



# Annual Enrollment

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2022 PLAN YEAR

JANUARY 24TH THROUGH FEBRUARY 4TH, 2022

# Annual Enrollment Opportunity

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## **Change your elections**

- Change medical, dental , vision or other plan elections
- Add or drop dependents

## **One Year Commitments**

- Unless you experience a “qualifying life event”
- Marriage, divorce, birth or adoption of a child, loss or gain of other group coverage, etc.
- You have 30 days from the day you experience a change to notify HR

**Effective March 1, 2022**

**Paycom Access:**

**Monday, January 24<sup>th</sup> through Friday, February 4<sup>th</sup>**



# Eligibility

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Full-Time employees regularly working a minimum of 30 hours per week

- Initial eligibility, effective 1<sup>st</sup> of the month after 30 days of employment

Eligible Dependents of Full-Time employees

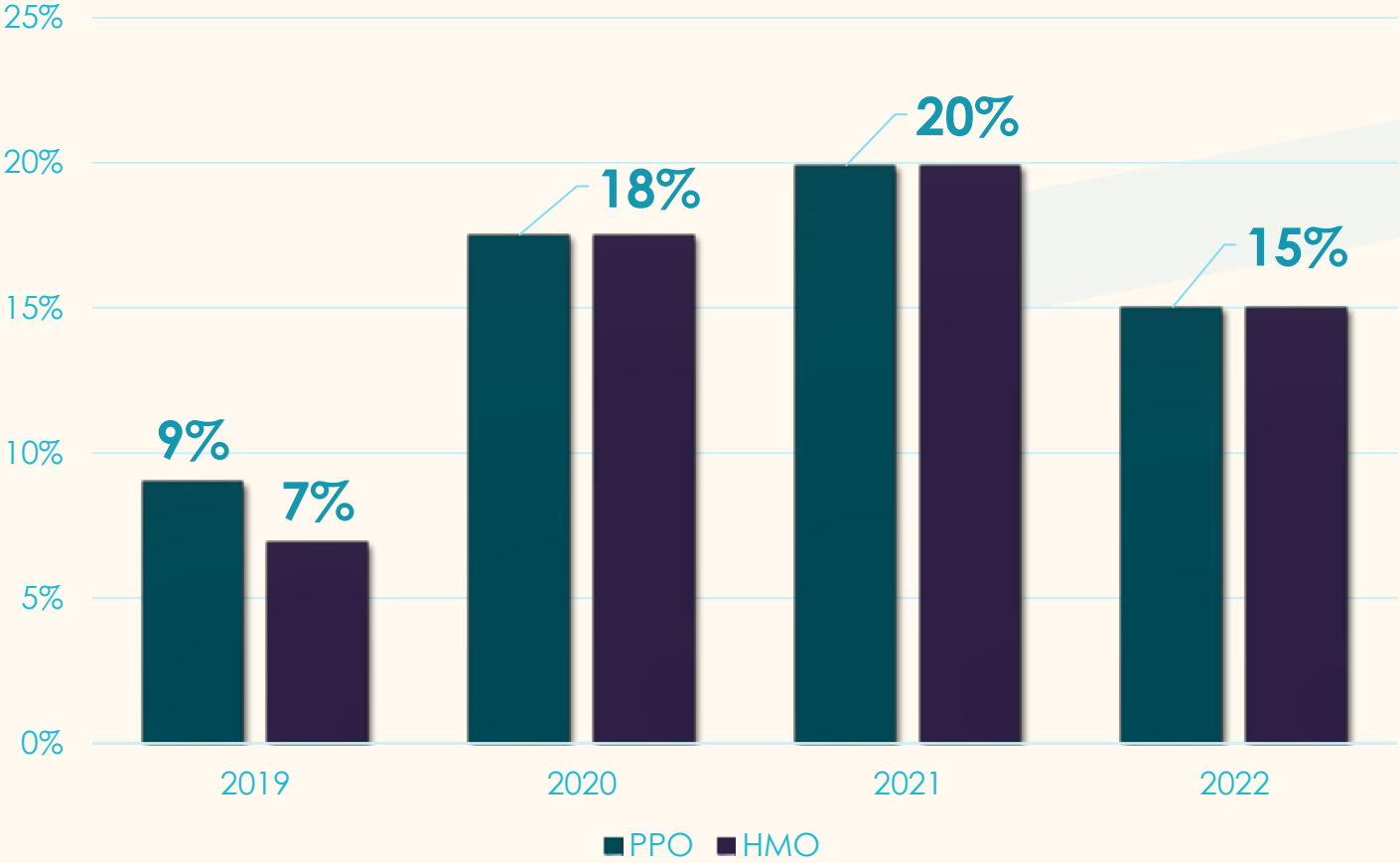
- Your Spouse / Domestic Partner
- Yours, your spouses or your domestic partner's children, including natural, stepchildren, adopted children, and those whom you are the legal guardian, up to age 26
- Disabled children of any age if you support them, and their disability began before the age of 26

Proof of Dependent Eligibility may be required.

- Proof of dependent eligibility may be requested at any time.

# Our Costs Continue To Increase

## Annual Medical Plan Increases



The More You Know.....

