

2026 Employee Benefits Review

# Welcome,

**EKHealth**  
Experience Better Managed Care<sup>SM</sup>



# What is Open Enrollment?

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

- Confirm all 2026 benefits
- Change plans
- Add or drop coverage for yourself
- Add or drop coverage for your dependents
- Elect Flexible Spending Account (FSA)
- Open Enrollment runs from:

**Monday Nov. 10<sup>th</sup> - Friday Nov.21<sup>st</sup>**



## 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 30 days from the date of Qualified Life Event to notify Human Resources and submit your plan change

## 2026 Announcements

1. Medical coverage will be moving from Anthem Blue Cross PPO & Kaiser HMO to **Health Net PPO**
2. **No changes** to Employee deductions, same as 2025!
3. **Health Net** members will continue to have access to **The Difference Card** to cover **100%** of your Individual and Family Deductibles!
4. The **Acrisure team** is available for benefit plan **support** and **advocacy** for employees and families
5. EK Health still has a **FREE** discount/perks program available to all employees!



## 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](mailto:hr@ekhealth.com)

Acrisure Email: [SPackard@Acrisure.com](mailto:SPackard@Acrisure.com)

Website: [mybenefits.cc/ekhealth](https://mybenefits.cc/ekhealth)

# EK Health's Benefits Website

<https://mybenefits.cc/ekhealth/>



[Home](#) [Benefits](#) [Online Enrollment](#) [Required Postings](#) [Forms](#) [🔍](#)



## Innovation in Benefits

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.

[Open Enrollment Presentation Slides](#)

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 look at your \*New\* HealthNet  
**2026 Medical plan**

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Meet Your Plans

# Medical Plans: Health Net



## PPO 3500 + 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 \$10\*

Brand Name Rx \$30\*

Non-Preferred Rx \$55\*

Specialty Rx 30%\* up to \$250 max

\*coverage after annual deductible is met

### Difference Card

#### In-network

#### Out-of-network

**\$3,500**

per person

N/A

per person

**\$7,000**

per family

N/A

per family

### Deductible

**\$3,500**

per person

**\$7,000**

per person

**\$7,000**

per family

**\$14,000**

per family

### Out-of-pocket max

**\$5,000**

per person

**\$10,000**

per person

**\$10,000**

per family

**\$20,000**

per family

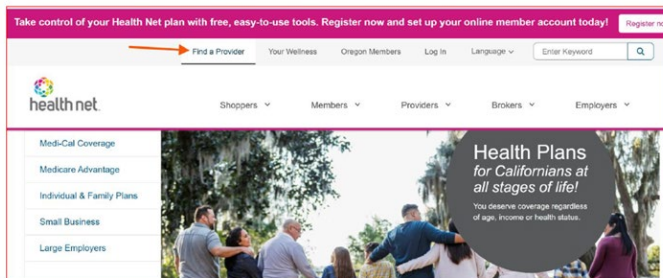


## Finding an In Network Provider (CA)

# [www.healthnet.com](http://www.healthnet.com)



### 1. Click on "Find A Provider"



#### Where are you searching?

Enter an address or zip code to search for a provider nearby.

Required \*

Address, City, County or Zip Code \*

90210

Change Location

#### What is your health plan?

Tell us your health plan. We can show you better results for the providers in your network.

Which network year would you like to view?

☐ 2025

☒ 2026\*

Select your plan or network: \*

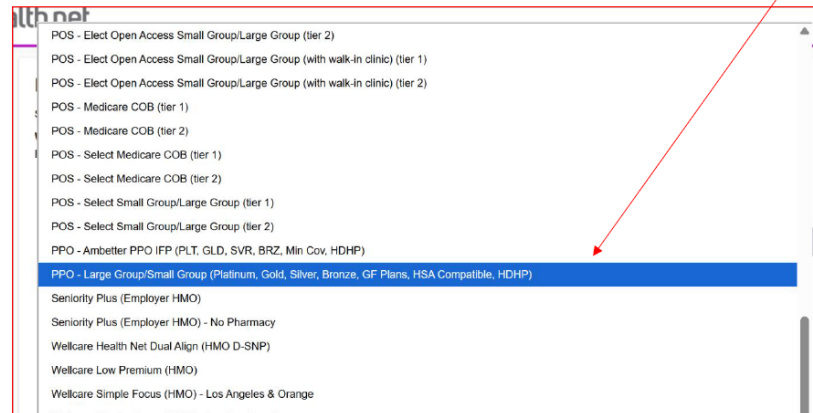
Select a network

CONTINUE

\* This provider network is subject to change.

