



# OPEN ENROLLMENT FOR 2017-2018 BENEFITS

Cedars-Sinai offers benefit programs with choice and flexibility in mind. You have a variety of options to choose from — including three medical plans, two dental plans, a vision plan and more. As you consider which options will best meet the needs of you and your family, look to the enclosed Employee Benefits Reference Guide for details.

Enrollment for next year's benefits is Friday, May 5–Friday, May 26. The choices you make now will be in effect from July 1, 2017–June 30, 2018.

## WHAT'S CHANGING

### Medical

- **Action Required!** If you are eligible for Cedars-Sinai medical coverage but do not want it, you must decline coverage by visiting the Benefits Portal at [Cedars-Sinai.MyBenefitChoice.com](http://Cedars-Sinai.MyBenefitChoice.com). Otherwise, if you live within the Vivity HMO service area, you will be enrolled automatically for Vivity HMO employee-only coverage starting July 1. If you don't live in the Vivity HMO service area, you will not have coverage.

- **Save with Vivity** — Vivity HMO premiums are decreasing by \$20/month for all coverage levels (employee only, employee + spouse, employee + children or family).

- **Increased access at Cedars-Sinai, plus new ED charges** — Your Cedars-Sinai urgent care choices with waived copays are expanding. This summer, look for a new early morning on campus walk-in clinic for employees and a new urgent care center at Playa Vista, adding to continued great service at our urgent care locations at Beverly Hills and Culver City.

In addition, charges for visits to the Cedars-Sinai Emergency Department will no longer be waived. Starting July 1, your share of ED costs will be:

#### Cedars-Sinai Emergency Department:

- Vivity HMO and Blue Cross HMO: \$50/visit
- Blue Cross PPO: \$100/visit + 25% coinsurance

#### Anywhere else:

- Vivity HMO and Blue Cross HMO: \$100/visit
- Blue Cross PPO: \$100/visit + 25% coinsurance

Charges will be waived if admitted (at Cedars-Sinai or anywhere). See page 2 for details.

- **Blue Cross HMO and Blue Cross PPO premiums increase.**
- **Vivity HMO is adding a new hearing aid benefit** — There is no copay and coverage is limited to one hearing aid per ear every three years.

### Dental

- Premiums are increasing slightly (a couple of dollars per month).

## WHAT'S NOT CHANGING

- Medical plan benefits, deductibles, copays (except for Emergency Department copays) or coinsurance
- Premiums for:
  - Vision
  - Life, AD&D and disability insurance
  - Legal plan
- Pay rate bands

### Open Enrollment

#### Friday, May 5–Friday, May 26

- Now is your once-a-year opportunity to change your healthcare, flexible spending accounts and insurance benefits online at [Cedars-Sinai.MyBenefitChoice.com](http://Cedars-Sinai.MyBenefitChoice.com) or by calling 888-302-3941.
- Changes are effective July 1, 2017–June 30, 2018.

### Enroll Now for an FSA

Flexible spending account (FSA) participation does not roll over from year to year — you must re-enroll annually. To participate in a healthcare or dependent care FSA for the coming benefit year (July 1, 2017–June 30, 2018), you must enroll now. Otherwise, you'll have to wait until next year's enrollment period in May 2018.

Maximum contributions for the 2017-2018 benefit year:

- Healthcare FSA increases to \$2,600/year
- Dependent care FSA
  - \$5,000/year if you make less than \$120,000/year
  - \$1,200/year if you make \$120,000 or over/year

**Don't forget! You must re-enroll in flex spending accounts every year.**

**For new premium amounts, see the enclosed  
Employee Benefits Reference Guide.**

## PRIMARY CARE? URGENT CARE? EMERGENCY DEPARTMENT?

### Knowing the right place can save you money, time and avoid unnecessary delays

To encourage you to make the right choice of healthcare setting in the right situation, use this chart to navigate **Cedars-Sinai's numerous care options**. See pages 17-18 in the enclosed guide for more details.

#### If you need...

- New hire/volunteer and annual screenings and vaccinations
- Medical evaluations and follow-up visits for work-related injuries
- Medical evaluation of infectious conditions
- Fitness for duty evaluations

#### Employee Health Services

Steven Spielberg Building  
8723 Alden Drive, SSB-200  
Los Angeles, CA 90048  
310-423-3322  
Monday-Friday, 6 a.m.-5 p.m.

#### If you want to...

- Access your Employee Health Services information
- Communicate with your physician
- Request appointments
- Access test results
- Request prescription renewals
- View information on your care

#### My CS-Link

Activate your account at MyCSLink.org:

- Select "New User Signup"
- Enter your access code as it appears in your enrollment letter or email, or request one online
- Create your ID and password

Once you have an account, you can download the "Cedars-Sinai My CS-Link" app.

