



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

Beneficios médicos principales	Anthem HMO High	Anthem Deductible HMO
	Blue Cross HMO (CA Care) Large Group	Blue Cross HMO (CA Care) Large Group
<b>Deducible</b> (por año calendario)		
Individual/Familiar	Ninguno	\$250/\$250 (por persona)
<b>Monto máximo de bolsillo</b>		
Individual/Familiar	\$2,500/\$5,000	\$3,500/\$7,000
<b>Servicios cubiertos</b>		
Visitas al consultorio (médico/especialista)	Copago de \$30/\$50	Copago de \$20/\$40
Atención preventiva de rutina	No se aplican cargos	No se aplican cargos
Radiografías y pruebas de laboratorio de diagnóstico ambulatorias	No se aplican cargos	No se aplican cargos
Estudios de diagnóstico por imágenes complejos	Copago de \$100	10 %* (hospital)/ \$100* (centro ambulatorio)
Servicios quiroprácticos	Copago de \$10 <sup>4</sup>	Copago de \$10 <sup>4</sup>
Ambulancia	Copago de \$100	Copago de \$100
Sala de emergencia	Copago de \$100	Copago de \$150 + 10 %*
Centro de atención de urgencia	Copago de \$30	Copago de \$20
Hospitalización	Copago de \$500	10 %*
Cirugía ambulatoria	Copago de \$250	10 %*
<b>Medicamentos recetados</b> (Nivel 1/Nivel 2/Nivel 3/Nivel 4)		
Farmacia minorista (suministro de 30 días)	\$5/\$15/\$30/\$50/30 % <sup>2</sup>	\$5/\$20/\$40/\$75 /30 % <sup>2</sup>
Medicamentos pedidos por correo (suministro de 90 días)	\$12.50/\$37.50/\$90/\$150/30 % <sup>3</sup>	\$12.50/\$50/\$120/\$225/30 % <sup>3</sup>

Los porcentajes de coseguro y los montos de copagos que se muestran en la tabla anterior representan lo que el miembro debe pagar.

\* Los beneficios que tienen un asterisco (\*) requieren que se alcance el deducible antes de que el plan comience a pagar.

2. Hasta \$250 3. Hasta \$250, límite de suministro de 30 días por especialidad 4. Límite de 30 visitas por año

# 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

Beneficios de hospitalización	Plan 1
<b>Admisión hospitalaria</b> Sin período de espera. Límite de 1 día, 1 beneficio cada 90 días.	\$1,000 por día
<b>Admisión hospitalaria por afección crónica</b> Sin período de espera. Límite de 1 día, 1 beneficio cada 90 días.	\$50 por día
<b>Estadía hospitalaria</b> Sin período de espera. Límite de 30 días, 1 beneficio cada 90 días.	\$100 por día
<b>Estadía en la Unidad de cuidados intensivos (ICU) de un Hospital</b> Sin período de espera. Límite de 30 días, 1 beneficio cada 90 días.	\$200 por día
<b>Estadía en el Hospital para observación</b> Sin período de espera. Límite de 72 horas.	\$100 por período de 24 horas

# Anthem Medical HDHP PPO Plan Summary

Key Medical Benefits	Anthem HDHP PPO (OAP)	
	In-Network	Out-of-Network <sup>1</sup>
<b>Deductible</b>		
Individual / Family	\$2,000 / \$2,800 / \$4,000	\$6,000 / \$6,000 / \$12,000
<b>Out-of-Pocket Maximum</b>		
Individual / Family	\$3,000 / \$3,000 / \$6,000	\$9,000 / \$9,000 / \$18,000
<b>Covered Services</b>		
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%* <sup>5</sup>	40%* <sup>5</sup>
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%* <sup>2</sup>	40%* up to \$250 per Rx
Mail Order (90-day supply)	\$12.50* / \$37.50* / \$120* / \$180* / 30%* <sup>3</sup>	

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 HMO

## PASO 1

Sitio de Web: <https://www.anthem.com/ca>

- Haga clic en **Español** en la esquina superior derecha de la pantalla
- Haga clic en **Encontrar un doctor**
- Desplácese hacia abajo hasta **Busca como invitado seleccionando un plan**
- Haga clic en **Continuar**

