



# 2024 Open Enrollment

October 23, 2023 through November 3, 2023

# Agenda

- What is Open Enrollment?
- ADP Online Enrollment
- Employee Resources
- 2024 Employee Contributions
- 2024 Benefit Plans
- Employee Assistance Program (EAP)
- Flexible Spending Account (FSA)



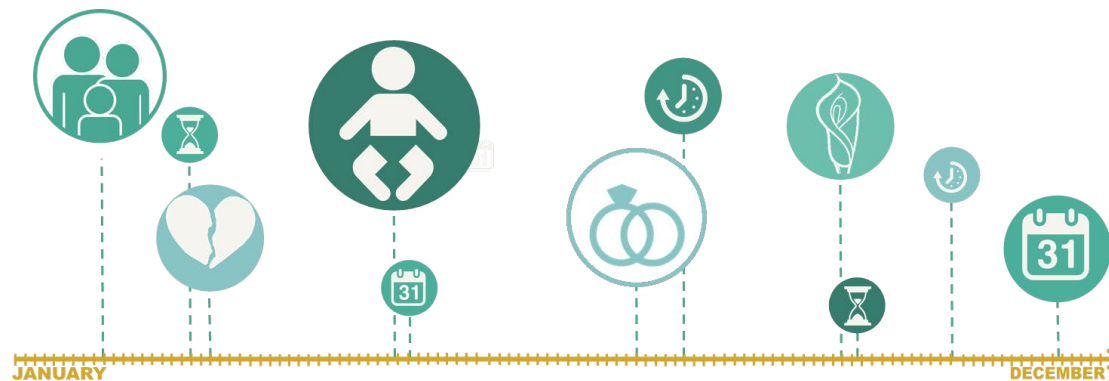
# Welcome to 2024 Open Enrollment!

- Open Enrollment is the one time of year when all benefit-eligible employees have an opportunity to evaluate their insurance needs for themselves and their dependents
- All benefits you elect will remain in effect from **January 1, 2024 – December 31, 2024**
- You may add or remove eligible dependents from your benefits coverage. Eligible dependents include:
  - Your legal spouse / domestic partner
  - Your children up to age 26



# Qualifying Events

- If you do not enroll yourself or your dependents in the company-sponsored plans during Open Enrollment, you will not be able to enroll in the plans later unless a qualifying event occurs.
- *Qualifying events include:* marriage, divorce, death, birth, adoption, loss of coverage through employment changes for you or your spouse (status change or termination), and gaining other coverage.



# What Do I Need to Do?



- All employees must go into ADP to enroll or waive benefits, regardless of whether you are making any changes.
- Open Enrollment ends on **Friday, November 3**

# Employee Resources

- Channing House Employee Benefits Resource Page

<https://benefits.filice.com/channinghouse>

- Benefit Enrollment Sessions:

