

Silver Passport FAQs

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Questions?

Ask the MBC HR Employee Benefits Help Desk

Phone: 888-302-3941

Hours: Monday–Friday, 5 a.m.–5 p.m. PT
(Closed major holidays)

Fax: 206-299-3158

Email: MBC.cshs@milliman.com

Web: Cedars-Sinai.MyBenefitChoice.com

PROGRAM OVERVIEW

Cedars-Sinai offers the Silver Passport program to benefits-eligible employees who are retiring at or after age 55 with many years of service. We appreciate your long-term commitment to our organization and to our patients!

Silver Passport benefits include:

- **Medical coverage until age 65.** Coverage in a Cedars-Sinai-sponsored medical plan for yourself and your eligible family members on a self-pay basis. Cedars-Sinai pays \$15 a month toward your premium.
- **Medicare subsidy at age 65 and older.** Cedars-Sinai provides an annual \$180 payment to help defray your Medicare premiums and other out-of-pocket medical expenses.
- **Dental coverage.** Cedars-Sinai currently pays 100% of the Delta Dental PPO plan premium for you and your eligible family members.
- **Life insurance.** Cedars-Sinai provides you with term life insurance coverage and currently pays 100% of the premium.
- **Retiree services badge.** So that you can continue to use Cedars-Sinai facilities, the Security Department will issue you a special retiree services badge.
- **Free parking pass.** The Cedars-Sinai Parking Office will give you a parking pass for Lot 4 so you can come back and see us.
- **Gift from O.C. Tanner.** Another way Cedars-Sinai says “thank you” is with a gift from the O.C. catalog.

Read these FAQs for more information about Silver Passport. If you are eligible at the time you retire, you will automatically receive enrollment information. You may also contact the MBC HR Employee Benefits Help Desk with questions.

ELIGIBILITY

Who is eligible for Silver Passport?

Benefits-eligible employees retiring from Cedars-Sinai (including the Medical Network):

- Ages 55–64 with at least 20 years of Cedars-Sinai employment
- Age 65 or over with at least 15 years of Cedars-Sinai employment.

Service does not have to be continuous to count.

Can I cover my family?

Yes, depending on a few factors ...

- **If you retire between 55 and 64**, you may enroll your spouse/domestic partner (DP) (under age 65) and children (under age 26) in Silver Passport medical and/or dental coverage as long as you enroll yourself in the same benefits. For example, to enroll them in medical, you must enroll yourself in medical.

When you turn 65, you lose eligibility for medical plan coverage but become eligible for the Medicare subsidy. Your family members may continue Silver Passport coverage in the plans they are already enrolled in (until they meet the age limits).

- **If you retire at 65 or older**, you may enroll your spouse/DP (under 65) and children (under 26) for Silver Passport medical coverage, until they meet the age limit. You may also enroll them in dental, as long as you enroll in dental.

ENROLLMENT

If you are eligible for Silver Passport when you retire, you will automatically receive an enrollment packet mailed to your home.

How do I enroll for medical, the Medicare subsidy, dental and/or life insurance?

You may enroll online or by phone:

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

If enrolling online for the first time, you'll need to register.

One-time enrollment opportunity

Upon retiring, you will have 30 days to enroll. If you miss the deadline stated in your enrollment materials, you will not be offered Silver Passport benefits again.

How do I get my retiree services badge, free parking pass and gift from O.C. Tanner?

You can stop by and pick these up:

- **Retiree services badge:** Security Department on the Lower Level—A 812 (call 310-423-5516 for their hours).
- **Free annual parking pass to Lot P4.** Parking Office at Employee Parking Lot P8, Room 100. Bring your silver badge with you (issued when you turned in your employee ID badge to the Security Department) and remember parking passes expire every Dec. 31 and must be renewed each year.

You'll automatically receive information about the **O.C. Tanner gift** from Cedars-Sinai—even if you don't enroll in Silver Passport.

What if I don't enroll now?

- If you are retiring before age 65, this is your only opportunity to enroll for medical or dental coverage for you and your family members; if you don't enroll now, you won't be allowed to enroll later.
- When you turn 65, you will have the opportunity to enroll yourself for the Medicare subsidy.
- Regardless of your age, you will automatically be covered by the life insurance benefit (there's no need to enroll).

If I drop my coverage through Silver Passport, can I re-enroll later?

