

SYHealth Supplemental Benefits Information Miniguide

May 1, 2024-April 30, 2025



Your Experience, Your Rewards

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Eligibility

Benefit Eligible Employees

Employees working **20** hours or more per week are eligible to participate in the benefit program.

Eligible Dependents

Your eligible dependents include:

- Your spouse (unless you are legally separated)
- Your registered domestic partner
- Your dependent children, up to age 26 regardless of their student or marital status
- Adopted, foster or domestic partner's children
- Your dependent children, if they are incapable of self-support due to physical or mental disability

Coverage may be available for a mentally or physically disabled child who is age 26 or older. Requirements for such coverage and documentation of disability depend on the insurance carrier. Please contact benefits@syhealth.org if you believe this applies to your family.

When You Can Enroll

New Hires/Newly Eligible for Benefits

You are eligible for benefits on the first day of the month after 30 days worked. **You have 30 days from the date of your hire to enroll in benefits.** After your initial enrollment, you will have the opportunity to re-enroll in the benefits program each year during the Annual Open Enrollment period, unless you have a Qualifying Life Event. Be prepared to show documentation for qualifying event, such as marriage license, birth certificate or divorce decree.

Qualifying Life Event Change

During the annual open enrollment period, you will have the opportunity to make any changes in your coverage(s) for the next plan year.

Please keep in mind that you will have 30 days from the event date to make any changes and notify the Benefits Team of any changes.

Plan year begins May 1, 2024 and is in effect through April 30, 2025.

After the annual enrollment period, you will only be able to change your coverage if you have a qualifying life event. Qualifying life events include, but are not limited to:

- Change in your employment status (commencement, termination, reduction in hours from full-time of 20 hours/week to part-time 19 hours or less or vice versa) or change to per diem employment
- Change in marital status (marriage, death of spouse, divorce, legal separation)
- Change in dependents (birth, death, adoption, and child support order)
- Special enrollment rights under Health Insurance Portability Accountability Act (“HIPAA”)
- Medicare or Medicaid entitlement for you, your spouse, or dependent (60 days)

When Coverage Ends

If your employment at San Ysidro Health ends, your medical, dental, and vision coverage will end on the last day of the month of your termination date. Other circumstances which may result in termination of coverage for you and/or your dependents include: reduction in regular hours, divorce/legal separation, and dependent children who reach age 26. Your FSA will terminate on the date of termination.



Employer Paid Benefits (for employees working 20+ hours/week)



Long Term Disability (LTD) – Provided by Reliance Standard

If your disability extends beyond 60 days, Reliance Standard can replace 60% of your earnings, up to a maximum of \$20,000 per month. Your benefits may continue to be paid until you reach age 65 as long as you continue to meet the definition of disability.

- **Defining Disability Coverage – Provided by Reliance Standard**
 - Benefit Period: Maximum amount of time you may receive proceeds for a continuous disability.
 - Commencement Date: The first day your disability is covered, which immediately follows the completion of the waiting period.
 - Waiting Period: The time you must wait before you are eligible to receive benefit payments.
- **Taxation Of Disability Coverage – Provided by Reliance Standard**
 - Because disability coverage is an employer-paid benefit and is available for employees at no cost, any disability payments made to you will be taxable.

Basic Life/Accidental Death & Dismemberment – Provided by Reliance Standard

The benefits outlined below are provided by Reliance Standard:

- Basic Life Insurance: 1.5 times annual earnings, up to \$200,000
- AD&D: Equal to employee's Basic Life coverage amount

Note: An age reduction schedule applies to employees once they reach the age of 70.

IRS regulation: Employees can receive employer-paid life insurance up to \$50,000 on a tax-free basis, and do not have to report the payment as income. However, an amount in excess of \$50,000 will trigger taxable income for the "economic value" of the coverage provided to you.

Emergency Travel Assistance – Provided by Reliance Standard

Emergency Travel Assistance is provided by Reliance Standard, via an agreement with On Call International (On Call). On Call is a 24-hour, toll-free service that provides a comprehensive range of information, referral, coordination, and arrangement services designed to respond to most medical care situations and many other emergencies you may encounter while traveling. On Call also offers pre-trip assistance including passport/visa requirements, foreign currency, and weather information. The following is an outline of the On Call emergency travel assistance service program.

