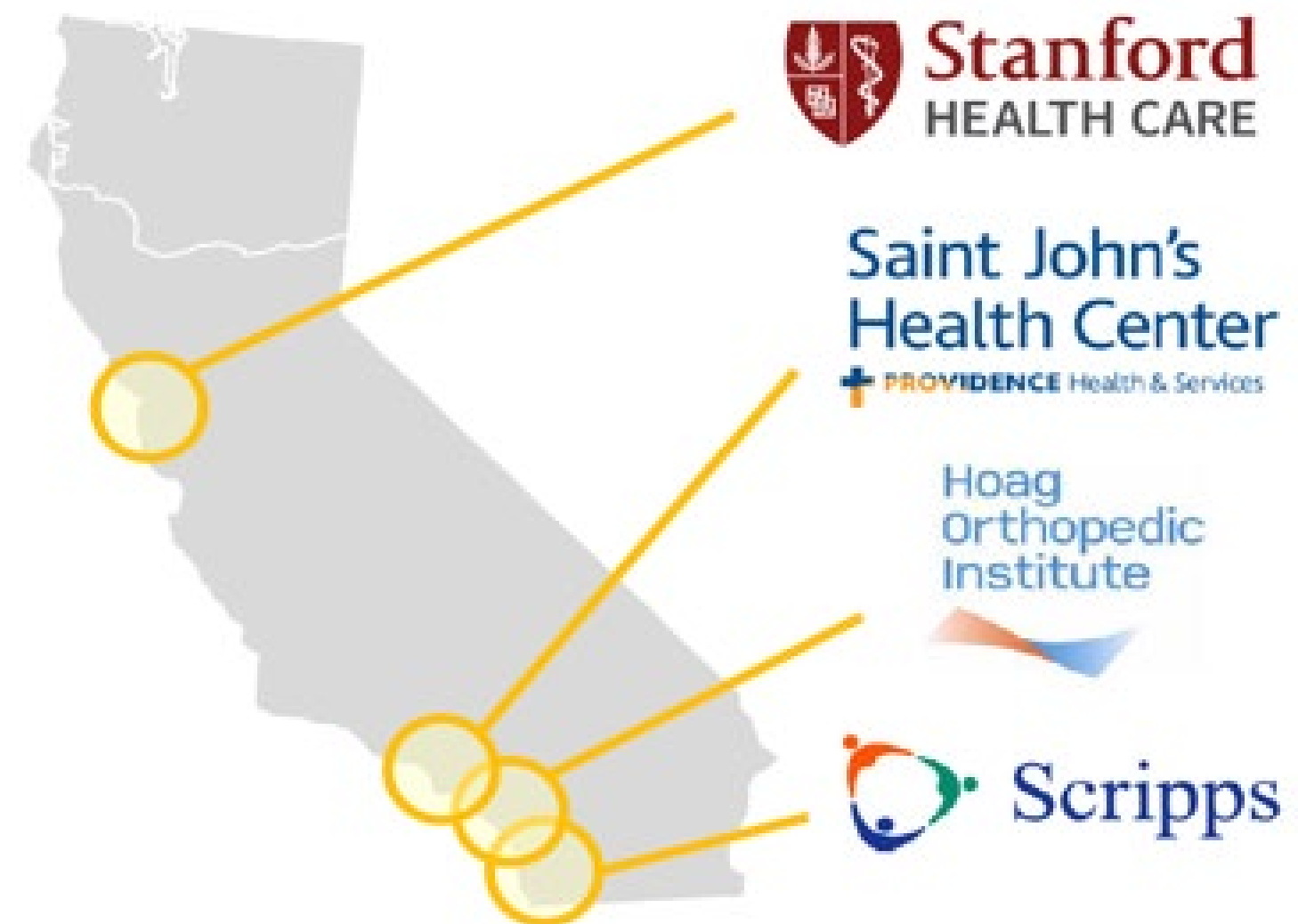


EXPLORE MORE

Visit: carrum.me/EIAHEALTH

Text: "EIA" to 555888

Call us: 1-888-855-7806

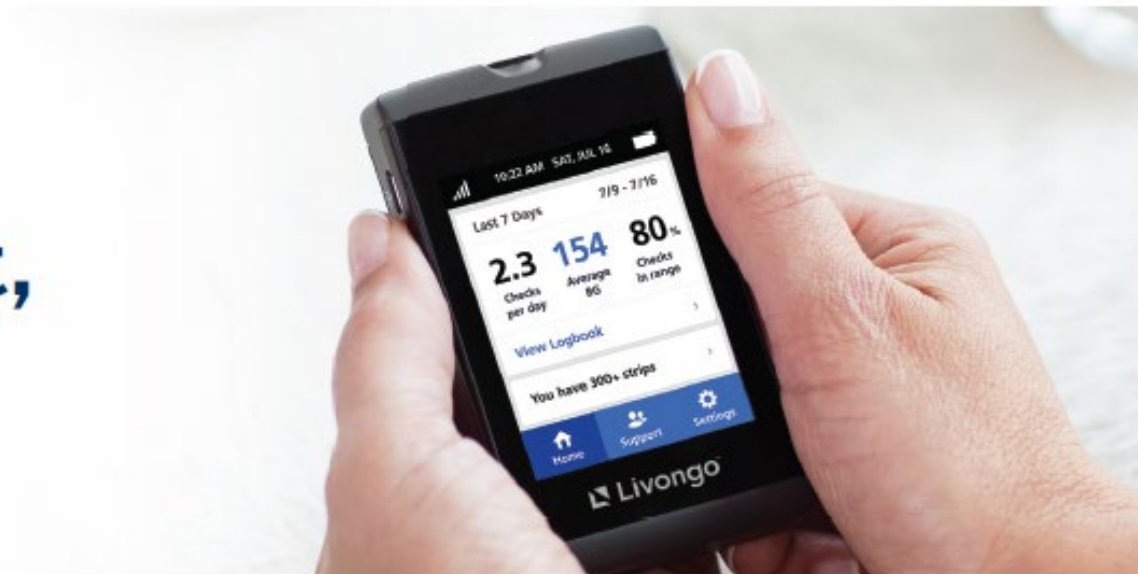


- Voluntary Surgery Benefit
- Available to **Anthem PPO** members
- Separate from Anthem Medical Plans
- Anthem PPO active and early retiree members only
