



WESTMONT



2021-2022

OPEN ENROLLMENT

January 11 - January 29, 2021

AGENDA

- Welcome
- What's Changing
- What's Staying the Same
- Eligibility & Enrollment
- Review of 2021-22 Benefits
- How to Enroll
- Questions



WHAT'S CHANGING

- Payroll deduction changes for Medical
 - Slight increase to Medical premiums
- Medical HMO Acupuncture limit 20 visits per year
- Enrollment System name change from OnCore to Teemwurk
 - Same system, rebranded
- FSA rollover increased to \$550 and grace period for submitting claims is extended to 60 days past the end of the COVID Pandemic
 - The actual date will be clarified later in the Plan Year

WHAT'S STAYING THE SAME

- Plan Designs staying the same:
 - Medical
 - Dental
 - Vision
 - Group Life
 - Voluntary Life
 - Disability
 - Voluntary Hospital Indemnity
- Payroll contributions:
 - Dental, Voluntary Life, Hospital Indemnity and Vision contributions remain the same

ELIGIBILITY



- **Who can enroll?**

- Employees working at least 30 hours/week
- Legal spouse
- Children under the age of 26

- **When can you enroll?**

- Within 30 days of your date of hire
- During annual open enrollment
- Within 31 days of a Qualifying Event

MEDICAL COVERAGE



Anthem Medical HMO Plan Comparison

Key Medical Benefits	Anthem HMO	Anthem Deductible HMO
	Blue Cross HMO (CA Care) Large Group	Blue Cross HMO (CA Care) Large Group
Deductible (per calendar year)		
Individual / Family	None	\$250 / \$250 (per person)
Out-of-Pocket Maximum		
Individual / Family	\$2,500 / \$5,000	\$3,500 / \$7,000
Covered Services		
Office Visits (physician/specialist)	\$30 / \$50 copay	\$20 / \$40 copay
Routine Preventive Care	No charge	No charge
Outpatient Diagnostic Lab & X-ray	No charge	No charge
Complex Imaging	\$100 copay	10%* (hospital) / \$100* (outpatient facility)
Chiropractic	\$10 copay ⁴	\$10 copay ⁴
Ambulance	\$100 copay	\$100 copay
Emergency Room	\$100 copay	\$150 copay + 10%*
Urgent Care Facility	\$30 copay	\$20 copay
Inpatient Hospital Stay	\$500 copay	10%*
Outpatient Surgery	\$250 copay	10%*
Prescription Drugs (Tier 1 / Tier 2 / Tier 3 / Tier 4)		
Retail Pharmacy (30-day supply)	\$5 / \$15 / \$30 / \$50 / 30% ²	\$5 / \$20 / \$40 / \$75 / 30% ²
Mail Order (90-day supply)	\$12.50 / \$37.50 / \$90 / \$150 / 30% ³	\$12.50 / \$50 / \$120 / \$225 / 30% ³

Coinurance percentages and copay amounts shown in the above charts represent what the member is responsible for paying.

* Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

2. Up to \$250

3. Up to \$250, limit 30 day supply for specialty

4. Limit 30 visits per year

Voluntary Hospital Indemnity

- **100% paid by You; Provided through Cigna**
- **Hospital Care coverage provides a benefit according to the schedule below when a Covered Person incurs a Hospital stay resulting from a Covered Injury or Covered Illness.**
- **3/12 Pre-Existing Condition Exclusion** - 3 months prior, 12 months after – any condition for which you consulted with a physician, received treatment or took a prescribed drug in the 3 months prior to coverage and the disability caused or substantially contributed to by the condition begins in the first 12 months after the effective date of coverage

Hospitalization Benefits	Plan 1
Hospital Admission No Elimination Period. Limited to 1 day, 1 benefit(s) every 90 days.	\$1,000 per day
Hospital Chronic Condition Admission No Elimination Period. Limited to 1 day, 1 benefit(s) every 90 days.	\$50 per day
Hospital Stay No Elimination Period. Limited to 30 days, 1 benefit(s) every 90 days.	\$100 per day
Hospital Intensive Care Unit (ICU) Stay No Elimination Period. Limited to 30 days, 1 benefit(s) every 90 days.	\$200 per day
Hospital Observation Stay No Elimination Period. Limited to 72 hours.	\$100 per 24-hour period