Covered Services

When traveling more than 100 miles from home or in a foreign country, On Call offers you and your dependents the following services:

- Pre-Trip Assistance
 - Inoculation requirements information
 - Passport/visa requirements
 - Currency exchange rates
 - Consulate/embassy referral
 - Health hazard advisory
 - Weather information
 - Emergency Medical Transportation*
 - Emergency evacuation
 - Medically necessary repatriation
 - Visit by family member or friend
 - Return of traveling companion
 - Return of dependent children
 - Return of vehicle
 - Return of mortal remains
- Emergency Personal Services
 - Urgent message relay
 - Interpretation/translation services
 - Emergency travel arrangements
 - Recovery of lost or stolen luggage/personal possessions
 - Legal assistance and/or bail bond
- Medical Services Include:
 - Medical referrals for local physicians/dentists
 - Medical case monitoring
 - Prescription assistance and eyeglasses replacement
 - Convalescence arrangements

* The services listed above are subject to a maximum combined single limit of \$250,000. Return of vehicle is subject to \$2,500 maximum limit.

How It Works

At any time before or during a trip, you may contact On Call for emergency assistance services. It is recommended that you keep a copy of this summary with your travel documents. Simply detach the wallet card below to ensure convenient access to the On Call phone numbers.

- **TO REACH ON CALL VIA INTERNATIONAL CALLING:** Go to www.att.com/esupport/traveler.jsp?group=tips for complete dialing instructions. It is recommended that you do this prior to departing the US, find the access code from the country you will be visiting, and note it on the cut-out card below so you will have the information readily available in case of an emergency. (AT&T provides English-speaking operators and the ability to place collect calls to On Call, whereas local providers may encounter difficulty placing collect calls to the US.)
- You can reach the 24-Hour Travel Assistance in the US by calling 800.456.3893.
- For international callers, please call 603.328.1966.



Employer Paid Benefits

Employee Assistance Program – Provided by Aetna

Aetna Resources For Living (ARFL) is available for you and your family. It's designed for anyone who could use a little help managing issues and life events, big and small. ARFL helps you save time and effort because the resources are in one place. Best of all, you have confidential access to the program, which you can use at no cost to you.

Benefits:

From the stress of everyday life to relationship issues or even work-related concerns, ARFL can help with any issue affecting overall health, well-being and life management.

- Six professional counseling sessions per person per issue per year
- Access to Talkspace: you can send unlimited text, audio and video messages to your dedicated therapist.
- Access to ARFL website with resources and live and on-demand webinars
- myStrength™ — a unique emotional wellness portal
- Child and elder care support
- Help with parenting and relationships
- Worklife and daily life assistance
- Legal and financial services
- ID theft and online will assistance
- Discount center, including fitness discounts
- Crisis support

ARFL benefits are free of charge, 100% confidential, and available to all family members regardless of location. ARFL representatives and resources are easily accessible through 800.342.8111 or www.resourcesforliving.com (username: SYH; password: EAP).

Best Health

- Challenges & prizes
- Website offers Wellness Assessment, Health Trackers, Education, etc.
- Free 30 min/6x Health Coaching (National Board Certified)
- Wellness discounts on gym memberships, virtual workouts, & wellness products

Best Health®



Flexible Spending Account

Flexible Spending Accounts (FSA) are provided through WEX. Medical FSA's can be used to cover copays/coinsurance, prescriptions, dental, vision, and over-the-counter medications. However, you should not use your FSA card to pay for in-network, carrier approved qualifying medical expenses as the Nonstop Visa card will cover all of these costs up to the out-of-pocket maximum.

Paying for medical expenses using both your Nonstop Visa card and the FSA card would be considered "double dipping" so you want to make sure the amount you select to contribute towards your FSA is for Dental, Vision and out-of-network expenses which are all not covered under the Nonstop program. The maximum contribution for FSA for 2024 is \$3,200.00. You are allowed to roll over \$640 at the end of your plan year. Lastly, if you terminate from your position, keep in mind that you can only file for claims for as much as you have contributed up to that date

Savings

You save between 15-40% by not having to pay federal and most state and local taxes, as well as social security and Medicare taxes for every dollar elected for the FSA. The savings really add up!

