

Open Enrollment for 2023–2024 Benefits

Like most healthcare organizations, Cedars-Sinai is facing budget challenges for a number of reasons beyond our control. Across the organization, we are focusing on reducing costs where possible and using resources wisely. This will affect our benefit plans as well. Cedars-Sinai offers generous healthcare benefits that are well above average compared with other large healthcare organizations. Your share of costs for medical benefits will increase this year—deductibles, copays, out-of-pocket maximums and employee premiums will all go up. Even with these increases, your total compensation (pay and benefits) overall from Cedars-Sinai remains very competitive.

Please review your current elections and make any needed changes to ensure you have the best coverage for you and your family.

What's Changing

Employee Premiums and Pay Rate Bands

- Vivity HMO, Blue Cross HMO and Blue Cross PPO— Employee premiums will increase for all medical plans. [See page 16 of the enclosed Benefits Reference Guide for the new premium amounts.](#)
- We are adding more pay rate bands so that higher paid employees pay a larger share of costs for medical coverage.

Vivity HMO

- Out-of-pocket maximum (medical and Rx combined) will increase to \$1,500/1 person; \$2,500/2 persons; \$3,500/3 or more.
- Emergency department copay will increase to \$150/visit (Cedars-Sinai and Marina del Rey Hospital); \$250/visit (anywhere else).
- Hospital inpatient services (including behavioral health) will have a new copay of \$100/day up to 3 days (\$300 max) at Cedars-Sinai facilities; copay will increase to \$200/day up to 3 days (\$600 max) at other in-network facilities.

Blue Cross HMO

- New deductible of \$300/1 person; \$600/2 or more for Cedars-Sinai facilities; deductible will increase to \$750/1 person; \$1,500/2 or more for other in-network facilities.
- Out-of-pocket maximum (medical only) will increase to \$1,500/1 person; \$4,500/2 or more.
- Emergency department copay will increase to \$150/visit at Cedars-Sinai and Marina del Rey Hospital; \$250/visit (anywhere else).
- Advanced imaging (CT/PET scans, MRIs) has a new copay of \$100/test at Cedars-Sinai facilities; \$100/test (after deductible) at other in-network facilities.
- Outpatient surgery has a new copay of \$100/procedure at Cedars-Sinai facilities; \$100/procedure (after deductible) at other in-network facilities.
- Hospital inpatient services (including behavioral health) copay will increase to \$100/day (\$300 max) at Cedars-Sinai facilities; \$200/day (\$600 max) at other in-network facilities.

Blue Cross PPO

- Out-of-network coinsurance (percentage of costs you pay) will increase to 60% (from 40%).
- Emergency department copay will increase to \$150/visit at Cedars-Sinai and Marina del Rey Hospital; \$250/visit plus 25% coinsurance anywhere else.

See the inside pages and the enclosed *Benefits Reference Guide* for details.

Open enrollment period

Friday, May 5–Friday, May 26

- 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, 2023–June 30, 2024.

MedImpact Pharmacy (Blue Cross HMO and Blue Cross PPO)

- Beginning July 1, prescription drug copays will be the same for the Blue Cross HMO and the Blue Cross PPO.
- Drug copays will increase, and the \$0 copay for maintenance medications will be eliminated.
- Walgreen's will be a new pharmacy option (though with higher copays).
- See page 3 for pharmacy details.

Flexible Spending Accounts

- Healthcare FSA annual contribution limit will increase to \$3,050; the rollover amount will increase to \$610.
- **Action required!** If you want an FSA, annual enrollment is required.

Life and AD&D Insurance

- New 1.5x pay (\$50,000 minimum to \$400,000 maximum) company-paid life and AD&D insurance coverage (except executive, faculty and director coverage remains the same).
- Reminder: Employer-paid coverage up to \$50,000 is tax-free. The value of your employer-paid life insurance over \$50,000 is added to your taxable wages as imputed income at an IRS-determined rate.

New Supplemental Insurance Options

This year we're pleased to offer three new types of insurance to **supplement** your medical coverage: hospital indemnity, accident and critical illness insurance. See page 4 for details.

What's Not Changing

- Employee premiums for:
 - Dental plans
 - Vision plan
 - Supplemental life and AD&D insurance
 - Supplemental LTD insurance (CS staff and MN staff only)
 - Legal plan
- Dental benefits
- Vision benefits

What's Changing

MEDICAL PLAN BENEFITS

Medical plan features with changes for 2023–2024 are highlighted in gray in the table below. For the full table, refer to your Benefits Reference Guide.

