



**Silicon Valley  
Mechanical**

# 2024

**Employee Benefits**

It is Silicon Valley Mechanical's goal to provide a comprehensive and competitive benefits package to help our employees meet their needs and the needs of their families. This booklet is intended to be an easy reference providing summarized descriptions of key benefits available to you as an eligible employee of Silicon Valley Mechanical. Specific details about our benefit plans can be found at -

[mybenefits.cc/svminc](https://mybenefits.cc/svminc)

Password: mustangs

## Eligibility Requirements

All regular full-time employees working 30 or more hours per week are eligible to participate in the Silicon Valley Mechanical's health plan. Benefits begin first of the month following your date of hire. You may also enroll your eligible dependents onto the health plan.

**Eligible dependents are:** Spouse; Children up to age 26; any dependent child who is incapable of self-support because of mental or physical disability.

Open Enrollment is held every year in the month of December for a January 1st effective date. At this time, you can make changes to your benefit plan elections such as adding or deleting spouses and dependents and changing health plans. However, Qualifying Events (Marriage, Divorce, Birth or Adoption, Death and Loss of Coverage), allow you to make changes outside of the Open Enrollment period. If you experience a Qualifying Event after open enrollment, you must notify Human Resources within 30 days, otherwise you will be required to wait until the next Open Enrollment to make any changes to your benefit plan elections.

*Note: Remember that coverage for a new spouse or newborn child is not automatic. If you experience a qualifying event, you have 31 days to update your coverage. Please contact Human Resources immediately to complete the appropriate election information as needed. If you do not update your coverage within 31 days from a qualifying event, you must wait until the next annual open enrollment period to update your coverage.*

## Online Enrollment

Silicon Valley Mechanical employees can enroll their benefit selections through Ease, a convenient online self-service portal. Ease is used to make benefit elections, when you are first hired, have a "qualifying event" (marriage, birth or a child, loss of coverage, divorce, etc.), and during each annual benefit open enrollment period.

To enroll or view your benefits, please visit the enrollment website for further explanation of benefits at:

<https://siliconvalleymechanical.ease.com>

Contact Human Resources for user name & password

## Medical Insurance

### Cigna

**PPO - Cigna Open Access Plus (OAP)** provides access to Cigna's national network of health care professionals. Employees and their covered dependents have the option of choosing a primary care physician to help guide their care. No referrals are needed.

**PPO - Cigna LocalPlus Northern CA** is designed to offer the right mix of health care benefits at the right price. It's built to help manage rising health care costs - without sacrificing quality.

### Kaiser Permanente

**HMO - Kaiser Permanente** is offered to all California employees. The Kaiser plan features a \$20 co-pay for office visits, with HRA features for the deductible and co-insurance. As a Kaiser member you can receive medical care at any Kaiser facility. Simply present your ID card to receive services.

	Cigna Open Access Plus (PPO) & LocalPlus		Kaiser HMO
	In-Network	Out-of-Network	In-Network Only
Individual Deductible	\$500	\$1,000	\$2,500
Family Deductible	\$1,500	\$2,000	\$5,000
Individual Out of Pocket Max.	\$4,000	\$8,000	\$5,000
Family Out of Pocket Max.	\$8,000	\$16,000	\$10,000
Office Visit/Telehealth	\$25 Copay ded. waived	50% after ded.	\$20 Copay
Specialist Visit	\$25 Copay ded. waived	50% after ded.	\$20 Copay
Preventative Care	No Charge	50% after ded.	No Charge
Chiropractic Care*	\$25 Copay ded. waived^	50% after ded.^	\$15 Copay*
Acupuncture*	\$25 Copay ded. waived^	50% after ded.^	\$15 Copay*
Diagnostic Lab, X-Ray	No Charge ded. waived	50% after ded.	\$10 Copay
Complex Radiology	20% after ded.**	50% after ded.**	\$20% after ded.
Infertility/GIFT Coverage	Unlimited (see plan summary for details & restrictions)		up to 50% (see plan summary)
Inpatient Hospital	20% after ded.**	50% after ded.**	20% after ded.
Outpatient Hospital	\$250 per admit + 20% after ded.	50% after ded.	20% after ded.
Emergency	20% after ded.		20% after ded.
Urgent Care	20% after ded.		\$20 Copay
Rx Generic	\$5 Copay ded. waived	Not Covered	\$10 Copay
Rx Formulary	\$40 Copay ded. waived		\$30 Copay
Rx Non-Formulary	\$80 Copay ded. waived		\$60 Copay
Rx Specialty Drugs	25% to \$250 max. ded waived.		20% to \$250 max.

^Acupuncture & Chiropractic care are limited to 20 medically necessary combined visits per calendar year.

\*Acupuncture & Chiropractic care are limited to 40 medically necessary combined visits per calendar year.