October 23 | 7am – 9am and 2pm – 4pm

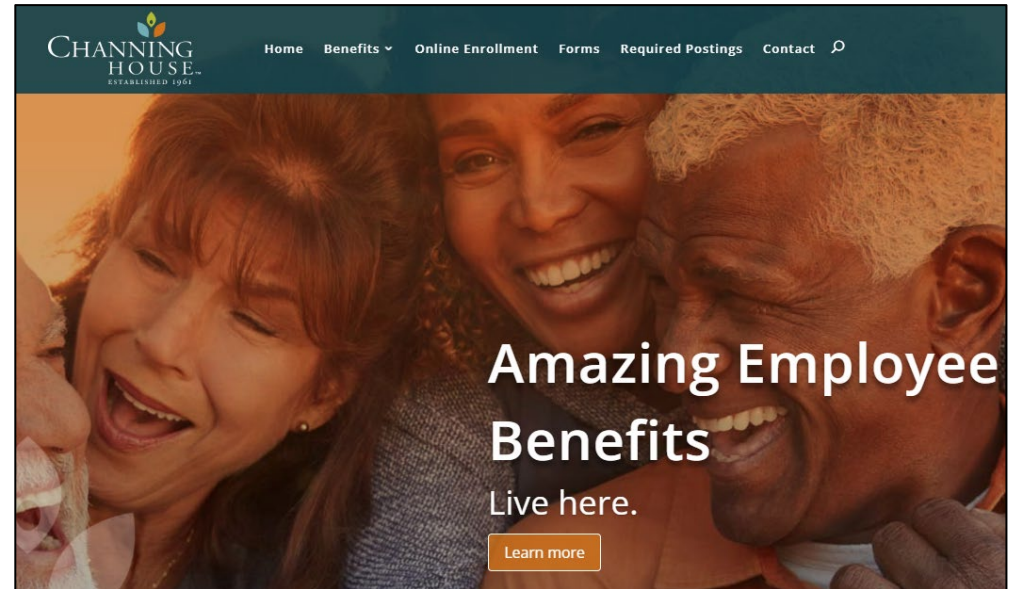
October 25 | 1pm – 4pm

October 27 | 11am – 1pm

October 31 | 7am – 9am

November 1 | 11am – 1pm

November 3 | 7am – 9am and 2pm – 4pm



If you have questions, please contact HR or your dedicated Client Service Managers at Acrisure.

Patti Harvey  
408.350.5738

Jose Cazer (se habla español)  
916.235.4125

[channingbenefits@filice.com](mailto:channingbenefits@filice.com)

# 2024 Employee Semi-Monthly Contributions

	EE only	EE + Spouse	EE + Child(ren)	Family
Medical   Sutter	\$19.00	\$67.50	\$59.00	\$100.00
Medical   Kaiser	\$44.50	\$160.50	\$140.00	\$238.00
Dental	\$0.00	\$20.00	\$23.50	\$37.50
Vision	\$0.00	\$2.50	\$2.50	\$4.00

Channing House is very excited to announce the addition of a cost-effective HMO plan through Sutter Health Plus for 2024!

The complete Sutter Health Plus provider network in the greater Sacramento, Central Valley, and Bay Area communities includes hospitals, providers, urgent care locations, Sutter Walk-In Care, and more!

## Medical Groups

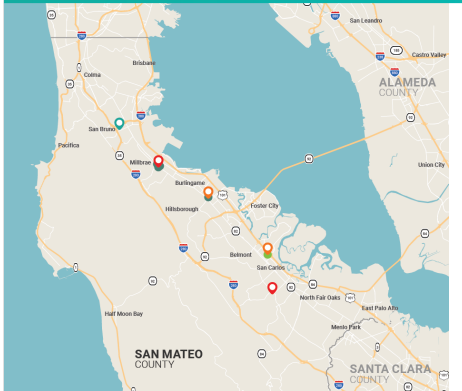
- Palo Alto Medical Foundation
- Sutter Health East Bay
- Affinity Medical Group

## Hospitals

- El Camino Hospital | Mountain View
- Sequoia Hospital | Redwood City
- Eden Medical Center | Castro Valley

- Mills-Peninsula Medical Center | Burlingame
- Lucille Packard Children's Hospital | Palo Alto

### San Mateo County



**Legend**

- Hospital
- Walk-In Care
- Urgent Care
- Mills-Peninsula Physicians Network Care Centers
- Palo Alto Medical Foundation Care Centers

**Affiliated Medical Groups**

**Mills-Peninsula Physicians Network**

**Palo Alto Medical Foundation**

When you choose a primary care physician (PCP), you are also choosing the PCP's affiliated medical group. Your PCP refers you, as needed, for specialty care, X-ray, laboratory and other services. Many covered services, including visits to a specialist, require a referral or prior authorization from your medical group. Your PCP will refer you in-network for most services. If services aren't available, your PCP will refer you for out-of-network services and will request authorizations when necessary.

