

# BENEFITS

## Open Enrollment

December 6 – December 19

- HEALTH
- WELLNESS
- FINANCIAL



# AGENDA

- Welcome
- Eligibility & Enrollment
- Review of 2022 Benefits
- How to Enroll
- Questions



# YOUR BENEFITS TEAM

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## **My Benefits Champion**

Monday – Friday 7:00 am to 5:30 pm PST

Phone: 855-687-2426 / Fax: 866-214-2211

[Email: champion@hubinternational.com](mailto:champion@hubinternational.com)

- Need an ID card? Need help with a claims issue?
- Have questions regarding your benefits?
- Received an invoice or Explanation of Benefits (EOB) and don't know what to do?
- Need help identifying doctors, hospitals, dentists and other healthcare providers?

# BENEFITHUB

- Access all employee benefits information Access links to all providers
- View Annual Employee notices
- Enjoy discounts & perks from thousands of retailers
- Receive cash back for rewards purchased
- Membership in our Employee Purchasing Program

To register visit  
[www.inclusionsservices.benefithub.com](http://www.inclusionsservices.benefithub.com)  
Create a Username & Password

The screenshot displays the Verve Employee Portal interface. At the top, there's a navigation bar with 'Edit' and 'Help' buttons. A sidebar on the left contains a menu with 'Home', 'Pay Over Time', 'My Favorites', 'Discounts & Rewards', and 'Employee Benefits'. The main content area is titled 'Employee Resource Center' and features three primary sections: 'Pay Over Time' (highlighting 'Shop Millions of Products' with bullet points: 'No Interest', 'No Fees', 'No Credit Check'), 'Discounts & Rewards' (listing '4th of July Deals', 'Local Deals', 'Restaurants', 'Newest', and 'Most Popular'), and 'Employee Benefits' (listing '2016-2017 Enrollment Benefit Guide', 'Out-of-State Contributions Rate Sheet', and 'CA Contributions Rate Sheet'). Below these sections is a row of partner logos including Ashley HomeStore, Ideal Image, Enterprise, Vitamix, Quicken Loans, Carolla University, and Budget. A large Zebit banner advertises 'Shop millions of products' with benefits like 'No interest', 'No fees', 'No credit check', and 'Get up to \$2,500'. Below the banner is a '4TH OF JULY DEALS' section with four featured offers: Big Lots (+4% Cash Back), Zales (+4% Cash Back), Madison (+3% Cash Back), and Open Sky (+6% Cash Back). A 'LOCAL DEALS' section is partially visible at the bottom.

# ELIGIBILITY

## Who can enroll?

- Full-Time eligible employees
- Legal Spouse and Domestic Partners (check with Employer for DP rules)
- Dependent children, step-children, children of your legal spouse or domestic partner, up to age 26

## When can you enroll?

- New Hires: following wait period
- During annual open enrollment
- Within 30 days of a family status change (qualifying event, life event)

## Your healthcare elections will remain in force until next open enrollment unless you have a Qualifying Event like:

- Birth, Adoption, or placement for adoption of a child
- Marriage, Divorce, Annulment
- Loss of coverage through another qualified plan
- *NOTE: You must notify Human Resources within **30 days** of a qualifying event*