- **Plan has no cost to participants**
- To learn more visit: carrumhealth.com

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.

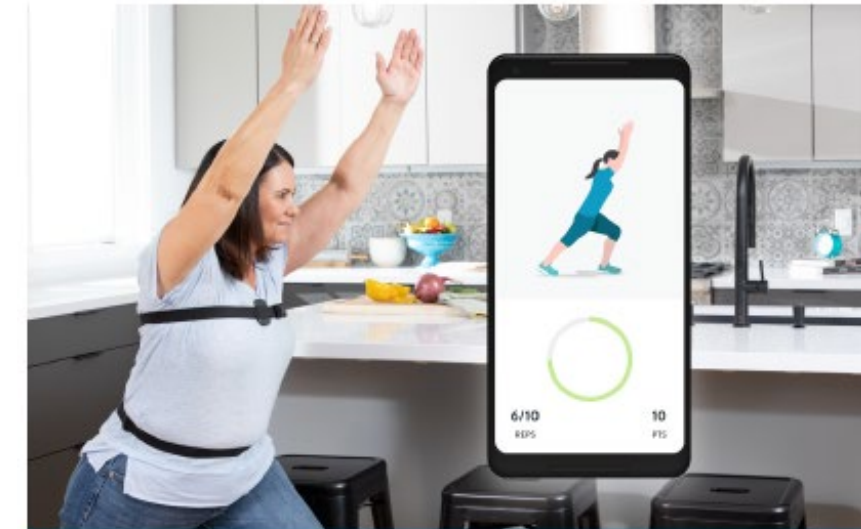
Who is eligible?

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



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.