## PASO 2

Completa los siguientes campos:

- ¿Qué tipo de cuidado buscas? Utilice el menú desplegable para seleccionar: **Atención médica**
- ¿En qué estado quieres buscar? Utilice el menú desplegable para seleccionar: **Su Estado**
- ¿Con qué tipo de plan quieres buscar? Utilice el menú desplegable para seleccionar: **Plan médico (patrocinado por el empleador)**
- Selecciona un plan/red Utilice el menú desplegable para seleccionar: **Blue Cross HMO (CACare) – Large Group**
- Haga clic en **Continuar**

Find a Doctor

Español

Encontrar un doctor

Busca como invitado seleccionando un plan

Busca seleccionando un plan o una red

Continuar

¿Qué tipo de cuidado buscas?

Atención médica

Los proveedores de servicios de salud conductual y trastornos de abuso de sustancias aparecen bajo Cuidado médico.

¿En qué estado quieres buscar?

California

¿Con qué tipo de plan quieres buscar?

Plan médico (patrocinado por el empleador)

Selecciona un plan/red

Blue Cross HMO (CACare) - Large Group

Cancelar

Continuar

# How to Find a Provider – Medical HMO

## PASO 3

Completa los siguientes campos:

- Especializado en: Utilice el menú desplegable para seleccionar el tipo de especialidad médica
- Ubicado cerca de: Ingrese **su código postal**
- Dentro de una distancia de: Usar desplegable para seleccionar **20/30/50/75/100 millas** del código postal proporcionado
- Opcional: introduzca el nombre de su profesional dental en la casilla debajo de "Cuyo nombre es".
- Haga clic en **Buscar**
- Proveedores de planes dentales HMO en CA solamente.
- Registre el PCP/ID de 3 o 6 dígitos para ingresar en su formulario de inscripción.

Quiero buscar en este plan/red: Select HMO

Estoy buscando un:  Especializado en:   
[Mostrar detalles de la especialidad](#)

Ubicado cerca de:  Dentro de una distancia de:

Cuyo nombre es:


☐ [SONIA BAJWA DULAI MD](#) 0.63 millas de distancia  
Dentro de la red  
Femenino  
Especialidad: Medicina Interna  
4910 DIRECTORS PL  
STE 250  
SAN DIEGO, CA  
92121  
San Diego  
800-926-8273

**PCP ID:**  
ZLN

# How to Find a Provider – Medical HMO

- **Instructions to find a provider under the PPO HSA plan are posted on your intranet**

## PASO 4

- Ver los resultados de su búsqueda
- Haga clic en el icono de la impresora:  para imprimir los resultados de su búsqueda.
- Haga clic en el nombre de un proveedor para ver más detalles.
- Haga clic en **Volver** para editar los criterios de búsqueda

Volver

Comparar ahora

# How to Find a Provider – Medical HMO Chiro

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- Follow steps 1 & 2 same as Medical HMO provider search

**Step 3:** You have a series of drop down boxes. Click on the drop down boxes for the appropriate medical plan in the state you reside:

What type of care are you searching for?

What state do you want to search in?

What type of plan do you want to search with?

Select a plan/network

# How to Find a Provider – Medical HMO Chiro

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## **Step 4:**

Select the medical service you would like in searching for type of doctor and the location from your work or home.

I want to search this plan/network: HMO Chiropractic/Acupuncture Network (American Specialty Health Plans)

I'm looking for a:

Doctor/Medical Professional ▼

Who specializes in:

Chiropractic

[Show specialty details](#)

Located near:

93035

Within a distance of:

20 Miles

Then click “Search”


**Step 5: Once you’ve hit Search your provider list will download and you can filter your search by Distance, Gender and by clicking on the Options + to the Left, you will then have more filters like Accepting New Patients or by Medical Group, etc.**

# How to Find a Provider –Mental Health

- **Follow steps 1 & 2 same as Medical HMO provider search**

**Step 3:** You have a series of drop down boxes. Click on the drop down boxes for the appropriate medical plan in the state you reside:

What type of care are you searching for?

