

Heritage ON THE MARINA



2021 Benefit Enrollment Guide



Benefits for 2021

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Welcome to *Your* 2021 Benefits!

As an employee of Heritage on the Marina enjoying your work and making valuable contributions to business are equally vital. The health, satisfaction and security of you and your family are important, not only to your well-being, but ultimately, in terms of achieving the goals of our organization.

For the 2021 plan year, Heritage on the Marina has worked hard to offer a competitive total rewards package that includes valuable and competitive benefits plans. These programs reflect our commitment to keeping our staff healthy and secure. We understand that your situation is unique, and Heritage on the Marina is offering an overall benefits package that can be shaped and molded by you to fit your needs.

This benefits booklet is a summary description of your Heritage on the Marina benefit plans. If there is a discrepancy between these summaries and the written legal plan documents, the plan documents shall prevail. This booklet and plan summaries do not constitute a contract of employment.

We hope this benefits booklet, along with our additional communication and decision-making tools, will help you make the best health care choices for you and your family.

UPDATE ON HEALTH CARE REFORM



Effective January 1, 2019 the Tax Cuts and Jobs Act (TJCA) repealed the individual mandate to maintain health insurance or be responsible for a “shared responsibility payment”. We hope to keep offering these benefits as a valuable part of your total compensation in the future. However, because we offer you coverage that satisfies all the health reform requirements, you will not qualify for any federal assistance to purchase an individual or family policy on the open market (the “marketplace”).

Considerations When Making Your Benefit Decisions

Please use this Enrollment Guide to help you:

- Understand the benefit offerings provided in the plan.
- Review the benefit costs associated with each benefit.
- Think through your personal benefit needs.

You may also want to:

- Determine if alternative coverage is available.
- Evaluate your access to key medical and dental providers.

This guide does not include all the plan details, but provides a summary of the information and issues you need to consider when making your choices. We hope this guide provides valuable information to help you make wise decisions and to tailor your benefit plans to your specific needs. Its intent is to answer most questions; however, if additional information is needed, please visit your HR Department for more detailed plan information.



Benefits for 2021

Overview of Benefits Programs

Heritage on the Marina provides an array of benefits that can help you enjoy increased well-being, deal with an unexpected illness or accident, build and protect your financial security, balance your personal and professional life and meet everyday needs. These benefits are affordable, comprehensive and competitive.

The table below summarizes the benefits available to eligible staff and their dependents. These benefits are described in greater detail in this booklet.

BENEFITS AT-A-GLANCE

Coverage	Carrier
Medical HMO	Kaiser Permanente
Medical Deductible HMO	Kaiser Permanente
Dental	Sun Life
Basic / Voluntary Life and AD&D	Sun Life
Long Term Disability	Sun Life
EAP / Travel Assistance	Sun Life



ELIGIBILITY

Eligible Employees

You may enroll in Heritage on the Marina employee benefits program if you are an active employee, regularly working a minimum of 30 hours per week. Your coverage for medical insurance begins on the **first of the month following your date of hire**, and for dental insurance **first of the month following 60 days from your date of hire**.

Eligible Dependents

- Legally married spouse
- Natural or adopted children up to age 26, regardless of student and marital status
- Children under your legal guardianship
- Stepchildren
- Children under a qualified medical child support order
- Disabled children 19 years or older
- Domestic partners (Same sex or opposite sex. See details below for domestic partners)
 - Both persons have a common residence.*
 - Neither person is married to someone else or is a member of another domestic partnership with someone else that has not been terminated, dissolved, or adjudged a nullity.
 - The two persons are not related by blood in a way that would prevent them from being married to each other in this State.
 - Both persons are at least 18 years of age.

*The definition of “common residence” means that both domestic partners share the same residence. It is not necessary that the legal right to possess the common residence be in both of their names. Two people have a common residence even if one or both have additional residences. Domestic partners do not cease to have a common residence if one leaves the common residence but intends to return.

Ineligible:

- Divorced or legally separated spouse
- Common law spouse
- Foster children
- Sisters, brothers, parents or in-laws, grandchildren, etc.

Open Enrollment

Open Enrollment is your annual opportunity to amend your benefit elections. You may add, delete or change coverage options and/or dependent status. However, certain changes may be made throughout the year due to a qualified event. All modifications are effective January 1, 2021 for the Plan Year January 1, 2021 to December 31, 2021.