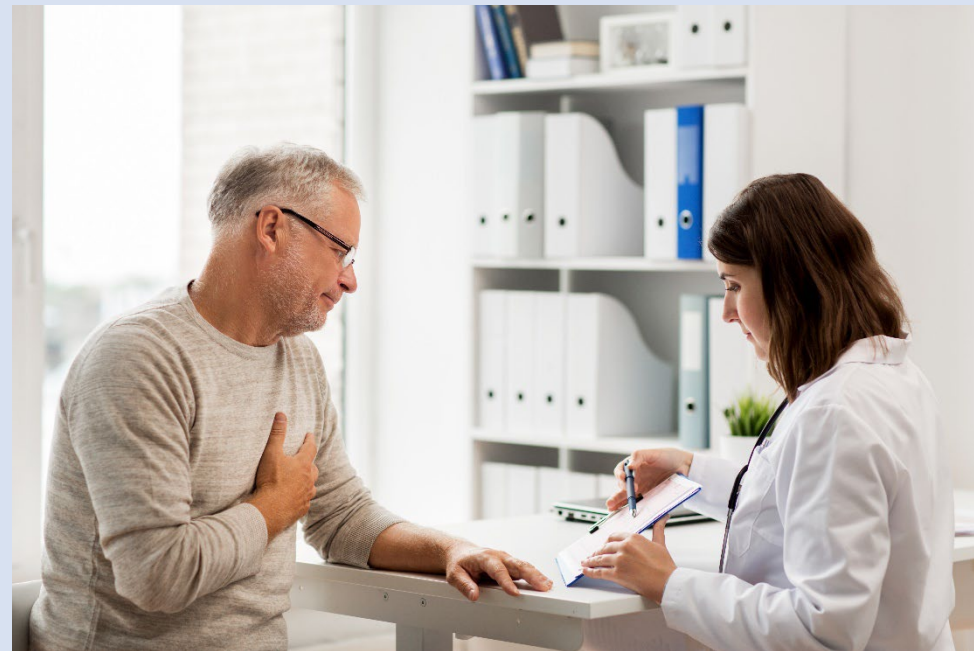
KNOW WHERE TO GO

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 preventive 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 preventive 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 preventive 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. Claims may be submitted until March 31st of the following year for the prior year.

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?

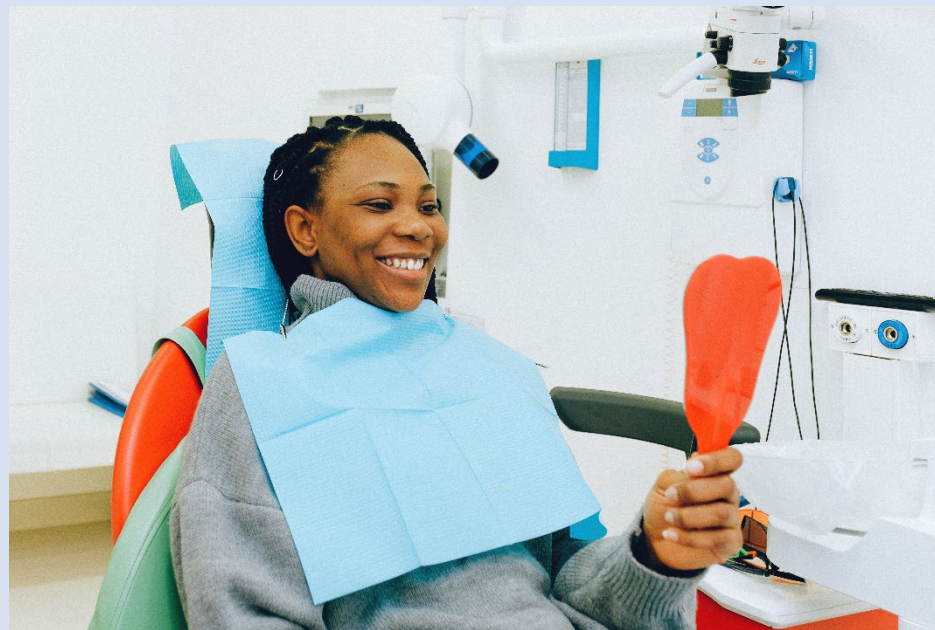
Common eligible expenses

- 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

DELTA DENTAL					
			Delta Dental PPO PRISM PPO		
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