The following acronyms are used in the table below: **CSMG**: Cedars-Sinai Medical Group **CSHA**: Cedars-Sinai Health Associates
CS: Cedars-Sinai **MDRH**: Cedars-Sinai Marina del Rey Hospital **PCP**: Primary Care Physician

Plan	Vivity HMO	Blue Cross HMO		Blue Cross PPO	
	In-Network	Cedars-Sinai	In-Network	In-Network	Out-of-Network ²
Covered providers and networks	Vivity HMO Network	CSMG or CSHA PCP	Any Other CaliforniaCare HMO Network PCP	Prudent Buyer (In California) BlueCard (Outside California)	Any Licensed Provider
Access to Cedars-Sinai care	CSMG or CSHA PCP: Yes Other PCPs: No Cedars-Sinai access	Yes	No	Check with your provider	Check with your provider
Deductible <i>Per calendar year</i>	None	\$300/1 person ¹ \$600/2 or more ¹	\$750/1 person ¹ \$1,500/2 or more ¹	\$750/1 person \$2,250/3 or more	\$1,500/1 person \$3,750/3 or more
Out-of-pocket maximum <i>Per calendar year</i>	\$1,500/1 person \$2,500/2 persons \$3,500/3 or more (medical and Rx combined)	\$1,500/1 person \$4,500/2 or more (medical only)	\$1,500/1 person \$4,500/2 or more (medical only)	\$3,000/1 person \$9,000/3 or more (medical only)	\$5,000/1 person \$15,000/3 or more (medical only)
Covered Services You pay...	All PCPs Copay	CSMG or CSHA PCP Copay	Other PCPs Copay	In-Network Coinsurance	Out-of-Network Coinsurance³
Office visit <i>MD/professional</i>	PCP: \$20/visit ² Specialist: \$35/visit ²	PCP: \$20/visit ² Specialist: \$35/visit ²	PCP: \$30/visit Specialist: \$45/visit	25% ² (after deductible)	60% (after deductible)
Preventive care	\$0	\$0	\$0	\$0	60% (after deductible)
Urgent care center	\$20/visit ²	\$20/visit ²	\$30/visit	25% ² (after deductible)	60% (after deductible)
Emergency department <i>Copay waived only if admitted</i>	CS and MDRH: \$150/visit Anywhere else: \$250/visit	CS and MDRH: \$150/visit	Anywhere else: \$250/visit	CS and MDRH: \$150/visit Other in-network: \$250/visit + 25% (after deductible)	\$250/visit + 25% (after deductible)
Diagnostic test <i>X-ray, blood work</i>	\$0	\$10/test ²	\$10/test	25% ² (after deductible)	60% (after deductible)
Advanced imaging <i>CT/PET scan, MRI</i>	\$100/test ²	\$100/test ²	\$100/test (after deductible)	25% ² (after deductible)	60% (after deductible)
Outpatient surgery	\$100/procedure ²	\$100/procedure ²	\$100/procedure (after deductible)	25% ² (after deductible)	60% up to \$5,000; then you pay 100% (after deductible)
Hospital Facility	CS and MDRH: \$100/day (\$300/admit max) ^{2 and 4} Other in-network: \$200/day (\$600/admit max)	\$100/day (\$300/admit max) ^{2 and 4}	\$200/day (\$600/admit max)	\$375/admit + 25% ^{2 and 4} (after deductible)	\$375/admit + 60% (after deductible)
Hospital visit <i>MD/professional</i>	\$0	\$0	\$0	25% (after deductible)	60% (after deductible)

1. Deductible applies to hospital and outpatient facility services (no deductible for preventive, X-ray or lab services).

2. Some Cedars-Sinai and Cedars-Sinai Marina del Rey Hospital billed charges waived, including deductibles. Provider charges may or may not apply.
 Questions about fees and waived charges must be submitted directly to your provider.

3. For out-of-network services, you pay the coinsurance and the difference between the provider's usual charges and the maximum allowed amount.

4. Hospital copay waived at Cedars-Sinai, Cedars-Sinai Marina del Rey Hospital, Torrance Memorial and Huntington Hospital.

MEDIMPACT PHARMACY BENEFITS

Blue Cross PPO and Blue Cross HMO

When you enroll in the Blue Cross PPO or Blue Cross HMO, you receive pharmacy benefits through MedImpact. This table shows your costs for prescriptions starting July 1, 2023. For the full table, refer to your Benefits Reference Guide.

Rx Copays	MedImpact In-Network Pharmacy		Walgreens	
	Retail 30-day supply	Birdi Mail Order and Retail 90-day supply	Retail 30-day supply	Retail 90-day supply
Generic¹	\$10	\$25	\$30	\$75
Brand formulary²	25% \$25 min/ \$75 max	25% \$65 min/ \$195 max	25% \$45 min/ \$135 max	25% \$115 min/ \$345 max
Brand nonformulary²	40% \$40 min/ \$120 max	40% \$100 min/ \$300 max	40% \$60 min/ \$180 max	40% \$150 min/ \$450 max
Specialty Through MedImpact Direct Specialty Program	Same copay as above, based on tier	Not covered	Not covered	Not covered
Specialty³ Through Cedars-Sinai Pharmacotherapy Clinic	\$0	Not covered	Not covered	Not covered
Rx Out-of-pocket max⁴ Blue Cross HMO Blue Cross PPO	Rx only \$6,100/1 person \$11,700/2 or more \$3,600/1 person \$4,450/2 or more			

¹ Certain high-cost generics will not be available.

