

Benefits Guide 2020



# We Invest in Your Wellbeing

As an organization, one of our top priorities is to maintain the health and wellbeing of our employees and their families. To achieve this goal, we are offering a robust and comprehensive program with a variety of options to best meet your needs.

**NOTE**: All full-time employees and their dependents are eligible for benefits starting on date of hire.

|  |  |  |
| --- | --- | --- |
| HEALTH | Medical | Empire Blue Cross Blue Shield PPO 250, Empire Blue Cross Blue Shield EPO 1000,  Empire Blue Cross Blue Shield HDHP 1500, Empire Blue Cross Blue Shield HDHP 25000,  Kaiser Permanente HDHP 2500 (CA Only) |
| Dental | Guardian Dental Basic PPO, Guardian Dental Premier PPO |
| Vision | Guardian VSP Vision |

|  |  |  |
| --- | --- | --- |
| PRE-TAX BENEFITS | Commuter Benefits | Pre-tax account for parking and transit.  Monthly Pre-Tax Transit Amount: $270  Monthly Pre-Tax Parking Amount: $270 |
| Alice Flexible Spending Account | Pre-tax account for health care and/or dependent care (daycare).  Annual Maximum: $2,750 |
| Alice Dependent Care | Pre-tax account for health care and/or dependent care (daycare).  Annual Maximum: $5,000 |
| Alice Limited Purpose Flexible Spending Account | Pre-tax account for health care and/or dependent care (daycare).  Annual Maximum: $2,750 |
| Health Savings Acct (HSA) | Pre-tax savings account to use on medical expenses in conjunction with an HDHP medical plan. |

|  |  |  |
| --- | --- | --- |
| INCOME PROTECTION  INCOME PROTECTION | Life Insurance | Guardian Flat up to $25,000. |
| Life Insurance | Anthem Life Flat up to $25,000. |
| Voluntary Life Insurance | Anthem Life Voluntary life insurance for employees & families.  **Note**: You may be prompted to fill out an EOI form & submit to the carrier directly for coverage approval. Review plan summary for details. |
| Short Term Disability | Guardian 60.00% of salary up to $1,500 per week while approved by a treating physician. |
| Long Term Disability | Guardian 60.00% of salary up to $10,000 per month while approved by a treating physician. |

|  |  |  |  |
| --- | --- | --- | --- |
| ADDITIONAL BENEFITS | CommonBond | CommonBond offers the only holistic student loan benefit designed to help ALL employees and their family members with student debt. | <https://cbpartner.co/sequoia> |
| Empire Future Moms | Future Moms program helps mothers-to-be have healthier pregnancies and longer-term babies. | <https://www.myadvocatehelps.com/> |
| Empire LiveHealth Online | Two-way video chat with board-certified physician without leaving your house. | <https://www.livehealthonline.com> |
| One Medical | With highly-rated doctors, locations near work and home, and on demand access, everything is designed to provide you with the best care. | [www.onemedical.com/myhealth](http://www.onemedical.com/myhealth) |
| SmartSpend Plus | Curated gym discounts, travel discounts, and more through Perkspot. | <http://smartspendplus.perkspot.com> |
| Personal Capital | Free tools to help you understand and track your finances. Money management option for accounts with $25K with less than 0.9% fee. | <https://www.personalcapital.com/fitness> |
| Petplan | Petplan helps you pay unexpected veterinary bills, so that you can get your pet the best care, regardless of cost. Code: SEQUOIATECH | [GoPetplan.com/Offer/SequoiaTech](http://GoPetplan.com/Offer/SequoiaTech) |
| Anthem Life EAP | Get 24/7 support, advice and resources for you, your family and beneficiaries. Knowing you have the support you need makes all the difference in the world. Access to Resource Advisor counselors by phone 24/7 and up to three in-person visits. | [www.resourceadvisor.anthem.com](http://www.resourceadvisor.anthem.com) |
| Guardian EAP | WorkLifeMatters Employee Assistance Program offers services to help promote well-being and enhance the quality of life for you and your family. Unlimited access to support and helpful resources online, and consultations with a professional counselor. | [ibhworklife.com](http://ibhworklife.com) |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Monthly Contributions: What You Have to Pay Each Month | | | | |
| Medical Plan | EMPLOYEE ONLY | EMPLOYEE + SPOUSE | EMPLOYEE + CHILD(REN) | EMPLOYEE + FAMILY |
| Empire Blue Cross Blue Shield HDHP 2500 | $144.61 | $459.46 | $420.13 | $609.18 |
| Empire Blue Cross Blue Shield HDHP 1500 | $193.17 | $566.32 | $521.15 | $760.25 |
| Empire Blue Cross Blue Shield EPO 1000 | $220.21 | $625.85 | $577.44 | $844..40 |
| Empire Blue Cross Blue Shield PPO 250 | $419.88 | $1,065.10 | $992.73 | $1465..36 |
| **Dental Plan** |  |  |  |  |
| Guardian Dental Basic PPO | $9.78 | $29.92 | $33.59 | $57.40 |
| Guardian Dental Premier PPO | $39.01 | $89.27 | $98.42 | $157.82 |
| Vision Plan |  |  |  |  |
| Guardian VSP Vision | $1.49 | $3.52 | $3.62 | $6.59 |
|  |  |  |  |  |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Medical Plan (In-Network Details) | | | | | | | | |
| **PLAN NAME** | **OFFICE VISIT COPAY** | | **SINGLE/FAMILY DEDUCTIBLE** | | **SINGLE/FAMILY  OUT-OF-POCKET MAX** | **COINSURANCE** | | **PRESCRIPTION DRUGS** |
| Empire Blue Cross Blue Shield HDHP 1500 |  | | Single: $1,500  Family: $3,000 | | Single: $2,500  Family: $5,000 | 10% | | Tier 1: $10  Tier 2: $20  Tier 3: $40 |
| Empire Blue Cross Blue Shield HDHP 2500 |  | | Single: $2,500  Family: $5,000 | | Single: $3,425  Family: $6,850 | 0% | | Tier 1: $10  Tier 2: $30  Tier 3: $50 |
| Empire Blue Cross Blue Shield EPO 1000 | $30 | | Single: $1,000  Family: $2,000 | | Single: $3,000  Family: $6,000 | 20% | | Tier 1: $10  Tier 2: $20  Tier 3: $40 |
| Empire Blue Cross Blue Shield PPO 250 | $20 | | Single: $250  Family: $750 | | Single: $2,250  Family: $4,500 | 10% | | Tier 1: $10  Tier 2: $20  Tier 3: $40 |
| Dental Plan (In-Network Details) | | | | | | | | |
| **PLAN NAME** | | **DEDUCTIBLE** | | **ANNUAL BENEFIT MAX** | | | **ORTHODONTIA (LIFETIME MAX)** | |
| Guardian Dental PPO | | $50 | | $1,500 | | | N/A | |
| Guardian Dental PPO Premier | | $50 | | $3,000 | | | $2,000 Adults & Child(ren) | |

