

RLS RAINS LUCIA STERN ST. PHALLE & SILVER, PC

Summary of Benefits: Dec 1st, 2024 - Nov 30th, 2025

At Rains Lucia Stern St Phalle & Silver, PC, we recognize that our employees are at the core of our success. We review our benefits annually to ensure that our benefit offerings continue to meet the needs of our employees. **Benefit eligible employees have the opportunity to enroll in our benefit plans first of the month following 30 days from the date of hire or during our annual Open Enrollment. Please review the benefits highlighted in this booklet when making your benefits decisions.**

Medical Insurance

Rains Lucia Stern St Phalle & Silver, PC Benefits Program offers:

**6 medical plan options through Blue Shield of CA and 2 from Kaiser Permanente available for those in California.
2 Blue Shield plans available for those residing outside of California.**

HMO Plans requires an assigned Primary Care Physician and all services must be referred/authorized by your PCP (except OBGYN). However, being a **Blue Shield of CA PPO member**, you have flexibility to choose from both In-Network and Out-of-Network providers. Please note that medical benefits are paid at a higher level by choosing providers within the Blue Shield of CA Network.

Compare Kaiser Plans-

Kaiser Group #: 718948
Customer Service #: 800.464.4000
Website: www.kp.org



Medical Plan Features	Gold 80 HMO 250/35	Platinum 90 HMO 0/20
	In-Network Only	In-Network Only
Calendar Year Deductible:		
Per Person	\$250	\$0
Per Family	\$500	\$0
Annual Out-of-Pocket Max:		
Per Person	\$7,800	\$4,500
Per Family	\$15,600	\$9,000
Preventive Care:		
Physicals/Screenings/Labs	\$0	\$0
Office Visits / Specialists:	\$35 / \$55	\$20 / \$30
Outpatient Lab / X-ray:	\$35 / \$55	\$20 / \$30
Hospital Medical Services:		
In-Patient	\$600 / day (5 days max) after Ded.	\$250 / day (5 days max)
Out-Patient	\$335	\$125
Emergency:	\$250 after Ded.	\$150
Urgent Care:	\$35	\$20
Retail Rx:		
Generic	\$15	\$5
Preferred Brand	\$40	\$20
Non-Preferred Brand	\$40	\$20
Specialty	20% - \$250 max/script	10% - \$250 max/script

This document is intended to serve as a brief overview of benefits offered by Rains Lucia Stern St Phalle & Silver, PC. If there is any difference between this summary document and the details contained in the legal plan documents, the plan documents are always the final authority. Nothing in this document should be construed to reflect an employment contract. Rains Lucia Stern St Phalle & Silver, PC reserves the right to modify any content of this document at anytime.

Compare Blue Shield Plans-

Blue Shield Group #: W0022819
 Customer Service #: 800.393.6130
 Website: www.blueshieldca.com



Medical Plan Features	2024 Small Business TRIO HMO-Gold	2024 Small Business HMO Access+Gold	2024 Small Business TRIO HMO-Platinum	2024 Small Business HMO Access+Platinum	2024 Small Business PPO Full-Gold	2024 Small Business PPO Full-Platinum
	<i>In-Network Only</i>			<i>In-Network</i>		
Calendar Year Deductible:						
Per Person	\$500	\$500	\$0	\$0	\$750	\$250
Per Family	\$1,000	\$1,000	\$0	\$0	\$1,500	\$500
Annual Out-of-Pocket Max:						
Per Person	\$7,500	\$7,500	\$2,300	\$2,300	\$8,150	\$4,300
Per Family	\$15,000	\$15,000	\$4,600	\$4,600	\$16,300	\$8,600
Preventive Care:						
Physicals/Labs	\$0	\$0	\$0	\$0	\$0	\$0
Office Visits / Spec:	\$35 / \$55	\$35 / \$55	\$20 / \$40	\$20 / \$40	\$30 / \$55	\$15 / \$30
Outpatient Lab / X-ray:	\$35 / \$55	\$35 / \$55	\$10 / \$30	\$10 / \$30	\$30 / \$50	\$15 / \$30
Hospital Services:						
In-Patient	20%**	20%**	\$500 per admit	\$500 per admit	20%**	10%**
Out-Patient	\$300**	\$300**	\$150	\$150	\$150+20%**	\$100+10%**
Emergency:	\$300**	\$300**	\$200	\$200	\$250 +20%**	\$150 +10%**
Urgent Care:	\$35	\$35	\$20	\$20	\$30	\$15
Retail Rx:	Level A		Level A			
Generic	\$15	\$15	\$5	\$5	\$10	\$10
Preferred Brand	\$35	\$35	\$15	\$15	\$40	\$35
Non-Preferred Brand	\$55	\$55	\$25	\$25	\$70	\$55
Specialty	20% - \$250 max	20% - \$250 max	20% - \$250 max	20% - \$250 max	30% - \$250 max	30% - \$250 max

**After Deductible

Dental Insurance

Guardian #: 00071548
 Customer Service #: 888-Guardian
 Website: www.guardiananytime.com



Rains Lucia Stern St Phalle & Silver, PC offers a Dental PPO benefit to all benefit-eligible employees and their families through Guardian. The PPO benefit design has two levels of benefits available - An In-Network, Preferred Provider Organization (PPO) level and an Out-of-Network level. Out-of-Network dental services are subject to reasonable and customary (R & C) fees, which may mean additional costs to you if your dentist charges above the carrier contracted fees for services.

