

CALIFORNIA PACIFIC ANNUAL CONFERENCE

Welcome to Open Enrollment
Plan Year: January 1, 2026 – December 31, 2026



PICK THE BEST BENEFITS FOR YOU AND YOUR FAMILY

California Pacific Annual Conference strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of our benefits—that's why we've put together this Open Enrollment Guide.

Open enrollment is a short period each year when you can make changes to your benefits. This guide will outline the different benefits California Pacific Annual Conference offers, so you can identify which offerings are best for you and your family.

Elections you make during open enrollment will be effective from January 1, 2026, through December 31, 2026. If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to Wanda Bethea or Alliance 360° Insurance Solutions (contact information on page 13).

Table of Contents

Health Insurance.....	5
Dental Insurance.....	7
Vision Insurance.....	8
Employee Assistance Program.....	9
Ease User Guide.....	11
Questions and Answers.....	12
Carrier Contact Information.....	13

WHO IS ELIGIBLE

If you are a regular employee (working over 30 or more hours per week), and your church participates in the conference health plan, you are eligible to enroll in the benefits described in this guide. Eligible dependents include your Spouse and your Children (including disabled children who are unable to earn their own living with proof of incapacity provided to the plans as required). Your children will remain eligible for coverage until their 26th birthday, for Medical, Dental and Vision.*

HOW TO ENROLL

Are you ready to enroll? The first step is to review the benefits outlined in this Benefit Guide. The decisions you make during open enrollment can have a significant impact on your life and finances, so it is important to weigh your options carefully. **IMPORTANT:** All benefit elections will be made on Ease, the online benefits portal that allows you to elect your benefits and view your coverage throughout the year. For more detailed instructions, please refer to the Q&A section and the Ease Employee User Guide included in this packet.

WHEN TO ENROLL

Open enrollment takes place from November 5th through November 18th. Changes made during open enrollment will be effective on January 1, 2026. ***Please check with your church's plan administrator or SPRC chair for the benefits available to you.**

HOW TO MAKE CHANGES

Unless you experience a life-changing qualifying event, you **cannot** make changes to your benefits until the next open enrollment period. Qualifying events include things like:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in residence
- Change in employment status or a change in coverage under another employer-sponsored plan
- Change of clergy appointment

BENEFITS FOR 2026

BENEFIT	PLAN OPTIONS	CARRIER NAME
MEDICAL INSURANCE	Medical Options: HMO Plan HSA Qualified High-Deductible Health Plan (HDHP)	Kaiser
DENTAL INSURANCE	Dental Plan Options: DHMO Plan PPO Low Option PPO High Option	NEW Humana
VISION INSURANCE	Vision Plan Option: PPO Option	NEW Humana
EMPLOYEE ASSISTANCE PROGRAM (EAP)	Employee Assistance Program Emotional wellbeing and work-life balance resources to keep you at your best.	CuraLinc Healthcare
Benefit Portal	Online Enrollment Portal Allows you to view your benefits and make your benefit elections.	Ease

Health Insurance

The Conference will continue to offer (2) Kaiser plans, a traditional HMO plan and an HMO HSA HDHP.

HMO PLANS: With an HMO plan, you must select a Primary Care Physician (PCP) through whom all your care will be directed. If you need to see a specialist, you are required to obtain a referral from your PCP. Services from a physician or hospital outside of the network will not be covered unless it is a true emergency.

HEALTH SAVINGS ACCOUNT

Health savings accounts (HSAs) are a great way to save money and budget for qualified medical expenses. HSAs are tax-advantaged savings accounts that accompany high-deductible health plans (HDHPs). HDHPs offer lower monthly premiums in exchange for a higher deductible (the amount you pay before insurance kicks in). For 2026, the Conference will make a monthly contribution into your HSA account to help satisfy the high deductible. The monthly contribution will be **\$275 Single / \$550 Family**.

What Are the Benefits of an HSA?

There are many benefits of using an HSA, including the following:

It saves money—HDHPs have lower monthly premiums.

It is portable—The money in your HSA is carried over from year to year and is yours to keep, even if you leave the church's employment.

The maximum amount that you can contribute to an HSA in 2026 is \$4,400 for individual coverage and \$8,750 for family coverage. Additionally, if you are age 55 or older, you may make an additional "catch-up" contribution of \$1,000. You may change your contribution amount at any time throughout the year as long as you don't exceed the annual maximum.