#### In this situation...

- Illness or injury (non-life-threatening)
- Sick child at 3 a.m.
- While traveling
- Prefer using technology

#### LiveHealth Online — **New waived copays!**

Anthem physicians consult with you by video via your computer or mobile device, for no copay. Available 24/7, with Spanish-speaking doctors by appointment.

#### For all your healthcare needs...

- Preventive care or wellness
- First line of support for illness or injury
- Disease management
- Access to specialized care

#### Your Primary Care Physician (PCP)

Your PCP is your partner in managing your healthcare and may treat you online or over the phone, schedule an appointment to see you in person, coordinate care with a specialist, direct you to urgent care or suggest you go to the nearest emergency department. Your PCP's care team is available 24/7.

#### If symptoms include....

- Cold or flu
- Cut/laceration with contained bleeding
- Diarrhea
- Ear infection
- Fever or chills
- Muscle pain
- Nausea and vomiting
- Respiratory infection
- Sore throat or cough
- Sprain
- Urinary tract infection

#### Cedars-Sinai Urgent Care

**Beverly Hills**  
8501 Wilshire Blvd., Suite 150  
Beverly Hills, CA 90211  
310-248-7000

#### Culver City

10100 Culver Blvd.  
Culver City, CA 90232  
310-423-3333  
Monday-Friday, Noon-9 p.m.  
Saturday-Sunday, 9 a.m.-6 p.m.

#### **Coming in August!**

**Playa Vista**  
12746 West Jefferson Blvd.  
Playa Vista, CA 90094

#### **Coming in July!**

**New early morning  
Cedars-Sinai on campus  
employee walk-in clinic.**  
Location and hours to be announced.

#### In this situation...

- Bleeding that won't stop
- Bone break
- Chest pain or stroke
- Fever in babies (under 8 weeks)
- Major cut
- Ongoing vaginal bleeding if pregnant
- Seizure without existing condition
- Serious burn
- Serious injury to head, neck, spine or back
- Snake bite
- Sudden loss or change of vision
- Suicidal thoughts
- Vomiting or coughing up blood

#### Cedars-Sinai Emergency Department

Cedars-Sinai  
Emergency Department  
North Tower, Street Level  
8700 Beverly Blvd.  
Los Angeles, CA 90048  
310-423-3277 or call 911  
Open 24/7

**NEW! Starting July 1**, your share of Cedars-Sinai Emergency Department costs will be:

- Vivity HMO and Blue Cross HMO: \$50/visit
- Blue Cross PPO: \$100/visit + 25% coinsurance

Charges will not be waived unless admitted.

# ENROLL NOW! WHAT YOU NEED TO DO

Open enrollment is your once-a-year opportunity to review your personal situation and make changes to your benefits for the July 1, 2017–June 30, 2018, benefit year. For details about plan options, see your Benefits Reference Guide.

## Between Friday, May 5–Friday, May 26, 2017

### Enroll or make changes to healthcare, insurance + FSAs

Enroll online: [Cedars-Sinai.MyBenefitChoice.com](http://Cedars-Sinai.MyBenefitChoice.com)

Enroll by phone: 888-302-3941

If it's your first visit, you'll need to register (use company key CSHS).

You may switch plans, enroll or drop coverage for you (and eligible family members):

- **Medical\***
- **Dental\***
- **Vision\***
- **Supplemental life insurance**
- **Supplemental AD&D insurance**
- **Supplemental long term disability** (CSMC staff only)
- **Legal Plan**

*\*If you drop family members' healthcare coverage during open enrollment, they are not eligible for COBRA.*

If you enroll family members, you may be asked to submit documentation, which you can upload on the enrollment site. Submit documentation within 30 days.

### Enroll in the FSA(s) now to participate for 2017-2018

- Healthcare FSA
- Dependent care FSA

### Update your contact information

From the Cedars-Sinai intranet home page ([web.csmc.edu](http://web.csmc.edu)):

- > ADMINISTRATIVE (at the top)
- > HUMAN RESOURCES
- > MY PROFILE
- > Select: CHANGE OF ADDRESS AND/OR PHONE NUMBER

### Submit the form:

- From a work computer — electronically
- If not at a work computer, print it and mail to:

Cedars-Sinai  
HR Records Department  
8700 Beverley Blvd. 50 N, Suite 350  
Los Angeles, CA 90048

**Questions?** Call HR Records at 310-423-5526.

## New Benefit Vendors

- **HealthFund and Flexible Spending Accounts (FSAs)** — TRI-AD is our new HealthFund and flexible spending account vendor (replacing ConnectYourCare). They will also be our new COBRA administrator (replacing EBMS).
- **Group Life and AD&D Insurance** — Voya is our new vendor (replacing Unum); no changes to benefits.
- **Group Disability Insurance** — Reliance Standard is our new vendor (replacing Liberty Mutual); no changes to benefits.
- **Pet Insurance** — Nationwide Pet Insurance is our new vendor.