### 5. Then click "Select a Network"

### 5. Select the PPO network in the image below.



#### What is your health plan?

Tell us your health plan. We can show you better results for the providers in your network.

Which network year would you like to view?

☐ 2025

☒ 2026\*

Select your plan or network: \*

PPO - Large Group/Small Group (Platinum, Gold, Silver, Bronze, GF Plans, HSA Compatible, HDHP)

CONTINUE

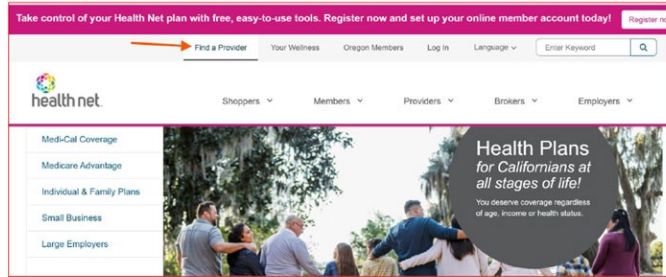
\* This provider network is subject to change.

# Finding an In Network Provider (Outside of CA)

## www.healthnet.com



### 1. Click on “Find A Provider”



#### Find a Provider

Search for a doctor, facility, pharmacy and much more using the form below.

##### Where are you searching?

Enter an address or zip code to search for a provider nearby.

[Use my current location](#)

Required \*

Address, City, County or Zip Code \*

Select your plan

Group PPO Members use the [National PPO Network](#) (new tab) when outside California.

Molina Medi-Cal members in Los Angeles County can find providers by visiting the [Molina Healthcare website](#) (new tab)

### 2. Click on “National PPO Network”.

*This will take you to the Cigna/Health Net provider search portal*



976 In-Network results for Primary Care Provider (No Pediatrics) near Philadelphia, PA

Medical Plan: PPO, Choice Fund PPO

Sort: Best Match

Virtual Care Services: ☐

Specialties

More Options

[Brittany L. Flowers, FNP, MSN, NP](#)

0.1 mi

Stephen D Hess Md PC | 1500 Walnut St Ste 1240 Philadelphia, PA 19102 | (267) 687-4437

Specialties (3): Dermatology, Nurse Practitioner...[see all](#) | Hospitals : Not Available

Years in Practice: 4

Cigna Care Designation

Quality Ratings: [see all](#)

With selected plan...

☒ Tier 1 Provider

☒ Accepting New Patients

[Elizabeth L. Fabens, MD](#)

0.3 mi

Rittenhouse Internal Medicine | 1632 Pine St Philadelphia, PA 19103 | (215) 735-7992

Specialties : Internal Medicine | Hospitals : Chestnut Hill Hospital

Years in Practice: 40

Cigna Care Designation

Quality Ratings: [see all](#)

With selected plan...

☒ Tier 1 Provider

☒ Accepting New Patients

[Alicia Loper, CRNP, MSN](#)

0.3 mi

Rittenhouse Internal Medicine | 1632 Pine St Philadelphia, PA 19103 | (215) 670-5843

Specialties (3): Family Practice, Gerontological Nurse Practitioner...[see all](#) | Hospitals : Not Available

Now let's discuss  
**Difference Card**

—

Meet Your Plans

# Difference Card



The Difference Card

## Difference Card

Employees enrolled on the Health Net PPO medical plan 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

- x **Out-of-network medical services**
- x Elective or cosmetic procedures
- x Dental, vision, or anything not covered under the HealthNet Medical plan

## Difference Card

In-network

Out-of-network

**\$3,500**  
per person

N/A  
per person

**\$7,000**  
per family

N/A  
per family

## Out-of-pocket max

In-network

Out-of-network

**AFTER**  
Difference Card

**\$1,500**  
per person

**\$10,000**  
per person

**\$3,000**  
per family

**\$20,000**  
per family

\* Current OOM \$2,500 / \$5,000 Anthem and \$1,750 / \$3,500 Kaiser

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 HealthNet is the most efficient way to substantiate a medical claim.