In The **Last 10 Years:**

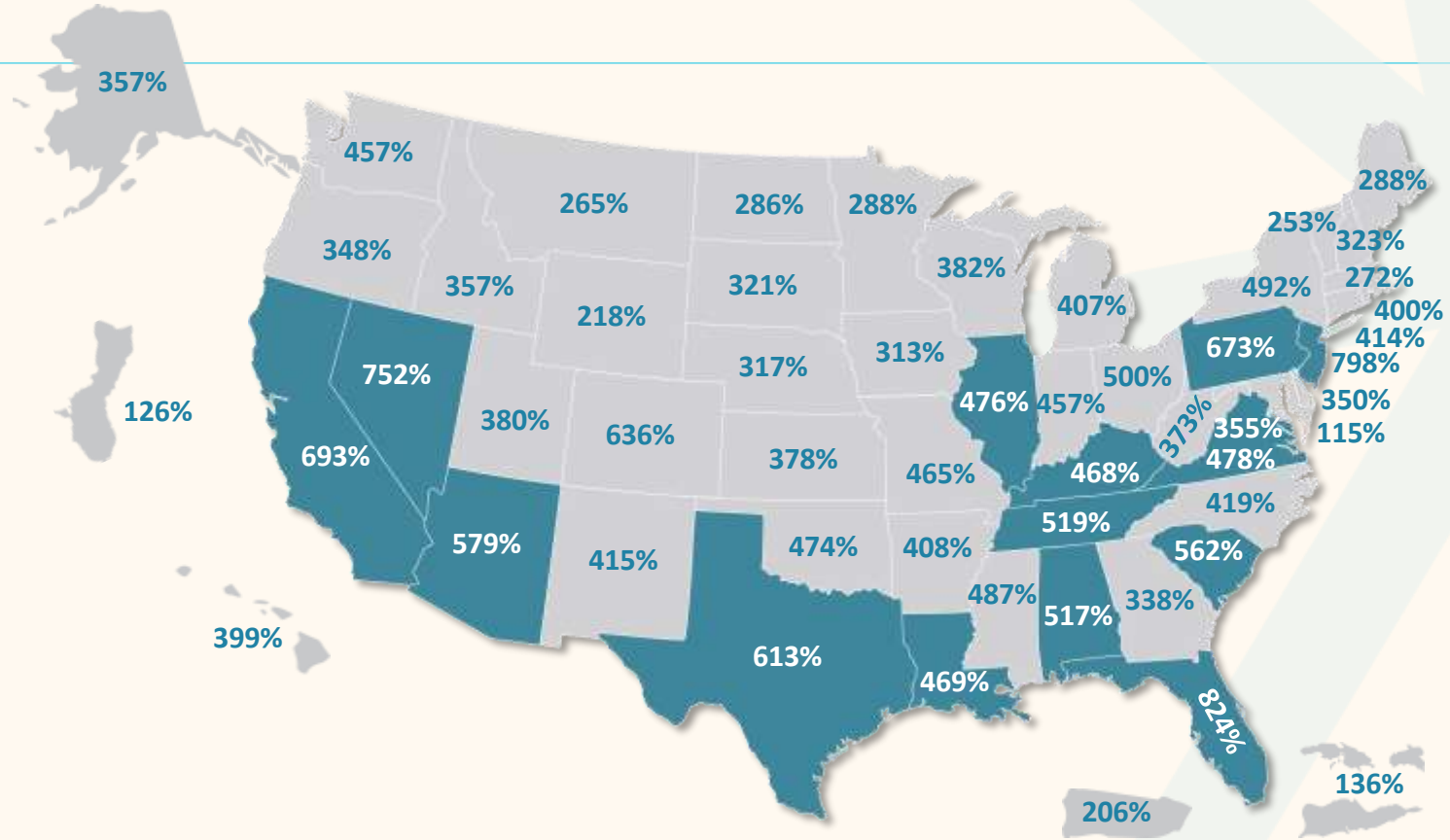
Health insurance costs: **59%**

Employee Contributions: **71%**

Deductibles: **150%**



# HOSPITAL MARK UP



In California, the average hospital markup is 693%.

# We Pay More. They Make More.

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Hospitals



Pharmacy Companies



Insurance Companies

# We're All In This Together

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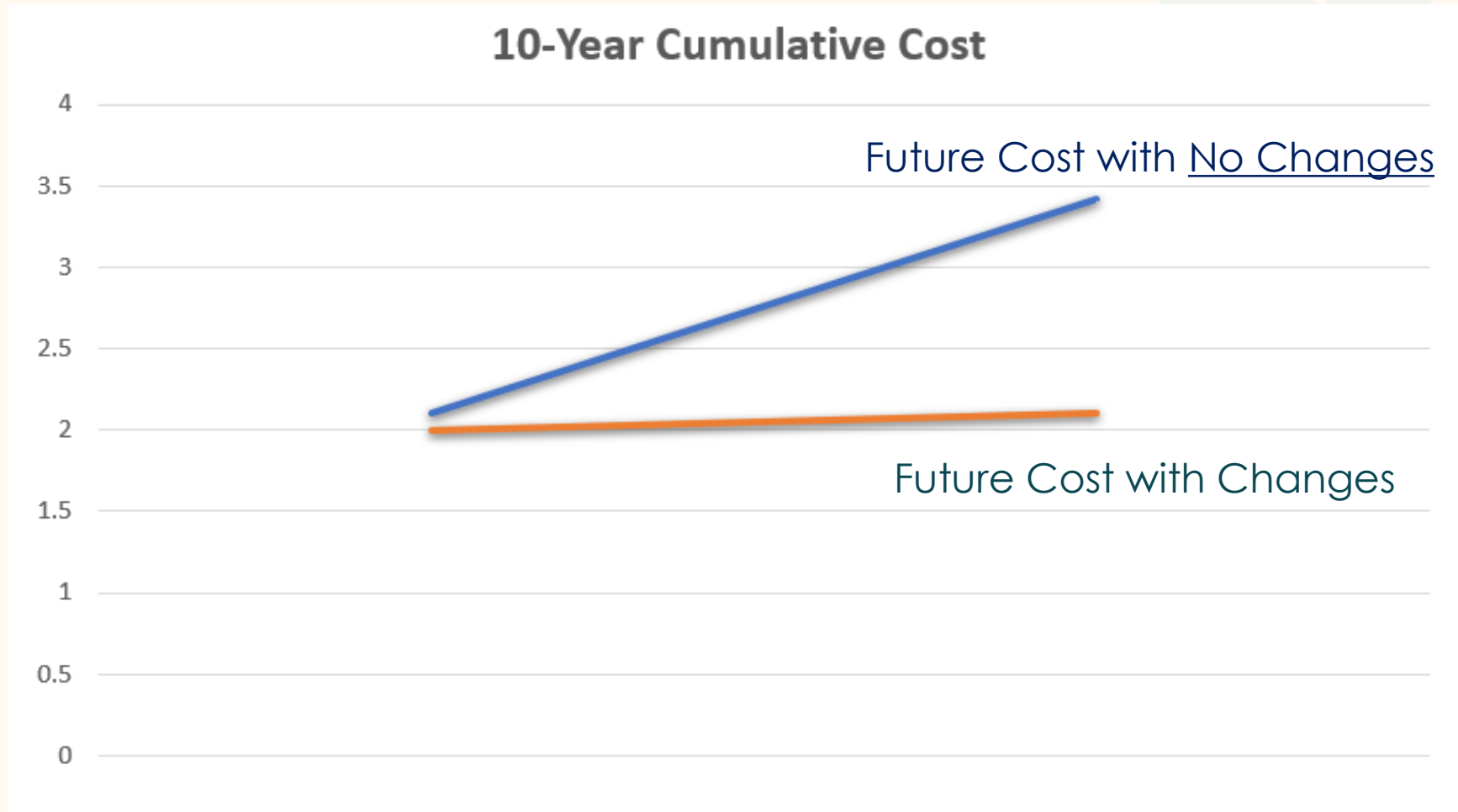
## This Impacts All of Us:

- ✓ Your pay
- ✓ Your payroll deductions
- ✓ Level of benefits  
(deductibles/copays)
- ✓ Company growth/hiring





# Something Has To Change





# ADJOIN'S LIMITLESS PATHWAY BENEFIT PLAN

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**SIMPLIFY. SAVE. JOIN THE SOLUTION.**

The logo for Vitori Health features a stylized 'V' icon on the left, composed of several overlapping, parallel teal lines that create a sense of depth and movement. To the right of the icon, the word 'vitori' is written in a bold, lowercase, blue sans-serif font. A small 'TM' trademark symbol is positioned to the right of the 'i'. Below 'vitori', the word 'HEALTH' is written in a teal, uppercase, sans-serif font.