No. If you drop your coverage, you cannot re-enroll.

Can I enroll in just dental without also enrolling in medical?

Yes. You may enroll in dental and get medical coverage somewhere else.

How will I know I'm enrolled?

A few weeks after your enrollment deadline, you'll receive a confirmation statement showing which benefit plans you are enrolled in and any covered family members. (You'll receive a confirmation even if you don't enroll.)

If you enroll for medical coverage, a few weeks after you enroll, you'll receive monthly payment coupons and the option to pay through automatic transfer from your checking account.

Once you've made your first payment, you'll receive new medical and prescription drug ID cards.

You have several options for getting medical coverage, so it would be wise to shop around!

In addition to Silver Passport, you may be able to get medical coverage through COBRA, a working spouse, state or federal marketplace and more. Silver Passport medical and COBRA are described below. See the *Silver Passport Medical Plan Options* flyer for additional information.

If I continue medical coverage through Silver Passport, will I be offered COBRA at age 65?

No. COBRA is offered only when leaving Cedars-Sinai employment or upon a reduction in hours that causes you to lose eligibility for healthcare benefits. You must elect COBRA within 60 days of losing coverage as a working employee (generally working 20 or more hours a week). Reaching 65 is not a COBRA qualifying event.

Can I enroll in both Silver Passport and COBRA?

Yes, but only for different benefits. For example, you could enroll in Silver Passport for medical and dental coverage and COBRA for voluntary vision. You may not, however, enroll in medical or dental under both Silver Passport and COBRA. Double coverage in these two programs is not permitted.

I'll be 65 soon. What happens if I enroll in COBRA and Medicare?

Although you could be covered by both COBRA and Medicare, there are drawbacks to enrolling in COBRA if you are eligible for Medicare:

- You'll pay double premiums—both COBRA premiums and Medicare premiums.
- If you enroll in Medicare after electing COBRA, your COBRA coverage could be terminated by the COBRA administrator.
- If you enroll in Medicare before electing COBRA, double coverage is permitted. In this situation, you have to enroll in Medicare while covered by the Cedars-Sinai medical plan as an active employee.
- If you're retired, Medicare will be considered your primary coverage and will pay first, with COBRA secondary.

You cannot delay Medicare enrollment with COBRA coverage.

For Medicare Parts A and B enrollment (and some Medigap policies), COBRA is NOT considered coverage based on current employment. If you wait to enroll in Medicare because you have medical coverage through COBRA (after your initial Medicare enrollment period upon turning 65), you'll be penalized with a lifetime of higher premiums.

If I work past 65, do I have to enroll in Medicare at 65?

If you work past 65, you may delay Medicare enrollment until you stop working, at which time you have an eight-month special enrollment to enroll in Medicare. If you miss the special enrollment deadline, you'll pay higher premiums for the rest of your life.

To find out more about Medicare enrollment visit: [medicare.gov](https://www.medicare.gov)

If I only enroll in Silver Passport dental, or don't enroll in either Silver Passport medical or dental now, when I turn 65 can I enroll for the Medicare subsidy?

Yes. About three months before you turn 65, the Silver Passport Medicare subsidy enrollment information will be mailed to your home. You must elect the Medicare subsidy by the deadline. (This will be your only opportunity to enroll for the Medicare subsidy.)

MEDICAL COVERAGE

If you retire between ages 55–64 with at least 20 years of Cedars-Sinai employment, you may elect Silver Passport medical coverage for yourself and your eligible family members, on a self-pay basis, until you reach 65. (Your years of service do not have to be continuous to count.) Cedars-Sinai will pay \$15 a month toward your premium. You must enroll yourself if you want to enroll family members.

Which medical plans are offered under Silver Passport?

- Blue Cross HMO (if you live in California)
- Blue Cross PPO (available inside and outside of California).

How long does Silver Passport medical coverage last?

- Your Silver Passport medical coverage will end the last day of the month before you turn 65.
- Your spouse/DP may continue medical (on a self-pay basis) until the last day of the month before they turn 65.
- Children can continue medical coverage through the last day of the month in which they turn 26 or join the armed forces.

Can I change who is covered?

No. You can enroll family members only during your initial one-time enrollment period. You cannot add family members to your coverage later (even if you marry).

You may drop family members from coverage during Cedars-Sinai's open enrollment or because of a qualified family status change.