\*\*Precertification required, \$750 penalty for no precertification

## Health Reimbursement Account (HRA) - Marin Benefits - Kaiser members ONLY

A medical Health Reimbursement Account will be established for you to allow Silicon Valley Mechanical to contribute to your medical deductible. You may use these funds to pay for medical expenses that accumulate towards the deductible for you and your covered dependents. Please note HRA excludes Rx.

You will receive a Benefits Debit Card from Marin Benefits to present at time of service or when presented with a bill. This includes paying for services such as doctors office visits, x-rays and lab work.

On your benefits effective date, Silicon Valley Mechanical will fully fund your account

- \$2,500 if you are just enrolling yourself
- \$5,000 if you are covering dependents

*Note: all plan deductibles, out-of-pocket maximums and HRA funding will reset on January 1st. So on January 1 employees will receive a new:*

- \$2,500 if you are just enrolling yourself
- \$5,000 if you are covering dependents

## Hospital Benefit

If and when you meet your Kaiser plan deductible and exhaust your available HRA benefits card balance, you may submit manual claim(s) for reimbursement for patient hospitalization, outpatient surgery, emergency department visits, and skilled nursing facility care up to the following additional amounts:

- \$2,000 if you are just enrolling yourself
- \$4,000 if you are covering dependents

## Member Portal Registration

- Registration is fast and Easy:
  1. Go to [www.marinbenefits.com](http://www.marinbenefits.com) (accessible via smart phone)
  2. Click Member Login
  3. Click Register
  4. Follow the prompts using the following credentials:
    - Employer ID: MBISVM
    - Employee ID: Your nine-digit Social Security number with no spaces or dashes
- Need Help? Call (415) 526-1401 or email [helpdesk@marinbenefits.com](mailto:helpdesk@marinbenefits.com) to assist you with creating your online account.

## Flexible Spending Account - Navia

**Health Care Spending Account:** You can elect to put aside up to \$3,200\* (pre-tax) per plan year for out-of-pocket health care expenses (co-pays, prescriptions, vision care, dental costs, etc.). Elections cannot be changed during the plan year unless you have a Qualifying Event.

*You can rollover up to \$640\* of your unused Health Care FSA funds into the next plan year.*

**Dependent Care Spending Account:** You can elect to put aside up to \$5,000 (pre-tax) per calendar year (\$2,500 if married and filing separately) for dependent care expenses. Elections cannot be changed during the plan year unless you experience a Qualifying Event.

\*Please note these are projected amounts for 2024.



## Dental Insurance - Beam

Beam Dental - Beam Dental's network is one of the largest nationwide carriers with over 300,000 dental access points. The dental PPO plan gives you complete freedom to see any dentist, but members will receive the greatest discounts when staying in-network, resulting in lower out of pocket expenses. Out of Network coverage is paid at the 95th Percentile UCR.

Plan Highlights	In-Network	Out-of-Network*
<b>Preventive Care</b> (cleaning, oral exams)	100% (deductible waived)	100% (deductible waived)
<b>Basic Care</b> (fillings, Repair & Maintenance of Crowns, Bridges, Root Canal)	90%	80%
<b>Major Care</b> (Bridges, Crowns, Extractions)	60%	50%
Calendar Year Deductible	\$50 per individual (\$150 family max.)	
Maximum Benefit	\$2,000 per member	
Orthodontia (Adult & children ) (under 19 non student)	\$2,000	

\*Reimbursement paid at the 95th Percentile UCR (Usual, Customary and Reasonable).

## Vision Insurance - Beam

Beam - Vision insurance coverage is provided by Beam utilizing the VSP Choice Network, with over 31,000 preferred provider and 57,000 access points nationwide. Preferred providers offer the best value with exclusive discounts and convenient one-stop-shopping which includes exams and a great selection of eyewear.

Plan Highlights	In-Network	Out-of-Network
Office Visit / Examination (1x every 12 months)	Covered at 100% after \$10 Copay	Plan pays up to \$45
Materials Copay	\$10 Copay	
Lens Replacement (1x every 12 months)		
Single Vision	100% after copay	Plan pays up to \$30
Bifocal Vision	100% after copay	Plan pays up to \$50
Trifocal Vision	100% after copay	Plan pays up to \$65
Frame (1x every 12 months)	Plan pays up to \$200 + 80% amount over allowance	Plan pays up to \$70
Contact Lenses (in lieu of glasses, 1x every 12 months)	Plan pays up to \$200 + 15% off contact lens exam (fitting and evaluation)	Plan pays up to \$105

## Life and Disability Insurance - UNUM

Group Life & AD&D and STD Insurance is offered through UNUM and is 100% paid for by Silicon Valley Mechanical.

Coverage	Benefit Features
Basic Life Benefit (Employer Paid Premium)	\$75,000
Basic AD&D Benefit (Employer Paid Premium)	\$75,000
Short Term Disability (Employer Paid Premium)	60% of monthly salary to a maximum of \$2,308 per week 7-day elimination period

Voluntary Long-Term Disability Insurance - UNUM

**Voluntary Long-Term Disability** - This benefit replaces a portion of your pre-disability monthly earnings, less the income that was actually paid to you for the same Disability from other sources (e.g. Social Security Disability Income, Social Security Retirement Benefits, etc.) for which you claim benefits under the plan. Benefits begin after 90 days of disability.