**vitori**™  
HEALTH

ONE PLAN  
DESIGN

ANY  
PROVIDER

ANYWHERE  
(except Kaiser &  
similar Member Only  
Plans)

KEEPING MEDI-EXCEL

## MEDICAL

Vitori

### Plan Information

Deductible (Single/Family)

None

Out-of-Pocket Max (Single/Family)

\$3,000/\$6,000

Accumulation (Embedded/Aggregate)

Embedded

### Professional Services

Primary Care Visit

\$5

Mental Health/Psychiatry (Outpatient)

\$5

Chiropractic/Acupuncture

\$10

Specialist Visit

\$30

Preventive Care

No cost

Telehealth (MDLive)

**No cost**

### Outpatient Services

Outpatient Surgery

\$250

**Center of Excellence: No cost**

Diagnostic Laboratory

No cost

Imaging (CT/PET/MRIs)

No cost

### Hospital Services

Inpatient Hospitalization

\$500 per admit

### Emergency and Urgent Services

Emergency Room Visit

\$100

Urgent Care (Professional Network)

\$5

### Prescription Drugs

Tier 1/Generic

\$10

Tier 2/Preferred Brand

\$25

Tier 3/Non-Preferred Brand

\$45

Specialty/Non-Preferred (up to 30 day supply)

**\$100**

Mail Order

3x Retail Copay

Adjoin Limitless Pathway Benefit Plan



# Surgery Plus: \$0 Surgeries!

## ***For Qualified, PLANNED, NON-EMERGENCY*** SURGERIES:

- High quality providers
- Best care at the best price

## PROGRAM BENEFITS

- Quality Care
- Concierge Service
- Preferred Access
- No Out-of-Pocket Cost

## Mandatory No Cost Surgeries

- Full joint replacements
- Spine surgeries



**Before getting your surgery, call Vitori** to help you find a surgery center of excellence.



# \$0 Prescriptions

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Vitori Health offers members the opportunity to get certain high-cost specialty or maintenance medications at **NO COST**.

- Purchased from more cost-effective sources
- Same medications you take now
- **Voluntary** option allows your cost share to be waived
- **Contact Customer Service** to get started. The Vitori Health Team will also contact eligible members throughout the plan year with the option to enroll



**Customer Service** [855-353-2879](tel:855-353-2879)



**Customer Service Email**  
[info@electrx.com](mailto:info@electrx.com)



**Physician Fax** [833-353-2879](tel:833-353-2879)

# Vitori Health Pharmacy Services

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## HERE TO HELP YOU WITH:

- Signing up for mail order and specialty prescriptions
- Providing general information, like your copay and which drugs your plan covers
- Finding in-network pharmacies
- Pharmacy billing questions
- Communicating with physicians about prior authorization

## PRO TIP:

- If you are receiving treatment for chronic conditions, such as rheumatoid arthritis, lupus or multiple sclerosis, just to name a few, you can fill your prescriptions for the first 90 days without needing a prior authorization
- This ensures you have adequate time to transition onto Vitori Health's evidence-based clinical programs.

# MD LIVE: FOR PHYSICAL AND MENTAL HEALTH

Welcome to MDLIVE! Your anytime, anywhere doctor's office.

Now visiting the doctor is easier than ever at a **\$0 copay**. Visit a doctor by phone, secure video, or MDLIVE App. Pediatricians are available 24/7, and family members are also eligible.

## When should I use MDLIVE?

- Instead of going to the ER or an urgent care center for a non-emergency issue
- During or after normal business hours, nights, weekends and even holidays
- If your primary care doctor is not available
- To request prescription refills (when appropriate)
- If traveling and in need of medical care

## Common Ailments:

- Allergies, flu, cold
- Pink eye
- Sore throat
- Infections
- Insect bites
- Anxiety
- Depression
- Stress management
- Relationship issues
- And more

YOUR VIRTUAL CARE IS HERE.  
JOIN FOR FREE TODAY!



[Vitorihealth.com/telehealth](https://vitorihealth.com/telehealth)

adjoin



# Vitori Health Concierge Support

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Call the Concierge for:

- Billing questions
- Locating Providers
- Scheduling visits
- Benefit questions
- Orientation to app / portal
- Claims questions
- Pharmacy assistance
- And more