- Add or delete lines of coverage
- Change from one plan to another
- Add or delete dependents from coverage
- Increase or decrease your voluntary life insurance amounts

However, you can make some limited changes during the plan year due to a qualified status change. If you experience a change in status, you must notify Heritage on the Marina’s Human Resources Department within 30 days.

Benefits for 2021

Medical Benefits



SUMMARY OF COVERAGE

Plan Features	Kaiser Permanente Deductible HMO	Kaiser Permanente Traditional HMO
Calendar Year Deductibles (Individual / Family)	\$1,000 / \$2,000	\$0/ \$0
Preventive Care	\$0 copay	\$0 copay
Primary Care Visit	\$20 copay	\$20 copay
Specialist Visit	\$20 copay	\$20 copay
X-Ray and Lab Tests	\$10 copay per encounter	\$10 copay per encounter
Outpatient Procedure	20% coinsurance AFTER deductible	\$20 copay per procedure
Inpatient Hospitalization	20% coinsurance AFTER deductible	\$0 copay
Emergency Room (waived if admitted)	20% coinsurance AFTER deductible	\$100 copay
Urgent Care	\$20 copay per visit	\$20 copay per visit
Pharmacy / RX (30 Day Supply)	Generic: \$10 copay / Brand: \$30 copay Specialty: \$30 copay	Generic: \$15 copay / Brand: \$30 copay Specialty: \$35 copay
Pharmacy / RX (100 Day Supply)	Generic: \$20 copay / Brand: \$60 copay Specialty: Not Applicable	Generic: \$35 copay / Brand: \$70 copay Specialty: Not Applicable
Calendar Year Out-of-Pocket Max (Individual / Family)	\$3,000 / \$6,000	\$1,500 / \$3,000
PER PAY PERIOD DEDUCTIONS		
Employee Only	\$18.92	\$60.36
Employee + 1 Dependent	\$397.29	\$480.17
Employee + 2 or more Dependents	\$775.66	\$899.99

Benefits for 2021

Medical Benefits



KEY TERMS TO REMEMBER



ANNUAL DEDUCTIBLE

The amount you have to pay each year before the plan starts paying a portion of medical expenses. All family members' expenses that count toward a health plan deductible accumulate together in the aggregate; however, each person also has a limit on their own individual accumulated expenses (the amount varies by plan).



COPAYS AND COINSURANCE

These expenses are your share of cost paid for covered health care services. Copays are a fixed dollar amount, and are usually due at the time you receive care. Coinsurance is your share of the allowed amount charged for a service, and is generally billed to you after the health insurance company reconciles the bill with the provider.



OUT-OF-POCKET MAXIMUM

This is the total amount you can pay out of pocket each calendar year before the plan pays 100 percent of covered expenses for the rest of the calendar year. Most expenses that meet provider network requirements count toward the annual out-of-pocket maximum, including expenses paid to the annual deductible*, copays and coinsurance.

*Except for Grandfathered medical plans



PLAN TYPES

- EPO/PPO – A network of doctors, hospitals and other health care providers
- HMO – A network that requires you to select a Primary Care Physician (PCP) who coordinates your health care
- POS – Combines aspects of a PPO and HMO
- HDHP – A plan that has higher annual deductibles in exchange for lower premiums.



Benefits for 2021

Medical Benefits



Understanding the full value of covered benefits allows you to take responsibility for maintaining good health and incorporating healthy habits into your lifestyle. Some examples include getting regular physical examinations, mammograms and immunizations. Through the plans offered by Heritage on the Marina, all covered individuals and family members are **eligible to receive routine wellness services like these, at no cost; all copays, coinsurance, and deductibles are waived.**

WHICH PREVENTIVE CARE SERVICES ARE COVERED?

The US Preventive Services Task Force maintains a regular list of recommended services that all Affordable Care Act (i.e. Health Care Reform) compliant insurance plans should cover at 100% for in-network providers. Below is a list of common services that are included in the plans offered this year:

- › Routine Physical Exam
- › Well Baby and Child Care
- › Well Woman Visits
- › Immunizations
- › Routine Bone Density Test
- › Routine Breast Exam
- › Routine Gynecological Exam
- › Screening for Gestational Diabetes
- › Obesity Screening and Counseling
- › Routine Digital Rectal Exam
- › Routine Colonoscopy
- › Routine Colorectal Cancer Screening
- › Routine Prostate Test
- › Routine Lab Procedures
- › Routine Mammograms
- › Routine Pap Smear
- › Smoking Cessation
- › Health Education/Counseling Services
- › Health Counseling for STDs and HIV
- › Testing for HPV and HIV
- › Screening and Counseling for Domestic Violence

