

Want to know  
more?



Learning more about  
your benefits just got a  
whole lot easier!

For a link to a short video about your  
benefits and some cool Open  
Enrollment tips text:



**TEXT**  
**openESS**  
**to**  
**88202**

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## Questions To Ask About Open Enrollment



2016



# What is Open Enrollment?

- a) A time to enroll your kids to start kindergarten...in 2 years
- b) A time to go on vacation
- c) A time to review your benefit coverage options and make changes

# What you can do

- Make election changes to your health plans
- Add or drop a dependent
- Update voluntary life coverage
- Enroll or re-enroll flexible spending accounts
- Update beneficiary assignments
  
- Starting January 1 benefits will be on a **calendar-year**





## What dates do I need to remember?

- a) My child's birthday
- b) When I need to get the oil changed in my car
- c) The deadline to make my 2016 benefit selections
- d) My anniversary

**11/20/15**

**November 20, 2015**

Deadline for making changes

**1/1/16**

**January 1, 2016**

Your benefit changes take effect

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**Don't forget!**

Add these date reminders to your calendar.

If you miss the deadline this year,

**2015** 2016

you will have to wait until the  
**2016** open enrollment to make changes —  
unless you have a qualifying life event.

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## HealthCare Trends

- National medical trend increases continue to exceed inflation
  - Average 2016 medical trend is 10%
- Essex was no exception, even though...
  - No significant changes in several years
  - No change in contributions for 18 months
- To help manage the inflation, Essex is making pro-active 2016 plan design changes that
  - Limit annual premium increases
  - Reduce the need for additional future changes
  - Are still competitive within our industry
  - Allow the company to continue to offer multiple plan choices

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**What's changing for  
2016?**



# 2016 Improvements!

- **Vision: Frame allowance**
  - You can now spend up to \$180 on frames (up from \$130)
- **New Flexible Spending Account and Commuter vendor**
  - WageWorks will administer the Health and Dependent Care FSAs, as well as our Commuter plan
- **New Legal program**
  - ARAG will provide legal assistance resources for an affordable associate contribution
  - Legal assistance includes life events like:
    - Estate planning (wills and trusts)
    - Traffic tickets
    - Buying or selling a home

# UHC HMO/EPO Changes

- **UHC HMO is now the UHC EPO**
  - Works like an HMO
  - Select a PCP on myuhc.com to help coordinate your care (PCP will be assigned if you do not select one)
  - Wider selection of “in-network” providers
  - Use the “Select” network to search for care on myuhc.com
  - New ID cards

myuhc.com®

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**Links and Tools**

- Find Physician, Laboratory or Facility
- Find a Dentist
- Pharmacy Information
- Find a Form
- Find Mental Health Clinician
- Estimate Health Plan Costs

Passport Connect Choice

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Passport Connect Choice Plus

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Passport Connect Options PPO

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Select

---

Select HMO

---

Select Plus

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# UHC HMO/EPO Changes

- **Copay changes**

- Specialist copay: \$20 to \$40
- Outpatient surgery: \$50 to \$125 per procedure
- Inpatient hospitalization: \$250 to \$500 per admission
- Pharmacy Tier 1 copays: \$15 to \$10
- Pharmacy Tier 2 copays: \$25 to \$30
- Pharmacy Tier 3 copays: \$40 to \$50

\$40 specialist  
copay =  
1 \$20 PCP  
copay + 1 \$20  
specialist copay

**Primary Care Physician visit co-pay \$20!**

**Generic drugs \$10**

**No change to associate contributions for 2016!**

# Kaiser CA HMO Changes

- **Copay changes (to match UHC EPO)**
  - Specialist copay: \$20 to \$40
  - Inpatient hospitalization: \$250 to \$500 per admission
  - Outpatient surgery: \$20 to \$125 per procedure
  - Pharmacy brand copay: \$25 to \$30
- **Associate contributions will increase based on level of coverage and years of service**
  - Per pay period contributions will increase \$6 - \$25 depending on enrollment tier
  - The full list of 2016 contributions can be found in UltiPro or in your brochure