# MEDICAL PLAN COMPARISON

Key Benefits	Kaiser				
	Bronze 60 HMO 5400/60	Silver 70 HMO 2600/55	Silver 70 HMO 1650/55	Gold 80 HMO 250/35	Gold 80 HMO 0/30
<b>DEDUCTIBLE</b>					
Individual / Family	\$5,400 / \$10,800 (embedded)	\$2,600 / \$5,200 (embedded)	\$1,650 / \$3,300 (embedded)	\$250 / \$500 (embedded)	\$0 / \$0
<b>OUT-OF-POCKET MAX</b>					
Individual / Family	\$8,200 / \$16,400 (embed; includes ded)	\$8,200 / \$16,400 (embed; includes ded)	\$8,200 / \$16,400 (embed; includes ded)	\$7,800 / \$15,600 (embed; includes ded)	\$7,000 / \$14,000 (embedded)
<b>PHYSICIAN SERVICES</b>					
Office Visits	\$60/\$80 (ded waived first 3 visits; combined office limit)	\$55/\$80 (ded waived)	\$55/\$80 (ded waived)	\$35/\$55 (ded waived)	\$30/\$35
Preventive Care	0% (ded waived)	0% (ded waived)	0% (ded waived)	0% (ded waived)	0%
Diagnostic Lab/X-Ray	\$30/50% after ded	\$30/\$75 after ded	\$30/\$75 (ded waived)	\$35/\$55 (ded waived)	\$30/\$40
Chiropractic Care	\$15 (ded waived; 20 visits per year)	\$15 (ded waived; 20 visits per year)	\$15 (ded waived; 20 visits per year)	Not Covered	\$15 (20 visits per year)
<b>PRESCRIPTION DRUGS</b>					
Pharmacy Deductible	Combined w/Medical (Subject Tiers 2-4)	w/Medical (Subject Tiers 2-4)	\$350/\$700 (Subject Tiers 2-4)	None	None
Tier 1 (Generic Formulary)	\$20 (up to 30-day supply)	\$20 (up to 30-day supply)	\$20 (up to 30-day supply)	\$15 (up to 30-day supply)	\$15 (up to 30-day supply)
Tier 2 (Preferred Brand)	50% (up to 30-day supply)	\$75 (up to 30-day supply)	\$75 (up to 30-day supply)	\$40 (up to 30-day supply)	\$40 (up to 30-day supply)
Tier 3 (Non-Preferred Brand)	Same as preferred brand drugs when approved through exception process	Same as preferred brand drugs when approved through exception process	Same as preferred brand drugs when approved through exception process	Same as preferred brand drugs when approved through exception process	Same as preferred brand drugs when approved through exception process
Tier 4 (Specialty Drugs)	50% up to \$500 (up to 30-day supply)	45% up to \$250 (up to 30-day supply)	20% up to \$250 (up to 30-day supply)	20% up to \$250 (up to 30-day supply)	20% up to \$250 (up to 30-day supply)
<b>HOSPITAL FACILITY</b>					
Inpatient Hospital Services	50% after ded	45% after ded	40% after ded	\$600/day after ded, 5 days max	\$600/day, 5 days max
Outpatient Surgery in a Hospital	50% after ded	45% after ded	40% after ded	\$335 after ded	\$320
<b>EMERGENCY SERVICES</b>					
Emergency Room	50% after ded (waived if admitted)	45% after ded (waived if admitted)	40% after ded (waived if admitted)	\$250 after ded (waived if admitted)	\$250 (waived if admitted)
Ambulance	50% after ded	45% after ded	40% after ded	\$250 after ded	\$250
Urgent Care	\$60 (ded waived first 3 visits; combined office limit)	\$55 (ded waived)	\$55 (ded waived)	\$35 (ded waived)	\$30

# Carrier Website- sign up ASAP!

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Create your personal account at [www.kp.org](http://www.kp.org)

Here you can:

- Get personal claim info
- View your plan benefits
- Find Providers who participate in your plan
- Get wellness tips, resources, discounts



**\*Visiting your carrier website could lower your health costs by 20%\***

Study by Kaiser Permanente 2013

# Kaiser Extras

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## Save time by utilizing **TELEMEDICINE**

See flyer on **BenefitHUB** for a list of numbers to call!

## Get Connected with the **Kaiser Mobile App!**

Have your health/medical record # handy and register online at [KP.ORG/Register](http://KP.ORG/Register), then download the Kaiser app!

## Register at [KP.ORG/Register](http://KP.ORG/Register) so you can:

- Email your doctor
- View lab results
- Refill RXs
- Request routine appointments
- View immunizations

Use **URGENT CARE** whenever possible!  
Save time and money!