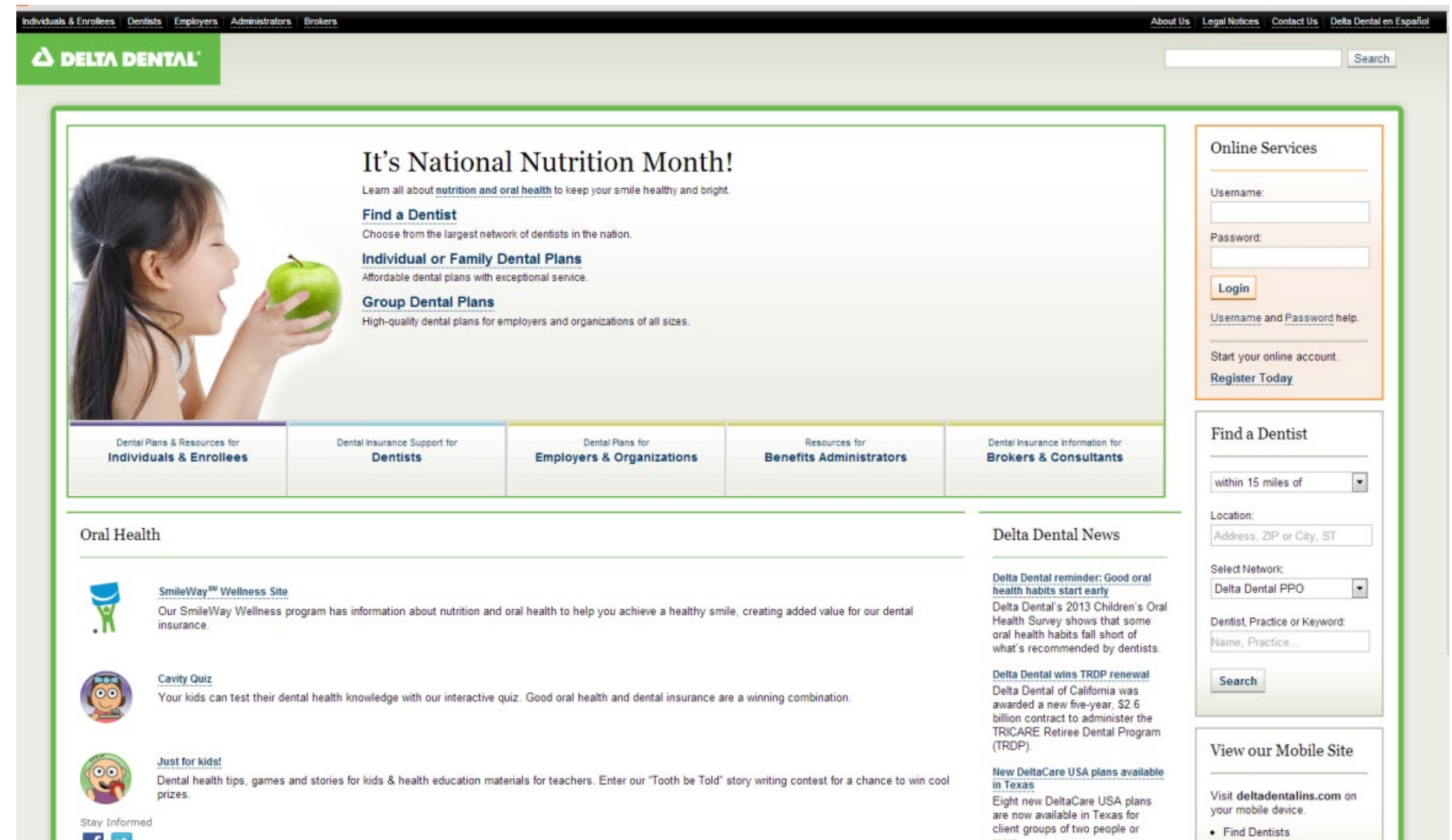
- Printable ID cards
- Secure login for benefits and eligibility lookup
- Claims status available to enrollees & dentists
- Dentist directory with maps & driving directions
- Extensive oral health section
- Enrollee section in Spanish
- MySmileKids – an interactive site for children
- Explanation of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



