

2024 Employee Benefits Review

Welcome,

EKHealth
Experience Better Managed Care™



What is Open Enrollment?

The once-a-year opportunity to change your health insurance elections in Paylocity:

- Confirm all 2024 benefits
- Change plans
- Add or drop coverage for yourself
- Add or drop coverage for your dependents
- Open Enrollment runs from:

Monday Nov. 20th - Thursday Nov.30th



When else can I make changes?

The only time you can change plans outside Open Enrollment is if you experience a Qualified Life Event (defined by the IRS):

- Birth or adoption
- Marriage or divorce
- Gain/Loss of other group coverage

Employees have 31 days from the date of Qualified Life Event to notify Human Resources and submit your plan change

2024 Announcements

1. Anthem and Kaiser members have a new Medical Expense Reimbursement Plan (MERP), which provides access to The Difference Card to fund 100% of In Network deductible expenses.
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2. EK Health's benefits consultants have rebranded from Filice to Acrisure. New name, same team!



Let's review your **new** Anthem
2024 Medical plan



Meet Your Plans

Medical Plans: Anthem



PPO 4500 + The Difference Card

PPO medical plans provide coverage In and Out of Network, but we recommend utilizing In Network providers to maximize the value of your benefits!

In-Network Benefits

Office Visits	20%*
Emergency Room	20%*
Hospitalization	20%*
Outpatient Surgery	20%*
<hr/>	
Generic Rx	\$5* / \$15*
Brand Name Rx	\$40* / \$60*
Specialty Rx	30%*, \$250 max

* coverage after annual deductible is met

The Difference Card

In-network

Out-of-network

\$4,500
per person

\$4,500
per person

\$9,000
per family

\$9,000
per family

Deductible

\$4,500
per person

\$13,500
per person

\$9,000
per family

\$27,000
per family

Out-of-pocket max

\$7,000
per person

\$21,000
per person

\$14,000
per family

\$42,000
per family

Now let's look at your **new** Kaiser
2024 Medical plan



Meet Your Plans

Medical Plans: Kaiser



The Difference Card

HMO 4500 + The Difference Card

Kaiser members have access to regional care in California through the Kaiser Permanente medical group. There are no out-of-network benefits aside from true medical emergencies.

In-Network Benefits

Office Visits	\$40* / \$50*
Emergency Room	\$250*
Hospitalization	40%*
Outpatient Surgery	40%*

Generic Rx	\$15*
Brand Name Rx	\$35*
Specialty Rx	30%*, \$250 max

* coverage after annual deductible is met

The Difference Card

In-network

Out-of-network

\$4,500
per person

N/A
per person

\$9,000
per family

N/A
per family

Deductible

\$4,500
per person

N/A
per person

\$9,000
per family

N/A
per family

Out-of-pocket max

\$6,250
per person

N/A
per person

\$12,500
per family

N/A
per family

Now let's discuss
Difference Card



Meet Your Plans

The Difference Card



The Difference Card

The Difference Card

Employees enrolled on Anthem or Kaiser medical plans have access to **The Difference Card**, which is sponsored by EK Health, funding to the full deductible for In Network medical services.

Reminder: An individual is never responsible for more than the Individual Deductible and/or Individual Out of Pocket Max, regardless of Dependents on the plan.

Eligible expenses include

- ✓ In-Network medical services
- ✓ In-Network pharmacy costs
- ✓ In-Network mental health services

Ineligible expenses include

- ✗ Out-of-network medical services
- ✗ Elective or cosmetic procedures
- ✗ Dental, vision, or uncovered medical services

The Difference Card

In-network

Out-of-network

\$4,500
per person

N/A
per person

\$9,000
per family

N/A
per family

Member Maximum Exposure (after TDC)

In-network

Out-of-network



\$2,500
per person

\$21,000
per person

\$5,000
per family

\$42,000
per family



\$1,750
per person

N/A
per person

\$3,500
per family

N/A
per family

Meet Your Plans

The Difference Card



The Difference Card

There may be instances when **The Difference Card** requires substantiation that the payments were made toward eligible medical expenses. These requests guarantee all transactions are compliant.

When substantiation is required, **The Difference Card** will reach out to members via email and postal mail requesting documentation. Substantiation can be returned through **The Difference Card's** mobile app, email, or postal mail.