Benefits for 2021

Dental Benefits



SUMMARY OF COVERAGE

Plan Features	Dental PPO
IN NETWORK	
Annual Deductible (Individual / Family)	\$50 / \$150
Preventive Care	100%
Basic Procedures (Extractions, fillings, etc.)	80%
Major Procedures (Crowns, dentures, etc.)	50%
Adult & Child Orthodontia	50% \$1,500 maximum.
Calendar Year Maximum Benefit	\$2,500 per person
OUT OF NETWORK	
Annual Deductible (Individual / Family)	\$50 / \$150
Preventive Care	100%
Basic Procedures (Extractions, fillings, etc.)	80%
Major Procedures (Crowns, dentures, etc.)	50%
Adult & Child Orthodontia	50% \$1,500 maximum
Calendar Year Maximum Benefit	\$2,500 per person
PER PAY PERIOD DEDUCTIONS	
Employee Only	\$0.00
Employee + 1 Dependent	\$20.66
Employee + 2 or more Dependents	\$54.36



Benefits for 2021

Life and AD&D Insurance



SUMMARY OF COVERAGE

Heritage on the Marina offers a Life and Accidental Death & Dismemberment (AD&D) for employees. This coverage is provided through Sun Life and are paid by Heritage on the Marina.

Employer-paid Basic Life Insurance	
Plan Features	Life and AD&D
Basic Life	Flat \$25,000
AD&D	\$25,000 (100% of the Basic Life benefits)
AD&D Benefit	<ul style="list-style-type: none">Air Bag Benefit equals lesser of 10% of the AD&D benefits or \$5,000, whichever is less.Seat Belt Benefit equals lesser of 25% of the AD&D benefit payable or \$25,000, whichever is less.
Age Reduction Schedule	Reduces by 35% at Age 70, 50% at Age 75.



Benefits for 2021

Long Term Disability Insurance



Heritage on the Marina provides full-time employees with long-term disability income benefits, and pays the full cost of this coverage. In the event that you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income.

SUMMARY OF COVERAGE

Plan Features	
Employee Benefit Amount	60%
Maximum Benefit Amount	\$8,000
Elimination Period	90 days
Benefit Duration	If under age 60 to normal retirement age 65 age 61 - 48 months age 62 - 42 months age 63 - 36 months age 64 - 30 months age 65 - 24 months age 66 - 21 months age 67 - 18 months age 68 - 15 months age 69 and over - 12 months



Benefits for 2021

Voluntary Life and AD&D Insurance



SUMMARY OF COVERAGE

Heritage on the Marina offers a Voluntary Life and Accidental Death & Dismemberment (AD&D) for employees and their dependents. This coverage is provided through Sun Life and is paid by you via payroll deductions. Please refer to Sun Life Summary of Benefits document for cost breakdown.

Employee-paid Voluntary Life Insurance	
Plan Features	Voluntary Life and AD&D
Employee	Can choose from \$10,000 to \$500,000 in increments of \$10,000 not to exceed 5 times your basic annual earnings.
Spouse	Can choose from \$5,000 to \$250,000 in increments of \$5,000. Can not exceed more than 50% of the employee elected amount.
Children	Can choose from \$2,000 to \$20,000 in \$2,000 increments. Can not exceed 50% of the employee elected amount.
Guaranteed Issue Amounts	Employee: \$50,000 Spouse: \$25,000 Children: \$20,000



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Employee Assistance Program



Heritage on the Marina offers an Employee Assistance Program (EAP) for employees. This coverage will be provided through Sun Life in partnership with ComPsych. These plans are paid by your employer.

Sun Life (ComPsych)	
24/7 Clinical Call Center & Online Access	Unlimited
Counseling Visits	3 Visits Face to Face Per Incident
Legal Resources	One initial consultation with a local attorney, at no charge, plus unlimited phone access to ComPsych legal professionals and discounts on additional services
Work/Life Resources	Information and referrals on child care, elder care, adoption, relocation, and other personal convenience matters
Financial Resources	Unlimited phone access to financial professionals for information regarding personal finance and related issues including one face-to-face visit (up to 1 hour) with a local financial professional and access to online will preparation tool.



Benefits for 2021

Travel Assistance Program



Heritage on the Marina offers an Travel Assistance Program for employees. This coverage will be provided through Sun Life in partnership with Assist America. This plan is paid by your employer. This is a highlight of benefits, please refer to the Sun Life summary of benefits for more details.