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

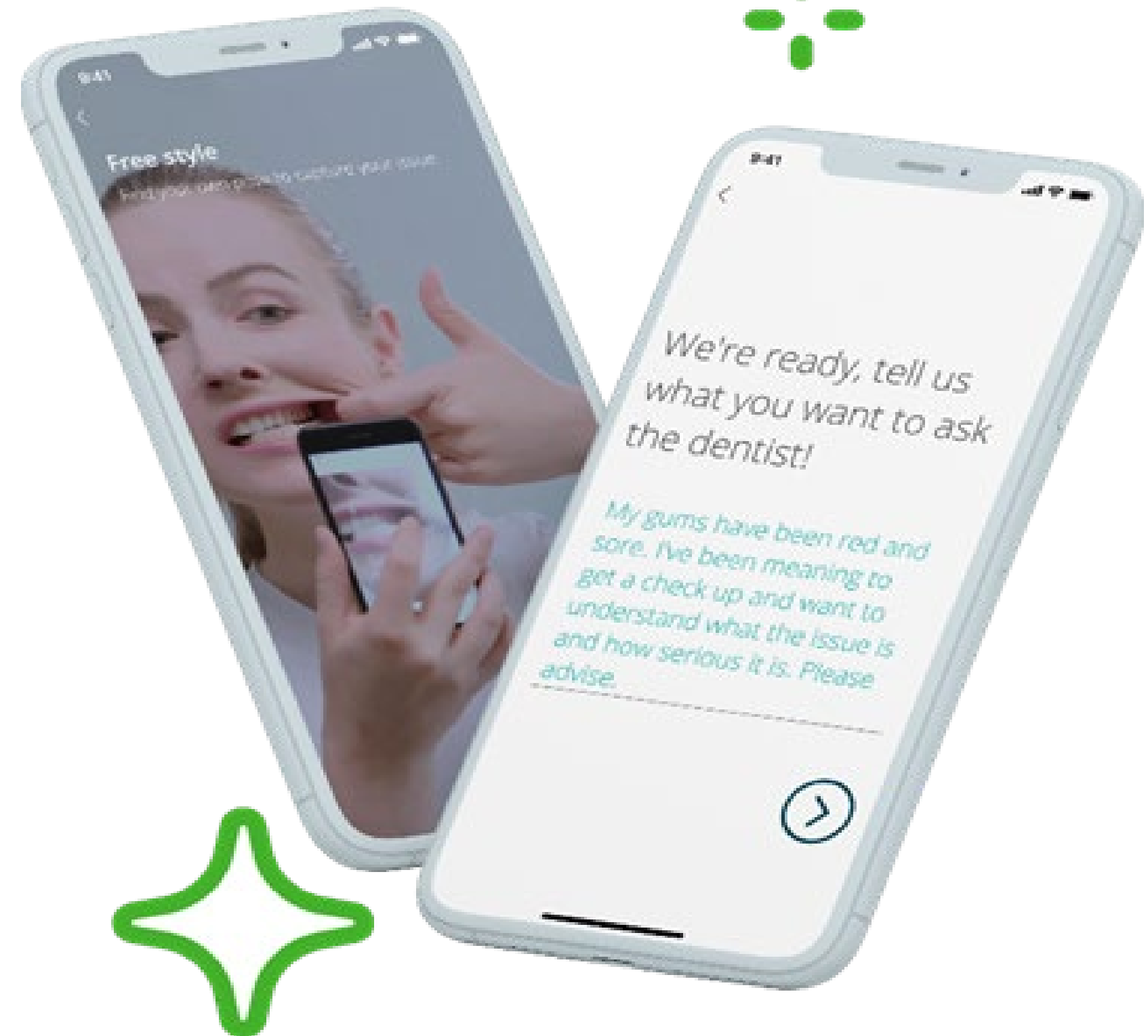
Teledentistry Enabling Access

- **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
- 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 Enhanced Plan B					
	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 12 months 24 months 12 months					