**Care Centers**

The Sutter Health Plus network includes conveniently located care centers that provide a wide variety of services. These may include primary care, specialty care, lab, and X-ray—all under one roof.

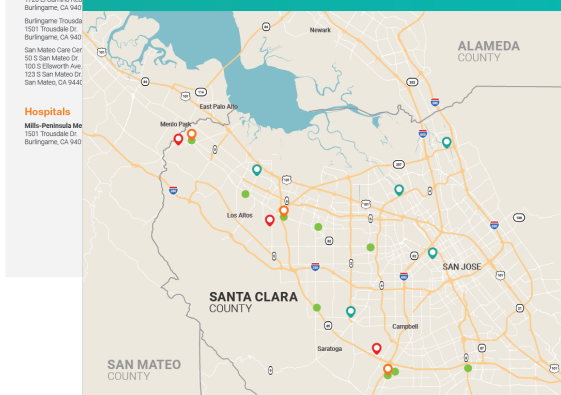
**Mills-Peninsula Physicians Network Care Centers**

Burlingame El Camino Care Center  
1720 El Camino Real  
Burlingame, CA 94010

**Hospitals**

**Mills-Peninsula Medical Center**  
1501 Trousdale Dr.  
Burlingame, CA 94010

### Santa Clara County partial



**Legend**

- Hospital
- Walk-In Care
- Urgent Care
- Palo Alto Medical Foundation Care Centers

**Affiliated Medical Groups**

**Palo Alto Medical Foundation**

When you choose a primary care physician (PCP), you are also choosing the PCP's affiliated medical group. Your PCP refers you, as needed, for specialty care, X-ray, laboratory and other services. Many covered services, including visits to a specialist, require a referral or prior authorization from your medical group. Your PCP will refer you in-network for most services. If services aren't available, your PCP will refer you for out-of-network services and will request authorizations when necessary.

**Care Centers**

The Sutter Health Plus network includes conveniently located care centers that provide a wide variety of services. These may include primary care, specialty care, lab, and X-ray—all under one roof.

**Palo Alto Medical Foundation**

Los Altos Care Center  
3700 Faber Ct.  
Los Altos, CA 94022

San Jose Care Center  
15400 Los Gatos Blvd.  
Los Gatos, CA 95032

Mountain View El Camino Care Center  
701 E El Camino Real  
Mountain View, CA 94040

Palo Alto Care Center  
795 El Camino Real  
Palo Alto, CA 94301

San Jose Blossom Hill Center  
1271 Blossom Hill Rd.  
San Jose, CA 95123

**Hospitals**

**El Camino Hospital**  
2500 Grant Rd.  
Mountain View, CA 94040

**El Camino Hospital Los Gatos**  
815 Pollard Rd.  
Los Gatos, CA 95032

San Jose Care Center  
2734 El Camino Real  
San Jose, CA 95051

Sunnyvale Care Center  
201 Old San Francisco Rd.  
Sunnyvale, CA 94086

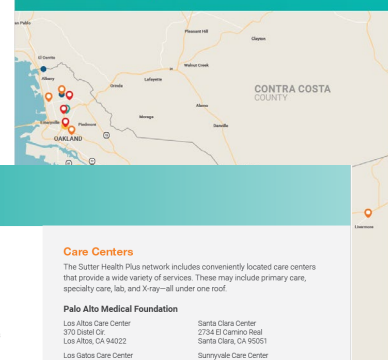
Sutter Health Ambulatory Care Center and Surgery Center  
2100 Samaritan Ct.  
San Jose, CA 95134

West Valley Care Center  
7225 Rainbow Dr.  
San Jose, CA 95129

**Hospitals**

**Lucille Packard Children's Hospital**  
725 Welch Rd.  
Palo Alto, CA 94304

### Alameda County



**Legend**

- Hospital
- Walk-In Care
- Urgent Care
- Affinity Medical Group Care Centers
- Palo Alto Medical Foundation Care Centers
- Sutter East Bay Medical Foundation Care Centers