Anthem Medical HDHP PPO Plan Summary

Key Medical Benefits	Anthem HDHP PPO (OAP)	
	In-Network	Out-of-Network ¹
Deductible		
Individual / Family	\$2,000 / \$2,800 / \$4,000	\$6,000 / \$6,000 / \$12,000
Out-of-Pocket Maximum		
Individual / Family	\$3,000 / \$3,000 / \$6,000	\$9,000 / \$9,000 / \$18,000
Covered Services		
Office Visits (physician/specialist)	20%*	40%*
Routine Preventive Care	No charge	40%*
Outpatient Diagnostic Lab & X-ray	20%*	40%*
Complex Imaging	20%*	40%*
Chiropractic	20%* ⁵	40%* ⁵
Ambulance	20%*	
Emergency Room	20%*	
Urgent Care Facility	20%*	40%*
Inpatient Hospital Stay	20%*	40%*
Outpatient Surgery	20%*	40%*
Prescription Drugs	(Tier 1 / Tier 2 / Tier 3 / Tier 4 / Tier 5)	
Retail Pharmacy (30-day supply)	\$5* / \$15* / \$40* / \$60* / 30%* ²	40%* up to \$250 per Rx
Mail Order (90-day supply)	\$12.50* / \$37.50* / \$120* / \$180* / 30%* ³	

Coinurance percentages and copay amounts shown in the above charts represent what the member is responsible for paying.

* Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.

To be eligible for the HSA, you cannot be covered through Medicare Part A or Part B or TRICARE programs.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

2. Up to \$250 5. After ded, 30 visits per year

How to Find a Provider – Medical

- Instructions to find providers under all Medical plans are linked in your eGuide
 - Primary Care Physician (PCP)
 - Mental Health
 - Chiro

Step 1:

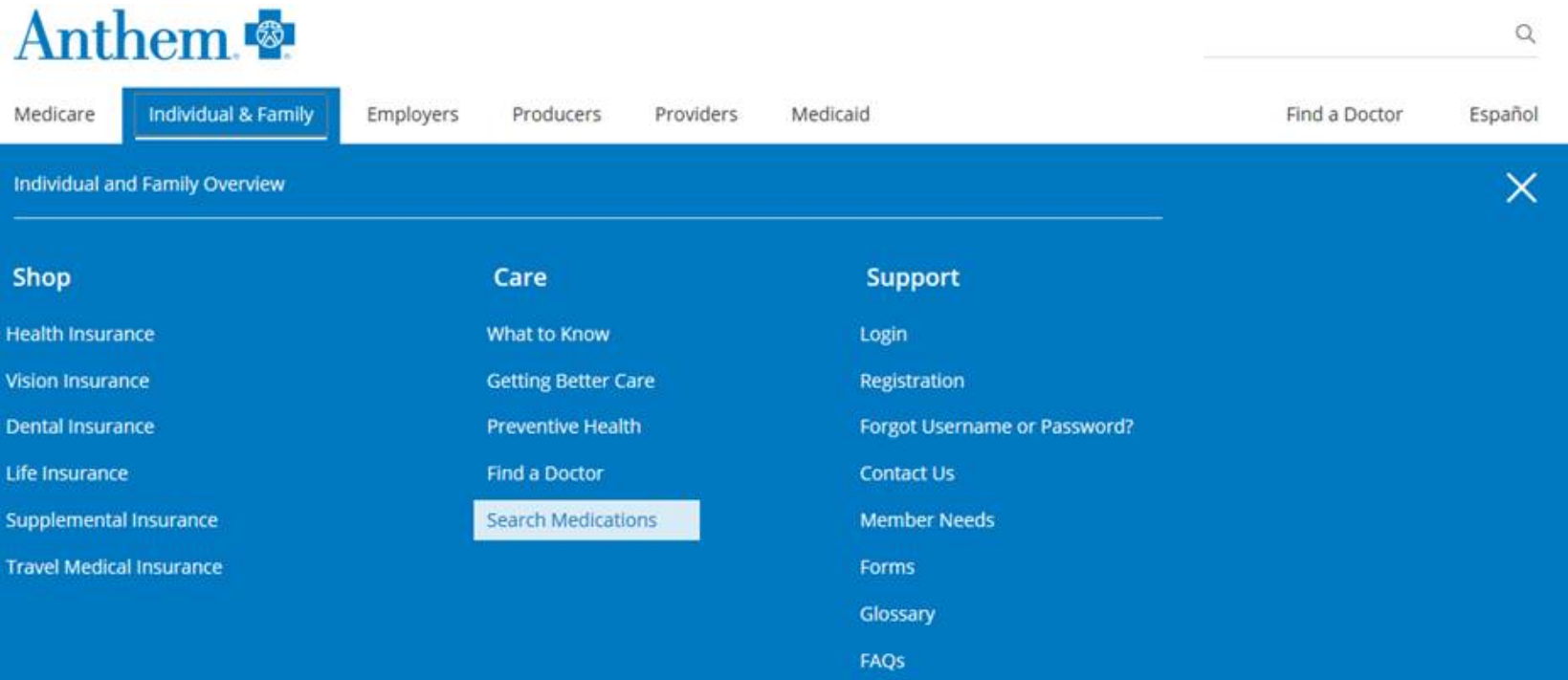
Go to: www.Anthem.com/ca

Click on the “Find a Doctor” on the top right corner

The screenshot shows the Anthem website interface. At the top, the Anthem logo is on the left, and a navigation bar contains links for Medicare, Individual & Family, Employers, Producers, Providers, and Medicaid. On the right side of the navigation bar, there is a search bar and a 'Find a Doctor' link. A green arrow points to the 'Find a Doctor' link with the text 'CLICK HERE' next to it. Below the navigation bar, the main content area is divided into two sections. The left section is titled 'Do More as a Member' and includes a login form with fields for Username and Password, a 'Log In' button, and links for 'Forgot username or password?' and 'Not signed up? Register now'. The right section is titled 'Meet Sydney' and describes the personal health ally. Below this, there is a section for 'Partner Login' with links for 'Employers', 'Producers', and 'Providers'. At the bottom right, there is a mobile app interface showing a 'PENDING' status and a calendar for May 25.