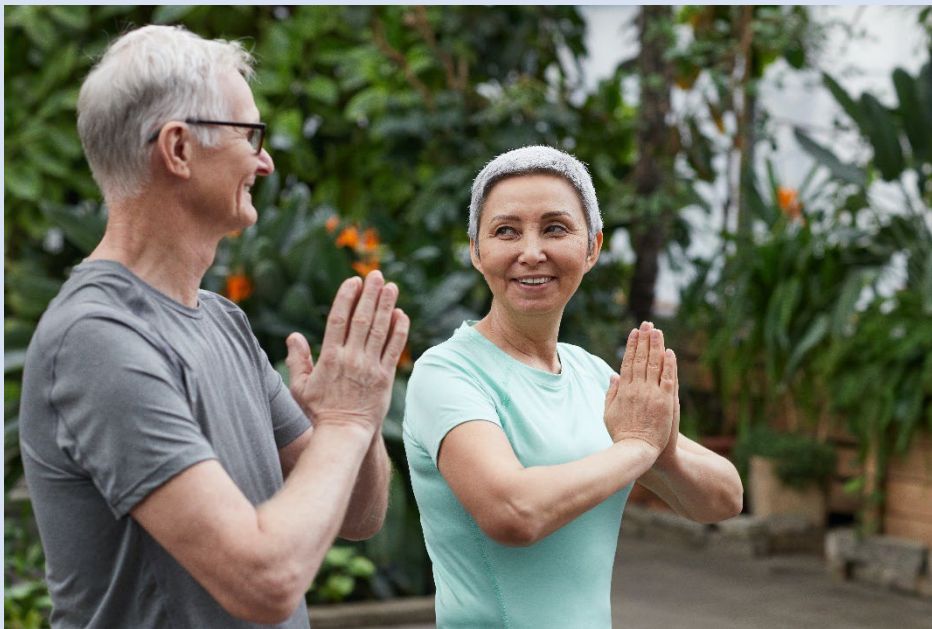
¹ Tints/Light-reactive lenses are covered at \$0 Copay according to allowable plan frequency



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.

CSUDH Foundation offers Basic Life and AD&D insurance

In addition to 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 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.