 Providers for Behavioral Health & Substance Use Disorder Services are listed under Medical Care.

What state do you want to search in?

What type of plan do you want to search with?

Select a plan/network

Cancel

Continue

# How to Find a Provider –Mental Health

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**Step 4:** Select Behavioral Health under I'm looking for and then you can narrow down a specialty, then your results will come up.

I want to search this plan/network: Blue Cross HMO (CACare) - Large Group

I'm looking for a:

Behavioral Health ▼

Who specializes in:

All Specialties ▼

[Show specialty details](#)

Located near:

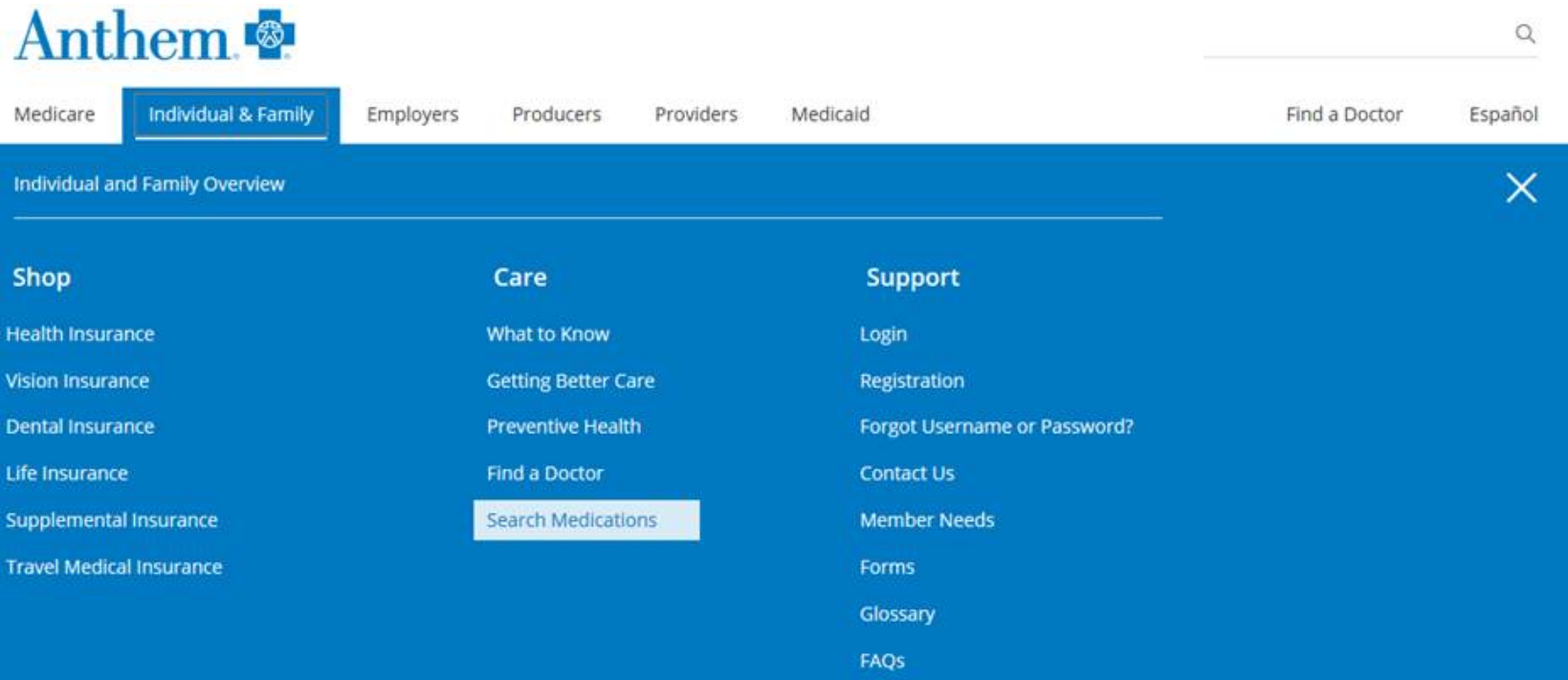
93101

Within a distance of:

20 Miles ▼

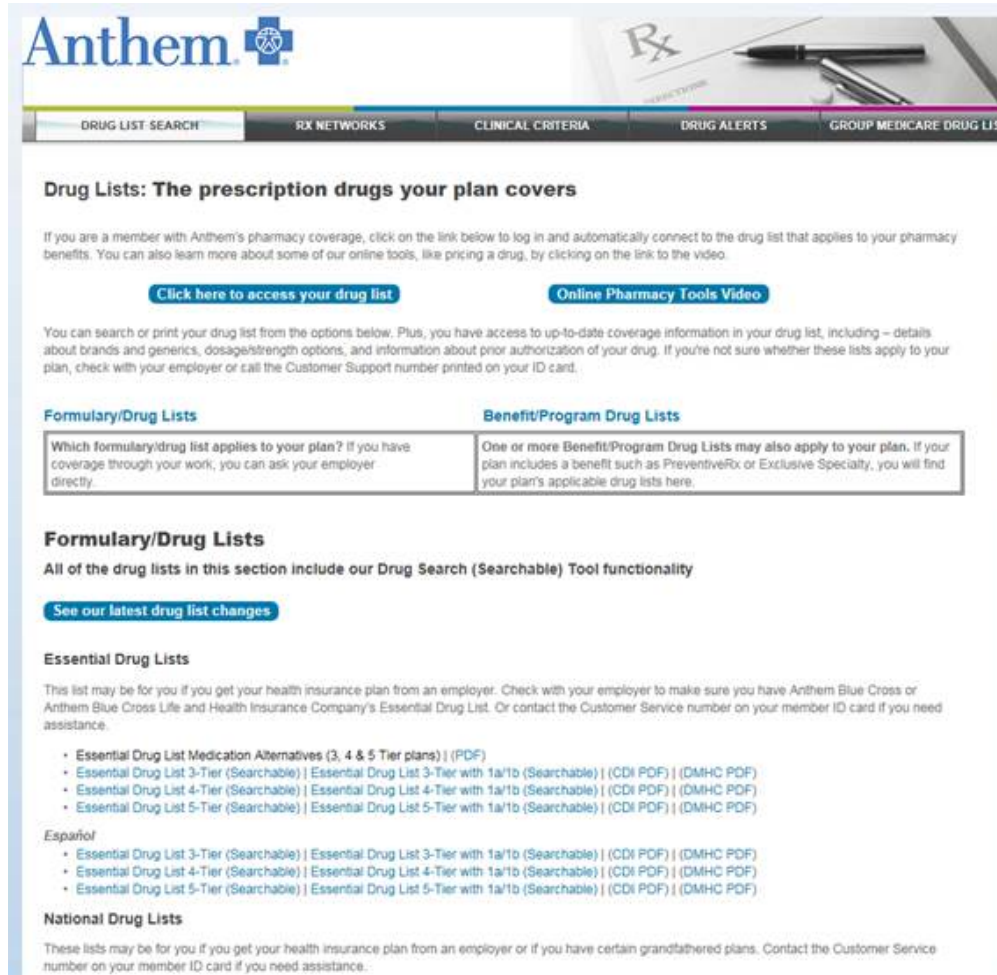
# Anthem Prescription Formulary List

- 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](http://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](https://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](https://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.<sup>2</sup>



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# Sydney Mobile App

## La nueva aplicación simple e inteligente de Anthem en la que lo primordial eres tú

Con Sydney, podrás encontrar todo lo que necesitas saber sobre tus beneficios médicos, farmacéuticos, dentales, de la vista, del seguro de vida, y del seguro por discapacidad en un mismo lugar. Sydney te permite hacer las cosas de manera más fácil para que puedas pasar más tiempo enfocado en tu salud.

### Simple

Lista para usar de forma rápida, fácil y eficiente: con solo un clic podrás acceder a la información sobre beneficios, Servicios para Miembros, recursos para el bienestar y mucho más.

