

# Open Enrollment for 2020–2021 Benefits

Normal life has been dramatically disrupted by the coronavirus in recent weeks. During this time of unprecedented change, Cedars-Sinai is taking important measures to help support our employees and their families. Our commitment to offering high-quality, accessible and affordable health care and delivering quality research outcomes holds strong. You'll see minimal changes to our benefits this year — including a number of enhancements and no increase on many of the employee benefit premiums. In addition, we're offering the benefits fair "virtually" (online) — so that everyone may participate remotely and safely.

Perhaps now more than ever, it's important to review your current benefit elections and make sure you have the coverage that best meets the needs of you and your family for the coming benefit year.

## What's Changing

- **Vivity HMO** — Network offerings in the San Fernando Valley have been greatly expanded.
- **Blue Cross PPO** — Out-of-network outpatient surgery maximum will increase from \$350 to \$5,000.
- **MedImpact Pharmacy** — **Blue Cross HMO and Blue Cross PPO**
  - MedNetwork® Vaccine Program — \$0 copay
  - Pre-Exposure Prophylaxis (PrEP) for eligible individuals at high risk of HIV (Affordable Care Act mandate) — \$0 copay
  - For new prescriptions, three 30-day fills will be required to ensure effectiveness before 90-day maintenance fills can begin.
  - Opioid Overutilization and Safety Controls Program started in July 2019, to help control the overutilization of prescribed medications.
- **Vision Plan**
  - Employee premiums are decreasing.
  - The allowance for contact lenses or frames will increase from \$150 to \$170 (and for featured frame brands, from \$170 to \$220).
  - And just a reminder, you can use the frame allowance towards non-prescription sunglasses!

## What's Not Changing

- Employee premiums for the following benefits will stay the same:
  - Vivity HMO, Blue Cross HMO and Blue Cross PPO
  - Dental
  - Supplemental life and AD&D insurance
  - Voluntary LTD insurance (CS staff only)
  - Legal plan
- Pay rate bands
- HealthFund program through TRI-AD. Take a healthy action between July 1, 2020 and June 30, 2021 and receive a \$150 or \$300 contribution (depending on your pay rate) to your HealthFund from Cedars-Sinai. Find more details in your enclosed benefits guide.

See the inside pages for benefit details and premium amounts.

## Enrollment period

**Friday, May 1–Friday, May 22**

- **Now is your once-a-year opportunity to change your healthcare, FSA and insurance benefits online at [Cedars-Sinai.MyBenefitChoice.com](https://Cedars-Sinai.MyBenefitChoice.com) or by calling 888-302-3941.**
- Changes are effective July 1, 2020–June 30, 2021.

## 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 22, 2020. Otherwise, you'll have to wait until next year's enrollment period in May 2021.

Maximum contributions for the 2020–2021 benefit year:

- Healthcare FSA increases to \$2,750/year
- Dependent care FSA\*
  - \$5,000/year if you make less than \$125,000/year
  - \$1,200/year if you make \$125,000 or over/year

\*This pay threshold has increased from \$120,000.

Join us at the

## VIRTUAL BENEFITS FAIR

**When: Friday, May 1–Friday, May 22**

**Where: Access from the CS Employee App**  
(Download it from [csemployeeapp.com](https://csemployeeapp.com))

There will be NO onsite fairs this year due to COVID-19. Instead we invite you to experience the fair **virtually and safely** — online through your computer, tablet or smartphone.

- Explore your benefits and resources through interactive virtual "rooms."
- Join webinars to learn and ask questions.
- Enter to win raffle prizes for participation.

Check The Bridge for webinar schedules and more details.

# What's New and Other Information

## Vivity HMO Network in the San Fernando Valley

The Vivity HMO network has expanded! The plan is now offered to Cedars-Sinai employees residing and/or seeking care in the San Fernando Valley, with the addition of 75 new local Valley network specialists. While this change took effect March 1, 2020, the open enrollment period is your first opportunity to switch to Vivity if you're not already enrolled.

Specialties available to Vivity HMO patients in the Valley include:

- Allergy and immunology
- Cardiology
- Colorectal
- Dermatology
- ENT
- Endocrinology
- Gastroenterology
- General surgery
- Nephrology
- Neurology
- OB-GYN
- Oncology
- Ophthalmology
- Orthopaedics
- Pain management
- Pediatrics
- Podiatry
- Pulmonary
- Radiation oncology
- Rheumatology
- Sports medicine
- Surgical oncology
- Urology
- Vascular
- Wound care

In addition, services requiring hospitalization and/or surgery are offered at Providence Cedars-Sinai Tarzana Medical Center. Ancillary services such as urgent care and physical therapy are also provided at various locations throughout the Valley.

## Why Consider Vivity

If you want to save money while getting superior medical care, consider our lowest-premium medical plan option — the Vivity HMO. With Vivity, Anthem has partnered with some of the best health systems in Southern California, with many hospitals ranked in the top 10 in Los Angeles and Orange counties by U.S. News & World Report:

- Cedars-Sinai
- Good Samaritan
- Torrance Memorial
- Huntington Hospital
- PIH Health
- UCLA Health
- Memorial Care
- Northridge HealthCare Partners
- Vivity Citrus/HCP Magan
- **New! Cedars-Sinai Valley Network**

## If You Have Questions About...

- **The expanded Vivity network**, call Anthem Blue Cross at 844-659-6878.
- **Cedars-Sinai participating Vivity providers**, call Cedars-Sinai Medical Network™ Patient Services at 800-700-6424.

Visit [vivityhealth.com/join#network](https://vivityhealth.com/join#network) for information about the hospitals and medical groups/IPAs in covered service areas.

