

# Employee Benefits Enrollment Checklist

If you're new to Cedars-Sinai, welcome! In addition to your wages, Cedars-Sinai offers valuable compensation in the form of healthcare, life insurance and disability benefits for you and your family. As a benefits-eligible employee, you will automatically be enrolled in medical coverage unless you decline. Most other benefits coverage is not automatic; you must enroll to be covered. Follow these steps to enroll:

## 1 Within 30 days enroll in healthcare, insurance and FSAs

You have 30 days from your date of hire or date of transfer to a benefits-eligible job to enroll for healthcare, insurance and flexible spending accounts (FSAs).

Enroll online: [Cedars-Sinai.MyBenefitChoice.com\\*](https://cedars-sinai.com/MyBenefitChoice)

Enroll by phone: 888-302-3941

### Coverage options for you and your family:

#### Medical and prescription drug benefits

- Cedars-Sinai pays most of the premium; you pay only a small portion through payroll deduction; to keep coverage affordable, your premium is based on pay rates (see [page 16](#)).
- When enrolling in medical, if you select an HMO you may choose your Primary Care Physician at that time, or do it later (see [page 13](#)).
- If you do not go on the enrollment site and either elect or decline Cedars-Sinai medical coverage, you will be automatically enrolled for employee-only coverage based on your home address:

Home Address:	Default Medical Plan
Vivity HMO service area (generally L.A. and Orange counties)	Vivity HMO
In California, but not in the Vivity HMO service area	Blue Cross HMO
Outside California	Blue Cross PPO

#### Dental benefits

#### Vision benefits

#### Healthcare FSA

To help you save on out-of-pocket healthcare expenses.

#### Adult/Child care FSA

To help you save on child or dependent adult care expenses that make it possible for you to work.

#### Supplemental LTD Insurance

Cedars-Sinai provides 50 percent of base pay coverage; you can purchase an additional 10 percent of base pay coverage (available to Cedars-Sinai staff only).

#### Supplemental employee life insurance

#### Supplemental spouse life insurance for your spouse/domestic partner (DP)

- **As a new employee (or eligible for benefits for the first time)** this is your only opportunity to apply for supplemental life insurance without insurer approval, for coverage up to:
  - **You:** two x annual base pay (to \$2 million maximum)
  - **Spouse/DP:** \$25,000 (or 50 percent of your coverage, if less).

#### Supplemental child life insurance

#### Supplemental AD&D insurance

#### Designate beneficiaries for:

- Basic life insurance
- Basic AD&D insurance
- Supplemental employee life insurance
- Supplemental AD&D insurance

#### Legal plan

## 2 Enroll in the 403(b) Plan

### There's no waiting period. Enroll anytime!

The 403(b) Plan is a voluntary retirement savings plan that allows you to save for retirement on a pretax basis. You decide how much to contribute (up to IRS limits) and it is transferred directly from your paychecks to your plan account.

Cedars-Sinai matches 50 percent of what you contribute to the 403(b) Plan up to 6% of eligible pay (after one year of service).

#### Enroll in the 403(b) Plan

##### Enroll online:

[Cedars-Sinai.BeReady2Retire.com](https://cedars-sinai.com/BeReady2Retire)

Enroll by phone: 800-584-6001

Plan Number: VFZ032

Verification Number: 246598

#### Designate 403(b) beneficiaries

Voya Financial representatives can meet with you and help with investment education and retirement planning. Call for an appointment.

Phone: 310-423-0974

Location: Ray Charles Cafeteria  
Suite 1631 A  
regular business hours

## Benefit questions?

Visit the Benefits Portal at [Cedars-Sinai.MyBenefitChoice.com](https://cedars-sinai.com/MyBenefitChoice)

Your go-to place for employee benefits in one, convenient stop:

- Access benefits information easily (no login required).
- Link to retirement plans and other benefit vendors.
- Log in to enroll.

Benefits information at your fingertip with two Cedars-Sinai apps!

- Cedars-Sinai Employee App (download it from [csemployeeapp.com](https://csemployeeapp.com)).
- My CS-Link (download it from the Apple app store or Google Play store).

\*If you have any difficulty using the website, try logging in and enrolling from your home computer or tablet, or call the MBC HR Employee Benefits Help Desk at 888-302-3941 and they can enroll you over the phone.

### 3 Apply for auto and home insurance

Cedars-Sinai makes it possible for you to purchase MetLife Auto & Home™ insurance at group rates. You may enroll anytime.

#### Apply for MetLife Auto & Home™ insurance

Enroll online: [metlife.com/mybenefits](https://www.metlife.com/mybenefits)

Enroll by phone: 800-438-6388

### 4 Apply for pet insurance

To help you manage veterinary costs, Cedars-Sinai makes it possible to get coverage for your pet at discounted rates. You may enroll anytime.

#### Apply for Nationwide® pet insurance

Enroll online:  
[petinsurance.com/cedarssinai](https://www.petinsurance.com/cedarssinai)

Enroll by phone: 877-738-7874

### 5 Earn rewards with our wellbeing program

To support you on your path to wellbeing, Cedars-Sinai offers onsite activities and generous incentives. If you're enrolled in a Cedars-Sinai medical plan, you can earn a HealthFund contribution each benefit year (July 1–June 30) by taking certain healthy actions.

Find out how to earn a HealthFund on [pages 24-25](#).

Create a personal account with TRI-AD, our HealthFund administrator:

- Online at [tri-ad.com](https://www.tri-ad.com).
- Via mobile app (search for "TRI-AD Benefits on the Go" at your app store and use client ID TIDCEDARS to register).

### 6 Choose your retirement plan

- The quarter after one year of service (with a minimum 1,000 paid hours), you will have an opportunity to select which Cedars-Sinai retirement plan you want to participate in, either the:
  - Defined Contribution (DC Plan) or
  - Defined Benefit (DB Plan).
- Both plans are paid 100 percent by Cedars-Sinai.
- Once you meet the eligibility requirements, Cedars-Sinai will mail you a choice packet with information to help you decide. Make sure your address is up to date to ensure you receive this packet (see right).

### 7 Activate your My CS-Link™ account

This secure online tool connects you to important information at Cedars-Sinai about:

- Your personal health information: If you are a patient at Cedars-Sinai, My CS-Link allows you to communicate with your physician, request appointments and access test results.
- Employee Health Services: Complete your annual clearance questionnaire in My CS-Link before visiting with the Employee Health Services nurse.

To activate your account go to [MyCSLink.org](https://MyCSLink.org)

- Select "New User Signup."
- Enter your access code as it appears on your enrollment letter or email; if you don't have one, you may request one online.
- Create your ID, password and password hint.

#### Get the My CS-Link App!

After activating your online account, download the app from your mobile provider's store (search "Cedars-Sinai My CS-Link").



### Has your address or phone number changed?

Be sure to let us know!

**The quickest way is on the Cedars-Sinai intranet:**

- > HUMAN RESOURCES (top of page)
- > CHANGE MY PERSONAL INFORMATION
- > Download the Employee Address and Phone Change form (ePAF) (download button near the bottom of the page)

**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)