² If you request a brand drug when a generic is available, you pay the brand formulary or brand nonformulary copay (whichever the case may be), plus the difference between the brand drug cost and generic drug cost. (In this situation, the cost could be more than the maximum listed above.)

³ Available for certain specialty medications for employees and dependents covered by the Blue Cross PPO or HMO who reside in California. To find out if you are eligible, send an email with the name of your medication to: GroupPharmacotherapyClinic@cshs.org

⁴ If you use a coupon on a medication, only the amount you actually pay out-of-pocket will be applied toward the out-of-pocket maximum.

Need help?

MBC HR Employee Benefits Help Desk

Contact

Phone: 888-302-3941
Fax: 206-299-3158
Email: mbc.cshs@milliman.com
Web: [Cedars-Sinai.
MyBenefitChoice.com](https://www.cedars-sinai.org/MyBenefitChoice.com)
Hours Open Monday–Friday
5 a.m.–5 p.m. PT
(Closed major holidays)
Disponible también en Español

For Help With

- Online enrollment
- Adding an HMO PCP when enrolling for the first time
- Requesting a paper copy of the benefits program SPD
- Updating life insurance beneficiaries
- General benefit questions

Si tiene preguntas de los beneficios que le ofrece Cedars-Sinai o de como inscribirse 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.

What's New

MORE, HIGHER PAY BANDS

Cedars-Sinai is keenly aware of cost pressures in medicine—for hospitals, clinics, doctors and for patients. Rising premiums can place a burden on household budgets, especially for those who can least afford it. It's important to us that high-quality medical care remain accessible to all our employees. That's why we're adding more salary bands this year, so that higher-paid employees pay a larger share of costs. The cost of medical benefits is shared between you and Cedars-Sinai. Your share is based on your pay rate, the plan you enroll in and how many family members you cover.

See page 16 of the enclosed **Benefits Reference Guide for the new pay bands and premium amounts for 2023-2024.**

SUPPLEMENTAL INSURANCE OPTIONS

Hospital Indemnity, Accident and Critical Illness

Major illnesses and accidents can be a financial strain, even with medical insurance. Starting July 1, Cedars-Sinai will offer three new types of supplemental insurance plans to help you pay for expenses not covered by your medical plan, like deductibles and copays, lost wages, child care, housecleaning or other household expenses. These plans do not replace your medical plan coverage—they supplement it through direct financial assistance to you.

If you want this coverage, you must enroll during open enrollment. For more details about these plans and employee premiums, see your enclosed Benefits Reference Guide.

Hospital indemnity

- Pays a lump sum of \$1,000 upon admission to the hospital or ICU
- Pays \$200/day in ICU
- Pays \$100/day for an inpatient hospital or rehab facility stay (up to 60 days)
- Includes admission for pregnancy/delivery

Accident

Pays cash benefits if you are in a covered accident that results in specific injuries and treatments. Some of the most common treatments include:

- Hospital admission – \$2,000
- Hospital stay – \$325/day (up to 365 days)
- Emergency department treatment – \$250
- Follow up doctor treatment – \$100
- X-ray – \$90
- Stitches (for lacerations up to 2") – \$90
- Physical or occupational therapy (up to six visits per accident) – \$60

Critical illness

- Pays a lump sum if you (or a covered family member) are diagnosed with a covered disease or condition
- You select the coverage amount for yourself (and your spouse/DP)
 - Employee: choice of \$10,000, \$20,000 or \$30,000
 - Spouse/DP: \$5,000 increments up to \$30,000, not to exceed 100% of your benefit
 - Children: 50% of employee benefit
- Covered conditions include heart attack, coronary artery bypass, kidney failure, cancer, stroke and more

HINGE HEALTH FOR JOINT AND MUSCLE PAIN

Cedar-Sinai is excited to offer Hinge Health, a virtual exercise and therapy program to help you overcome back and joint pain (knee, hip, neck, shoulder, etc.). Hinge Health is:

- Available at no cost to you and your family members (age 18+) enrolled in a Cedar-Sinai medical plan.
- Virtual, so you can do it from the comfort of home, on your schedule.
- Customized to meet your needs, including exercise therapy, a personal coach and physical therapy as needed.

Enrollment opens July 1, 2023 and space is limited. Join the waitlist now at hingehealth.com/for/cedarssinai.