Dental Plan Features		
Dental Network PPO:	DentalGuard Preferred	
	In-Network	Non-Network
Calendar Year Deductible:	\$25 Per Person/\$75 Per Family	
Calendar Year Maximum:	\$1500	
Type 1 (Preventive):	100% covered	100% of R&C fees
Type 2 (Basic):	80% covered	80% of R&C fees
Type 3 (Major):	50% covered	50% of R&C fees
Orthodontics (Child Only):	50% covered	50% of R&C fees
Orthodontia Lifetime Maximum:	\$1000	

Categories:
Preventive - Exams, X-rays, Cleanings
Basic - Fillings, Endodontics, Periodontics, Extractions
Major - On-lays Crowns, Bridges

Deductible does NOT apply to Type 1 Services

Vision Insurance

VSP Group #: 00071548
 Customer Service #: 800.877.7195
 Website: www.vsp.com



Rains Lucia Stern St Phalle & Silver, PC now offer you and your dependents total vision care through VSP via Guardian. VSP is the only national not-for-profit vision care company that offers the #1 rated vision coverage with the lowest out-of-pocket costs.

Vision Plan Features	In-Network	Non-Network
Network Type:	VSP Choice	
Eye Exams: (Every 12 months)	\$10	Up to \$39 maximum allowance
Prescription Glasses: Lenses: (Every 12 months)	\$10 in addition to the exam Standard Progressive = \$55 Premium Progressive = \$95 - \$105 Custom Progressive = \$150 - \$175	Included in the eye exam Single = Up to \$23 maximum allowance Bifocal or Progressive = Up to \$37 maximum allowance Trifocals = Up to \$49 maximum allowance
Frames: (Every 24 months)	Up to \$150 maximum allowance	Up to \$46 maximum allowance
Contact Lenses: (Every 12 months) - Or, In lieu of prescription glasses:	Up to \$150 maximum allowance \$10	Up to \$100 maximum allowance

Life/AD&D and Long Term Disability

Guardian #: 00071548
 Customer Service #: 800.445.9553
 Website: www.guardiananytime.com



Rains Lucia Stern St Phalle & Silver, PC offers Basic Term Life Insurance with an Accidental Death & Dismemberment feature and Long-Term Disability Insurance as part of their benefits program through Guardian also. You may elect additional life insurance coverage through their **Voluntary Life Insurance Program**.

Term Life/AD&D insurance provides life insurance coverage with important features such as guaranteed issue, accelerated death benefits and accidental death and dismemberment coverage.

Long Term Disability (LTD) insurance pays you a portion of your monthly pre-disability earnings in the event of sickness, accident or injury.

Life/AD&D Coverage amounts will **reduce** as below:

Age 65: 65% of the original amount; **Age 70:** 50% of the original amount

Plan Features	Basic Term Life	Voluntary Life	Long-Term Disability
Paid by:	Employer	Employee	Employer
Benefit Features:	<u>Employee Only:</u> \$50,000	<u>Employee:</u> From \$10,000 to \$300,000 (Increments of \$10,000; GI under age 70: \$150,000) <u>Spouse:</u> From \$5,000 to \$100,000 (Increments of \$5,000; GI under age 70: \$20,000) <u>Child:</u> Age 14 days and younger: \$1,000 Age 14 days or older: Choice of \$2,000, \$4,000, \$5,000 or \$10,000 *GI Not Applicable*	<u>Monthly Benefit Amount:</u> 60% of Pre-Disability Earnings <u>Benefit Duration:</u> To age 65 <u>Monthly Maximum:</u> \$15,000 <u>Elimination Period:</u> 90 days

Employee Assistance Program (EAP)

Guardian includes a Guidance Resources Program.



Employees now have access to the following resources and reference services through ComPsych:

- 24/7 toll-free access to assistance with your life challenges, financial planning, estate guidance and legal services.
- Personal and family counseling.
- Child care, elder care and college planning.
- Call 855.239.0743
- Go Online guidanceresources.com

Flexible Spending Account

Customer Service #: 877.506.1660

Website: www.enrollwithtag.com



Health Care Flexible Spending Account

2024 Contribution Limit - \$3,200 - *you will be able to rollover up to \$640.00 if not used.*

Day Care Flexible Spending Account

2024 Contribution Limit for Singles or Married Filing Jointly - \$5,000 - \$2,500 Limit for Married Filing Separate

Parking/Transit

2024 Contribution - \$315 each

For both of these accounts, you must submit claims no later than 90 days after the end of the Plan Year.

Open Enrollment / Online Enrollment



Open Enrollment is the time of year all benefit-eligible employees have an opportunity to evaluate their insurance needs for themselves and their dependents for the upcoming plan year. You may add or remove eligible dependents from your benefits coverage, as appropriate. Please note that if you drop a dependent during Open Enrollment, they are not eligible for COBRA. Open Enrollment is not considered a COBRA qualifying event.

If you do not enroll yourself or your dependents in the company-sponsored plans during this time, you will not be able to enroll in the plans later unless a qualifying event occurs.

EASE is RLS's online enrollment system. EASE allows you to view all benefit options and make benefit elections for you and your family. You will receive an email with a link to access EASE where you can view plan details, coverage amounts, and costs. Website link is: <https://rainslucia.stern.ease.com>

Resources and Contacts

A benefits website has been created for RLS employees with direct links to all the carrier websites, plan summaries, and contact information. Many of your general questions can be answered by contacting the carrier directly, or reviewing the plan information located at: <https://mybenefits.cc/rls/>

If you have questions regarding your benefits, unresolved claim issues and/or eligibility, please contact your HR Representative or your Acrisure Account Manager noted below.

Your Acrisure Account Manager:

Morgan Gainor
925.592.5135

MGainor@acrisure.com