**If you have any questions regarding your health plan benefits, you have a Concierge team ready to help!**



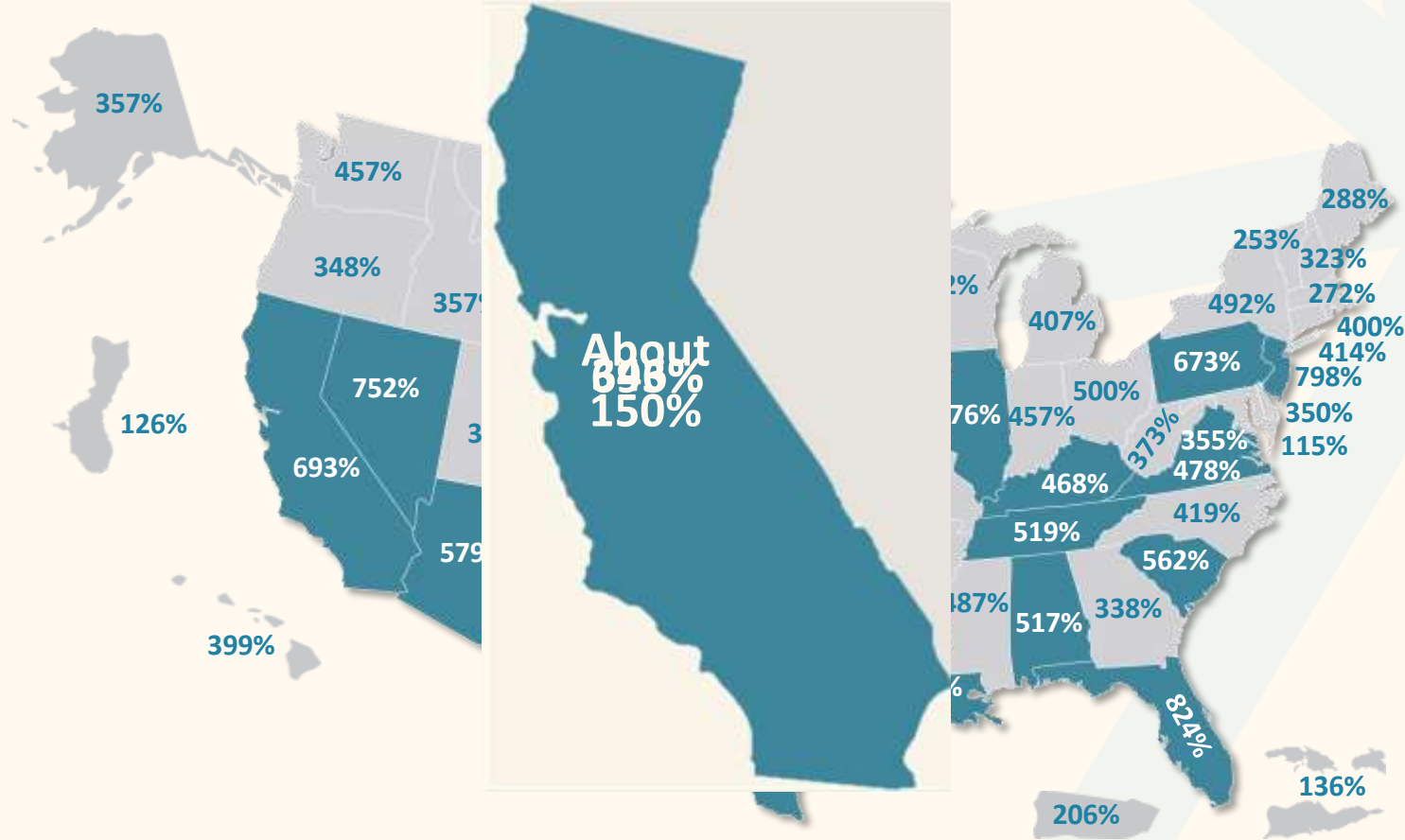
**Concierge Line:** (833) 346-1543

# All This With Lower Costs

Monthly Employee Cost					
	LAST YEAR HMO	LAST YEAR PPO	THIS YEAR	YOUR SAVINGS HMO	YOUR SAVINGS PPO
Employee Only	\$19.12	\$191.66	\$18.00	\$1.12	\$173.66
Employee + Spouse	\$224.36	\$651.65	\$130.00	\$94.36	\$521.65
Employee + Child(ren)	\$155.95	\$498.32	\$100.00	\$55.95	\$398.32
Employee + Family	\$378.28	\$996.64	\$250.00	\$128.28	\$746.64



# HOW IS THIS POSSIBLE?



In California, the average hospital markup is 693%.



# 2 Payment Experiences:

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## ACCEPT PAYMENT LEVEL

Always PHCS Doctors

- Find Online at:  
[member.vitorihealth.com](http://member.vitorihealth.com)
- Call Vitori Health Concierge Services

Some Doctors

Some Hospital & Other Providers

## REJECT PAYMENT LEVEL

Balance Bill



Forwarding Service Requested



PB-KCK-35-ENV 1130  
JANE DOE  
123 MAIN STREET  
ANYTOWN, NY 12345-6789

3318 0384  
J01  
W3TW



### Explanation of Benefits

RETAIN FOR TAX PURPOSES  
**THIS IS NOT A BILL**

#### Customer Service

For any questions, please contact the Vitori Health Concierge Team at (855) 555-1234

Date: 9/14/2021  
Claim #: 221-0000000052-00  
Member ID: ACME0000267  
Member Name: DOE  
Plan Sponsor: ACME Corp

Claim #: 221-0000000052-00  
Patient: JANE DOE

Provider: Dr. Smith  
Patient Account #:

Dates of Service	Service Code	Total Charge	Ineligible Amount	Covered By Plan	Discount Amount	Deductible Amount	Access Fee/ CoPay	Balance Amount	Paid At	Reason Code	Payment Amount
08/25-08/25/2021	POV	\$303.00	\$0.00	\$191.29	\$111.71	\$191.29	\$0.00	\$0.00	80%	PHC	\$0.00
Column Totals		\$303.00	\$0.00	\$191.29	\$111.71	\$191.29	\$0.00	\$0.00			\$0.00
Patient's Responsibility:											\$191.29
Other Credits or Adjustments											\$0.00
Total Net Payment											\$0.00

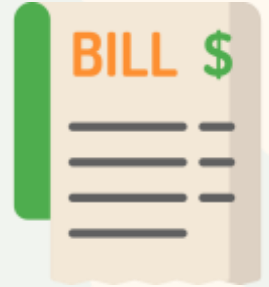
Service Code	Description
POV	Physician Visit Office

Reason Code	Description
PHC	Paid in accordance with the PHCS discount rate agreement

In-Network/Out-of-Network	Description	Amount Met	Amount Remaining	Maximum Amount
In-Network	Individual Deductible	\$088.19	\$1,511.81	\$2,500.00
In-Network	Individual Out of Pocket	\$088.19	\$2,211.81	\$3,200.00
In-Network	Family Deductible	\$554.19	\$1,657.61	\$5,000.00

# 1 Simple Test

## Does My Bill Match My EOB?



YES: Pay The Bill

NO: Call Vitori!! Do Not pay the bill!

EXTREMELY IMPORTANT!