If substantiation is *not* provided in a timely manner, **The Difference Card** may freeze payment cards until proper documentation is provided. Submitting a copy of your **Explanation of Benefits** from Anthem or **Statement of Accumulation** from Kaiser is the most efficient way to substantiate a medical claim.

Anthem Blue Cross EXPLANATION OF BENEFITS
ISSUE DATE: December 3, 2013 PAGE: 0001 OF 0003

Subscriber's Name: [REDACTED]
Identification Number: [REDACTED]
Group Name: [REDACTED]
Product: CaliforniaCare

Patient's Name: [REDACTED] Sequence Number: [REDACTED]
Provider of Service: MILLS HOSPITAL
Claim Number: [REDACTED] Place of Service: Outpatient
Claim Processed Date: 12/02/13 Patient Acct. Number: [REDACTED]

Paid Amount: 1 \$12.47 To: MILLS HOSPITAL
It is not your responsibility to pay: 7 \$16.13

SERVICE DATE	TYPE OF SERVICE	TOTAL BILLS 2	OTHER AMOUNT(S) 3	PATIENT RESPONSIBILITY 4	APPLIED TO DEDUCTIBLE 4	COPAYMENT EQUIPMENT AMOUNT 5	ELIGIBLE PAYMENT 6
11/21/13	WALKWAY	\$1.50		12.81(1)			26.92
11/21/13	Screening Mammogram	\$65.12		\$1.81(0)			\$78.94
TOTAL THIS CLAIM		416.62	0.00	124.13	0.00	0.00	\$124.47

DETAIL MESSAGE:
* This is the amount in excess of the allowed expense for a participating provider. The member, therefore, is not responsible for this amount.
* You can learn more about the services listed by calling the customer service phone number on the back of your ID card. We can tell you the diagnosis and treatment codes included on your claim, along with the descriptions for those codes.

HAVE QUESTIONS?
Check out Our Website at WWW.ANTHEM.COM/BC
Order 1, 2, Cards / Check claim status / Review benefits /
Verify family member's covered on your policy / Find a participating provider
OR call our CUSTOMER SERVICE DEPARTMENT AT: 1-800-227-3633

MAIL ALL INQUIRIES: ANTHEM BLUE CROSS
OR CLAIMS TO: P.O. BOX 63007
LOS ANGELES, CA 90060-0007

English: If you need assistance in Spanish to understand this document, you may request it for free by calling customer service at the number on your identification card or in your enrollment booklet.

THIS IS NOT A BILL

Anthem Blue Cross is the trade name of Blue Cross of California. Independent licensee of the Blue Cross Association.
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Now let's review your new
2024 Dental plans



Meet Your Plans

Dental: Delta Dental



Dental – Base Plan

Delta's PPO plan provides access to a large nationwide network of contracted dentists. We recommend using In Network providers to maximize the value of your benefits!

Annual Dental Benefit Maximum

\$1,000 per person

Lifetime Ortho Benefit Maximum

\$1,000 per person

Deductible

In-network

Out-of-network

\$50
per person

\$50
per person

3x
per family

3x
per family

Dental Coverage

In-network

Out-of-network

Preventive

100%

80% of UCR

Basic

80%

80% of UCR

Major

50%

50% of UCR

Meet Your Plans

Dental: Delta Dental



Dental – Buy Up Plan

Delta's PPO plan provides access to a large nationwide network of contracted dentists. We recommend using In Network providers to maximize the value of your benefits!

Annual Dental Benefit Maximum

\$2,000 per person

Lifetime Ortho Benefit Maximum

\$2,000 per person

Deductible	In-network	Out-of-network
	\$25 per person	\$25 per person
	3x per family	3x per family
Dental Coverage	In-network	Out-of-network
Preventive	100%	80% of UCR
Basic	80%	80% of UCR
Major	50%	50% of UCR

How about your
2024 Vision plan?



Meet Your Plans

Vision: Guardian (VSP)



Vision

Don't forget to have your eyes checked! Benefits are maximized when members access providers in the **VSP Choice** vision network.

Extra Savings

20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam

	In-network	Frequency
Vision Copays	\$10 Annual Exam	Every 12 months
	\$20 Standard Lenses	
Contacts	\$130 Allowance	Every 12 months Instead of Glasses
Standard Frames	\$130 Frame Allowance (20% savings after allowance)	Every 24 months Instead of Contacts

Next, let's review your
Disability & Life benefits

Meet Your Plans

Disability Benefits: Guardian



Long Term Disability

Employees are provided income replacement benefits in the event of a debilitating injury or illness.