What happens to my family's Silver Passport medical coverage when I turn 65 or if I die?

- Your Silver Passport medical coverage will end the last day of the month before you turn 65.
- Your spouse/DP may continue medical (on a self-pay basis) until the last day of the month before they turn 65.
- Children can continue medical coverage through the last day of the month in which they turn 26 or join the armed forces.

After you turn 65, premiums for family members are the same as employee only (one person covered) or employee + children (two or more persons covered).

When are payments for medical coverage due?

Medical benefit payments are due on the first day of the month for which you're purchasing coverage. For instance, payment for the month of June is due June 1.

If your payment is more than 30 days late, your medical coverage will be canceled retroactive to your last payment. Once canceled, your Silver Passport medical coverage cannot be reinstated, and you will not be offered COBRA.

How much are the premiums?

Silver Passport 2023-2024 Monthly Medical Premiums

Blue Cross HMO

	Per Month
Participant only	\$648.86
Participant + spouse/domestic partner	\$1,445.47
Participant + child(ren)	\$1,179.95
Participant + family	\$2,042.96

Blue Cross PPO | In California

Participant only	\$944.61
Participant + spouse/domestic partner	\$2,096.19
Participant + child(ren)	\$1,712.32
Participant + family	\$2,959.84

Blue Cross PPO | Outside California

Participant only	\$617.25
Participant + spouse/domestic partner	\$1,375.95
Participant + child(ren)	\$1,123.03
Participant + family	\$1,944.97

Silver Passport 2023-2024 Monthly Medical Premiums

Family Coverage for Participants Age 65+

Blue Cross HMO Per Month

One person:

- Spouse/domestic partner or \$648.86
- One child

Two or more people:

- Spouse/domestic partner plus child(ren) or \$1,179.95
- Two or more children

Blue Cross PPO | In California

One person:

- Spouse/domestic partner or \$944.61
- One child

Two or more people:

- Spouse/domestic partner plus child(ren) or \$1,712.32
- Two or more children

Blue Cross PPO | Outside California

One person:

- Spouse/domestic partner or \$617.25
- One child

Two or more people:

- Spouse/domestic partner plus child(ren) or \$1,123.03
- Two or more children

Under the medical plans, what's covered and what are my costs?

Here's a comparison of the medical plan offered and out-of-pocket costs when you get care.

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

Plan	Blue Cross HMO	Blue Cross PPO
Type of plan	Health Maintenance Organization	Preferred Provider Organization
Where available	California only	Anywhere in the U.S. and its territories
PCP or referral required?	Yes	No

Plan	Blue Cross HMO		Blue Cross PPO	
	Cedars-Sinai	In-Network	In-Network	Out-of-Network ³
Covered providers and networks	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?	Yes	No	Check with your provider	Check with your provider
Deductible Per calendar year	\$0	\$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 limit Per calendar year	\$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...	CSMG or CSHA PCPs Copay	Other PCPs Copay	In-Network Coinsurance	Out-of-Network Coinsurance³
Office visit MD/professional	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	60% (after deductible)
Urgent care center	\$20/visit ²	\$30/visit	25% ² (after deductible)	60% (after deductible)
Emergency department Copay waived only if admitted	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 X-ray, blood work	\$10/test ²	\$10/test	25% ² (after deductible)	60% (after deductible)
Advanced imaging CT/PET scan, MRI	\$100/test ⁴	\$100/test (after deductible)	25% ² (after deductible)	60% (after deductible)
Outpatient surgery	\$100/procedure ⁴	\$100/procedure (after deductible)	25% ⁴ (after deductible)	60% up to \$5,000; then you pay 100% (after deductible)
Hospital Facility	\$100/day (\$300/admit max) ⁴	\$200/day (\$600/admit max)	\$375/admit + 25% ⁴ (after deductible)	\$375/admit + 60% (after deductible)
Hospital visit MD/professional	\$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.

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DENTAL COVERAGE

When you retire, you may elect Silver Passport dental coverage for yourself and your family. Cedars-Sinai currently pays 100% of the premium.

Which dental plan is offered under Silver Passport?

The Delta Dental PPO Plan.

How long does Silver Passport dental coverage last?

Coverage for you and your spouse/DP can continue past 65 (as long as Cedars-Sinai continues to sponsor this plan). Your children can be covered through the last day of the month in which they turn 26 or join the armed forces.

