



OPEN ENROLLMENT FOR 2019-2020 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 suit you and your family’s needs, look to the enclosed materials for guidance. Changes described below take effect July 1, 2019.

WHAT’S CHANGING

- Vivity HMO – New pharmacy provider IngenioRx.
- Blue Cross HMO
 - Employee-only premiums are decreasing; premiums for other coverage levels will increase slightly.
 - New deductible of \$100/person or \$200/family applies for non-Cedars-Sinai facilities.
- Blue Cross PPO
 - Premiums are decreasing.
 - Emergency Department – 25% coinsurance eliminated for in-network visits (deductible still applies).
 - Outpatient surgery – New \$350 maximum benefit applies to out-of-network care. (This means the plan pays up to \$350, and you are responsible for any charges above \$350.)
- Blue Cross HMO and Blue Cross PPO – New MedImpact pharmacy opioid cumulative dosing program.
- New EAP partner – Empathia LifeMatters.

WHAT’S NOT CHANGING

- Premiums for the following benefits will stay the same:
 - Vivity HMO
 - Dental
 - Vision
 - Supplemental life and AD&D insurance
 - Voluntary LTD insurance (CS staff only)
 - Legal plan
- Pay rate bands.
- HealthFund program through TRI-AD.

Enrollment Period

Friday, May 3–Friday, May 24

- Now is your once-a-year opportunity to change your healthcare, FSA and insurance benefits online at Cedars-Sinai.MyBenefitChoice.com or by calling 888-302-3941.
- Changes are effective July 1, 2019–June 30, 2020.

Enroll Now for an FSA

Flexible spending account (FSA) enrollment is not automatic – you must re-enroll annually. To participate in a healthcare or dependent care FSA for the coming benefit year, you must enroll by May 24, 2019. Otherwise, you’ll have to wait until next year’s enrollment period in May 2020.

Maximum contributions for the 2019-2020 benefit year:

- Healthcare FSA increases to \$2,700/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

**See the inside pages for benefit details
and premium amounts!**

22nd ANNUAL

BENEFITS FAIR

FRIDAY, MAY 3 | 7 a.m.–5 p.m.

HARVEY MORSE AUDITORIUM

Bring your co-workers and have some fun!

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

If you miss the Benefits Fair, we invite you to join us at a follow-up event...

BENEFITS FAIR ROAD SHOWS	
LOCATION	DATE AND TIME
Mark Goodson Building Conference Room 102	Tuesday, May 7 8 a.m.–11:30 a.m.
6500 Wilshire San Vicente Conference Room, 1st Floor	Tuesday, May 7 1 p.m.–5 p.m.
The Angeles Clinic (Santa Monica) Onsite Conference Room	Wednesday, May 8 9 a.m.–11:30 a.m.
The Angeles Clinic (Wilshire) Onsite Conference Room	Wednesday, May 8 1 p.m.–3:30 p.m.
Torrance Warehouse Big Event Room, 2nd Floor	Thursday, May 9 10 a.m.–3 p.m.

WHAT'S NEW STARTING JULY 1, 2019

Vivify HMO

IngenioRx — New Pharmacy Provider

Starting July 1, the Vivify HMO plan will have a new pharmacy provider: IngenioRx.

The biggest change is that prescriptions will no longer be filled at out-of-network pharmacies. Starting July 1, prescription medications will be covered only at IngenioRx in-network pharmacies and specialty medications will be covered only through IngenioRx specialty pharmacies.

Other than that, most of the transition to IngenioRx will occur behind the scenes and you won't even notice. For example:

- There will be no changes to the benefits covered or to the formulary.
- You'll continue to use your same Anthem ID card (mailed to you in March).
- You'll call the same phone number (on your ID card) to reach pharmacy member services — only starting July 1, it will be staffed 24/7!

Keep an eye out for more information coming

In early to mid-May, employees in the Vivify HMO will receive a welcome letter from Anthem with information about the transition to IngenioRx.

If you currently use home delivery, a specialty medication or a retail pharmacy not in the IngenioRx network, you will receive an additional mailing in late May or June. If you are currently using a specialty medication, you will also receive a phone call from an Anthem representative to help with the transfer of your medication to IngenioRx.

If you have questions

Contact Anthem:

Phone: 844-659-6878 (as shown on your Anthem ID card)

Hours: 24/7 (after July 1)

Web: anthem.com/ca

Keep an eye out for your Benefits Reference Guide coming to your home mailbox soon!