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

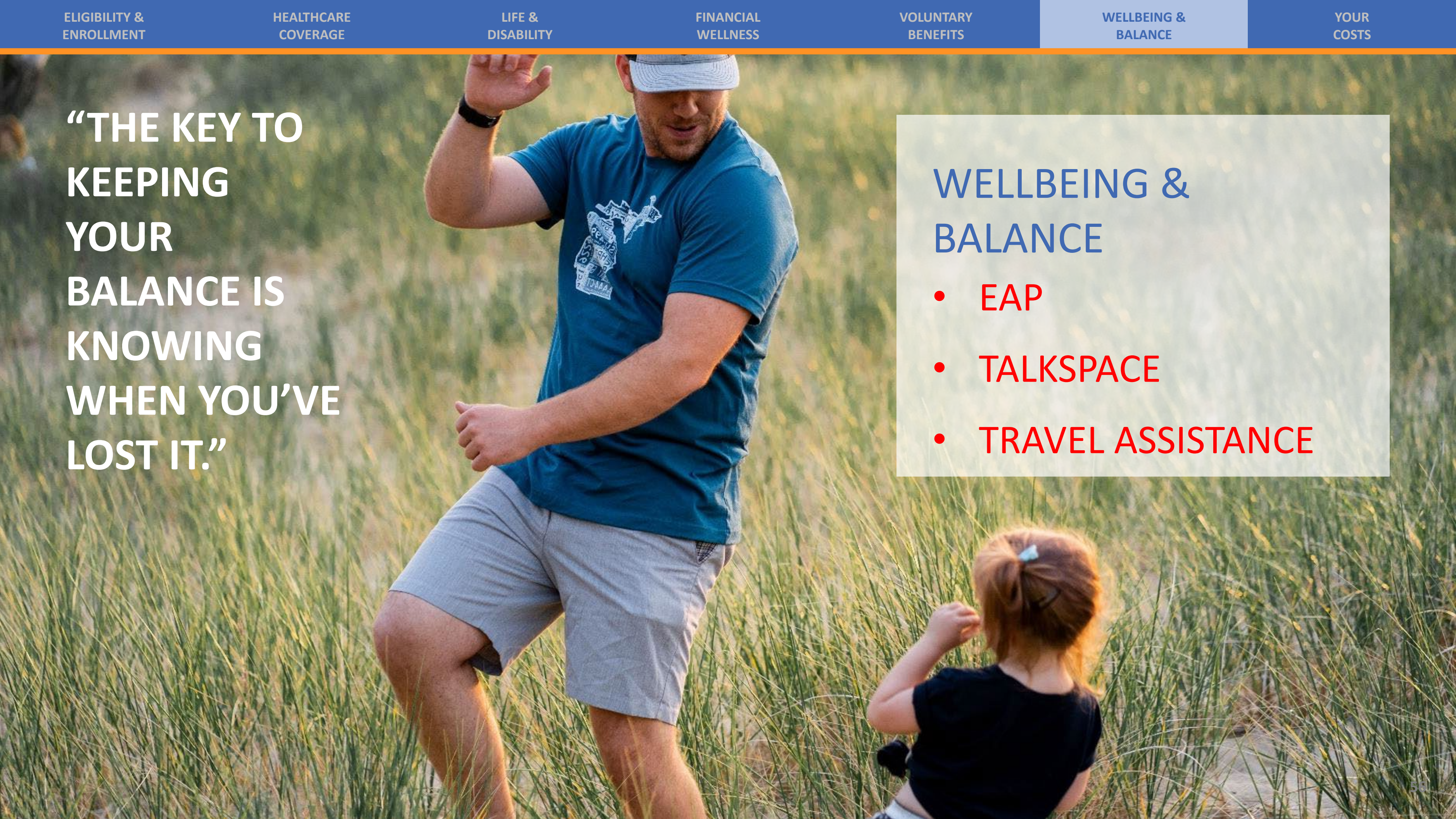
USE IT OR LOSE IT

No rollover! No spending on Healthcare FSA!