# EPO/HMO Medical Plan Recap

	Kaiser CA HMO	UHC EPO
Network	Kaiser network	Select network
Calendar year deductible	None	None
Preventive care	Plan pays 100%	Plan pays 100%
Office visits <ul style="list-style-type: none"> <li>Primary care providers</li> <li>Specialist providers</li> </ul>	\$20 copay \$40 copay	\$20 copay \$40 copay
Hospitalization per admission	\$500 copay	\$500 copay
Prescription drugs <ul style="list-style-type: none"> <li>Tier 1/generic</li> <li>Tier 2/preferred brand</li> <li>Tier 3/non-pref. brand</li> <li>Mail-order (31-100 days)</li> </ul>	\$10 copay \$25 copay \$25 copay (if authorized) 2x pharmacy copay (100 days)	\$10 copay \$30 copay \$50 copay 2.5x pharmacy copay (90 days)
Your maximum calendar year expense <ul style="list-style-type: none"> <li>Individual</li> <li>Family</li> </ul>	\$1,500 (per individual) \$3,000 (family limit)	\$2,000 (per individual) \$4,000 (family limit)

# UHC PPO/HDHP Changes

- **Due to low utilization and unsustainable premiums, the PPO/HDHP will be phased out by 2017, and is closed to new enrollment for 2016**
- **Moving to the “Select” network**
  - Same network as the current plan, with no provider disruption
  - Assigned PCP is not required, but will be assigned if you do not select one
  - Use the “Select” network when searching for providers
- **Family out-of-pocket maximum will be \$6,550**
- **Essex HSA contributions will remain the same**
  - \$1,000 for associate only coverage
  - \$2,000 for associates enrolled with dependents
- **No changes to associate contributions**

# UHC and Kaiser Health Resources

- Telephonic and online coaching
- Chronic condition support
- Health promotion, prevention, and behavior change counseling

## Health & Wellness Coaching



- Available 24/7
- Can help direct you to the right level of care
- Can provide advice on medical questions

## Nurse Advice Line



- **UHC:** Find doctors, access account, view ID cards, compare costs
- **Kaiser:** Review records, make appointments, refill prescriptions, message doctors

## Smart Phone Apps



# Meet Ben-IQ: Benefits at the speed of life.

Ben-IQ

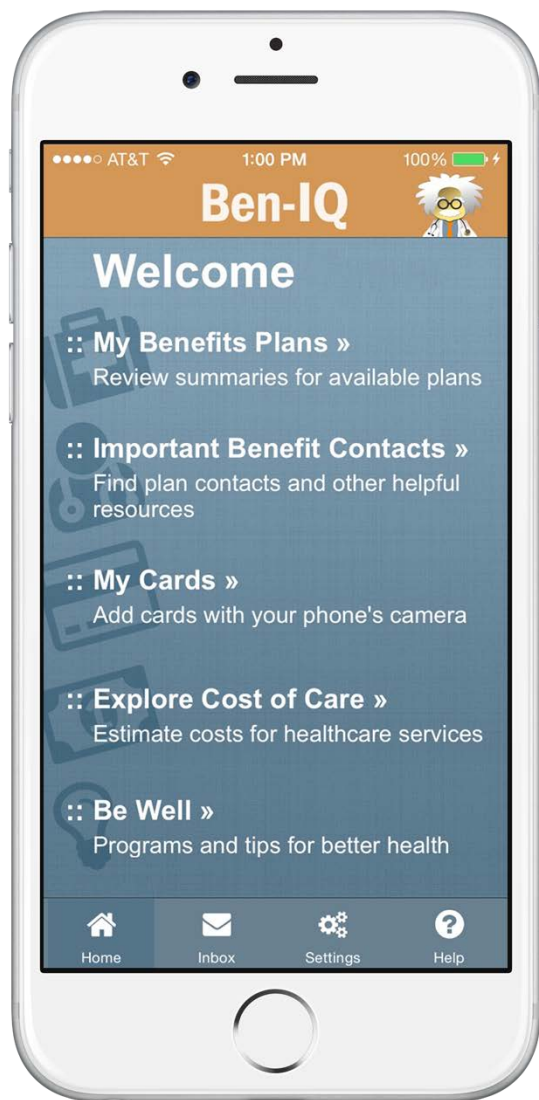


EVERYTHING YOU NEED TO KNOW  
AT THE SWIPE OF A FINGER





# Meet Ben-IQ: Benefits at the speed of life.



## What can you do with Ben-IQ?

- Get 24/7 access to your health plan highlights
- Find important contact numbers
- Locate in-network providers and other care options
- Store and organize your plan ID cards
- Find out how much your care should cost
- Download from the App Store or Google Play