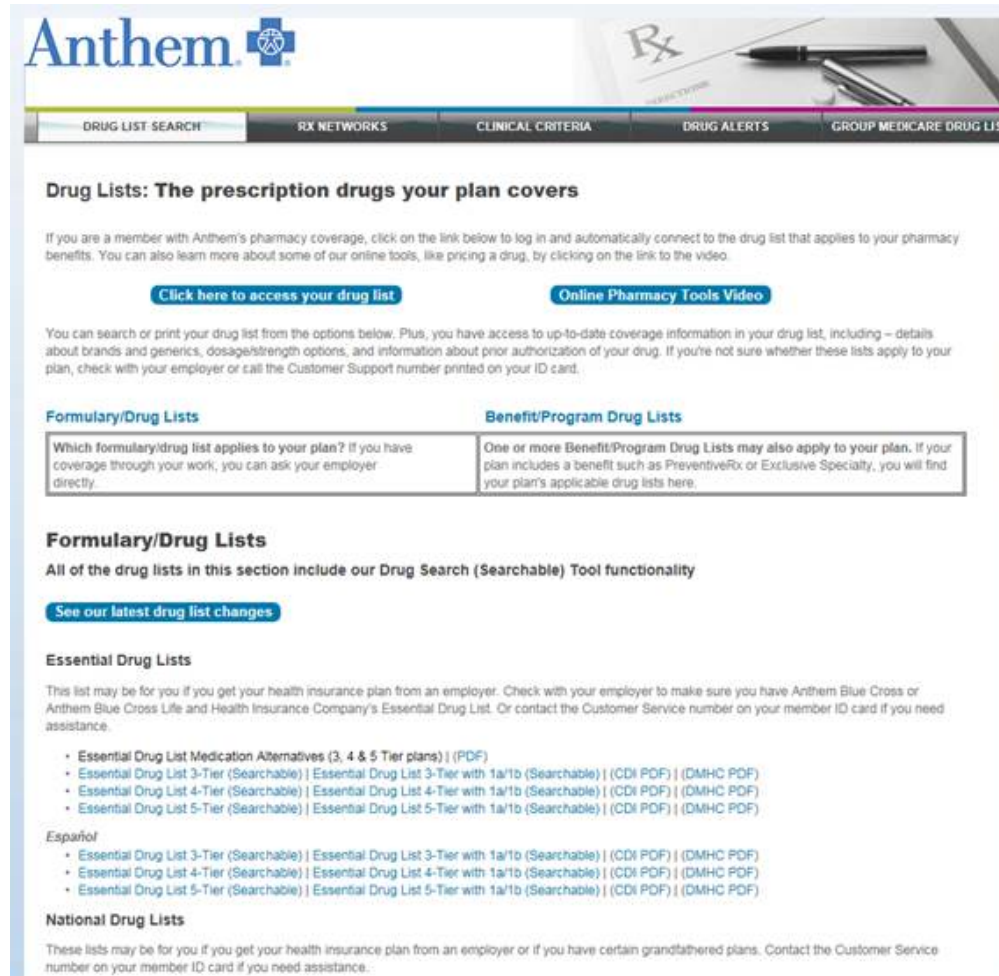
Anthem Prescription Formulary List

- The Formulary List shows where Anthem categorizes medications as Tier 1a, 1b, 2, 3, or Tier 4 so you know what your copay will be.
- Formularies change so make sure you check at least once per year what Tier your medication sits on the Formulary List.
- To find the Formulary List, go to www.anthem.com/ca



Anthem Prescription Formulary List

- It will then bring you to the following page and you can search medications of the formulary list or view the entire list:



Anthem

DRUG LIST SEARCH | RX NETWORKS | CLINICAL CRITERIA | DRUG ALERTS | GROUP MEDICARE DRUG LIST

Drug Lists: The prescription drugs your plan covers

If you are a member with Anthem's pharmacy coverage, click on the link below to log in and automatically connect to the drug list that applies to your pharmacy benefits. You can also learn more about some of our online tools, like pricing a drug, by clicking on the link to the video.

[Click here to access your drug list](#) | [Online Pharmacy Tools Video](#)

You can search or print your drug list from the options below. Plus, you have access to up-to-date coverage information in your drug list, including – details about brands and generics, dosage/strength options, and information about prior authorization of your drug. If you're not sure whether these lists apply to your plan, check with your employer or call the Customer Support number printed on your ID card.

Formulary/Drug Lists	Benefit/Program Drug Lists
Which formulary/drug list applies to your plan? If you have coverage through your work, you can ask your employer directly.	One or more Benefit/Program Drug Lists may also apply to your plan. If your plan includes a benefit such as PreventiveRx or Exclusive Specialty, you will find your plan's applicable drug lists here.

Formulary/Drug Lists

All of the drug lists in this section include our Drug Search (Searchable) Tool functionality

[See our latest drug list changes](#)

Essential Drug Lists

This list may be for you if you get your health insurance plan from an employer. Check with your employer to make sure you have Anthem Blue Cross or Anthem Blue Cross Life and Health Insurance Company's Essential Drug List. Or contact the Customer Service number on your member ID card if you need assistance.

- [Essential Drug List Medication Alternatives \(3, 4 & 5 Tier plans\)](#) | (PDF)
- [Essential Drug List 3-Tier \(Searchable\)](#) | [Essential Drug List 3-Tier with 1a/1b \(Searchable\)](#) | (CDI PDF) | (DMHC PDF)
- [Essential Drug List 4-Tier \(Searchable\)](#) | [Essential Drug List 4-Tier with 1a/1b \(Searchable\)](#) | (CDI PDF) | (DMHC PDF)
- [Essential Drug List 5-Tier \(Searchable\)](#) | [Essential Drug List 5-Tier with 1a/1b \(Searchable\)](#) | (CDI PDF) | (DMHC PDF)

Español

- [Essential Drug List 3-Tier \(Searchable\)](#) | [Essential Drug List 3-Tier with 1a/1b \(Searchable\)](#) | (CDI PDF) | (DMHC PDF)
- [Essential Drug List 4-Tier \(Searchable\)](#) | [Essential Drug List 4-Tier with 1a/1b \(Searchable\)](#) | (CDI PDF) | (DMHC PDF)
- [Essential Drug List 5-Tier \(Searchable\)](#) | [Essential Drug List 5-Tier with 1a/1b \(Searchable\)](#) | (CDI PDF) | (DMHC PDF)

National Drug Lists

These lists may be for you if you get your health insurance plan from an employer or if you have certain grandfathered plans. Contact the Customer Service number on your member ID card if you need assistance.