**Affiliated Medical Groups**

**Affinity Medical Group**

**Palo Alto Medical Foundation**

When you choose a primary care physician (PCP), you are also choosing the PCP's affiliated medical group. Your PCP refers you, as needed, for specialty care, X-ray, laboratory and other services. Many covered services, including visits to a specialist, require a referral or prior authorization from your medical group. Your PCP will refer you in-network for most services. If services aren't available, your PCP will refer you for out-of-network services and will request authorizations when necessary.

**Care Centers**

The Sutter Health Plus network includes conveniently located care centers that provide a wide variety of services. These may include primary care, specialty care, lab, and X-ray—all under one roof.

**Affinity Medical Group**

Alameda Central Care Center  
2420 Central Exp.  
Alameda, CA 94501

Alameda East Bay Center\*  
1327 Park Ln.  
Alameda, CA 94501

Harvard Care Center\*  
2725 Chabot Ave.  
Hayward, CA 94545

Livermore Care Center\*  
1130 S. Stanley Blvd.  
Livermore, CA 94550

**Palo Alto Medical Foundation**

Dublin Care Center  
4900 Dublin Blvd.  
Dublin, CA 94568

Hayward Care Center  
2025 Marney St.  
Hayward, CA 94516

**Sutter East Bay Medical Foundation**

Albany Care Center  
300 San Pablo Ave.  
Albany, CA 94706

Castro Valley Care Center  
2000 Lake Chabot Rd.  
Castro Valley, CA 94546

Alameda Care Center  
2100 Mills Cir.  
Berkeley, CA 94704

**Hospitals**

**Alta Bates Summit Medical Center - Alta Bates Campus**  
3402 Arroyo Ave.  
Berkeley, CA 94705

**Alta Bates Summit Medical Center - Summit Campus**  
350 Hawthorne Ave.  
Oakland, CA 94612

Children's Hospital of Oakland  
707 Franklin St.  
Oakland, CA 94612

**Lucille Medical Center**  
2003 Lake Chabot Rd.  
Castro Valley, CA 94546

**Vallejo Medical Center**  
1000 S. 14th Street  
Petaluma, CA 94958



Sutter Health Plus provides prescription drug benefits, including retail, mail order, and specialty prescriptions from multiple, local pharmacies.



# Sutter Health Plus HMO with HRA



	Sutter HMO with HRA
<b>Calendar Year Deductible</b>	
- Per Individual	\$5,500 (100% funded by Channing House)
- Per Family	\$11,000 (100% funded by Channing House)
<b>Annual Out-of-Pocket Max</b>	
- Per Person	\$6,500 (only \$1,000 after HRA)
- Per Family	\$13,000 (only \$2,000 after HRA)
<b>Preventive Care</b>	
- Physical, Biometrics, Well Baby	No Cost
<b>Office Visits / Specialists</b>	\$50 – Deductible waived
<b>Urgent Care</b>	\$50 – Deductible waived
<b>Diagnostic Imaging - MRI/PET/CT</b>	\$100 after deductible
<b>Lab/X-Ray</b>	\$50 – Deductible waived
<b>Hospital Medical Services</b>	
- Inpatient	30% after deductible
- Outpatient	30% after deductible
<b>Emergency Room</b>	\$150 after deductible
<b>Occupational, Speech &amp; PT</b>	\$50 – Deductible waived
<b>Retail Rx Drugs (30-day supply)</b>	
- Generic Rx	\$10 – Deductible waived
- Preferred Brand Rx	\$30 – Deductible waived
- Specialty Rx	\$60 – Deductible waived

## What is an HRA?

- Health Reimbursement Arrangement
- 100% of your deductible is funded by Channing House
- HRA allowances are loaded onto TAG Debit Cards for convenience
- Members pay Sutter Health’s actual “Fees” until the Deductible has been met
- If you stay below \$5,500 Ind / \$11,000 Fam, you will have NO Out-of-Pocket Medical Expenses in 2024
- Debit cards will come in a plain, white envelope – be on the look out!