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

WELLBEING & BALANCE

- **EAP**
- **TALKSPACE**
- **TRAVEL ASSISTANCE**



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

DIGITAL BEHAVIORAL HEALTH THERAPY



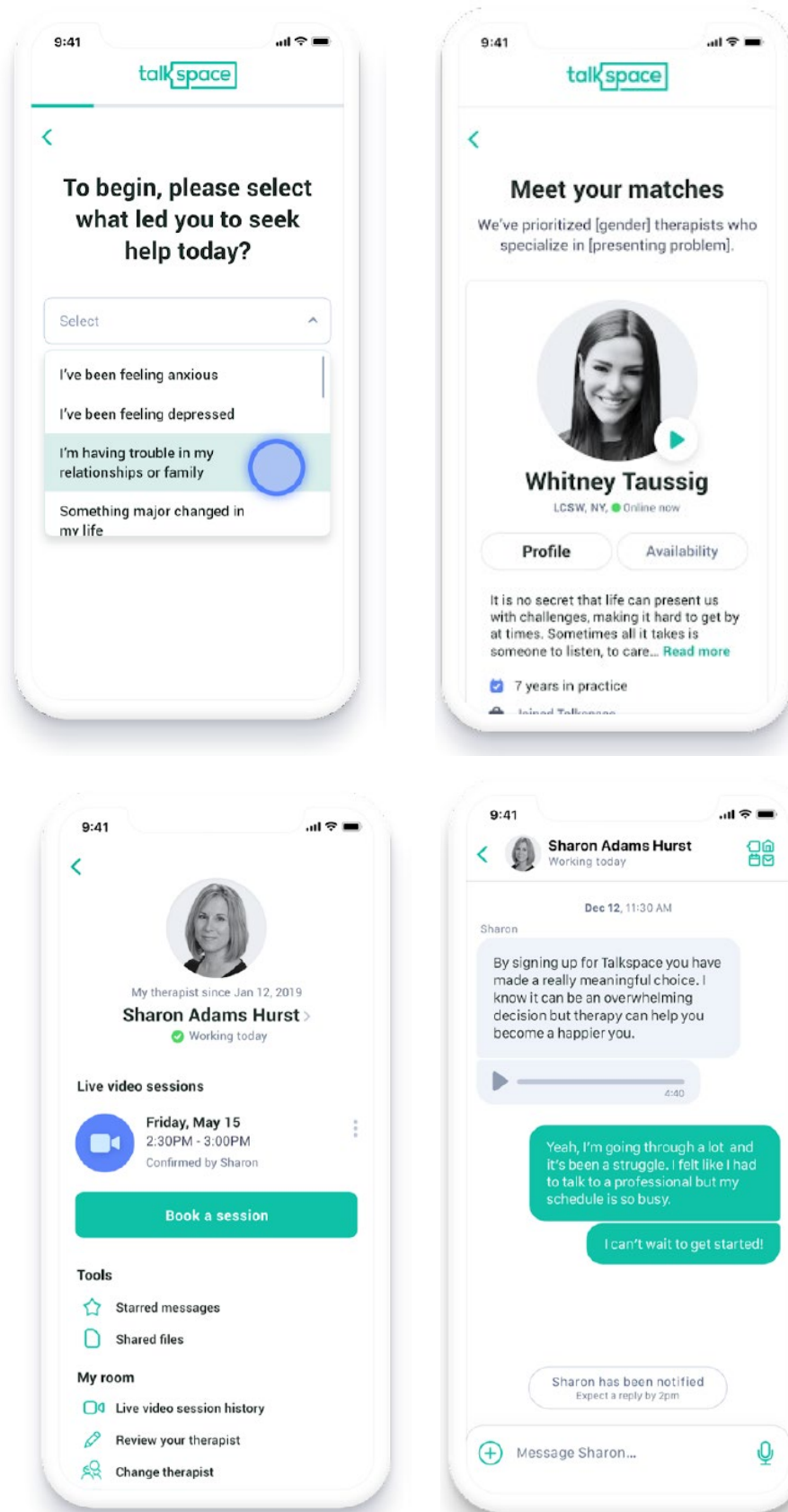
Online Therapy - Anytime / Anywhere

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 California State University Dominguez Hills Foundation

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



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



YOUR MONTHLY MEDICAL COSTS

Kaiser	Monthly Premium	Employer Contribution	Your Monthly Cost
Single	\$558.00	\$502.20	\$55.80
Two-Party	\$1,101.00	\$990.90	\$110.10
Family	\$1,425.00	\$1,282.50	\$142.50

Anthem HMO 20	Monthly Premium	Employer Contribution	Your Monthly Cost
Single	\$692.00	\$622.80	\$69.20
Two-Party	\$1384.00	\$1245.60	\$138.40
Family	\$1960.00	\$1764.00	\$196.00

Anthem HMO Select 15	Monthly Premium	Employer Contribution	Your Monthly Cost
Single	\$630.00	\$567.00	\$63.00
Two-Party	\$1,259.00	\$1133.10	\$125.90
Family	\$1,783.00	\$1604.70	\$178.30

Anthem PPO	Monthly Premium	Employer Contribution	Your Monthly Cost
Single	\$864.00	\$777.60	\$86.40
Two-Party	\$1,731.00	\$1557.90	\$173.10
Family	\$2,449.00	\$2204.10	\$244.90

*Monthly medical costs are collected on a bi-weekly basis (twice a month). In the event there are three pay periods in a month, benefit deductions will only be collected from two of the three pay periods.

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 group of people are sitting together in a casual setting, possibly a community meeting or a social gathering. In the foreground, a woman with dark skin and curly hair is smiling broadly, wearing a blue sleeveless top. Next to her, a man with light skin is wearing a plaid shirt over a dark t-shirt and jeans, looking towards the woman. In the background, other people are visible, including one in a yellow shirt and another in an orange shirt. The overall atmosphere is warm and positive.

Questions?

Please Contact Mrfaelsepulveda@csudh.edu

THANK YOU!

