

EMPLOYEE ADVOCATE SERVICES

805.543.6887



Our agency is committed to providing friendly, knowledgeable customer service. You have access to a team of professionals that keep you and your family's insurance needs in mind.

Feel free to contact us anytime. We look forward to talking with you!

Contact us with questions regarding:

- ◆ Plan selection
 - Changes with dependent status
 - ID Cards
 - Alternative dependent coverage solutions
- ◆ Medicare guidance

Cal Poly Corporation

Dental, Vision & Life Insurance

Information Packet

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Cal Poly Corporation

NON-MEDICAL CARRIER CHANGE - SEPTEMBER 1, 2016

Non-Medical Plans Are Changing!

Cal Poly Corporation is transitioning its dental, vision and life insurances to a new Insurance broker. Dental, vision and basic life insurance have been, and will continue to be, covered 100% by the Corporation. The current rates associated with optional life and accidental death & dismemberment insurance (AD&D) will also remain the same. The Corporation has elected Morris & Garritano of San Luis Obispo as its brokerage to improve and centralize insurance services for employees. In addition to minimizing out-of-pocket expenses for employees, the brokerage will provide employees with access to a flexible, user-friendly online portal. The portal is a valuable self-service tool for employee benefits. Access to the portal is available 24 hours a day, from work or home, at www.hrconnection.com.

ANTHEM POLICIES
Dental Complete PPO
Basic Life and AD&D
Optional Life - Employee & Dependents
Optional AD&D - Employee & Dependents
MET LIFE POLICY
Vision

What do I need to do?

These changes will take effect on 9/1/16. No action is needed on your part for this transition – you do not have to re-enroll. However you will need to designate your life insurance beneficiary on the new online platform, HRconnection. A Plan Summary Description and the online platform login information will be distributed soon.

What should I expect?

You will receive new Anthem dental and Met Life vision ID cards if enrolled in these coverages. If you need to access services before receiving your ID card, please contact a Morris & Garritano Employee Advocate at 805-543-6887.

Cal Poly Corporation

Non-Medical Benefits & Rates Effective September 1, 2016

Anthem Blue Cross ASO Dental		
Network	PPO	Non-PPO
Deductible (waived for preventive)	\$50	\$50
Preventive (exams, cleanings, x-rays)	100%	100%
Basic (fillings, oral surgery, endo, perio)	80%	80%
Major (crowns, dentures, bridges)	50%	50%
Annual Maximum	\$1,500	
Orthodontia (Adults & Children)	\$1,250 Lifetime Benefit Maximum	
Claim payment basis	Negotiated Fee	90th% UCR

MetLife Vision	
Copays	\$20 Exams (One every 12 months) \$20 Eyewear
Lenses	One every 12 months
Frames	One every 24 months (to \$150 + 20% of balance)
Contacts	In lieu of frames & lens (to \$150)

Anthem Blue Cross Voluntary Term Life
Employee Benefit Option: Minimum Amount: \$10,000 Maximum Amount: 5 X annual earnings or \$500,000, whichever is less. Increment Amounts: \$10,000 Guaranteed Issue: \$300,000
Spouse Coverage Option: \$10,000 Benefit Amount Child Coverage Option: \$5,000 Benefit Amount

Anthem Blue Cross Accidental Death & Dismemberment
Employee Benefit Option: Minimum Amount: \$10,000 Maximum Amount: 10 X annual earnings or \$500,000, whichever is less. Increment Amounts: \$10,000
Spouse & Children: Spouse = 40%; Child = 10% Spouse only: 50% / Children only: 15% of employee's amount

Anthem Blue Cross Basic Life with AD&D
Group Term Life Benefit Non-Exempt: \$10,000 Exempt: \$40,000 Exempt (director level and above): \$70,000 Paid for by the employer

Resource Advisor
Provides 24 hour telephonic help & up to 3 counseling sessions for a variety of life issues and mental health support services. Paid for by the employer

This information is intended for illustrative purposes only. It should not be used as a description of benefits. Please refer to your plan's Explanation of Benefits for full details of coverage.

DENTAL
Anthem Blue Cross Complete PPO
Group # 2806440001

VISION
Metlife Vision PPO
Group # 5938577

Resource Advisor

Knowing you have the support you need makes all the difference in the world



Anthem Life



When you feel pressure from everyday problems like work-related stress or family issues, Resource Advisor can help you get emotional, legal and financial support. No issue is too big or too small - and there's no extra cost to you.

Call us - support is one phone call away 24/7

You and your family can talk to a Resource Advisor counselor by phone who can:

- Give you advice and arrange for up to three visits with a counselor, if you need it.
- Put you in touch with a financial advisor if you have money problems.
- Connect you with a lawyer if you need legal help. You can meet by phone or in person.