**USERNAME: essex**



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**What other plans do we offer?**

# Other health benefits



## Dental

- Provided by Guardian
- Three dental plan options
  - DMO and 2 PPO plan options
- Covers a percentage of basic and major expenses
- Free preventive visits 2 times/year for PPO (\$5 for DMO)
- Orthodontia benefits for children and adults

## Vision

- Provided by VSP Vision
- \$25 deductible for exam and materials

**Your dental and vision plan costs will not change for 2016!**

# Basic Vision Plan Features

## Coverage provided by Vision Service Plan (VSP)

	VSP Signature provider	Out-of-network
Vision Exam (1x per 12 months)	\$10 copay	Plan reimburses up to \$45
Materials	\$25 copay	Reimbursements vary
Eyeglass Lenses (1x per 12 months)	Plan pays 100% (basic lens)	Plan reimburses \$30-\$65 (based on lens type)
Frames (1x per 24 months)	Plan pays up to \$180	Plan reimburses up to \$70
Contact Lenses* (1x per 12 months)	Plan pays up to \$180	Plan reimburses up to \$105

\*Instead of eyeglasses and frames



# Flexible Spending Accounts (FSA)



Administered by WageWorks (New vendor)

## Healthcare FSA

- Set aside up to **\$2,550** before taxes for qualified healthcare expenses (medical, dental, vision)
- Access entire amount on 1<sup>st</sup> day of plan year.

## Dependent Care FSA

- Set aside up to **\$5,000** per calendar year before taxes for dependent care expenses
- Access money only once it's deducted from your paycheck



- You **MUST** re-elect during Open Enrollment to participate
- Up to **\$500** of 2015 Healthcare FSA balance will roll-over to 2016
- 2015 claims due by March 31, 2016. **Use it or lose it!**

**2015 Enrollees:**  
Submit **2015** expenses to **IGOE**  
Submit **2016** expenses to **WageWorks**

Wait, what did that note say?

**Submit expenses  
that occurred in  
2015 to IGOE**

**Send 2016  
expenses to  
WageWorks**

Current FSA enrollees will receive a special communication with additional information

# Commuter Benefits



Administered by WageWorks (New vendor)

## Parking

- Monthly maximum: **\$255\***
- Parking expenses associated with your commute:
  - At or near work
  - At or near public transportation for your commute to work

### Features of both accounts:

- Pre-tax payroll deductions
- Make elections changes month to month
- Submit claims via fax, online or mail

## Transit

- Monthly maximum: **\$130**
- Transit expenses related to your commute:
  - Bus, light rail, street car, regional rail, subway, ferry, trolley, van pool

**Make your election  
directly at  
[www.wageworks.com](http://www.wageworks.com)  
by **December 10th****

\*New 2016 limit

# Income Protection



## Coverage provided by Guardian

	Benefit Amount
Long Term Disability (voluntary)	50% of your monthly earnings, up to \$10,000/month <ul style="list-style-type: none"><li>• “Monthly Earnings” now includes commissions!</li><li>• Applies to disabilities longer than 90 days</li></ul>
Basic Life/AD&D (Employer Paid)	1x your salary up to \$250,000 <ul style="list-style-type: none"><li>• “Salary” now includes commissions!</li></ul>
Voluntary Life	Employee: Up to 5x annual earnings or \$500,000  Spouse: \$5,000 increments up to \$250,000 (not to exceed 50% of the employee amount)  Children: Up to \$10,000 per child