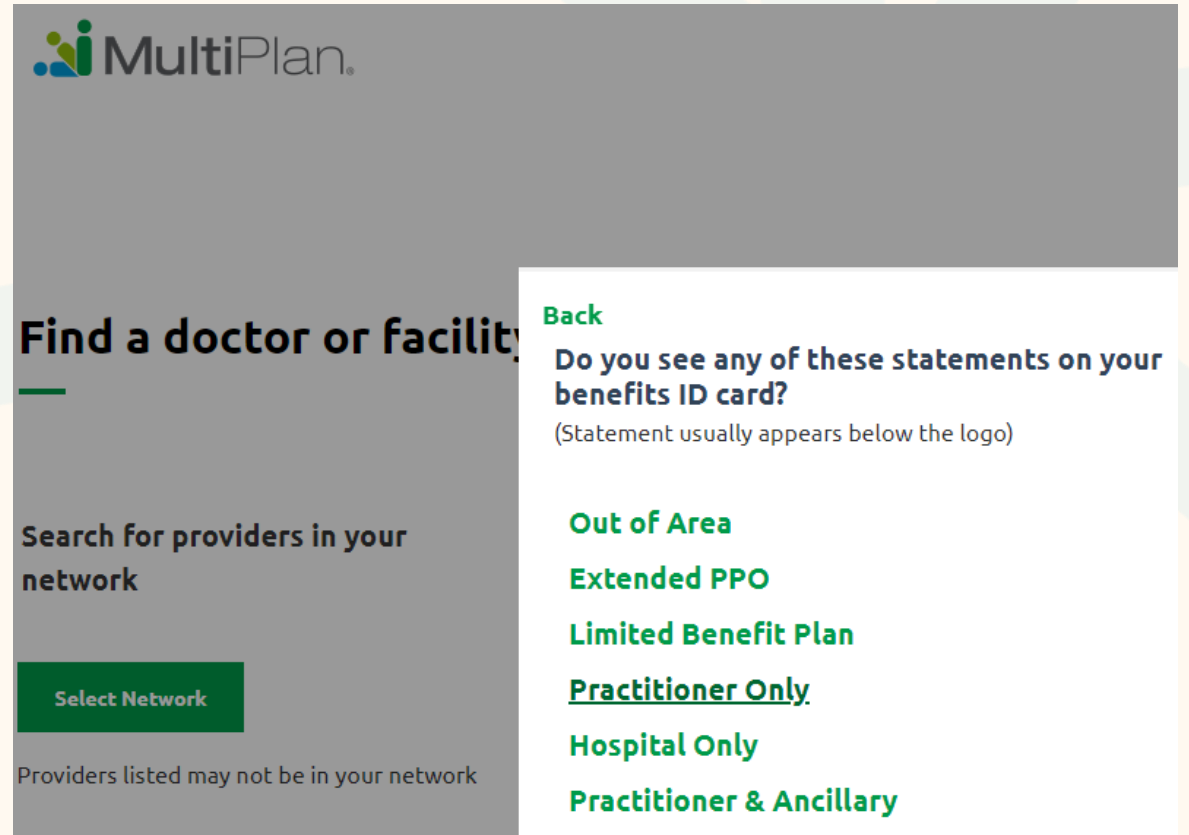


# PREFERRED DOCTOR OPTION

## PHCS Doctors Network:

- More familiar with Plan
- Less Paperwork
- No Balance Billing

<https://www.multiplan.com/webcenter/portal/ProviderSearch>



The screenshot shows the MultiPlan website interface. At the top left is the MultiPlan logo. The main heading is "Find a doctor or facility". Below this is a search bar with the text "Search for providers in your network" and a green button labeled "Select Network". A message below the button states "Providers listed may not be in your network". On the right side, there is a white pop-up box with a "Back" link and the question "Do you see any of these statements on your benefits ID card?" followed by the note "(Statement usually appears below the logo)". Below this are several network options listed in green text: "Out of Area", "Extended PPO", "Limited Benefit Plan", "Practitioner Only", "Hospital Only", and "Practitioner & Ancillary".

# Balance Bills (0.24% OF Total Claims)

## THE PROCESS

1. CALL the CONCIERGE
2. Wait



**Concierge Line:** (833) 346-1543

## WHILE YOU'RE WAITING

1. Vitori Contacts Provider
2. Vitori Keeps You Updated
3. Resolution

- \* You May Experience (< 0.24%)
  - Provider Contact
  - Billing Updates
  - Or A Collection Letter

**DO NOT PAY!**

If you have any questions regarding your health plan benefits, you have a Concierge team ready to help!



# Pro Tips

- **Don't try to explain the coverage** to your doctor's office.
- Tell them your insurance has changed.
- **Give** them your **Vitori Health ID card**. **Request they verify benefits** by calling the number on the back of the card.
- **Advocate for yourself**. If this is a physician you have been seeing regularly, they should want to keep you as a patient. Ask them to please call Vitori Health to verify benefits because you would like to continue as a patient with their practice.
  - This is a standard process to verify benefits and retain a patient.
- If a provider says, “We don't take your insurance” **call Vitori** to help you. They'll explain your plan to your provider. If they still aren't willing to accept your insurance, Vitori can help.
- A provider may not wish to participate in the plan. In this case, the Vitori Health Concierge can assist you in finding a new provider.



# Call Vitori Health Concierge Services For:

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Before getting your surgery, call Vitori to help you find a surgery center of excellence.



Need to see a doctor? You still have a normal Physician Network. Visit [www.multiplan.com](http://www.multiplan.com) to find a provider, and select PHCS, and then the Practitioner Only network.



If you receive a bill that doesn't match your Explanation of Benefits (EOB) DO NOT PAY IT. Call Vitori to help right away.



If you have **any questions at all**, remember to ask for help. Vitori is available 5am to 8pm Pacific Time to assist at (833) 346-1543





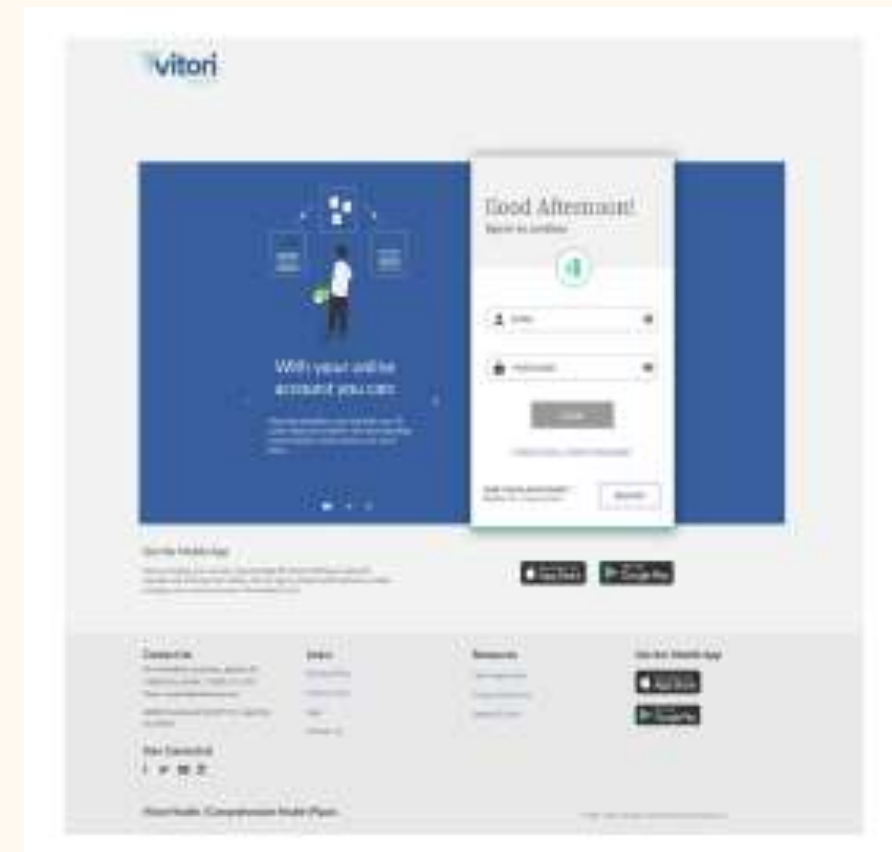
# Vitori Member Access Portal & Mobile App

## Member Portal Registration

- Download the app by searching “Vitori”.
- Visit the member portal at [vitorihealth.com/member](http://vitorihealth.com/member).

## Features Include

- View and/or print Member ID Card
- View plan benefits and claim details (EOBs)
- Send a message to Vitori
- Download or upload documents directly to Vitori



## MEDICAL

MediExcel

	MediExcel
	VP-10 HMO
<b>Plan Information</b>	
Deductible (Single/Family)	None
Out-of-Pocket Max (Single/Family)	\$3,500/\$7,000
Accumulation (Embedded/Aggregate)	Embedded
<b>Professional Services</b>	
Primary Care Visit	\$10
Chiropractic	Not covered
Specialist Visit	\$15
Preventive Care	No cost
Telehealth	No cost
<b>Outpatient Services</b>	
Outpatient Surgery	\$50
Diagnostic Laboratory	\$5
Imaging (CT/PET/MRIs)	\$30
<b>Hospital Services</b>	
Inpatient Hospitalization	\$50 per day
<b>Emergency and Urgent Services</b>	
Emergency Room Visit	15%; up to \$250 for outpatient
Urgent Care	\$20 Mexico; \$40 Elsewhere
<b>Prescription Drugs (Retail 90)</b>	
Tier 1/Generic	\$10
Tier 2/Preferred Brand	\$15
Tier 3/Non-Preferred Brand	\$20
Specialty/Non-Preferred	25% up to \$250
Mail Order	No mail order

# MediExcel

There are no changes to the benefits or payroll deductions on this plan.