Mail Order

- **Receive 3 months of Rx for a lower copay than retail (Tiers 1-3)**

Getting set up for home delivery is easy:



Go online to get started.

Go to anthem.com/ca, log in and choose **Pharmacy**. On your personal pharmacy page, select **View Your Prescriptions** under *Switch to a 90-Day Supply*.

For the drugs you want to switch to home delivery, choose **Switch to a 90-day Supply** and then **Select Prescriber**. You can also add or update your shipping address, shipping options and payment method on this page.



Pay for your prescription.

We make it easy. You can pay by credit or debit card, flexible spending account, health savings account or electronic funds transfer (EFT).

To set up your payments, select **Complete your Profile and Communication Preferences** from your personal pharmacy page, then **View Pharmacy Payment Methods** to choose how you'd like to pay, sign up to pay online or add/update your credit card on file.



Send in your prescription.

If you prefer to mail in your order, complete the *Home Delivery Order Form* found in the forms library on anthem.com/ca, and submit it to the address shown. Be sure to include your prescription information and payment.

You may also want to ask your doctor for a 30-day prescription, which you can get filled at your regular pharmacy to make sure you have enough medicine to last until you get your first home delivery prescription.

A few important things to know

- If your doctor prescribes a brand-name drug, your pharmacy plan may require the home delivery pharmacy to send a generic version instead.
- All prescriptions and refills, including those sent by your doctor, will be filled as soon as the home delivery pharmacy gets them.
- In most cases, your first order will arrive within two weeks. After that, the orders will arrive within one week.
- If you need your medicine sooner, you can call the home delivery pharmacy and ask for overnight delivery. You'll be charged extra for the faster shipping.
- Your orders will be delivered by the U.S. Postal Service, UPS or FedEx.
- With some drugs, you may need to sign to accept delivery.²



WESTMONT

Sydney Mobile App

Say hi to Sydney

Anthem's new app is simple, smart
and all about you

From your mobile device

- 1 Download the free **Sydney** mobile app and select **Register**
- 2 Confirm your identity
- 3 Create a username and password
- 4 Confirm your email preferences
- 5 Follow the prompts to complete your registration

Everything you need to know about your Anthem benefits – personalized and all in one place.

With Sydney, you'll enjoy a simpler, more connected health experience.

Find care and check costs

See claims

Check all benefits

View and use digital ID cards

Use the chatbot and get answers quickly

From your computer

- 1 Go to anthem.com/ca/register
- 2 Provide the information requested
- 3 Create a username and password
- 4 Set your email preferences
- 5 Follow the prompts to complete your registration

Get started with Sydney
Download the app today!



Anthem LiveHealth Online

- **Same cost as office visit copay (PPO before deductible cost about \$49)**

Have a video visit with a doctor in minutes, 24/7

Using LiveHealth Online, you can have a private video visit from home or on the go.

Life moves pretty fast. When you're not feeling well, you want to feel better fast. With LiveHealth Online, you don't need to make an appointment. Just sign up at livehealthonline.com or use the app, and see a board-certified doctor in a few minutes.

When your own doctor isn't available, use LiveHealth Online if you have:

- Pinkeye
- A cold
- The flu
- A fever
- Allergies
- A sinus infection
- And more

A doctor can assess your condition, provide a treatment plan and even send a prescription to your pharmacy, if it's needed.*

What will a visit cost?

Your Anthem plan includes benefits for video visits using LiveHealth Online, so you'll just pay your share of the costs — usually \$49 or less.



Sign up for LiveHealth Online today – it's quick and easy

Go to livehealthonline.com or download the app and register on your phone or tablet.