For details about these benefits, see the Employee Benefits Reference Guide.

## HELP ENROLLING + EMPLOYEE BENEFITS QUESTIONS

### Contact the MBC HR Employee Benefits Help Desk

- For help using the enrollment website
- If you don't have access to a computer
- To get answers to general benefit questions.

**Phone:** 888-302-3941

**Fax:** 206-299-3158

**Email:** [MBC.cshs@milliman.com](mailto:MBC.cshs@milliman.com)

**Hours:** Monday–Friday | 6 a.m.–5 p.m.

## TOTAL COMPENSATION + BENEFITS

See your total compensation + benefits online.

Log in anytime to see personalized reports showing the monetary value of your pay and benefits:

- Year-to-date for 2017 (updated quarterly)
- Previous years (2015, 2014)

### Your Total Comp ...it's more than just a paycheck!



**Access benefit information on our new benefits app!**  
Download the updated CS Benefits App beginning May 5, 2017.

- Search **Cedars-Sinai Benefits** in the App Store/Google Play.
- Once you download the app, enter the access code: **csapp**.

## 20<sup>th</sup> ANNUAL BENEFITS FAIR

FRIDAY, MAY 5 | 7 a.m.-7 p.m.  
HARVEY MORSE AUDITORIUM

Bring your co-workers and have some fun!

- Learn what's new
- Download our CS Benefits app
- Meet vendor representatives and ask questions
- Enroll or change your healthcare, insurance and FSA benefits
- Update your address and beneficiaries

### BENEFITS FAIR ROAD SHOWS

LOCATION	DATE AND TIME
<b>Mark Goodson Building</b> Conference Room 102	Monday, May 8 8:30-11:30 a.m.
<b>6500 Wilshire</b> San Vicente Conference Room, 1st Floor	Monday, May 8 1:30-4:30 p.m.
<b>Torrance Warehouse</b> Big Event Room, 2nd Floor	Thursday, May 18 10:30 a.m.-3:30 p.m.

### HAVE A QUESTION?

#### MBC HR Employee Benefits Help Desk

Contact	For Help With
Phone: 888-302-3941	■ General benefit questions
Fax: 206-299-3158	■ Figuring out who to contact, start with MBC
Email: <a href="mailto:MBC.cshs@milliman.com">MBC.cshs@milliman.com</a>	■ Online enrollment
Web: <a href="http://Cedars-Sinai.MyBenefitChoice.com">Cedars-Sinai. MyBenefitChoice.com</a>	■ Adding an HMO PCP when enrolling for the first time
Hours: Open Monday-Friday 6 a.m.-5 p.m. (Closed major holidays)	Disponible también en Español

Si tiene preguntas de los beneficios que le ofrece Cedars-Sinai o de como enrolarse a ellos, el Centro de Ayuda MBC HR tiene representantes en Español para asistir con cualquier duda o pregunta. Favor de llamar al 888-302-3941 o mande un correo electrónico a [MBC.cshs@milliman.com](mailto:MBC.cshs@milliman.com).

### Consider Vivity!

Vivity is a first-in-the-nation partnership between a health insurance company (Anthem) and seven local hospital local hospitals and their affiliated physicians around L.A. and Orange counties:

- Cedars-Sinai
- Good Samaritan Hospital
- Huntington Memorial Hospital
- MemorialCare Health System
- PIH Health
- Torrance Memorial Medical Center
- UCLA Health

#### The Vivity HMO offers many attractive features:

- Lowest premiums of the Cedars-Sinai medical plan options
- You can get care from Cedars-Sinai (by selecting a Cedars-Sinai Medical Group or Cedars-Sinai Health Associates PCP) or with authorization from any Vivity partner
- Choose different PCPs for you and your family members (for example, yours could be on campus and your family's near home)
- Direct access to four specialties (dermatologists, ear, nose and throat (ENT) doctors, OB-GYNs and allergists) in your medical group without a referral from your doctor (same as with the Blue Cross HMO)
- Except for the Emergency Department, copays are waived for care provided by a Cedars-Sinai Medical Center-billed facility
- LiveHealth Online copays are waived
- Lowest out-of-pocket maximum — plan pays 100% after you've paid \$500/person in a calendar year
- Large pharmacy network, including CVS, Target, Vons, Walgreens, Rite Aid, Ralphs, Horton & Converse and more
- Find out more at [VivityHealth.com](http://VivityHealth.com).

If you are currently with California Care and live within the Vivity service area, you could have the same physician and coverage if you switched to Vivity — at a fraction of the cost. The only difference to consider is if you take an ongoing medication. Certain drugs are not available, or considerably more expensive, on Vivity's formulary. To inquire about a specific medication, call Vivity at 844-659-6878.