Without an FSA		With an FSA	
Gross taxable wage	\$500.00	Gross taxable wage	\$500.00
Federal, FICA & State Tax	-113.25	Group Insurance premium contribution	-40.00
Group Insurance premium contribution	-40.00	Average weekly out-of-pocket medical expenses	-50.00
Take home pay	\$346.75	Taxable wage	\$410.00
Average weekly out-of-pocket medical expenses	-50.00	Federal, FICA & State Tax	-92.86
Amount left to spend	\$296.75	Amount left to spend	\$317.14
FSA Tax Savings per week			\$20.39

• Assuming 15% Federal tax, 7.65% FICA Tax (Social Security and Medicare)

For more details on the FSA benefit please visit: <https://www.fsafeds.com/explore/hcfsa/expenses>

Voluntary Supplemental Insurance Plans (Only Offered at Open Enrollment)



Accident – Colonial Life

Accidents can happen to anyone. You never know when you or someone you love could get hurt in an accident. And accidents come with costs, such as emergency room fees, doctor's bills and lost income from missing work. Even if you have good health insurance, deductibles and copays can really add up. With accident insurance from Colonial Life, you can receive benefits to help with the expenses of a covered accident. This financial protection can help you focus on what really matters: healing.

With this coverage:

- A set amount is payable based on the injury you suffer and the treatment you receive.
- You do not need to answer medical questions or have a physical exam to get basic coverage.
- Unlike workers' compensation, which only covers on-the-job injuries, accident insurance covers injuries that happen on-the-job or off-the-job.
- Coverage is available for you, your spouse, and eligible dependent children.

Disability – Colonial Life

Help protect your income. You never know when a disability could impact your way of life. Fortunately, there's a way to help protect your income. If a covered accident or sickness prevents you from earning a paycheck, disability insurance from Colonial Life can provide a monthly benefit to help you cover your ongoing expenses. Disability insurance from Colonial Life helps protect your income, so you can receive help paying the bills while you recover from a covered accident or sickness.

With this coverage:

- You can choose the amount of your disability benefits, subject to income.
- You're paid regardless of any insurance you may have with other companies.
- Benefits are paid directly to you, and you can use the funds however you choose.

Cancer Assist – Colonial Life

Would you be financially prepared for cancer? If you were diagnosed with cancer, you could have expenses that medical insurance doesn't cover. In addition to your regular, ongoing bills, you could have to pay for out-of-network treatment, childcare, home health care services, and other indirect treatment and recovery costs. Hopefully, you and your family will never face cancer. If you do, cancer insurance from Colonial Life can help protect the lifestyle you've worked so hard to build.

With this coverage:

- Coverage options are available for you, your spouse, and your eligible dependent children.
- You're paid regardless of any insurance you may have with other companies.
- You can use benefits to help pay for travel to and from treatment centers, lodging and meals, deductibles – or any other way you choose.
- You may have the option of purchasing additional riders for even more financial protection against cancer.

Critical Illness – Colonial Life

You can't predict an illness, but you can be prepared. No matter where you are in life, you never know when you or a loved one could experience a critical illness, such as a heart attack or stroke. Medical advancements and early detection are helping many people survive critical illnesses. However, preventive tests and treatment can lead to increased medical expenses, and your health insurance may not cover these costs. Critical illness insurance helps supplement your major medical coverage by providing a lump-sum benefit that you can use to pay the direct and indirect costs related to a covered critical illness.

With this coverage:

- Benefits are paid directly to you, unless you specify otherwise.
- You may receive additional benefits if you're diagnosed with more than one critical illness.
- Coverage options are available for you, your spouse, and eligible dependent children.

Term Life – Colonial Life

Life insurance protection when you need it most. Life insurance needs change as life circumstances change. You may need more coverage if you're getting married, buying a home, or having a child.

Term life insurance from Colonial Life provides protection for a specified period of time, typically offering the greatest amount of coverage for the lowest initial premium. This fact makes term life insurance a good choice for supplementing cash value coverage during life stages when obligations are higher, such as while children are young. It's also a good option for families on a tight budget – especially since you can convert it to a permanent cash value plan later.