Or find it online at Cedars-Sinai.MyBenefitChoice.com.

Blue Cross HMO and Blue Cross PPO

Opioid Program through MedImpact Pharmacy

Starting in July, MedImpact is implementing a new program to help control the overutilization of prescribed medications, with a primary focus on drugs prone to misuse, addiction and/or overdose.

Through drug utilization controls, the new Opioid Overutilization and Safety Controls Program seeks to increase patient safety, improve clinical management and reduce fraud, waste and abuse.

Get answers on the go with two Cedars-Sinai apps!

CS Employee app:

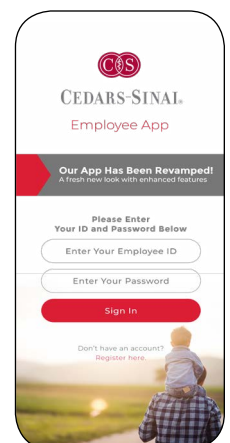
- Stay informed with news and information.
- Watch and learn through videos.
- Snap and save photos of common cards.
- Get answers to common questions quickly with contact information and one-touch dialing.

Download it today from csemployeeapp.com.

Cedars-Sinai app for employees, patients and visitors:

- Log in to My CS-Link to view doctor messages, lab results, appointments and more.
- Get directions within the medical center.

Available in the Apple app store or Google Play store; just search for "Cedars-Sinai."



Meet Our New EAP Partner: LifeMatters by Empathia

Starting July 1, LifeMatters by Empathia will partner with our current internal Work & Life Matters team to provide expanded access to our employee assistance program (EAP). When you or your family need useful ideas, helpful resources or reliable professional care, LifeMatters offers free, confidential assistance 24/7.

Like the internal Work & Life Matters team, LifeMatters by Empathia is available to you, your spouse/DP and your children. Expanded services include:

Telephone, virtual and face-to-face counseling for:

- Stress, depression and personal problems
- Balancing work and personal needs
- Family and relationship concerns
- Alcohol or drug dependency
- Workplace conflicts

WorkLife services:

- Financial consultation and resources to help with budgeting, debt management, financial planning and more.
- Limited legal consultation for personal legal matters such as estate planning, family law, personal injury, etc. (note, it does not replace the comprehensive legal services provided through the Hyatt Legal Plan).

Online and assisted searches for:

- Child and elder care resources and guidance
- Adoption assistance
- Educational resources
- Personal security
- Online calculators for a variety of needs
- Home improvement
- Veterinarians, pet-sitting and obedience training

Look for more information coming in June!

Medical and Pharmacy Premiums

MONTHLY MEDICAL BENEFIT PREMIUMS: JULY 1, 2019–JUNE 30, 2020

	Employee		Employee and Spouse/Domestic Partner		Employee and Children		Employee and Family	
	You Pay	Cedars-Sinai Pays	You Pay	Cedars-Sinai Pays	You Pay	Cedars-Sinai Pays	You Pay	Cedars-Sinai Pays
Pay rate under \$20.00								
Vivity HMO	\$6.00	\$466.48	\$32.00	\$1,007.46	\$22.00	\$828.48	\$62.00	\$1,402.67
Blue Cross HMO	\$39.00	\$513.06	\$110.00	\$1,104.52	\$90.00	\$903.72	\$155.00	\$1,556.40
Blue Cross PPO	\$122.00	\$677.04	\$377.00	\$1,380.90	\$316.00	\$1,122.28	\$552.00	\$1,925.04
Pay rate \$20.00–\$34.99								
Vivity HMO	\$22.00	\$450.48	\$49.00	\$990.46	\$40.00	\$810.48	\$85.00	\$1,379.67
Blue Cross HMO	\$50.00	\$502.06	\$134.00	\$1,080.52	\$110.00	\$883.72	\$189.00	\$1,522.40
Blue Cross PPO	\$137.00	\$662.04	\$390.00	\$1,367.90	\$330.00	\$1,108.28	\$568.00	\$1,909.04
Pay rate \$35.00–\$59.99								
Vivity HMO	\$45.00	\$427.48	\$83.00	\$956.46	\$70.00	\$780.48	\$121.00	\$1,343.67
Blue Cross HMO	\$66.00	\$486.06	\$175.00	\$1,039.52	\$143.00	\$850.72	\$246.00	\$1,465.40
Blue Cross PPO	\$160.00	\$639.04	\$423.00	\$1,334.90	\$359.00	\$1,079.28	\$607.00	\$1,870.04
Pay rate \$60.00 or more								
Vivity HMO	\$77.00	\$395.48	\$122.00	\$917.46	\$109.00	\$741.48	\$199.00	\$1,265.67
Blue Cross HMO	\$94.00	\$458.06	\$231.00	\$983.52	\$189.00	\$804.72	\$326.00	\$1,385.40
Blue Cross PPO	\$192.00	\$607.04	\$460.00	\$1,297.90	\$395.00	\$1,043.28	\$657.00	\$1,820.04