# ARAG Legal Benefit



## Use an ARAG network attorney to assist with...

- Wills and estate planning, standard or complex (+)
- Identify theft
- Consumer debt (debt collection issues, foreclosure, or bankruptcy)
- Buy/sell a home
- Family law (divorce, adoption, custody, juvenile matters); subject to hour limits (+)
- Immigration assistance
- Traffic tickets (+)

## 3 ways to use the benefit

### In-office service

- Attorney services – advice, representation, follow-up calls, preparing docs

### Telephone Consultation

- Legal hotline/document prep
- Identify theft services (+)
- Financial wellness hotline (+)
- Caregiving hotline (+)

### Online Resources

- Education center
- DIY Docs
- Financial tools (+)

Cost per pay period: Ultimate Advisor \$8.25 / Ultimate Advisor Plus (+) \$11.00

Employment related matters excluded from coverage.

**Ok, is there anything else I should know?**



# Wellness Incentive Program

- **Take charge of your well-being and get great prizes!**
  - Although good health is its own reward, healthy rewards can't hurt
  - Earn rewards points for different activities!

\$20

- Complete a **free** biometric screening **today**

\$20

- Entering your biometric results in the online total health assessment

\$20

- Participating in a healthy lifestyle program



Visit [buzz.essex.com](https://buzz.essex.com) for details



	All Club Sport	All Club Super Sport	All Club Ultra Sport
Employee:	\$0.00 Initiation Fee, \$29.99 dues/month	\$0.00 Initiation Fee, \$44.99 dues/month	\$0.00 Initiation Fee, \$49.99 dues/month
Each Add-On:	\$0.00 Initiation Fee, \$29.99 add'l dues/month	\$0.00 Initiation Fee, \$44.99 add'l dues/month	\$0.00 Initiation Fee, \$49.99 add'l dues/month

- Up to 6 add-ons per associate account
- Guest Pass for all eligible employees
- 10% off Personal Training packages
- Easy online enrollment
- Gyms in California and Washington





# Excellence Program

ESSEX | E-TEAM  
REWARDS

SIGN IN

Returning users enter here.



**A REWARDING  
PROGRAM FOR OUR  
EXCEPTIONAL  
E-TEAM**

**FIRST TIME USERS  
START HERE**

Your Rewards Program Administrator must have your email address for you to create your password.

**Welcome to My Essex Rewards - the rewards program for the Essex E-Team .**

Earn reward points for your Health & Wellness participation, Excellence Program, as well as other associate incentives and activities as announced by your Essex Management team. Your Rewards can be redeemed for WHAT YOU WANT, WHEN YOU WANT from the nation's leading on-line retailers. You can redeem your reward points immediately or let your rewards account grow.





# Excellence Program (cont'd)



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## What do I need to do?

### “I like what I have”

- Your current choices will roll over, except for FSA & Commuter elections
- No other action necessary

### “I want to make changes”

- Logon to [UltiPro](#)
- Click on “Myself” and then select “Open Enrollment”.
- If you have forgotten your password, click the “forgot password” link to reset your account.
- Complete all changes by **November 20, 2015**



**Where can I find out more?**



# Need more info?

<http://buzz.essex.com/>

- Enrollment information
- Plan information
- Legal notices
- Information about other perks like:
  - Pet Insurance
  - AT&T/Verizon discounts
  - Gym discounts
  - Our Employee Assistance Program



# Do You see your Doctor Listed Below?



**If you see your  
doctor's name below  
please see a Benefits  
Representative after  
the meeting!**

ACUTE CARE MED OF ORANGE INC  
AHMED MAHMOUD MD  
ALAMEDA INPATIENT MEDICAL  
DOCTORS MEDICAL CENTER SAN PABLO  
JULIE R STARK DO  
MAURICIO J CASTILLO MD  
MILTON L KOLCHINS MD

QUANTUM HEALTHCARE MEDICAL  
ASSOCIATES INC  
SUE K ARAKAKI MD  
TARAM M DABO MD  
URGI CENTER MEDICAL GROUP  
WOO S AHN MD

**Don't forget!**  
**The last day to make changes is**  
**Friday, November 20**

**Questions?**