With this coverage:

- A beneficiary can receive a benefit that is typically free from income tax.
- The policy's accelerated death benefit can pay a percentage of the death benefit if the covered person is diagnosed with a terminal illness.
- You can convert it to a Colonial Life cash value insurance plan, with no proof of good health, to age 75.

Whole Life – Colonial Life

Life insurance that comes with guarantees – because life doesn't. You can't predict the future, but you can rest easier knowing you have life insurance with lifelong guarantees. Whole life insurance from Colonial Life provides guaranteed cash value accumulation, level premium and a death benefit (minus any loans and loan interest). This coverage can help protect your family's way of life.

With this coverage:

- Life insurance benefits for the beneficiary are typically free from income tax.
- You have three opportunities to purchase additional coverage with no proof of good health required if you are 55 or younger when you initially purchase coverage.
- The policy's accelerated death benefit can pay a percentage of the death benefit if the covered individual is diagnosed with a terminal illness.
- A \$3,000 immediate claim payment can be paid to the designated beneficiary as an advance of the death benefit.

For more details on the Colonial Life plans, please contact Susie Estrada at Colonial Life at 949.702.4159 or Susie.estrada@coloniallife.com.

Additional Plans

LegalShield – Provided By IDShield/LegalShield



LegalShield provides employees, spouses and dependents convenient access to legal services, including a network of attorneys with telephonic advice and office consultations. No deductible, copay or coinsurance will apply. LegalShield's Identity Theft Plan is also available, combined with the LegalShield plan or as a separate plan. Services may include:

- Will Preparation
- Legal Document Review, up to 15 pages each
- Trial defense hours
- Access to Video Law Library and Forms Service Center
- Advice on an unlimited number of topics, including Family Matters, Estate Issues, Finance and Real Estate

Discount Programs

As an added benefit to our employees, we offer discounted tickets through Fun Express and TicketsatWork.



Fun Express

To take advantage of great entertainment savings on tickets for Universal Studios, Six Flags Magic Mountain, Sea World, LegoLand, Knott's Berry Farm, AMC movies and more, check out www.FunEx.com. Register using the following Employee Activity Code (EAC): 11-3861.

TicketsatWork

Through TicketsatWork, you will receive discounts and special access to theme parks and attractions including the Walt Disney World® Resort, Universal Studios®, Las Vegas and New York City shows and performances, Disneyland®, SeaWorld®, Six Flags, and Cirque du Soleil! Also check with TicketsatWork.com for savings on car rentals, hotels, tours and attractions across the US. If you're staying local, save on movie tickets, sporting events, and other special events. To register, visit ticketsatwork.com, click on "Become a Member" and use the company code "San Ysidro Health."

AT&T Information

<https://www.att.com/verification/signaturehub/>

Foundation Account Number (FAN) **3277212**

Supplemental Benefits Directory and Resources

CARRIER	PHONE/FAX/EMAIL	WEBSITE
Aetna Resources for Living (EAP)	800.342.8111	www.resourcesforliving.com Username: SYH/Password: EAP
Reliance Standard (Basic Life, AD&D, LTD) <i>Group #: San Ysidro Health</i>	Life/AD&D: 800.351.7500 LTD: 800.351.7500 Travel Assistance: U.S.: 800.456.3893 WW: 603.328.1966	http://www.reliancestandard.com
Wex	Phone: 866.451.3399 Fax: 866.451.3245 Email: customerservice@wexhealth.com	Benefitslogin.wexhealth.com
Colonial (BCN) E3200706	Susie Estrada – 949.702.4159 susie.estrada@coloniallife.com	www.visityouville.com/en/SYH
LegalShield <i>Policy #: 102507</i>	David Quackenbush – 720.785.0102 david@quackenbushagency.com	www.legalshield.com/info/syhc
Benefits broker for all benefits except medical: Marsh & McLennan Insurance Agency, LLC	Alicia Phan / alicia.phan@marshmma.com Julia Wood / Julia.Wood@marshmma.com Catherine Botello/ catherine.botello@marshmma.com	www.mma-west.com
San Ysidro Health HR Contact: Benefit Team	P: 619.662.4100 Email: benefits@syhealth.org	HR Intranet