The MediExcel Health Plan offers health benefit coverage those in San Diego and Imperial County, with services available in Mexico. MediExcel also covers emergency and urgent care services worldwide, including locally in Tijuana, Tecate, and Mexicali, BC, Mexico.

Visit [MediExcel.com](https://www.MediExcel.com) to find a doctor or log in to the member portal.

This plan is offered free of cost (no payroll deductions).



## DENTAL HMO

### Cigna

#### Dental Care HMO

#### Deductible

Single	N/A
Family	N/A

#### Preventive Services

Exams	No cost
Cleanings	No cost
X-Rays	No cost

#### Basic Services

Fillings	No cost
Endodontics (Root Canal)	\$100 - \$305
Periodontics (Gum Disease)	\$115 - \$250
Simple Extractions	\$6 - \$40

#### Major Services

Crowns, Inlays, Outlays	Up to \$260
Bridges and Dentures	Up to \$245
Repairs and Adjustments	\$40 - \$200

#### Orthodontics

Appliances and Services	\$1608 - \$2592
Lifetime Maximum	N/A
Age Limitation	N/A

## DENTAL PPO

### Cigna

#### PPO Advantage

#### Deductible

Single	In
Family	\$50
	\$150

#### Annual Maximum

Maximum Benefit	\$1,000
Preventive Applies (Yes/No)	No

#### Preventive Services

Exams	No cost
Cleanings	No cost
X-Rays	No cost

#### Basic Services

Fillings	No cost
Endodontics (Root Canal)	No cost
Periodontics (Gum Disease)	No cost
Simple Extractions	No cost

#### Major Services

Crowns, Inlays, Outlays	60% after deductible
Bridges and Dentures	60% after deductible
Repairs and Adjustments	60% after deductible

# Cigna Dental Plans

# Dental Plan Premiums

Cigna Dental HMO					Cigna Dental PPO				
PLAN	TOTAL COST (Monthly)	EMPLOYER COST (Monthly)	EMPLOYEE COST (Monthly)	EMPLOYEE COST (Per Paycheck)	PLAN	TOTAL COST (Monthly)	EMPLOYER COST (Monthly)	EMPLOYEE COST (Monthly)	EMPLOYEE COST (Per Paycheck)
Employee Only	\$12.16	\$12.16	\$0	\$0	Employee Only	\$36.95	\$31.41	\$5.54	\$2.77
Employee + Spouse	\$24.32	\$24.32	\$0	\$0	Employee + Spouse	\$69.85	\$51.15	\$18.70	\$9.35
Employee + Child(ren)	\$24.32	\$24.32	\$0	\$0	Employee + Child(ren)	\$82.34	\$58.64	\$23.70	\$11.35
Employee + Family	\$39.52	\$39.52	\$0	\$0	Employee + Family	\$115.23	\$78.38	\$36.85	\$18.43



# Vision Plan – Cigna

## VISION

### Exams

Benefit

Frequency

### Frames

Benefit

Frequency

### Lenses

Benefit

Frequency

### Elective Contacts

Benefit

Frequency

### Other Benefits

Discounts

## Cigna

Vision PPO

In

\$20

Every 12 months

\$130 allowance

Every 24 months

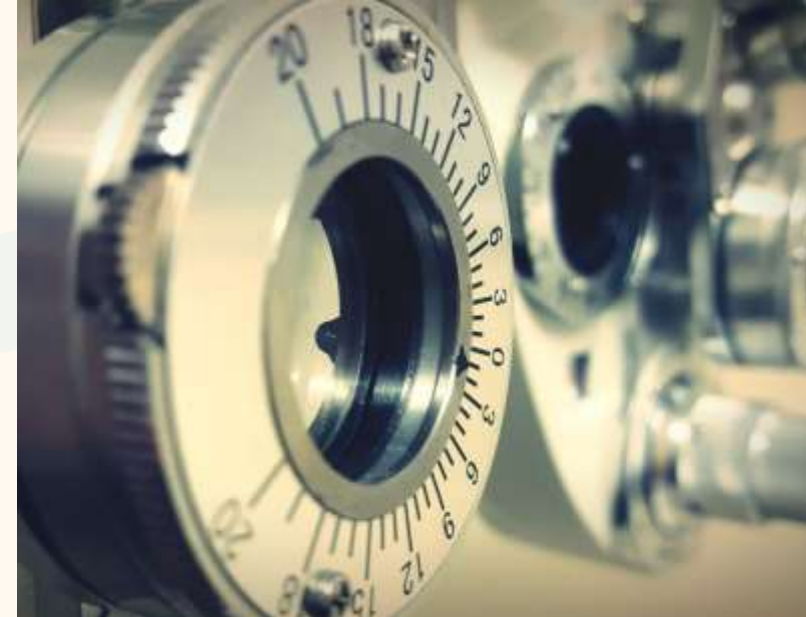
\$20 copay

Every 12 months

\$130 allowance

Every 12 months

20% on enhancements



- No benefit or network changes. Lower deductions.
- Look up vision providers at [vsp.com](http://vsp.com) and the VSP Choice network.



# Vision Plan Premiums

Cigna Vision				
PLAN	TOTAL COST (Monthly)	EMPLOYER COST (Monthly)	EMPLOYEE COST (Monthly)	EMPLOYEE COST (Per Paycheck)
Employee Only	\$7.13	\$6.06	\$1.07	\$0.54
Employee + Spouse	\$11.08	\$8.43	\$2.65	\$1.33
Employee + Family	\$17.57	\$12.32	\$5.25	\$2.63



# Employer Paid Life Insurance – UNUM

## **GROUP LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)**

- Adjoin provides Basic Life and AD&D coverage to all active, full-time employees, regularly working a minimum of 30 hours per week
- No cost to you!

## **LIFE BENEFIT:**

- Employee - \$25,000
- Spouse - \$5,000
- Child - \$1,000

## **AD&D BENEFIT: \$25,000**

*Remember to designate and/or update your beneficiaries.*



# Long Term Disability (LTD) - UNUM

Long Term Disability (LTD) through UNUM is offered to all employees.

## LONG TERM DISABILITY

### Benefits

Benefit Percentage (%)

Maximum Monthly Benefit

Elimination Period

### Plan Details

Benefit Duration

UNUM

LTD

66.67%

\$7,000

90 days

To age 65



# Employee Assistance Program (EAP)

UNUM EAP provides confidential counseling and resources via phone, in-person or online chat for a variety of personal and work issues. This program is free, and includes up to 3 face-to-face, phone or video consultations with licensed counselors for you and your eligible dependents, per issue, per calendar year.

You can call (800) 854-1446 to speak with a counselor or schedule an appointment, 24/7/365.

- ✓ Stress, anxiety and depression
- ✓ Substance dependency/addiction
- ✓ Childcare, camps and after-school care
- ✓ Will Preparation
- ✓ Special needs services
- ✓ Identity theft resources
- ✓ Retirement planning
- ✓ Staying healthy

## Help is easy to access:

**Phone support:** 1-800-854-1446

**Online support:** [unum.com/lifebalance](https://unum.com/lifebalance)

**In-person:** You can get up to three visits, available at no additional cost to you with a Licensed Professional Counselor. Your counselor may refer you to resources in your community for ongoing support.