# Kaiser HMO with HRA



	Kaiser HMO with HRA
<b>Calendar Year Deductible</b>	
- Per Individual	\$5,500 (100% funded by Channing House)
- Per Family	\$11,000 (100% funded by Channing House)
<b>Annual Out-of-Pocket Max</b>	
- Per Person	\$7,000 (only \$1,500 after HRA)
- Per Family	\$14,000 (only \$3,000 after HRA)
<b>Preventive Care</b>	
- Physical, Biometrics, Well Baby	No Cost
<b>Office Visits / Specialists</b>	\$50 after deductible
<b>Urgent Care</b>	\$50 after deductible
<b>Diagnostic Imaging - MRI/PET/CT</b>	40% after deductible
<b>Lab/X-Ray</b>	40% after deductible
<b>Hospital Medical Services</b>	
- Inpatient	40% after deductible
- Outpatient	40% after deductible
<b>Emergency Room</b>	40% after deductible
<b>Occupational, Speech &amp; PT</b>	\$50 after deductible
<b>Retail Rx Drugs (30-day supply)</b>	
- Generic Rx	\$15 after deductible
- Preferred Brand Rx	40% after deductible (max \$100)
- Specialty Rx	40% after deductible (max \$250)

## What is an HRA?

- Health Reimbursement Arrangement where Channing House will fund up to 100% of your deductible expenses
- HRA allowances are loaded onto TAG Debit Cards for convenience
- Members pay Kaiser's actual "Fees" until the Deductible has been met
- If you stay below \$5,500 Ind / \$11,000 Fam, you will have NO Out-of-Pocket Medical Expenses in 2024
- HRA Debit Cards can be used to pay for Mental Health Services received at Kaiser
- Debit cards will come in a plain, white envelope – be on the look out!

# Health Reimbursement Account (HRA)



- **What is an HRA?**
  - Paired with the Sutter Health Plus or Kaiser plan, the health reimbursement arrangement is 100% funded by Channing House to cover your eligible deductible medical expenses. Any unused HRA funds revert back to the firm at the end of the claim period.
- **How are the funds administered?**
  - Enrollees will receive a debit card in a white envelope, that is preloaded and preactivated with the HRA reimbursement amount - \$5,500 for those enrolling as employee only and \$11,000 for those enrolling with dependents.
- **How do I use my HRA?**
  - When visiting your provider, when payment is requested, utilize the TAG debit card instead of your personal debit or credit card. If you don't have the TAG debit card at the time of service and are required to pay during your visit, you can request for reimbursement through the TAG employee portal.
    - <https://enrollwithtag.wealthcareportal.com>

# Guardian Dental PPO



	In- Network	Out-of-Network
<b>Calendar Year Deductible</b> (waived for Preventive)		
- Per Person	\$50	\$50
- Per Family	\$150	\$150
<b>Calendar Year Max</b> (per member)	\$1,500	\$1,000
<b>Lifetime Orthodontia Max</b> (per member)	\$1,500	\$1,500
<b>Preventive Services</b>	100%	80%
<b>Basic Services</b>	90%	80%
<b>Major Services</b>	60%	50%
<b>Orthodontia Services</b> (Adult & Child)	50%	50%

Online Provider Directory  
[www.guardiananytime.com](http://www.guardiananytime.com)  
 Network = DentalGuard Preferred