Let us help if your Identity is stolen

If your wallet or purse is lost or your identity stolen, we'll assign a Fraud Resolution Specialist to help get your identity back and restore your good credit.

Services include:

- Placing "fraud alerts" on credit reports and with creditors.
- Closing bank and credit card accounts where your identity is an issue.
- Arranging a phone meeting with a financial counselor.
- Setting up a meeting with a lawyer on issues around the identity theft (each visit must be for a separate issue).

Go online for help any time ... and a lot more

When you visit ResourceAdvisorCA.Anthem.com, you'll find:

- Tips on handling difficult life events and a depression screening tool.
- Parenting information. There's even a child and elder care provider finder.
- Financial tools to help you plan for major purchases or life events.
- You and your family members can register for Identity monitoring at no cost.
- State-specific online wills and a legal library.

Give added support to beneficiaries when they need it most

Providing your loved ones with a little extra comfort and emotional support after you're gone is a lasting gift. Resource Advisor gives your beneficiaries:

- Three meetings with a mental health professional.
- Meetings with a legal and/or financial professional.
- Copies of *The Healing Book: Facing the Death - and Celebrating the Life - of Someone You Love*. This is a great resource book to talk to children about loss.
- Beneficiary Companion* services to help your family with estate details like closing bank accounts, credit cards and utilities.

ResourceAdvisorCA.Anthem.com

Keep Resource Advisor close at hand.
Just cut out and carry the wallet card.

Resource Advisor is a service provided by Anthem Life Insurance Company. It is not intended to be used as a substitute for professional advice. The service is provided as a courtesy and does not constitute an offer of insurance. The service is provided as a courtesy and does not constitute an offer of insurance.

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Note: If you have a plan, you can only use Resource Advisor and your retirement funds.

*Beneficiary Companion services are provided by Sun Life Assistance USA, an independent company, providing these services on behalf of Anthem Life.

Get support, advice and resources 24/7.

Call 888-209-7840 or visit ResourceAdvisorCA.Anthem.com

Then log in with the program name: ResourceAdvisor.



Anthem Life



Life products underwritten by Anthem Blue Cross Life and Health Insurance Company. Disability products underwritten by Anthem Life Insurance Company. Independent Brokers of the Blue Cross Association. ANHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association.

Travel assistance

Extending coverage no matter where life takes you



Feel safe wherever you go

Anthem Blue Cross Life and Health Insurance Company (Anthem) knows the importance of feeling safe when you are away from home.

Bring the comforts of home on the road

What would happen if you got sick in another city or country? Who would you call if you couldn't speak the language? Anthem has teamed up with Europ Assistance USA¹ to give you vital travel services that help you when you or your family are 100 miles or more from home for either personal or business reasons.

A helping hand in medical emergencies

You can feel safe knowing that you can use travel assistance services 24 hours a day. If you need emergency medical care while traveling, simply call the toll-free number to:

- Find doctors, dentists and medical facilities
- Set up an emergency transfer if you're in the hospital, when medically necessary, up to \$100,000
- Send your dependent children home if they're left without an adult to care for them due to your medical emergency²
- Send the person with whom you are traveling home²
- Set up a bedside visit for a family member or friend if you stay in the hospital for more than seven days, or if you are in critical condition²
- Set up and pay for the return of mortal remains, should a member die while traveling³

Highlights of the program

- You're enrolled in travel assistance when you choose group term life and AD&D Insurance from Anthem
- Travel assistance services are offered to you and your family 24 hours a day, seven days a week
- This program helps during medical emergencies and gives useful tips before you leave on your trip

Your travel companion

Not only does this program help out during medical emergencies, it also offers these personal services:

- Send and receive emergency messages
- Emergency cash advances (up to \$500⁴)
- Emergency medical payments (up to \$10,000⁴)
- Legal help and bail (up to \$5,000⁴)

Valid only for eligible members. Retirees are not eligible for travel assistance services.

Easy access to travel tips

Europ Assistance USA can give you useful tips before you travel, such as vaccine and passport requirements, foreign exchange rates, travel advice and weather conditions.

You can get details by calling Europ Assistance USA:

From the U.S. and Canada: 866-295-4890

From other countries (call collect): 202-296-7482

You also can also get details online. If you have questions and want a full description of covered services, go to europassistance-usa.com and click on the GO button. Here is your log-in information:

Username: AnthemBC

Password: 95164

anthem.com/ca

1. For details on the scope of travel assistance services, please refer to the travel assistance policy. 2. Travel assistance services are provided on a non-guaranteed basis. 3. Return of mortal remains is subject to local laws and regulations. 4. For more information, please contact your agent or call 866-295-4890. © 2011 Anthem Blue Cross Life and Health Insurance Company. All rights reserved. Anthem Blue Cross Life and Health Insurance Company is an Equal Opportunity Employer. Anthem Blue Cross Life and Health Insurance Company is a member of the Anthem Blue Cross family of companies. For more information, please visit anthem.com.

