

2025 Employee Benefits Review

Welcome,

EKHealth
Experience Better Managed CareSM



What is Open Enrollment?

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

- Confirm all 2025 benefits
- Change plans
- Add or drop coverage for yourself
- Add or drop coverage for your dependents
- Open Enrollment runs from:

Monday Nov. 18th - Friday Nov. 29th



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

2025 Announcements

1. Anthem and Kaiser members will continue to have access to The Difference Card to cover 100% of your Individual and Family Deductibles!

2. Dental & Vision Plans will be offered by Anthem (*same dental deductions, lower vision deductions*)

3. The Acrisure team is available for benefit plan support and advocacy for employees and families

4. EK Health is now offering a FREE discount/perks program to all employees!



The Difference Card



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: mybenefits.cc/ekhealth

EK Health's Benefits Website



The screenshot shows a web browser window with the address bar displaying "mybenefits.cc/ekhealth/". The browser's tab is labeled "EK My Employee Benefits - EK He...". The website's header features the EK Health logo with the tagline "Experience Better Managed Care™". To the right of the logo is a navigation bar with links: "Home", "Benefits" (with a dropdown arrow), "Online Enrollment", "Required Postings", and "Forms" (with a magnifying glass icon). Below the header is a large blue banner with the text "Innovation in Benefits". To the left of this text is a circular image showing a group of five healthcare professionals (three men and two women) in a clinical setting, smiling and looking at a tablet. Below the banner, there is a white box with the text "Open Enrollment Presentation Slides". Further down, there is a paragraph of text: "Hello, thank you for checking out your benefits site. Every effort has been made to make things easy to find and aesthetically pleasing. The navbar at the top contains links to all the major top and secondary level pages. From there you will be able to drill down and find everything from plan summaries to forms to required documents." At the bottom, another paragraph of text reads: "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. Again, welcome to your benefits site and enjoy all the great things EK Health is doing on your behalf!"

Special Perks!



As an EK Health employee, you now have access to special perks and discounts on things like:

- **Hotels, Flights & Rental Cars**
- **Theme Parks & Attractions**
- **Movie Tickets**
- **Apple Products**
- **Household Items**
- **And more!**

Sign up using your work email address at:

<https://acrisure.savings.beneplace.com/>



Let's review your Anthem **2025 Medical plan**



Meet Your Plans

Medical Plans: Anthem



The Difference Card

PPO 4500 + Difference Card

PPO medical plans provide coverage in- and out-of-network, but we recommend utilizing in-network providers to maximize your benefits!

In-Network Benefits

Preventive Care	No Cost
Office Visits	20%*
Urgent Care	20%*
Emergency Room	20%*
Hospitalization	20%*
Outpatient Surgery	20%*

Generic Rx	\$5* / \$15*
Brand Name Rx	\$40* / \$60*
Specialty Rx	30%*, \$250 max

* coverage after annual deductible is met

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

\$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 review your Kaiser
2025 Medical plan



Meet Your Plans

Medical Plans: Kaiser



HMO 4500 + 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

Preventive Care	No Cost
Office Visits	\$40* / \$50*
Urgent Care	\$40*
Emergency Room	\$250*
Hospitalization	40%*
Outpatient Surgery	40%*
<hr/>	
Generic Rx	\$15*
Brand Name Rx	\$35*
Specialty Rx	30%*, \$250 max

* coverage after annual deductible is met

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

Difference Card



The Difference Card

Difference Card

Employees enrolled on Anthem or Kaiser medical plans have access to The Difference Card, which is sponsored by EK Health, and provides funds to pay for covered in-network medical services.

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 anything not covered under the Anthem or Kaiser Medical plans

Difference Card

In-network

Out-of-network

\$4,500
per person

N/A
per person

\$9,000
per family

N/A
per family

Out-of-pocket max

In-network

Out-of-network



\$7,000
per person

\$21,000
per person

\$14,000
per family

\$42,000
per family



\$6,250
per person

N/A
per person

\$12,500
per family

N/A
per family

Meet Your Plans

Difference Card




The Difference Card

Difference Card

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

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

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

Anthem  Blue Cross P.O. BOX 10000
SAN DIEGO, CA 92160-0000

EXPLANATION OF BENEFITS

ISSUE DATE: December 3, 2019 PAGE: 0001 OF 0303

Subscriber's Name:
Identification Number:
Group Number:
Product: CaliforniaCare

Patient's Name:
Claim Number:
Claim Processed Date: 12/02/19 Sequence Number:
Provider of Service: HILLS HOSPITAL
Place of Service: Outpatient
Patient Acct. Number:
Paid Amount: 1 \$012.47 To: HILLS HOSPITAL
It is not your responsibility to pay: 7 \$104.13

SERVICE DATE:	TYPE OF SERVICE	TOTAL BILLS 2	OTHER AMOUNTS 3	PATIENT DUCOBEST 4	COINSURANCE COPIENT AMOUNT 5	ELIGIBLE BENEFIT 6
11/12/19	WALK-IN	\$1.00				\$0.00
11/12/19	Screening Mammogram	\$45.12	\$1.00			\$0.00
TOTAL THIS CLAIM		\$46.12	\$1.00	\$104.13	\$1.00	\$106.13

DETAIL MESSAGE:

81 - 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.ANTHM.COM/CA
Order 1, 2, Cards / Check claim status / Review benefits /
Verify family members covered on your policy / Find a participating provider
OR call our CUSTOMER SERVICE DEPARTMENT AT: 1-866-227-3613

MAIL ALL INQUIRIES: ANTHEM BLUE CROSS
OR CLAIMS TO: P.O. BOX 63097
LOS ANGELES, CA 90060-0907

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.
© 2019 Anthem is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association.

Now let's review your *new*
2025 Dental plans

Meet Your NEW Plans

Dental: Anthem



Dental – Base Plan

Anthem’s PPO plan provides access to a large nationwide network of contracted dentists. We recommend using in-network providers to maximize 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

Same Benefits As 2024 Delta Dental Plans

Meet Your NEW Plans

Dental: Anthem



Dental – Buy Up Plan

Anthem’s PPO plan provides access to a large nationwide network of contracted dentists. We recommend using in-network providers to maximize 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

Same Benefits As 2024 Delta Dental Plans

How about your *new*
2025 Vision plan?

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Meet Your NEW Plans

Vision: Anthem



Vision

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

Extra Savings

20% savings on additional glasses and sunglasses, including lens enhancements, from any Anthem 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

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

Meet Your Plans

Disability Benefits: Guardian



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% Employer Paid Benefit

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

\$1,200/mo

Max. Benefit

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)
Cost (Monthly)	\$16.66 Employee	\$38.00 EE + Spouse	\$39.54 EE + Child(ren)
			\$60.88 Family

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	\$9.80/mo
	39 y/o elects \$20,000	49 y/o elects \$10,000

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@uhcgolbal.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
2025 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

\$3,300

Max Election

Up to \$660

Max Carryover

Dependent Care

\$5,000

Max. Election (Household)

N/A

No Carryover

Transit & Parking

\$325

Per month, per benefit

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

\$3,300

Max Election

Up to \$660

Max Carryover

Dependent Care

\$5,000

Max. Election (Household)

N/A

No Carryover

Transit & Parking

\$325

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 2025 benefits decisions in Paylocity no later than **Friday, Nov 29th**

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

Thank you!

Questions?