Coverage	Benefit Features
Long-Term Disability (Voluntary)	60% of monthly salary to a maximum of \$10,000 per month 90-day elimination period

Voluntary Life and Disability Insurance - UNUM

This benefit is a good option if you'd like more coverage on top of what is already being provided to you at no cost by Silicon Valley Mechanical.

Employee Assistance Program (EAP)

LifeBalance EAP - An Employee Assistance Program (EAP) provides free, confidential support and guidance for matters from personal issues to everyday topics.

Services include:

- Up to three face-to-face sessions with a counselor, if needed
- Work/Life Services for assistance with: parenting, depression, grief, stress, and many more
- Counselors are available 24 hours a day, seven days a week
- Legal and Financial Assistance
- Lifestyle and Fitness Management

Travel Assistance - UNUM

This unique emergency medical and personal assistance program protects you 24 hours a day, 365 days a year whenever you travel more than 100 miles from home. Here are some benefits of emergency travel assistance:

- Help replacing lost prescriptions and passports
- Emergency medical evacuation

Group Accident - UNUM

This benefit helps offset out-of-pocket expenses incurred by deductibles and co-pays resulting from off-the-job injuries and prescribed treatments. Available plan options offer preventative care and coverage for catastrophic injuries.

Group Critical Illness - UNUM

This benefit helps protect your finances in the case of an unexpected health issue such as stroke, heart attack, and even cancer. Payout for covered illness is given in one lump sum, and coverage is continuous for newly diagnosed health problems occurring 9 days apart from one another.

## Employee Weekly Contributions

	Kaiser	Cigna LP	Cigna OAP	Beam Dental	Beam Vision	UNUM Group Life/AD&D & STD
Employee Only	\$0.00	\$0.00	\$24.24	\$0.00	\$0.00	SVM pays 100% of the premium for all eligible employees.  *Voluntary benefits are available, rates are based on age, see EaseCentral for more details
Employee + one	\$59.60	\$119.36	\$170.27	\$5.63	\$0.73	
Employee + child(ren)	\$110.50	\$97.69	\$143.73	\$8.26	\$0.55	
Family	\$110.50	\$217.07	\$289.75	\$13.90	\$1.28	

## Benefits Plan Contacts

Carrier/Vendor	Group Number Reference ID	Phone Number	Website
Cigna	621653	1-866-494-2111	<a href="http://www.mycigna.com">www.mycigna.com</a>
Kaiser	605802	1-800-464-4000	<a href="http://www.kp.org">www.kp.org</a>
Marin Benefits- HRA	MBISVM	1-415-526-1401	<a href="http://www.marinbenefits.com">www.marinbenefits.com</a>
Beam - Dental	CA09253	1-800-648-1179	<a href="http://www.beam.dental">www.beam.dental</a>
Beam - VSP Vision	CA09253	1-800-877-7195	<a href="http://www.vspcom">www.vspcom</a>
UNUM - Life & AD&D, STD	423151	1-800-421-0344	<a href="http://www.unum.com">www.unum.com</a>
UNUM - LifeBalance - EAP	U ID: lifebalance PW: lifebalance	1-800-854-1446	<a href="http://www.lifeworks.com">www.lifeworks.com</a>
UNUM -Travel Assistance	01-A-A-UN-762490	1-800-872-1414 Outside U.S. 1-609-986-1234	<a href="http://www.unum.com">www.unum.com</a>
Navia - Flexible Spending Account - FSA	SVA	1-800-669-3539	<a href="http://www.naviabenefits.com">www.naviabenefits.com</a>
UNUM - Voluntary Accident	R0673103	1-800-421-0344	<a href="http://www.unum.com">www.unum.com</a>
UNUM - Voluntary Critical Illness	R0673103	1-800-421-0344	<a href="http://www.unum.com">www.unum.com</a>
UNUM - Voluntary Life/AD&D/LTD	426095	1-800-421-0344	<a href="http://www.unum.com">www.unum.com</a>

If you have questions or unresolved issues after contacting member services at one of our insurance providers, you are welcome to contact our Acrisure Service Representative's Rosa Ceja or Dan Dale. They will answer any questions you may have concerning your employee benefits, claim problems and administrative issues.

Visit your benefits website for further explanation of benefits at - [mybenefits.cc/svminc](http://mybenefits.cc/svminc)

### Password: mustangs

Rosa Ceja

Email: [rceja@acrisure.com](mailto:rceja@acrisure.com)

Phone: 408.350.5720

Ivette Guzman

Email: [iguzman@acrisure.com](mailto:iguzman@acrisure.com)

Phone: 408.350.5788