# Voluntary Life Insurance – UNUM

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## **EMPLOYEE PAID LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)**

- Employee paid benefit provided through UNUM
- Rates are age banded. Check Paycom for rates and payroll deductions.
- Any amount above the Guarantee Issue (GI) amount is subject to medical underwriting for approval. If you already have Voluntary Life, you will not have to complete medical underwriting again
  - Employee: Up to \$500,000 (GI \$100,000)
  - Spouse: Up to \$250,000 (GI \$25,000) – not to exceed 100% of employee election
  - Child: Up to \$10,000 (GI \$2,000)

*Remember to designate and/or update your beneficiaries!*



# Accident Insurance – UNUM



## Injuries

- Fractures/dislocations
- Concussion
- Coma
- Ruptured disc
- Torn cartilage in knee
- Cuts/lacerations
- Torn/ruptured/severed tendon/ligament
- Broken tooth
- And more



## Medical Services & Treatments

- Air/ground ambulance
- Emergency/non-emergency care
- Physician follow-up
- Transportation
- Therapy services
- Pain management
- Blood/plasma/platelets
- Inpatient surgery
- Outpatient ambulatory Surgery
- And more



## Hospital – Accident

- Admission
- Confinement
- Admission – ICU
- Confinement – ICU
- Inpatient Rehab Unit



## Dismemberment, Loss & Paralysis

- Dismemberment & Loss
- Catastrophic Dismemberment & Loss
- Paralysis



## Accidental Death

- Accidental Death
- Common Carrier



## Additional Benefits

- Lodging

# Critical Illness Insurance – UNUM

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- **Critical illness insurance provides coverage for specific** critical illnesses and helps pay for expenses not reimbursed by other types of insurance.
- **It is not a replacement for traditional medical or disability income insurance** – rather it is a supplement to these other coverages.

## UNUM Critical Illness Insurance

Provides **a lump-sum payment** upon a verified diagnosis

**Is not reimbursement-based**, so covered individuals only need to submit proof of a verified diagnosis

Allows covered individuals to use the lump-sum payments **the way they see fit**



# Pet Insurance

\$11.75/month/1 pet  
\$18.50 for family plan



(800) 891-2565

www.petbenefits.com

customer@petbenefits.com

## Total Pet Plan by Pet Benefit Solutions

- Up to 40% off prescriptions, preventatives, food, toys, treats, and more
- Free shipping on all orders with no minimum purchase or same day pick-up from your local participating pharmacy
- Instant 25% savings on in-house medical services at participating veterinarians
- 24/7 access to real-time support from veterinarians, even when your vet's office is closed
- ID tag and lost pet recovery service for peace of mind that your pet(s) will return home if they go missing
- Pet benefits are voluntary, and 100% employee paid
- Sign up through Paycom
- Visit [petbenefits.com/land/adjoin](https://petbenefits.com/land/adjoin)



adjoin

# Childcare Concierge – Kinside

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- Unlimited Concierge Matching
- Kinside App
- Safety Vetting
- Discounts to daycare
- Matching with government assistance providers



**Customer Service 415.548.4772**



**Website: [join.kinside.com/adjoin](https://join.kinside.com/adjoin)**





# Flexible Spending Accounts (FSA)

## FSA – Healthcare offered through iGOE

Pre-tax benefit account to pay for healthcare expenses, funded by you.

- “Use it or Lose it” risk
  - Only expenses in the designated plan year can be reimbursed
  - You have 2.5 months after the plan year ends (until May 15<sup>th</sup>) to submit for reimbursement for qualified expenses
  - If you leave the company, you forfeit any unused contributions
- The 2022 annual IRS maximum is \$2,850 per employee; household maximum is \$5,700
- You can only change your contribution amount into the FSA during Annual Enrollment, unless you have a qualifying life event
- The 2022 allowed carryover limit is \$570



## FSA - Dependent Care offered through iGOE

- Pre-tax benefit account to pay for day care expenses for your dependent children or parents
- The 2022 annual maximum allowed is \$5,000 per household

[www.goigoe.com](http://www.goigoe.com)



# 403(b) Plan – Empower

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Administered by Empower Retirement, the 403(b) plan allows you to plan for your future by saving a portion of each paycheck today. Full and Part-Time employees are eligible on Day 1 and can sign up at any time. Once you enroll you may elect to have a percentage of your paycheck withheld and invested in your 403(b) account, subject to federal law and plan guidelines. For more information you can call Empower Retirement at 800.338.4015 or visit <https://participant.empower-retirement.com/participant/#/login>.

Upon benefit eligibility, you are enrolled into the 403(b) plan at a 2% contribution which will increase by 1% annually until it reaches 5%. Adjoin will match 50% of the eligible employee's deferral, not to exceed 8% of employee's gross wages. To enroll or adjust contribution amounts or waive enrollment entirely, please logon to Empower Retirement.

To enroll, log on to <https://participant.empower-retirement.com/participant/#/login>. You may enroll and make changes in this plan at any time.



# Overview/Changes for 2022

Benefit	Comment
Medical	<ul style="list-style-type: none"> <li>• Replace CIGNA with Vitori with lower payroll deductions</li> <li>• Keep Medi-Excel plan</li> </ul>
Dental	<h2>No Changes!</h2>
Vision	
Life and Disability	
Voluntary Life	
Long-Term Disability	
Flexible Spending Account (FSA)	
Employee Assistance Program	<ul style="list-style-type: none"> <li>• Magellan EAP is terminating, but UNUM EAP remains in effect</li> <li>• 3 visits per incident per family member</li> </ul>
Pet Insurance	<ul style="list-style-type: none"> <li>• New Benefit!</li> </ul>
Childcare Concierge	<ul style="list-style-type: none"> <li>• New Benefit!</li> </ul>





## How to Enroll



## EMPLOYEE SELF-SERVICE ®

Username \*

Password \*

Last 4 digits of SSN \*

**LOG IN**

[Forgot Username or Password ?](#) [Log in Tips](#)

### For Security Reasons

- Paycom will **never** ask you to submit or change your account information through email.
- Paycom personnel will **never** ask you for your password.
- Paycom will **never** ask you to log in to our site through email.