Call **1-888-KPONCALL (1-888-576-6225)**  
for urgent care advice





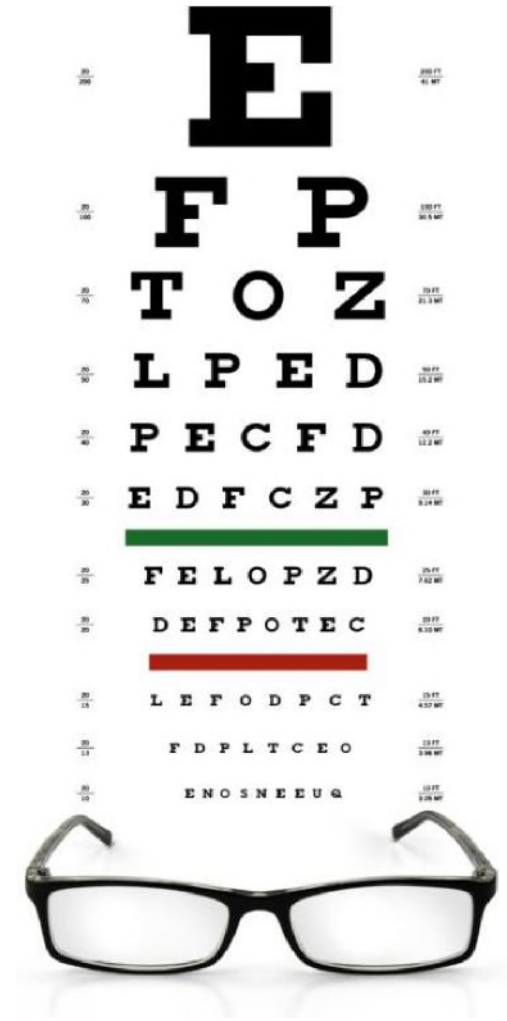
# DENTAL HIGHLIGHTS

Dental Benefits PPO	Beam Dental SmartPremium Select 100/90/60/50-2000-1500 PPO	
	PPO In-Network	Out-Of-Network
Network	Beam Dental PPO	
Deductible (Individual   Family)	\$50   \$150	\$50   \$150
Benefit Maximum (per Individual)	\$2,000 per enrolled	
Preventive Services	100%	100%
Basic Services	90%	80%
Major Services	60%	50%
Orthodontia (Children Only)	50%, \$1,500 max	



# VISION HIGHLIGHTS

Vision Benefits	Beam (VSP) Vision
	In-Network
Network	Beam (VSP) Vision
Exam (once every 12 months)	\$10
Lenses (once every 12 months instead of contact lenses) Single/Bifocal/Trifocal	Covered 100% after \$25 eyewear copay
Frames (once every 24 months)	\$150 allowance after \$25 eyewear copay
Contact Lenses (once every 12 months; instead of prescription glasses)	Medically necessary: 100% after \$25 eyewear copay Elective: \$150 allowance
Discounts	20% on amounts after \$150 allowance



# WHAT DO YOU NEED TO DO?

## OPEN ENROLLMENT: Medical, Dental, Vision

1. Review benefit materials on BenefitHub
2. Log on to Paycom ***after*** you receive the announcement that the enrollment system is “live”
3. Review and add dependents, confirm your personal information
4. All full-time employees **MUST** enroll or waive benefits.
5. Review and submit your elections/waivers online & review confirmation

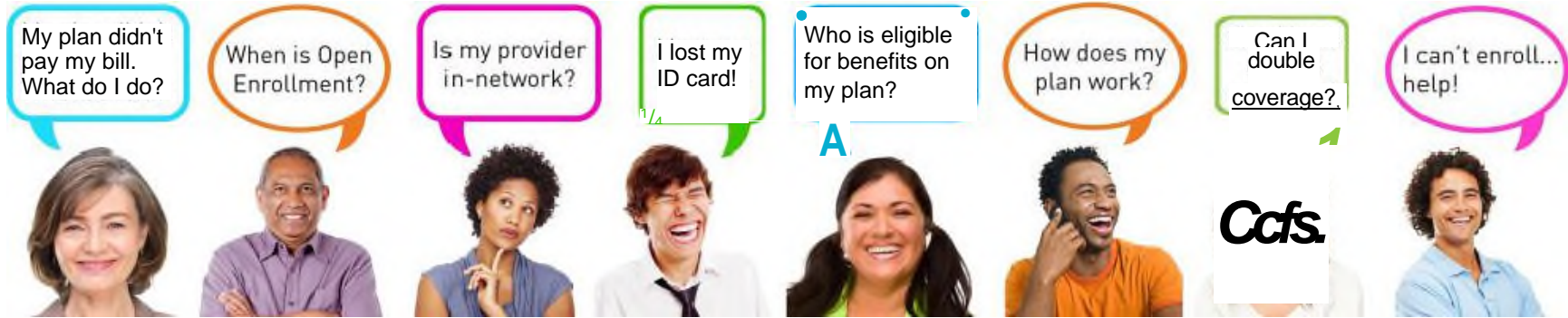
**Deadline is December 19th**

## NEW HIRE: Medical, Dental, Vision

1. Review benefit materials on BenefitHub
2. Once you receive a “welcome” email from Paycom, log on and start your enrollment process
3. Review and add dependents, input any missing personal information
4. Review then submit your elections/waivers online & review confirmation

**New hires** are eligible first of the month following 60 days employment. Please complete enrollment 30 days prior to eligibility

# QUESTIONS?



## YOUR BENEFITS CHAMPION IS HERE TO HELP

YOUR BENEFITS CHAMPION is the only person you need to call with employee benefit and wellness questions.

### HOW CAN WE HELP?

- Benefits Questions
- Insurance Claims
- Finding a Provider
- Insurance ID Cards
- Eligibility
- Dependent Benefits
- Pre-authorizations
- Enrollment Questions
- Wellness Program Questions
- Healthcare Reform

855.OUR.CHAMP

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7:00 a.m. to 5:30 p.m. PT