Anthem LiveHealth Online – Mental Health

- **Same cost as office visit copay (PPO before deductible cost about \$49)**

LiveHealth Online Psychology

Have a video visit with a psychologist or licensed therapist in just a few days

LiveHealth Online Psychology — quick, easy and private

If you're feeling stressed or anxious or you're just having a tough time, it's okay to ask for help. And with LiveHealth Online Psychology, talking to someone is easier and more convenient than ever. You can have a video visit with a psychologist or licensed therapist from your home, or wherever you have internet access. Curl up on the couch or find a quiet spot on the porch. Just download the free LiveHealth Online mobile app or visit livehealthonline.com on a computer with a webcam, to get started. It's free to sign up, and video visits are completely private and confidential. Most of the time, you can have a video visit with a psychologist or therapist in seven days or less.* This may be faster than waiting for an office visit.

Make an appointment that's convenient for you

1. Visit livehealthonline.com or use the mobile app to create an account or log in.
2. Select **LiveHealth Online Psychology** for a video visit.
3. Choose from a list of available psychologists and licensed therapists.
4. Set up a day and time for your visit.

Or you can schedule an appointment by calling
1-844-784-8409 from 7 a.m. to 11 p.m. ET or PT.

Your first visit

After you schedule your appointment, LiveHealth Online will send you an appointment confirmation. Visits usually last about 45 minutes and you'll see your cost for the session before it even starts.

LiveHealth Online Psychology can help with conditions like:

- Stress
- Anxiety
- Depression
- Relationship or family issues
- Grief
- Panic attacks
- Stress from coping with an illness
- Substance abuse

Keep in mind that psychologists and therapists using LiveHealth Online do not prescribe medications.

Anthem Programs & Condition Support

Whether you're suffering from asthma, expecting a baby, or just fighting a cold, our health and wellness programs can help. They even include toll-free access to a nurse any time, any day.

Condition Care

If you have a long-term health problem, ConditionCare is for you. It's a program that helps people with asthma, chronic obstructive pulmonary disease (COPD), diabetes, heart failure, coronary artery disease (CAD) and more. When you join the program, we'll give you the tools and resources you need to take charge of your health. You'll also get:

- 24/7 phone access to a nurse care manager who can answer your questions and give you up-to-date information about your condition.
- A health review and follow-up calls if you need them.
- Tips on prevention and lifestyle choices to help you improve your quality of life.

Future Moms

Having a baby is an exciting time! Future Moms can help you have a healthy pregnancy and a healthy baby. Sign up as soon as you know you're pregnant. You'll get:

- 24/7 phone access to a nurse coach you can talk to about your pregnancy and your health. A nurse may also call you from time to time to see how you're doing.

- A book that shows changes you can expect for you and your baby over the next nine months.
- Useful tools to help you, your doctor and your Future Moms nurse coach track your pregnancy and spot possible risks. You'll also get tips and resources to help you make better decisions and prepare for the birth of your baby.

24/7 NurseLine

You can call any time to talk to a registered nurse about your health concerns. You can get answers to questions, whether you're sick or not.

Need health care right away? A nurse can help you decide where to go if your doctor isn't available. Going to the right place can save you time and money. And you can access better care, too.

Get the support you need

Call us to sign up and use these programs at no extra cost:

- ConditionCare: 866-962-0957
- Future Moms: 800-828-5891
- 24/7 NurseLine: 800-337-4770

FSA, DENTAL, VISION, DISABILITY and LIFE COVERAGE



Flexible Spending Accounts (FSA)

- Administered by Discovery Benefits
- If you want FSA for 2021-22, you **MUST** enroll during Open Enrollment
- Set aside a portion of your income, **before taxes**, to pay for qualified health and/or dependent care expenses
- Decrease your taxable income and increase your take-home pay

Health Care FSA (for HMO and non-HSA PPO plans)

- **\$2,750** maximum annual contribution
- Eligible expenses include:
 - Coinsurance
 - Copays
 - Deductibles
 - Dental treatment
 - Vision care
 - Prescriptions
- **If you are on an HSA eligible PPO plan you CANNOT elect the Health Care FSA**



Flexible Spending Accounts (FSA)

Dependent Care FSA

- **\$5,000** maximum annual contribution (per family)
- Eligible expenses include:
 - Care of a dependent child **under the age of 13** by babysitters, nursery schools, pre-school or daycare centers
 - Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent

IMPORTANT FSA RULES

- **FSA elections do not roll over. You must actively select how much to set aside for 2021-22**
- **Unused health care funds over \$550 will NOT be returned to you or carried over to the following year**
- **Unused dependent care funds will NOT be returned to you or carried over to the following year**
- **You MUST enroll in FSA for the 2021-22 plan year to access any 2020-21 rollover funds**

Westmont Ancillary – No Changes

- There are no changes to the below benefits for 2021. Please see your benefit guide for more details
- Anthem Dental Net & Choice Dental – no benefit changes
- Cigna PPO Vision – no benefit changes
- Group & Voluntary Life Insurance – no changes
 - Assign/Update Beneficiary on file
 - Change in election requires EOI
- Long Term Disability – no changes
- Employee Assistance Program (EAP) – no changes

Next Steps



Login to your account

Username or Work Email

Password



I'm not a robot



reCAPTCHA
Privacy - Terms

☐ Keep me signed in

Login 

[Can't access your account?](#)



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[Contact Us](#)

Our site works best with Mozilla Firefox or Google

NEXT STEPS

- Unless you wish to make any benefit or dependent changes OR enroll in FSA you need not make changes in Teemwork.
- All other elections will roll over EXCEPT for FSA
- To Enroll in medical or FSA, login to Teemwork (formerly known as OnCore):
 1. Go to: <https://myteemwurk.com/benefits/login>, enter your username and password.
 - Forget your password? Simply click on “Can’t access your account?” and a reset link will be emailed to you.
 2. If you need to add/edit dependents click on “Benefit Details” from “My Profile”.
 3. Select “Open Enrollment” on the dashboard
 4. Access each offering by clicking on the box and work through the options
 5. Confirm beneficiaries for life and voluntary life coverages
 6. Print or save your confirmation statement
 7. Submit any EOI forms for Voluntary Life or Hospital Indemnity within 30 days of enrollment

TEAMWORK TIPS

- **The Confirmation Statement after you make elections shows what elections you actively selected for OE, not all elections that will be in place for 3/1/2021.**
- **Click the OE Statement for a full statement of all 3/1/2021 benefits.**




TEEMWURK TIPS

- **Password reset – HR can't do this for you. Click the “Can't access your account link” and follow the instructions**

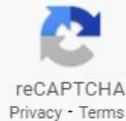


Login to your account

 Username or Work Email

 Password

☐ I'm not a robot



☐ Keep me signed in

Login 

[Can't access your account?](#)



HUB

Need help understanding
your employee benefits
or wellness programs?

MY BENEFITS CHAMPION

The only call you need to make
for 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
- Medicare



855.OUR.CHAMP
855.687.2426



866.667.2529



champion@hubinternational.com

7:00am to 5:30pm PST

BENEFIT COSTS



Benefits Costs (Monthly)

Medical

Coverage Tier	Monthly Contributions					
	Anthem HMO		Anthem Deductible HMO		Anthem HDHP PPO (OAP)	
	Westmont Pays	You Pay	Westmont Pays	You Pay	Westmont Pays	You Pay
Employee Only	\$708.12	\$42.38	\$706.60	\$9.25	\$660.73	\$329.17
Employee + 1	\$964.29	\$611.75	\$1,049.78	\$453.52	\$841.92	\$1,236.88
Employee + 2 or more	\$1,422.24	\$829.25	\$1,539.32	\$608.25	\$1,248.99	\$1,720.73

Dental / Vision

Coverage Tier	Monthly Contributions					
	Anthem Dental Net		Anthem Dental Complete		Vision	
	Westmont Pays	You Pay	Westmont Pays	You Pay	Westmont Pays	You Pay
Employee Only	\$20.21	\$0.00	\$20.21	\$49.90	\$6.18	\$0.00
Employee + 1	\$20.21	\$20.21	\$20.21	\$120.13	\$7.44	\$2.46
Employee + 2 or more	\$20.21	\$45.44	\$20.21	\$154.91	\$11.13	\$4.95

Voluntary Life

Deductions for Voluntary Life are taken from your paycheck after taxes. Rates are available during enrollment.

Voluntary Hospital Indemnity

View rates inside your benefit guide or during your enrollment online

QUESTIONS