# How to Enroll: Paycom

All enrollment elections and changes must be completed online through Paycom's Employee Self-Service Center:

Step 1. Go to [www.paycom.com](http://www.paycom.com)

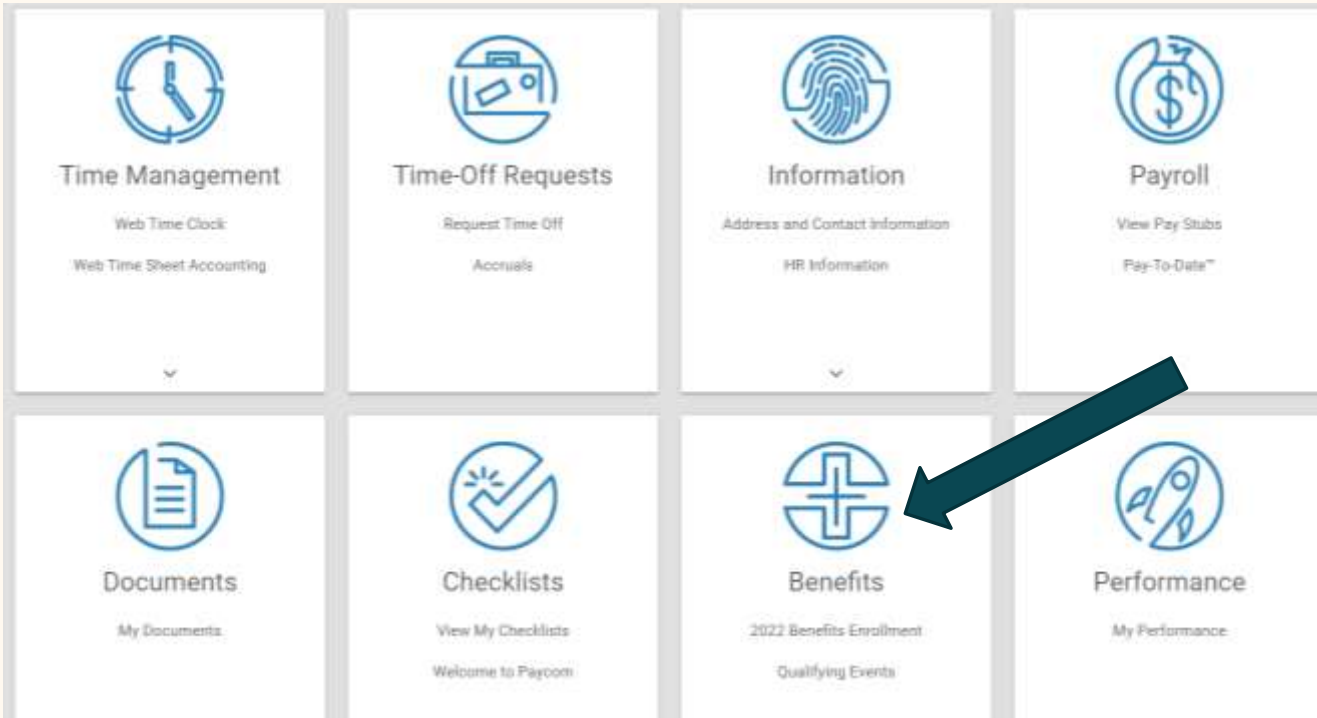
Step 2. Click **Login** (select **Employee**)

From the self-service portal you will be able to:

- ✓ Review detailed information about the available benefit plan options
- ✓ View your paychecks
- ✓ Request time off
- ✓ Review your costs
- ✓ Enroll in benefits
- ✓ Update beneficiaries
- ✓ And more!

# Self-Service Open Enrollment

Under **Benefits**, click on 2022 Benefits Enrollment



- ❑ Your dependent and beneficiary information carries over from last year. However, you will need dates of birth, social security numbers and address if making changes. Click **START ENROLLMENT**.
- ❑ Confirm your personal information and add your dependents.
- ❑ Complete the benefits enrollment, following along with the enrollment wizard.
- ❑ After you make your enrollment elections you will come to the Benefit Plan Selection Review screen which will summarize all your elections. Once your benefit elections for 2022 are accurate click **Complete Enrollment**.
- ❑ This will bring you to the Benefit Confirmation / Deduction Authorization screen. Review your elections and at the bottom of this page click **Sign and Submit**. You can print a copy for your records.





# BENEFIT ADVOCACY TEAM (BAT)

<p><b>MEDICAL</b></p> <p>Claims, Order ID Cards, Find a Provider</p>	<p><b>VISION</b></p> <p>Find Doctors, Questions About Coverage</p>	<p><b>PHARMACY</b></p> <p>Learn More About Benefits, Resolve Issues</p>	<p><b>DENTAL</b></p> <p>Resolve Claims Disputes, Find Providers</p>
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Monday – Friday\*, 8:00am – 5:30pm PST



Need assistance with resolving a benefits related issue?

Have questions regarding what is covered or where to be seen?

Contact the Benefit Advocacy Team and get the one-on-one support you need.

**Call Toll Free** | 833.4.SolvIt (833.476.5848)

**Text** | 833.476.5848

**Chat Online** | [www.solvins.com](http://www.solvins.com)

**Email** | [BAT@solvins.com](mailto:BAT@solvins.com)

License Number: 0K72752

# Solv Benefits Advocacy Team (BAT)

Formerly Verus Insurance Services

Please use SolV as your first primary point of contact for all benefits related issues! We are here to help and get you to the right place!



# Annual Enrollment Review

## ***Key Takeaways***

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- Enroll through Paycom
  - Please make sure you complete your online enrollment by **Friday, February 4<sup>th</sup>**.
  - Remember to check your beneficiary(ies) and make sure they are up to date.
- Remember that the decisions you make now will remain in force until the next plan year (March 1, 2023) unless you experience a Qualifying Event
  - Qualifying Events include: Marriage, Divorce or Legal Separation, Death, Change in Employment Status, Birth, Loss of Dependent Status, etc.

# Contacts



Carrier Name	Phone	Website / Email	Function
Solv Benefit Advocacy Team	(833) 476-5848	<a href="mailto:BAT@solvins.com">BAT@solvins.com</a>	Benefit Advocacy
Adjoin Human Resources	(858) 292-2020	<a href="http://www.adjoin.org">www.adjoin.org</a>	Human Resource Needs
Vitori Health	(833) 346-1543	<a href="http://www.vitorihealth.com/member">www.vitorihealth.com/member</a>	All Medical and Rx issues
Cigna Dental	(800) 244-6224	<a href="http://www.mycigna.com">www.mycigna.com</a>	Dental Plan
Cigna Vision	(877) 478-7557	<a href="http://www.mycigna.com">www.mycigna.com</a>	Vision Plan
UNUM Life / Disability	(866) 679-3054	<a href="http://www.unum.com/employees">www.unum.com/employees</a>	Life and/or Disability
UNUM EAP	(800) 854-1446	<a href="http://www.unum.com/lifebalance">www.unum.com/lifebalance</a>	Employee Assistance Line
Pet Insurance	(800) 891-2565	<a href="http://petbenefits.com/land/adjoin">petbenefits.com/land/adjoin</a>	Pet Insurance
Kinside Childcare Concierge	(415) 548-4772	<a href="http://www.join.kinside.com/adjoin">www.join.kinside.com/adjoin</a>	Childcare Concierge Service
iGOE FSA & DCAP	(800) 633-8818	<a href="http://www.goigoe.com">www.goigoe.com</a>	FSA or DCAP
Empower Retirement Plan	(800) 338-4015	<a href="http://www.empower-retirement.com">www.empower-retirement.com</a>	Retirement Plan Questions

# Questions?

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***THANK YOU!***  
*(Raffle Prize Drawing)*