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
## Anthem Medical HMO Plan Comparison

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

*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

<table>
<thead>
<tr>
<th>Hospitalization Benefits</th>
<th>Plan 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital Admission</td>
<td>$1,000 per day</td>
</tr>
<tr>
<td>No Elimination Period. Limited to 1 day, 1 benefit(s) every 90 days.</td>
<td></td>
</tr>
<tr>
<td>Hospital Chronic Condition Admission</td>
<td>$50 per day</td>
</tr>
<tr>
<td>No Elimination Period. Limited to 1 day, 1 benefit(s) every 90 days.</td>
<td></td>
</tr>
<tr>
<td>Hospital Stay</td>
<td>$100 per day</td>
</tr>
<tr>
<td>No Elimination Period. Limited to 30 days, 1 benefit(s) every 90 days.</td>
<td></td>
</tr>
<tr>
<td>Hospital Intensive Care Unit (ICU) Stay</td>
<td>$200 per day</td>
</tr>
<tr>
<td>No Elimination Period. Limited to 30 days, 1 benefit(s) every 90 days.</td>
<td></td>
</tr>
<tr>
<td>Hospital Observation Stay</td>
<td>$100 per 24-hour period</td>
</tr>
<tr>
<td>No Elimination Period. Limited to 72 hours.</td>
<td></td>
</tr>
</tbody>
</table>
## Anthem Medical HDHP PPO Plan Summary

<table>
<thead>
<tr>
<th>Key Medical Benefits</th>
<th><strong>Anthem HDHP PPO (OAP)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
</tr>
<tr>
<td>Individual / Family</td>
<td>$2,000 / $2,800 / $4,000</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td></td>
</tr>
<tr>
<td>Individual / Family</td>
<td>$3,000 / $3,000 / $6,000</td>
</tr>
<tr>
<td><strong>Covered Services</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Office Visits</strong> (physician/specialist)</td>
<td>20%*</td>
</tr>
<tr>
<td><strong>Routine Preventive Care</strong></td>
<td>No charge</td>
</tr>
<tr>
<td><strong>Outpatient Diagnostic Lab &amp; X-ray</strong></td>
<td>20%*</td>
</tr>
<tr>
<td><strong>Complex Imaging</strong></td>
<td>20%*</td>
</tr>
<tr>
<td><strong>Chiropractic</strong></td>
<td>20%*⁵</td>
</tr>
<tr>
<td><strong>Ambulance</strong></td>
<td>20%*</td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Urgent Care Facility</strong></td>
<td>20%*</td>
</tr>
<tr>
<td><strong>Inpatient Hospital Stay</strong></td>
<td>20%*</td>
</tr>
<tr>
<td><strong>Outpatient Surgery</strong></td>
<td>20%*</td>
</tr>
<tr>
<td><strong>Prescription Drugs</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Retail Pharmacy</strong> (30-day supply)</td>
<td>$5* / $15* / $40* / $60* / $30%* ²</td>
</tr>
<tr>
<td><strong>Mail Order</strong> (90-day supply)</td>
<td>$12.50* / $37.50* / $120* / $180* / $30%* ³</td>
</tr>
</tbody>
</table>

*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
3. After deductible, 30 visits per year

*Coinsurance percentages and copay amounts shown in the above charts represent what the member is responsible for paying.*
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](http://www.Anthem.com/ca)

Click on the “Find a Doctor” on the top right corner
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
It will then bring you to the following page and you can search medications of the formulary list or view the entire list:
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.
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

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
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
TEEMWURK 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
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

HOW CAN WE HELP?

855.OUR.CHAMP
855.687.2426
866.667.2529
champion@hubinternational.com
7:00am to 5:30pm PST
## Benefits Costs (Monthly)

### Medical

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Monthly Contributions</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Anthem HMO</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Westmont Pays</td>
<td>You Pay</td>
<td>Westmont Pays</td>
<td>You Pay</td>
</tr>
<tr>
<td>Employee Only</td>
<td>$708.12</td>
<td>$42.38</td>
<td>$706.60</td>
<td>$9.25</td>
</tr>
<tr>
<td>Employee + 1</td>
<td>$964.29</td>
<td>$611.75</td>
<td>$1,049.78</td>
<td>$453.52</td>
</tr>
<tr>
<td>Employee + 2 or more</td>
<td>$1,422.24</td>
<td>$829.25</td>
<td>$1,539.32</td>
<td>$608.25</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Monthly Contributions</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Anthem HMO</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Westmont Pays</td>
<td>You Pay</td>
<td>Westmont Pays</td>
<td>You Pay</td>
</tr>
<tr>
<td></td>
<td>$660.73</td>
<td>$329.17</td>
<td>$841.92</td>
<td>$1,236.88</td>
</tr>
<tr>
<td></td>
<td>$1,248.99</td>
<td>$1,720.73</td>
<td>$1,248.99</td>
<td>$1,720.73</td>
</tr>
</tbody>
</table>

### Dental / Vision

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Monthly Contributions</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Anthem Dental Net</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Westmont Pays</td>
<td>You Pay</td>
<td>Westmont Pays</td>
<td>You Pay</td>
</tr>
<tr>
<td>Employee Only</td>
<td>$20.21</td>
<td>$0.00</td>
<td>$20.21</td>
<td>$49.90</td>
</tr>
<tr>
<td>Employee + 1</td>
<td>$20.21</td>
<td>$20.21</td>
<td>$20.21</td>
<td>$120.13</td>
</tr>
<tr>
<td>Employee + 2 or more</td>
<td>$20.21</td>
<td>$45.44</td>
<td>$20.21</td>
<td>$154.91</td>
</tr>
</tbody>
</table>

| Coverage Tier   | Monthly Contributions |            |            |            |
|-----------------|                       | Vision     |            |            |
|                 | Westmont Pays         | You Pay    | Westmont Pays | You Pay    |
| Employee Only   | $6.18                 | $0.00      | $7.44      | $2.46      |
| Employee + 1    | $20.21                | $20.21     | $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.