For medical benefit purposes, your pay rate is your hourly rate of pay in the Cedars-Sinai payroll system on April 1 each year, excluding shift differentials. For 12-hour shift employees, your rate is your eight-hour equivalent rate of pay. If you are full-time salaried, it's your annual salary divided by 2,080 (hours). Your hourly pay rate or eight-hour equivalent rate is shown on your Personalized Current Benefit Summary or Personalized Benefit Enrollment Checklist. Your pay rate in effect on April 1 each year (or hire date, if later) determines your monthly premium amount for the next benefit year starting July 1. Your monthly premium amount will not change during the year because of any increase or decrease in your pay rate.

Enroll at Cedars-Sinai.MyBenefitChoice.com

Open enrollment is your once-a-year opportunity to review your personal situation and make changes to your benefits for the coming benefit year. For details about plan options, see your Benefits Reference Guide coming to your home mailbox soon.

Between Friday, May 3–Friday, May 24, 2019

Enroll or make changes to healthcare, insurance and FSAs

Enroll online: Cedars-Sinai.MyBenefitChoice.com
Enroll by phone: 888-302-3941

First time visitors must register for a new account using company key CSHS.

You may switch plans, enroll or drop coverage for you and your 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.

You may need to submit documentation for family members, which you can upload on the enrollment site. Be sure to submit documentation within 30 days.

Enroll in the FSA(s) now to participate for 2019-2020

- Healthcare FSA
- Dependent care FSA

Designate or update your beneficiaries (if needed)

By keeping your beneficiaries up-to-date, you ensure any death benefits would go to the people you choose.

- **Insurance plans** — Do it online or over the phone while enrolling for benefits
- **Retirement plans** — Link to the Retirement Plans' website from the Benefits Portal Quick Links menu

Update your contact information

Change of contact information forms are posted on the Cedars-Sinai intranet:

- Visit the HR Service Center online to download a copy of the Employee Address and Phone Change ePAF (near the bottom of the page).
- The ePAF is a PDF form that requires Adobe Acrobat to correctly function. If you use Internet Explorer, Acrobat will be the default when you open the ePAF from the website.
- Fill out the ePAF on your computer and click the "Electronic Submit" button within the form.

NEED HELP?

MBC HR Employee Benefits Help Desk

Contact	For Help With
Phone: 888-302-3941	■ Online enrollment
Fax: 206-299-3158	■ Adding an HMO PCP when enrolling for the first time
Email: MBC.cshs@milliman.com	■ Requesting a paper copy of the benefits program SPD
Web: Cedars-Sinai. MyBenefitChoice.com	■ Updating life insurance beneficiaries
Hours: Open Monday–Friday 6 a.m.–5 p.m. (Closed major holidays) Disponible también en Español	■ General benefit questions

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.

Summary Plan Description Available Online

The Summary Plan Description (SPD) for the Cedars-Sinai Healthcare, Insurance, HealthFund and Flexible Spending Account benefits program is a collection of booklets describing the features of the various benefit plans offered to eligible employees. To access the SPD booklets, visit the Benefits Portal at Cedars-Sinai.MyBenefitChoice.com (About Our Benefits > Summary Plan Description). For a paper copy, contact the MBC HR Employee Benefits Help Desk.

Don't Forget to Earn Your 2018–2019 HealthFund

All benefits-eligible employees enrolled in a Cedars-Sinai medical plan are eligible to earn an annual HealthFund contribution. You have until June 30, 2019 to earn a 2018–2019 HealthFund through TRI-AD. See the Benefits Reference Guide posted on Cedars-Sinai.MyBenefitChoice.com for details.