Can I change who is covered?

You can enroll family members only during your initial one-time enrollment period. You cannot add family members to your coverage in the future (even if you marry).

You may drop family members from coverage during Cedars-Sinai's open enrollment or because of a qualified family status change.

What happens to my family's Silver Passport dental coverage when I turn 65 or if I die?

- Your and your spouse/DP's dental coverage may continue past age 65.
- Children can continue dental coverage through the last day of the month they turn 26 or join the armed forces.

Can I see any dentist I wish?

You may see any licensed dentist or dental specialist for covered dental services, but you will pay less out of pocket if you see a Delta Dental PPO dentist. To find a Delta Dental PPO dentist:

- Phone: 888-335-8227
- Web: [DeltaDentalIns.com](https://www.DeltaDentalIns.com)

Under the dental plan, what's covered and what are my costs?

You must pay the annual (calendar-year) deductible and a percentage of the charges for covered dental services as shown below. The plan has an annual maximum amount it will pay.

Delta Dental PPO		
Type of plan	Preferred Provider Organization	
Where available	Anywhere in the U.S.	
Primary dentist required?	No	
Calendar-year deductible No deductible for preventive, diagnostic or orthodontia	\$50/person \$150/family	
Calendar-year benefit limit	\$2,000/person	
Covered Services	Delta Dental PPO Network	Non PPO Network
Preventive and diagnostic Check-ups, X-rays, cleanings, etc.	Delta Dental PPO dentist: 0%	Delta Dental dentist: 0% Other dentist: 0%*
Basic services Fillings, extractions, etc.	Delta Dental PPO dentist: 10%	Delta Dental dentist: 20% Other dentist: 20%*
Major services Crowns, bridges, etc.	Delta Dental PPO dentist: 40%	Delta Dental dentist: 50% Other dentist: 50%*
Orthodontia \$1,800 lifetime maximum	Delta Dental PPO dentist: 50%	Delta Dental dentist: 50% Other dentist: 50%*

* Delta Dental PPO dentists and Delta Dental dentists won't charge more than the percentage shown above for covered dental services. If you see a non-Delta dentist, you'll have to pay the difference between the amount Delta Dental pays and the amount the non-Delta dentist charges.

MEDICARE SUBSIDY

How much is the Cedars-Sinai subsidy?

Cedars-Sinai currently provides an annual payment of \$180 to help defray your Medicare premiums and other out-of-pocket medical expenses.

How does the Medicare subsidy work?

Once a year, Cedars-Sinai will send you a check for \$180, which you can use to pay your Medicare premiums and other out-of-pocket medical expenses.

When will I get my first Medicare subsidy payment?

The Medicare subsidy payment is made once a year, starting the calendar year after you enroll. If you are enrolled on Jan. 1, your annual payment will be mailed to your home address by the following April 30.

Do I have to submit proof of Medicare enrollment or receipts to receive the Medicare subsidy?

No. You don't need to submit receipts or evidence of Medicare enrollment.

Is the Medicare subsidy payment taxable?

Yes. As required by IRS regulations, Cedars-Sinai will report your Medicare subsidy as taxable income. This means you will need to add the subsidy amount to your income on your tax return.

You will not receive an IRS 1099-MISC form (Miscellaneous Income) from Cedars-Sinai; it is required only for payments over \$600.

LIFE INSURANCE

Cedars-Sinai automatically provides you with term life insurance coverage and currently pays 100% of the premium.

How much life insurance is provided?

The amount of coverage depends upon your age.

Age	Insurance Amount
55–69	\$10,000
70–74	\$7,000
75–79	\$5,000
80 and older	\$3,000

How do I change my life insurance beneficiary?

You can change your beneficiary anytime online at [Cedars-Sinai.MyBenefitChoice.com](https://cedars-sinai.mybenefitchoice.com) (click Get Answers, then the arrow on the left side of the page).

If you're not a computer user, call the MBC HR Employee Benefits Help Desk at 888-302-3941 and they'll update it for you.

Who can answer questions?

Ask the MBC HR Employee Benefits Help Desk:

MBC HR Employee Benefits
Help Desk

Phone: 888-302-3941
Monday–Friday, 5 a.m.–5 p.m. PT
(Closed major holidays)

Fax: 206-299-3158

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