*\* Please request a "pre-treatment estimate" for any services over \$300*

# Guardian (VSP) Vision PPO



	In-Network	Out-of-Network
<b>Network</b>	VSP Choice	
<b>Eye Exams</b> - Every 12 months	\$10	Up to \$39 allowance
<b>Lenses</b> - Every 12 months	\$25	Up to \$64 allowance
<b>Frames</b> - Every 24 months	Up to \$200 max allowance plus 20% discount	Up to \$46 max allowance
<b>Elective Contacts (in lieu of glasses)</b> - Every 12 months	Up to \$200 allowance	Up to \$100 max allowance
<b>Laser Correction Surgery</b>	15% off regular price	No discounts

Online Provider Directory  
[www.vsp.com](http://www.vsp.com)  
 Network = VSP Choice

\*\*\* *The Guardian Vision plan uses the VSP Choice Network. \*\*\**





	Life / AD&D
<b>Coverage</b>	
- Basic Life	\$50,000
- Accidental Death & Dismemberment	\$50,000
<b>Age Reductions</b>	
- Age 65	Reduces by 35%
- Age 70	Reduces by 60%
- Age 75	Reduces by 75%
- Age 80	Reduces by 85%
<b>Employee Contributions</b>	
- Basic Life	100% paid by Channing House
- AD&D	100% paid by Channing House



**IMPORTANT:** Please be sure to enter your designated beneficiary in the ADP system.

# Voluntary Life / AD&D



	Employee	Spouse	Child(ren)
Guarantee Issue Amount*	\$100,000	\$25,000	\$10,000
Benefit Maximum	\$500,000	\$250,000	\$10,000
Benefit Increments	\$10,000	\$5,000	\$1,000
Accidental Death & Dismemberment	1x Benefit	1x Benefit	1x Benefit
Employee and Spouse Rates	Based on <b>EMPLOYEE</b> age at plan anniversary		

*\* Only available at initial eligibility*

*\*\* If you are currently enrolled, Guardian will allow you to increase your election by up to \$50,000 without having to answer medical questions, up to the \$150,000 Benefit Maximum. \*\**



# Long Term Disability



	Long Term Disability
<b>Benefit Amount</b>	60% up to \$10,000 / month
<b>Elimination Period</b>	90 days
<b>Benefit Duration</b>	Social Security Normal Retirement Age
<b>Employee Monthly Cost</b>	100% paid for by Channing House

# Accident Insurance



	Accident			
Benefit Payments	Varies by covered injuries, treatments and services			
Coverage Levels	Employee (EE)	EE + Spouse	EE + Child(ren)	Family
Examples of Covered Accidents	Ambulance rides, ER visits, fractures, burns, hospital admissions, lacerations			
Accident Coverage Type	Off Job only			
Wellness Benefit	\$50 per person, per calendar year			
Accidental Death Benefit	\$25,000 employee / \$12,500 spouse / \$5,000 child(ren)			

# Critical Illness Insurance



	Critical Illness	
Guarantee Issue Amount*	\$10,000 Employee	\$5,000 Spouse
Benefit Maximum	\$10,000 Employee	\$5,000 Spouse
Pre-Existing Condition Limitation	3 month look back period	12 month exclusion period
Examples of Covered Illnesses	Cancer, Heart Attack, Stroke, Organ Failure	
Coverage Levels	Employee	Spouse
Dependent Age Limits	Age 26	
Wellness Benefit	\$50 per person, per calendar year	
Employee and Spouse Rates	Based on <b>EMPLOYEE</b> age at plan anniversary	

\* Only available at initial eligibility

Please note: Employee must enroll for Spouse to be eligible to participate; Child coverage (\$2,500) automatically included.

# Mental Wellness Benefits



Your all-in-one mental health, employee wellbeing solution at no cost to you or your family.

## What is Spring Health?

Spring Health offers a comprehensive suite of mental wellness services that take a personalized approach to get you the support you need, faster.

## What does it include?

Employees and their dependents have access to 5 confidential therapy sessions at no cost, personalized care plans, a dedicated Care Navigator, and more.

## How much will this cost?

No cost to you.

## Spring Health is 100% confidential.

Your information is never shared with your employer.