Hinge Health

Phone: 855-902-2777

Email: hello@hingehealth.com

Web: hingehealth.com/for/cedarssinai

News and Reminders

For more information about these benefits, see your 2023-2024 Employee Benefits Reference Guide.

Earn Your Wellness Matters Incentive

Cedars-Sinai cares about your wellbeing. Our Wellness Matters program offers resources and events to support your emotional, physical, financial and nutritional health goals all year long. Plus, we offer an incentive for taking healthy actions!

All benefits-eligible employees enrolled in a Cedars-Sinai medical plan can earn an annual incentive (formerly called the HealthFund). When you take a healthy action between July 1, 2023 and June 30, 2024, you'll receive a contribution from Cedars-Sinai based on your pay band:

- Under \$45/hour (up this year from \$35/hour): **\$300**
- \$45 or more/hour: **\$150**

Once earned, your contribution is credited to an HRA (health reimbursement arrangement) account for you to spend on eligible expenses like healthcare deductibles and copays, acupuncture, chiropractic care and more.

Don't forget to earn the current year incentive by June 30

If you haven't yet earned your 2022-2023 Wellness Matters incentive, you have until June 30, 2023. If you can't remember whether you've already received this year's contribution, log in to your HRA account at tri-ad.com or call TRI-AD at 855-460-6971.

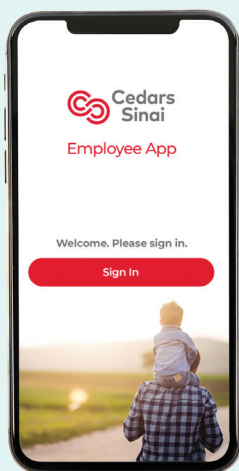
Get answers on the go with two Cedars-Sinai Apps

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.
- Download it today from csemployeeapp.com.

Cedars-Sinai App for employees, patients and visitors:

- Log in to MyCS-Link to view doctor messages, lab results, appointments and more.
- Get directions within the medical center.
- Search for "Cedars-Sinai" in your app store.



Join us at the ONSITE BENEFITS FAIR

When: Friday, May 5 | 7 a.m.–3 p.m.

Where: Harvey Morse Auditorium

We're excited to host the benefits fair in person again this year!

- Find out what's new.
- Meet vendor representatives and ask questions.
- Enroll for benefits.

The **virtual benefits fair** will also be available throughout open enrollment. Access it online at csvirtualfair.com or via the CS Employee App (download the app from csemployeeapp.com).

Annual Enrollment Required for FSAs

Flexible spending accounts (FSAs) are a great way to save money on healthcare or child/adult care. FSAs allow you to contribute pretax earnings via convenient payroll deduction and then spend the untaxed income on eligible healthcare and child/adult care expenses.

FSA enrollment is not automatic—you must re-enroll annually. To participate in an FSA for the coming benefit year, you must enroll by May 26, 2023. Otherwise, you'll have to wait until next year's enrollment period in May 2024.

Maximum contributions for the 2023–2024 benefit year:

- Healthcare FSA increases to \$3,050/year
- Child/Adult care FSA
 - \$5,000/year if you make less than \$135,000/year
 - \$1,200/year if you make \$135,000 or over/year

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*.

Friday, May 5–Friday, May 26, 2023

1 Enroll or make changes to healthcare, insurance and FSAs

Enroll online: Cedars-Sinai.MyBenefitChoice.com

Enroll by phone: 888-302-3941

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** (CS staff and MN staff only)
- **Supplemental insurance** (hospital indemnity, accident, critical illness)
- **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 45 days.

Enroll in these plans now or anytime:

- **Auto and Home Insurance**
- **Pet Insurance**

2 Enroll or re-enroll in the FSA(s) now to participate for 2023–2024

- Healthcare FSA
- Child/Adult care FSA

3 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 at Cedars-Sinai.MyBenefitChoice.com.
- **Retirement plans** — Link to the Retirement Plans' website from the Benefits Portal Quick Links menu.

4 Update your contact information

Be sure to let us know! Cedars-Sinai needs to be able to send you important updates and information about your benefits. See instructions below.

Has your address or phone number changed?

Be sure to let us know!

The quickest way is on the Cedars-Sinai intranet:

- > Click Service Center (Under Helpful Links)
- > Click Changing Your Address and/or Phone Number (under Frequently Asked Questions)
- > Click Change My Address or Phone Number eForm in the article or under Additional Resources near the bottom of the page
- > Complete the online eForm and click Submit (on the right)

If you do not have access to the Cedars-Sinai intranet or need help, contact the HR Service Center:

- Call: 424-314-myHR (6947)
- Email: myHR@cshs.org

Summary Plan Description Available Online

The Summary Plan Description (SPD) for the Cedars-Sinai Healthcare, Insurance and 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 at 888-302-3941.