**health net** P.O. BOX 10000  
VAN NUYS, CA 91410-0000

**EXPLANATION OF BENEFITS**

ISSUE DATE: December 3, 2013 PAGE: 0001 OF 0303

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

Patient's Name:   
Claim Number:   
Claim Processed Date: 12/02/13

Sequence Number:   
Provider of Service: HILLS HOSPITAL   
Place of Service: Outpatient   
Patient Acct. Number:

Paid Amount: **1** \$12.47 To: **HILLS HOSPITAL** **It is not your responsibility to pay: 7 - \$164.13**

SERVICE DATE:	TYPE OF SERVICE	TOTAL BILL <b>2</b>	OTHER AMOUNTS <b>3</b>	PATIENT DEDUCTIBLE <b>4</b>	INSURANCE CO-PAIDMENT <b>5</b>	STATUS <b>6</b>
11/12/13	WALK-IN	\$1.50	\$1.50			Active
11/12/13	Screening Mammogram	\$16.32	\$14.13		\$2.19	Active
TOTAL THIS CLAIM		\$17.82	\$15.63		\$2.19	

**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.HEALTHNET.CALIFORNIA](http://WWW.HEALTHNET.CALIFORNIA)  
Order 1-800-451-1234 / Check claim status / Review benefits /  
Verify family members covered on your policy / Find a participating provider  
OR call our CUSTOMER SERVICE DEPARTMENT AT: 1-800-227-3813

MAIL ALL INQUIRIES: ANTHON BLISS 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.  
© 2013 ANH 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  
**2026 Dental plans**

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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



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

How about your  
**2026 Vision plan?**

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Meet Your NEW Plans

# Vision: Anthem



## Vision

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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	<b>\$10</b> Annual Exam	Every 12 months
	<b>\$20</b> Standard Lenses	
Contacts	<b>\$130</b> Allowance	Every 12 months Instead of Glasses
Standard Frames	<b>\$130</b> Frame Allowance (20% savings after allowance)	Every 24 months Instead of Contacts

Next, let's review your  
**Disability & Life benefits**

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Meet Your Plans

# Life Insurance: Guardian



## Life + AD&D

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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

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**\$5,000**

Company sponsored benefits

**\$5,000**

AD&D benefits

**\*\* Please be sure to update your “beneficiary” information in Paylocity \*\***

Meet Your Plans

# Disability Benefits: Guardian



## Disability

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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

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**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

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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

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**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**

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Meet Your Plans

# Life Insurance: Guardian



## Voluntary Life + AD&D

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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

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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

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**\$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		
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Wellness Benefit	\$100 Per person, per calendar year		
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Accidental Death Benefit	\$50,000 Employee	\$25,000 Spouse	\$5,000 Child(ren)
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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

### Guarantee Issue\*

\$10,000 or \$20,000

### Coverage Levels

Employee or Spouse

### Cost (Monthly)

Employee and Spouse rates are based off **EMPLOYEE** age at plan anniversary

### Example

**\$19.60/mo**  
39 y/o elects \$20,000

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

Time to discuss your  
**Employee Assistance Programs**

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## 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](https://worklife.uprisehealth.com)

Access code: **worklife**

Toll Free (800) 386-7055

Email: [eapcounselor@uprisehealth.com](mailto: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](https://lbhtravelaid.com)

ID: **329111**

410-453-6330

Email: [assistance@uhcgolbal.com](mailto: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](https://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  
**2026 FSA options**

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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. *(Funds are pre-loaded and available day 1)*

**Dependent Care FSA** eligible services include childcare (day care, summer camps, after school care) for children up to age 13. *(Funds are accrued through payroll deductions)*

### Transit and Parking



### Health Care

**\$3,400**

Max Election

**Up to \$680**

Max Carryover

### Dependent Care

**\$7,500**

Max. Election (Household)

**\$3,750**

Max. Election (Married Filing Separately)

**N/A**

No Carryover

### Transit & Parking

**\$340**

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 2026 benefits decisions in Paylocity no later than **Friday, Nov 21<sup>st</sup>**

Reminder that FSA plans require annual re-enrollment.

3

## Look for your Welcome Kits and ID cards to arrive

All members be on the lookout for Health Net 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!**

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**Questions?**

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