#### Con solo un clic, podrás:

- Encontrar atención y consultar los costos
- Consultar todos los beneficios
- Ver las reclamaciones

### Inteligente

Sydney actúa como guía de salud personal, ya que responde tus preguntas y te conecta con los recursos correctos, en el momento correcto. Y puedes usar el chat interactivo para obtener respuestas rápidamente.

- Obtener respuestas aún más rápido con nuestra función de chat interactivo
- Ver y usar las tarjetas de identificación digitales

### Personal

Recibe alertas, recordatorios y consejos directamente de Sydney. Obtén sugerencias del médico personalizadas según tus necesidades. Cuanto más la uses, más te podrá ayudar Sydney a mantenerte sano y ahorrar dinero.

#### ¿Ya usas nuestra aplicación Anthem Anywhere?

Es fácil hacer el cambio. Simplemente descarga la aplicación Sydney e inicia sesión con tu nombre de usuario y contraseña de Anthem.

# Anthem LiveHealth Online

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

## Este es tu Cuidado Médico en LiveHealth Online

Todo lo que necesitas saber sobre cómo hacer una cita para ver un médico en línea

### ¿Qué es Cuidado Médico en LiveHealth Online?

LiveHealth Online es una manera fácil y conveniente para ver a un médico usando tu teléfono móvil inteligente o tableta. Las personas que hablen español pueden usar Cuidado Médico en LiveHealth Online para consultar con un médico que hable español por medio de la aplicación para móviles de LiveHealth Online. Las consultas por video están disponibles por medio de citas usando Cuidado Médico en LiveHealth Online de las 7 a.m. a las 11 p.m., los siete días de la semana. En la mayoría de los estados hay citas disponibles el mismo día.

### ¿Qué tipo de condiciones puedo consultar usando Cuidado Médico?

El médico que consultes por medio de Cuidado Médico en LiveHealth Online puede ayudarte con cosas como conjuntivitis, resfriado, gripe, fiebre, sarpullido, infecciones, alergias y otras enfermedades comunes. ¡Es más rápido, fácil y conveniente que una visita al centro de atención de urgencias!

### ¿Puedo obtener una receta del médico que consulte en Cuidado Médico?

Sí. Los médicos que consultes usando Cuidado Médico en LiveHealth Online pueden evaluar tu condición de salud, proveer un plan de tratamiento, y si es necesario, hasta enviar una receta a la farmacia que elijas.

### ¿Por qué usaría Cuidado Médico en lugar de visitar a mi doctor en persona?

Cuidado Médico no fue creado para reemplazar a tu médico de atención primaria. Es una opción conveniente para recibir atención médica cuando tu médico no está disponible.

### ¿Cuándo puedo consultar a un médico usando Cuidado Médico?

Puedes hacer una cita para ver a un médico de las 7 a.m. a las 11 p.m., los siete días de la semana. En la mayoría de los estados hay citas disponibles el mismo día.

# Anthem LiveHealth Online – Mental Health

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- **Same cost as office visit copay (HSA 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](https://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](https://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

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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)

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- 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)

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## 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 a 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

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- 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?](#)



© Copyright 2020 TeemWurk  
[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


# 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**



Login to your account

☐ I'm not a robot   
reCAPTCHA  
[Privacy](#) - [Terms](#)

☐ Keep me signed in

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

# HUB

¿Necesita ayuda para entender sus beneficios para empleados o programas de bienestar?

## Mi Campeón de Beneficios

La única llamada que necesita hacer para sus beneficios de empleado y preguntas del bienestar.

### ¿CÓMO PODEMOS AYUDARLE?

- Pregunta sobre beneficios
- Reclamos del seguro
- Encontrar a un proveedor
- Tarjetas de identificación del seguro
- Elegibilidad
- Beneficios de los Dependientes
- Pre-autorizaciones
- Preguntas sobre la inscripción
- Preguntas sobre el Programa de Beneficios
- Reforma de la Salud
- Medicare



**855.OUR.CHAMP**  
855.687.2426



**866.667.2529**



**champion@hubinternational.com**

7:00 a.m. a las 5:30 p.m.  
Hora del Pacífico

# 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