## More Ways to Save with a Healthcare FSA

### OTC Drugs and Menstrual Care Products

Signed into law on March 27, the Coronavirus Aid, Relief, and Economic Security (CARES) Act is primarily intended to provide emergency economic relief to families. One provision of the law affects healthcare FSA accounts: You no longer need a doctor's prescription to use your FSA for OTC drugs, plus you can use your account for menstrual care products.

## Don't Forget to Earn Your 2019–2020 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, 2020 to earn a 2019–2020 HealthFund through TRI-AD. See the enclosed Benefits Reference Guide, also posted on [Cedars-Sinai.MyBenefitChoice.com](https://Cedars-Sinai.MyBenefitChoice.com), for details.

## Has your address or phone number changed?

Be sure to let us know!

**The quickest way is in the Cedars-Sinai Service Center ([servicecenter.csmc.edu](https://servicecenter.csmc.edu)):**

- > HUMAN RESOURCES (middle of page)
- > CHANGE MY PERSONAL INFORMATION
- > Follow the instructions in the "Address Change" knowledge article.

**If you have access to your Cedars-Sinai email:**

- > Complete the online ePAF and click "ELECTRONIC SUBMIT" (using your Cedars-Sinai email account).
- Note: the ePAF (online PDF) requires Adobe Acrobat; if using Internet Explorer, Acrobat is the default when you open the ePAF from the website.

**If you don't have access to your Cedars-Sinai email:**

- > Print and complete the form, and fax it to HR Employee records: 310-423-0365.

**If you need help, contact the HR Service Center:**

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

## Medical and Pharmacy Premiums

Monthly Medical Benefit Premiums: July 1, 2020–June 30, 2021								
Pay Rates and Options	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
<b>Pay rate under \$20.00</b>								
Vivity HMO	\$6.00	\$446.50	\$32.00	\$963.51	\$22.00	\$792.52	\$62.00	\$1,340.74
Blue Cross HMO	\$39.00	\$550.65	\$110.00	\$1,187.21	\$90.00	\$971.38	\$155.00	\$1,672.92
Blue Cross PPO	\$122.00	\$756.80	\$377.00	\$1,556.38	\$316.00	\$1,265.85	\$552.00	\$2,172.31
<b>Pay rate \$20.00–\$34.99</b>								
Vivity HMO	\$22.00	\$430.50	\$49.00	\$946.51	\$40.00	\$774.52	\$85.00	\$1,317.74
Blue Cross HMO	\$50.00	\$539.65	\$134.00	\$1,163.21	\$110.00	\$951.38	\$189.00	\$1,638.92
Blue Cross PPO	\$137.00	\$741.80	\$390.00	\$1,543.38	\$330.00	\$1,251.85	\$568.00	\$2,156.31
<b>Pay rate \$35.00–\$59.99</b>								
Vivity HMO	\$45.00	\$407.50	\$83.00	\$912.51	\$70.00	\$744.52	\$121.00	\$1,281.74
Blue Cross HMO	\$66.00	\$523.65	\$175.00	\$1,122.21	\$143.00	\$918.38	\$246.00	\$1,581.92
Blue Cross PPO	\$160.00	\$718.80	\$423.00	\$1,510.38	\$359.00	\$1,222.85	\$607.00	\$2,117.31
<b>Pay rate \$60.00 or more</b>								
Vivity HMO	\$77.00	\$375.50	\$122.00	\$873.51	\$109.00	\$705.52	\$199.00	\$1,203.74
Blue Cross HMO	\$94.00	\$495.65	\$231.00	\$1,066.21	\$189.00	\$872.38	\$326.00	\$1,501.92
Blue Cross PPO	\$192.00	\$686.80	\$460.00	\$1,473.38	\$395.00	\$1,186.85	\$657.00	\$2,067.31

- 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 enclosed Personalized Open Enrollment Benefits Summary.
- 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.

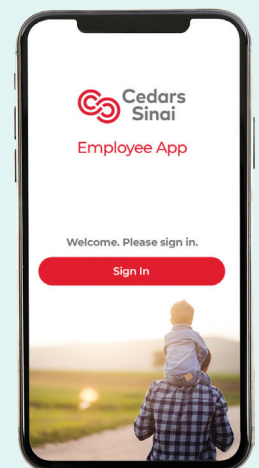
### Get answers on the go with two Cedars-Sinai Apps

#### 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](http://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.
- Search for "Cedars-Sinai" in your app store.



# 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 enclosed Benefits Reference Guide.

## Between Friday, May 1 and Friday, May 22, 2020:

### 1 Enroll or make changes to healthcare, insurance and FSAs

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

### 2 Enroll or re-enroll in the FSA(s) now to participate for 2020–2021

- Healthcare FSA
- Dependent 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](https://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 page 2 of this newsletter for change of address instructions.

## Need help?

### MBC HR Employee Benefits Help Desk

#### Contact

**Phone:** 888-302-3941  
**Fax:** 206-299-3158  
**Email:** [mbc.cshs@milliman.com](mailto:mbc.cshs@milliman.com)  
**Web:** [Cedars-Sinai.  
MyBenefitChoice.com](https://Cedars-Sinai.MyBenefitChoice.com)  
**Hours** Open Monday–Friday  
5 a.m.–5 p.m.  
(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 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).

## 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](https://Cedars-Sinai.MyBenefitChoice.com) ([ABOUT OUR BENEFITS > SUMMARY PLAN DESCRIPTION](#)). For a paper copy, contact the MBC HR Employee Benefits Help Desk.