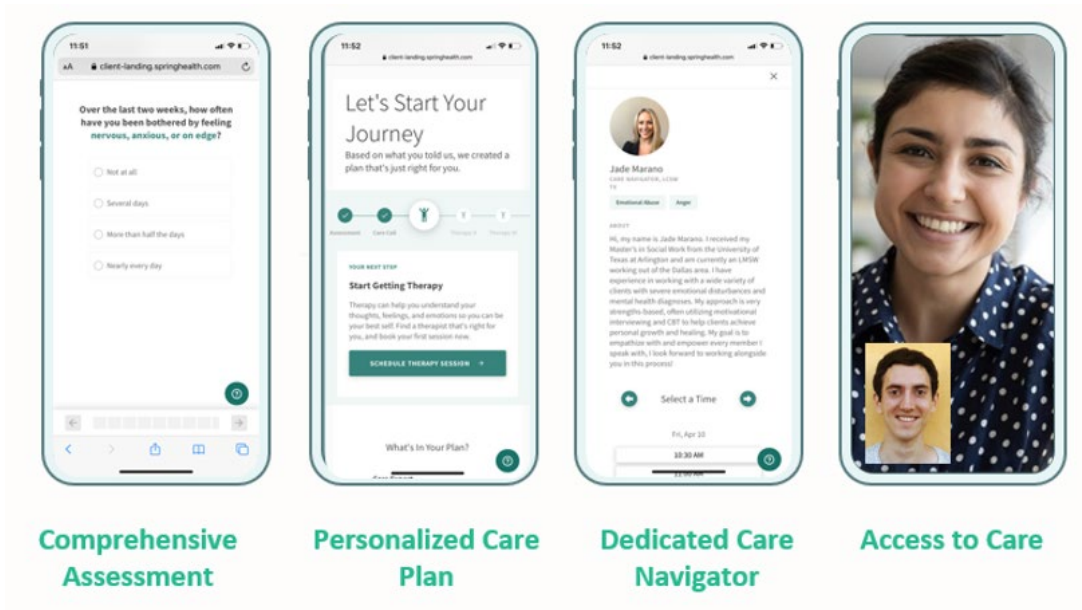
# Mental Wellness Benefits



## Getting Started

### Activate your benefits:

- Go to [guardianbenefits.springhealth.com](https://guardianbenefits.springhealth.com) or download “Spring Health Mobile” from the App Store or Google Play.
- Take a short online assessment to help Spring Health understand your needs and create a care plan personalized for you.
- Speak with your dedicated Care Navigator.



Comprehensive Assessment

Personalized Care Plan

Dedicated Care Navigator

Access to Care

# Flexible Spending Account (FSA)



These accounts will be administered by TAG for the 2024 plan year. If enrolling, please expect to receive your debit card in a plain, white enrollment prior to the start of the plan year.

- **Flexible Spending Account (FSA) - 2024 Contribution Limit - \$3,200**
  - A health care FSA can reimburse you or help you pay for eligible health care expenses not covered by your health plan such as deductibles and copays, prescriptions, medical supplies, dental & orthodontic expenses, eyeglasses and contacts.
    - **FSA funds can ONLY be accessed AFTER HRA allowances have been exhausted**
- **Dependent Care Flexible Spending Account (DCFSA) - 2024 Contribution Limit - \$5,000**
- **Transit – 2024 Contribution Limit - \$315 / month**
  - Channing House will contribute up to \$315 /mo for Full Time Employees
  - Changing House will contribute up to \$157.50 / mo for Part Time Employees
- **Parking – 2024 Contribution Limit – \$315 / month**
  - Channing House will contribute up to \$315 /mo for Full Time Employees
  - Changing House will contribute up to \$157.50 / mo for Part Time Employees

Please Note: Updated limits for 2024 have not been released yet. The contribution limits above are projected, but not guaranteed.