For easy access to your travel assistance protection, cut out and carry the wallet card below while traveling.



**Valid only for eligible members.
Retirees are not eligible
for travel assistance services.**

Europ Assistance USA

For travel emergency assistance services, call the appropriate number below, depending on your location:

U.S. and Canada:	866-295-4890
Other locations (call collect):	202-296-7482

Visit europassistance-usa.com Username - AnthemBC, Password - 95164 or send an email to ops@europassistance-usa.com

All life products underwritten by Anthem Blue Cross Life and Health Insurance Company, an Independent Member of the Blue Cross Association. ® ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross name and symbol are registered marks of the Blue Cross Association.

QUICK REFERENCE GUIDE

Online Elections



Meet HRconnection®

HRconnection gives you a direct line to your company information in one secure and convenient location that can be viewed from any computer with Internet access. It provides you with a comprehensive resource for your company and benefits information, any time of the day or night.

Compatible web browsers

HRconnection supports both Microsoft® Internet Explorer® 9.0 as well as Google® Chrome.

1) Log in

1. Go to www.hrconnection.com.
2. Enter your user name and password.
3. Click **Time to Enroll** in the upper-left corner.

Protect your password

Your unique user name and password grants you access to your personal information. This electronic signature carries the same authority as your handwritten signature: it authorizes all of your elections and their corresponding deductions from payroll. Keep this information confidential.

2) Review & update my information

Check your personal information

1. Go to **My Information > Personal Information**.
2. Confirm that all required information is provided and that any additional information is correct.
3. Click **Save**.

Check your dependents and contacts

Go to **My Information > My Family and Contacts**

- To add dependents, beneficiaries, or emergency contacts, click **Add Contact**.
- To update an existing relationship, click **Edit**.
- To remove a relationship, click **Delete**.

Tip: Be sure to designate your family contact as a beneficiary and/or dependent on a plan.

3) Time to enroll

You're either eligible for open enrollment or you've recently had a life event.

- **Open enrollment** is a period of time, usually once a year, when you can make additions or changes to your benefit options.
- **A life event** is an occasion that could potentially affect your employee data or benefit elections and is typically related to some type of event that recently took place.

Tip: Want to see your current benefit elections?

Click **My Information > My Elections**. You can also **select new elections during a life event or open enrollment periods**.

Life event and open enrollment

1. Your selections appear in the appropriate section of the **Time to Enroll** tab.
2. Click **Edit**.
Note: Your administrator may require that you confirm your family and contact information as part of the election confirmation process.
3. Select the coverage you want to elect or choose **Waived** if you want to decline a particular coverage.
4. Click **Elect and Continue** to move to the next plan that requires an election, if applicable.
5. The status of elected plans moves to **Pending**.

Tip: If you need to make changes to what you choose here, you still can. Your elections aren't final until you confirm them.

Employer-paid plans

Employer-paid plans are benefit plans your company makes available to you at no cost.

1. Your selections appear in the appropriate section of the **Time to Enroll** tab.
2. Click **Edit**.
3. Select the coverage you want to select.
4. If you need to include your dependents or beneficiaries in the plan, select them from the appropriate section.
5. To add dependents or beneficiaries, click **Add dependents or Add beneficiaries**.

4) Confirm your elections

Once you have selected your benefit options, it's time to lock them down until the next enrollment period. The deadline for enrollment appears at the bottom of the page.

1. When you have completed your selections, click **Confirm**.
2. Review the elections you have made and click **Confirm** to stamp your elections with an electronic signature.

Complete the paperwork

After you've confirmed your elections, the last step in the process requires you to complete any applicable forms. The **Forms** page appears immediately after the confirmation step.

1. Read the form descriptions carefully to determine if you need to complete any of them.
2. Click a link to open a form, then print it, complete it, and return it to your Human Resources representative.

Tip: As part of the election confirmation process, you do have the option to print your election summary. To do so, select the correct elections effective as of date.

3. After you've completed this process, click **Done**. The **Time to Enroll** tab will be removed and your elections will now appear on the **Current Elections** tab.

Make a mistake?

Keep in mind that once you've confirmed your elections, you generally won't be able to change them until the next enrollment period. However, if you need to make a correction or addition, you can submit an **Error Correction Life Event**. Doing so will enable your administrator to briefly reopen the enrollment period, allowing you to make your changes.

1. Go to **My Information > Life Events**.
2. Select **Error Correction** from the **Event Type** list.
3. Provide a date (the current date is acceptable).
4. Type a short comment about the error you want to correct.
5. Click **Save**. You will be contacted by Human Resources if additional information is required.