Long Term Disability provides coverage after a 90-day elimination period and a maximum benefit up to SSNRA in the event of a total disability claim.

50% paid by EK Health

Long Term

90 days

Elimination Period

60%

Monthly Earnings

SSNRA

Max Duration

\$10,000/mo

Max. Benefit

Meet Your Plans

Disability Benefits: Guardian



Voluntary Disability – non CA only

Employees are provided income replacement benefits in the event of a debilitating injury or illness.

Short Term Disability provides coverage after a 7-day elimination period and a maximum benefit up to 13 weeks in the event of a disability claim.

100% **Employee** Paid Benefit

Short Term

7 days

Elimination Period

60%

Monthly Earnings

13 weeks

Max Duration

Up to \$1,200/mo

Max. Benefit

**** CA employees participate in California SDI (state-provided disability plan) ****

Meet Your Plans

Life Insurance: Guardian



Life + AD&D

Employees are provided company paid Basic Life + AD&D benefits, and Voluntary options to purchase additional coverage for themselves and their family members.

Basic Life + AD&D

\$5,000

Company sponsored benefits

\$5,000

AD&D benefits

Let's look at your options for
Voluntary plans



Meet Your Plans

Life Insurance: Guardian



Voluntary Life + AD&D

Voluntary Life Insurance elections made after an employee's period of initial eligibility requires Evidence of Insurability (health questionnaire) to apply for coverage.

Guarantee Issue*

Employee - \$150,000

Spouse - \$25,000

Child(ren) - \$10,000

**Only available at initial eligibility*

If you are currently enrolled, Guardian will allow you to increase your election by up to \$50,000 w/o having to answer medical questions, up to the \$150,000 Benefit Maximum

Voluntary Life + AD&D

Increments of \$10k up to \$150k w/ AD&D

Employee Benefit

Increments of \$5k up to \$150k w/ AD&D

Spouse Benefit

Increments of \$1k up to \$10k w/ AD&D

Child(ren) Benefit

Sample Rates

\$18.45/mo

39 y/o Employee elects \$150,000

\$3.10/mo

49 y/o Employee's Spouse elects \$25,000

Accident: Guardian



Voluntary Accident Plan

Accident insurance is an extra layer of protection that gives you a cash payment to help cover out-of-pocket expenses when you suffer an unexpected, qualifying accident.

Examples of Covered Accidents (Off Job Only)

- ✓ Ambulance Rides
- ✓ Emergency Room Visits
- ✓ Fractures
- ✓ Burns
- ✓ Hospital Admissions
- ✓ Lacerations

Benefit Amounts Varies by covered injuries, treatments and services

Wellness Benefit **\$100**
Per person, per calendar year

Accidental Death Benefit	\$50,000 Employee	\$25,000 Spouse	\$5,000 Child(ren)
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Monthly Cost

\$16.66 Employee	\$38.00 EE + Spouse	\$39.54 EE + Child(ren)	\$60.88 Family
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Meet Your Plans

Critical Illness: Guardian



Voluntary Critical Illness Plan

Critical Illness insurance may help you cover expenses not covered by your health insurance. It's a cash payment you receive if you ever experience a serious illness giving you the financial support to focus on recovery.

Examples of Covered Illnesses

- ✓ Stroke
- ✓ Heart Attack
- ✓ Parkinson's Disease
- ✓ Cancer
- ✓ Organ Failure

*only available at initial eligibility

Please note: Employee must enroll for Spouse to be eligible to participate; Spouse can elect up to 50%

Benefit Amounts	Lump Sum of up to \$10,000 or \$20,000
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Guarantee Issue*	\$10,000 or \$20,000
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Coverage Levels	Employee or Spouse
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Cost (Monthly)	Employee and Spouse rates are based off EMPLOYEE age at plan anniversary
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Example	\$19.60/mo 39 y/o elects \$20,000	\$9.80/mo 49 y/o elects \$10,000
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Time to discuss your
Employee Assistance Programs



Employee Assistance (EAP)

100% confidential services for ALL employees and immediate family members.