Sun Life (Assist America)	
Travel Assistance Services	<ul style="list-style-type: none"> Medical Consultation, Evaluation and Referrals Foreign Hospital Admission Assistance Emergency Medical Evaluation Medical Monitoring Medical Repatriation Prescription Assistance Care of Minor Children
ID Theft Protection Services	<ul style="list-style-type: none"> 24/7 Access to Identity Protection Experts Credit Cared and Document Registration Internet Fraud Monitoring 24/7 Identity Fraud Support



Benefits for 2021



Employee Discounts with LifeMart

Clients of Heffernan Insurance Brokers and their employees are eligible for LifeMart Discount Program. Save up to 60% on tickets, travel and shopping.

What Is LifeMart?

LifeMart is a proprietary, members-only discount shopping website that provides discounts on nationally recognized brand-name products and services and local retailers. We provide employees with real savings to help them manage everyday needs.

Exclusive Discounts Include:

Entertainment

Save up to 60% on movie tickets, theme parks, ski resorts, hotels, museums, zoos, attractions, aquariums, and more.

Theatre and Events

Find great seats and super deals on a huge selection of Tony Award-winning Broadway shows, family events, concerts, and sporting events nationwide.

Shopping and Gifts

LifeMart has partnered with your favorite online retailers to bring you excellent discounts on apparel, books and music, electronics, office supplies, flowers, food, home goods, and gift certificates.

LifeMart[®]

How to Register

1. Go to <http://discountmember.lifecare.com>
2. Complete the new member registration online.
3. Use Registration Code: heffbenefts
4. Or call (800) 873-4636

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Contact Information

HUMAN RESOURCES		CONTACT	
<ul style="list-style-type: none"> Heritage on the Marina 	<p>Robyn Leiken (415) 202-0304, Ext. 243 Rleiken@heritaesf.org</p>		
MEDICAL PLANS		CARRIER CONTACT	GROUP NUMBER
<ul style="list-style-type: none"> Verify eligibility for a particular Medical service or procedure Check the status of a claim Request an ID card Confirm your eligibility or coverage Find a provider Make an appointment online or over the phone Find a facility near you Change your PCP 	<p>Kaiser Permanente Customer Support: (800) 464-4000 www.kp.org</p>		HMO: # 8216
DENTAL PLAN			
<ul style="list-style-type: none"> Verify coverage for a particular service Check status of a dental claim Print ID Card 	<p>Sun Life Customer Support: (800) 442-7742 www.sunlife.com</p>		# 943438
LIFE & DISABILITY PLANS (LIFE/AD&D, LTD & VOL LIFE/AD&D)			
<ul style="list-style-type: none"> How do I file a claim? What is covered? 	<p>Sun Life Customer Support: (800) 442-7742 www.sunlife.com</p>		Life/AD&D # 943438 LTD # 943348
EMPLOYEE ASSISTANCE PROGRAM			
<ul style="list-style-type: none"> How do I access benefits? What is covered? 	<p>Sun Life (ComPsych) Customer Support: (877) 595-5281 www.guidanceresources.com</p>		Not Applicable
TRAVEL ASSISTANCE PROGRAM			
<ul style="list-style-type: none"> How do I access benefits? What is covered? 	<p>Sun Life (Assist America) Customer Support: (800) 872-1414 www.assistamerica.com</p>		#01-AA-SUL-100101
EMPLOYEE DISCOUNT PROGRAM			
<ul style="list-style-type: none"> Movie tickets Theme Parks Hotels Shopping 	<p>LifeMart Customer Support: (800) 873-4636 http://discountmember.lifecare.com Registration Code: heffbenefits</p>		

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Contact Information

Plan	Insurance Carrier	How to Find a Provider
<p>Medical</p>		<p>You can find a Physician by going to www.kp.org or call (800) 278-3296</p> <ul style="list-style-type: none"> ▪ Select 'Doctors & Locations' (middle of page) ▪ Choose your region ▪ Search by doctor or location ▪ Enter your search parameter ▪ Select the doctor based off your needs
<p>Dental</p>		<p>Locate a Dentist by going to www.sunlife.com/findadentist or call (800) 442-7742</p> <p>You now have three ways to search for a dentist near you:</p> <ul style="list-style-type: none"> ▪ Search with your Group ID 943438 ▪ Log into your Sun Life account ▪ Select Sun Life Dental Network* from the list <p>All three of these methods will bring you to the dentist search screen. Simply complete that form and a list of your local dentists will be generated.</p>



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2021 Employee Benefit Guide