|  |  |  |  |
| --- | --- | --- | --- |
| **Vision Plan (In-Network Details)** | | | |
| **PLAN NAME** | **EXAM COPAY** | **FRAME ALLOWANCE** | **FRAMES FREQUENCY** |
| Guardian VSP Vision | $20 | 80% of amount over $150 | Every 2 Calendar Year(s) |

|  |  |
| --- | --- |
|  | Get everything out of your benefits, effortlessly. The Sequoia Mobile App brings together everything you need to know about your employer-provided benefits. Whether you need to check your plan coverages or arrange a virtual doctor visit, you can manage things more confidently knowing the answers are with you.  [A close up of a sign  Description automatically generated](https://itunes.apple.com/us/app/sequoia-mobile/id1185900896?mt=8) |

|  |  |
| --- | --- |
| Getting Started with Your Enrollment It’s time for you to choose your benefits coverages for 2020!  Whether you are a new hire, making open enrollment elections, or processing a qualifying life event, you will make all these updates by signing into your benefits portal online.  Log In To Your Benefits Portal:  **http://www.sequoiatech.bswift.com/** |  |

|  |  |
| --- | --- |
|  | Questions or Having Problems With Enrolling? Your Employee Advocate is available to answer your benefits questions. Never feel lost when it comes to using your benefits. Our team of Employee Advocates are dedicated to make sure you get the support you need. They are here to help you navigate the benefit process and even help with complex claims issues. |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **KEY CONTACTS** | |  | **THE FINE PRINT** |  | **LOOKING TO LEARN MORE?** |
| **Physical ID Cards** Modern, eco-sensitive digital ID Cards are in your benefits app, but if you’d like to order a physical copy, you can do so by contacting the carriers.  **Employee Advocate** Phone: (844) 421-7704 Mon-Fri 8:30am-5pm  E-mail:  hireart@help.sequoia.com | **Empire** Dedicated Support: 844-898-5148 [empireblue.com](http://www.anthem.com)  **Guardian** Member Services: 800-595-7114 [guardiananytime.com](http://www.guardiananytime.com) | You can find all legal disclosures here, please visit: http://www.sequoiatech.bswift.com/ for online access.  Notice of Privacy Practices  Premium Assistance under Medicaid and the Children’s Health Insurance Program (CHIP)  Women’s Health and Cancer Rights Act (WHCRA)  Statement of Rights under the Newborns’ and Mothers’ Health Protection Act (NMHPA)  Special Enrollment Notice | Helpful guides and more are available online at [sequoia.com/resources](http://www.sequoia.com/resources/understanding-health-plans/)  **HireArt** **Resources**  Reach out to the HireArt HR and Benefits team for questions. |