- **Online modules and coaching** – learn, develop, and practice new skills to improve mental fitness; includes a well-being check, online modules selected specifically for you, and up to 3 coaching sessions
- **Telephonic counseling** – unlimited, 24/7 consultations with master's and doctoral-level counselors
- **Face-to-face counseling** – up to 3 visits per employee/household member per issue, per year

worklife.uprisehealth.com

Access code: **worklife**

Toll Free (800) 386-7055

Email: eapcounselor@uprisehealth.com



Travel Assistance Program

24 / 7 / 365 Emergency Medical and Travel Assistance anytime you and your family members are traveling 100+ miles from home:

- Medical Evacuation & Repatriation Services
- Medical Assistance Services
- Security and Political Evacuation Services
- Travel Assistance Services

lbhtravelaid.com

ID: **329111**

410-453-6330

Email: assistance@uhcglobal.com



Meet Your Plans

Legal and Financial Services



Uprise Health Legal Services

The Employee Assistance Program, through Uprise Health, provides a range of legal and financial services to employees.

Frequently utilized legal and financial matters include:

- ✓ Budgeting
- ✓ Criminal Matters
- ✓ Debt/Credit Counseling
- ✓ Immigration
- ✓ Will preparation & estate planning
- ✓ Tax Preparation
- ✓ Document review & preparation
- ✓ Real estate matters & renters rights
- ✓ Family law
- ✓ Defense of civil lawsuits
- ✓ Identity Theft

Employment & business-related matters excluded from coverage



worklife.uprisehealth.com

1 800 386 7055

24 hour crisis help available.

Regular office hours:

Monday-Friday 9 am- 8 pm EST.



Now let's talk about your
2024 FSA options



Meet Your Plans

Flex Spending Accounts (FSA)



Flexible Spending Accounts (FSA)

These voluntary plans allow employees to make pre-tax payroll deductions to spend on eligible services.

Health FSA eligible services include medical, dental, vision, and pharmacy expenses. Funds can only be used after **Difference Card** funds have been exhausted.

Dependent Care FSA eligible services include childcare (day care, summer camps, after school care) for children up to age 13.

Transit and Parking



Health Care

\$3,200

Max Election

Up to **\$640**

Max Carryover

Dependent Care

\$5,000

Max. Election (Household)

N/A

No Carryover

Transit & Parking

\$315

Per month, per benefit

Sounds great!

So what comes next?



What comes next?

1

Review your options in Paylocity

Log-in to Paylocity to view costs and confirm all personal information is current & accurate including address and dependent information.

2

Choose your plans and complete enrollment

Confirm your 2023 benefits decisions in Paylocity no later than **Thursday, Nov 30th**

Reminder that FSA plans require annual re-enrollment.

3

Look for your Welcome Kits and ID cards to arrive

New members be on the lookout for Anthem, Kaiser, and Guardian welcome kits to arrive by postal mail and/or email in the upcoming weeks.



All employees must make their benefits elections in Paylocity

Remember to contact Acrisure for support!

Acrisure is available to support employees and their families throughout the year with questions about their benefits, billing, locating providers, and more...

HR Email: hr@ekhealth.com

Acrisure Email: Spackard@Acrisure.com

Website: <http://mybenefits.cc/ekhealth>

EK Health's Benefits Website



The screenshot shows a web browser window with the URL `mybenefits.cc/ekhealth24/`. The browser's address bar and tabs are visible at the top. Below the browser, the website header features the EK Health logo with the tagline "Transforming Managed Care™". To the right of the logo is a navigation menu with links for "Home", "Benefits", "Online Enrollment", "Required Postings", and "Forms", along with a search icon. The main content area is divided into two sections. The upper section has a blue background with a circular image of a diverse group of healthcare professionals (doctors and nurses) sitting around a table. To the right of the image, the text reads "Innovation in Benefits" in large white font, followed by a greeting: "Hello, thank you for checking out your benefits site." Below this, a paragraph explains that every effort has been made to make the site easy to find and aesthetically pleasing, and that the navigation bar contains links to all major and secondary level pages. The lower section has a solid blue background with white text that provides instructions on how to use the search function: "If for some reason you are having trouble finding something, you can use the search magnifying glass on the top right of the navigation bar. Type in your search terms broadly at first, then narrow them if you get too many results."

Thank you!

Questions?