Please take the time to review the two Kaiser plans being offered and elect the best plan for you and your family. Please find an overview of the benefits below. For a more detailed description of benefits, please refer to the Summary of Benefits and Coverage (SBC), which can be found by logging into the Ease portal.

Kaiser Health Plans

BENEFIT OVERVIEW	KAISER HMO Plan	KAISER HSA High-Deductible Health Plan (HDHP)
Deductible	\$0	\$3,300 Single / \$6,600 Family*
Out-of-Pocket Maximum	\$1,500 Single / \$3,000 Family	\$6,050 Single / \$12,100 Family
Primary Care Physician (PCP) / Specialist Office Visit Copay	\$25 PCP / \$45 Specialist	20% after deductible
Annual Preventive Care	Covered in Full	Covered in Full
Diagnostic X-Ray & Laboratory	Covered in Full	20% after deductible
Outpatient Surgery/Facility	\$100 Copay	20% after deductible
Inpatient Hospitalization	\$250 Copay	20% after deductible
Emergency Room	\$100 Copay	20% after deductible
Urgent Care	\$25 Copay	20% after deductible
Prescription Benefit (30 Day Supply)	\$10 Generic \$30 Preferred	\$10 Generic after deductible \$30 Preferred after deductible

* The Conference will make a monthly contribution into your HSA account to help satisfy the high deductible. For 2026, the monthly contribution will be \$275 Single / \$550 Family.

More care options while you're away from home



No matter where life takes you, Kaiser Permanente has you covered. If something unexpected happens while you're away from home, it's easier than ever to get care.



Nonurgent care

Use your **kp.org** account or the Kaiser Permanente app across the U.S. to:

- Get 24/7 care and advice from Kaiser Permanente clinicians by phone or online
- Access care by phone,¹ video,¹ or e-visit – usually at no cost²
- Email nonurgent questions to your doctor's office



Urgent care³

You can get urgent care anywhere in the world. At many locations outside Kaiser Permanente states, you'll only pay your copay or coinsurance for care or prescriptions⁴ related to your urgent care visit – no need to file a claim later:

- Cigna PPO Network⁵
- MinuteClinic, including pharmacies⁶
- Concentra Urgent Care⁶
- The Little Clinic, including pharmacies⁶

At all other locations, you must pay the full cost of care upfront and file a claim for reimbursement later.



Emergency care⁷

No matter where you are, you can simply go to the nearest hospital emergency room. If it's a Kaiser Permanente location or Cigna PPO provider, you'll only pay your normal copay or coinsurance.

Support while you're away



Need help finding care or learning what's covered while you're away? Call the Away from Home Travel Line at **951-268-3900** (TTY **711**)⁸ or visit **kp.org/travel**.

Learn more at kp.org/travel

 **KAISER PERMANENTE.**

Find care near you

At home or on the go you can get care where and when you need it. Traveling Kaiser Permanente members have access to nonurgent, urgent, and emergency care across the U.S.

-  Kaiser Permanente
-  Cigna PPO Network
-  Concentra Urgent Care
-  MinuteClinic, including pharmacies
-  The Little Clinic, including pharmacies



1. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available in select states due to licensing laws. Laws differ by state. 2. If you have an HSA-qualified deductible plan, you may need to pay the full charges for scheduled phone appointments and video visits until you reach your deductible. Once you reach your deductible, you won't pay anything for scheduled phone appointments and video visits. 3. An urgent care need is one that requires prompt medical attention, usually within 24 or 48 hours, but is not an emergency medical condition. This can include minor injuries, backaches, earaches, sore throats, coughs, upper-respiratory symptoms, and frequent urination or a burning sensation when urinating. 4. GA commercial members are required to pay upfront and seek reimbursement for prescriptions. If employee is in a state that has Kaiser Permanente providers, but outside one of our service areas, the member pays upfront for services and prescriptions and will need to file a claim for reimbursement. Maintenance medications (e.g., blood pressure, cholesterol), high cost or specialty medications are not included in this benefit, and the member will need to file a claim for reimbursement. Reimbursement is subject to the pharmacy benefit as described in the member's *Evidence of Coverage* or other coverage documents. 5. The Cigna PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration. 6. MinuteClinic, Concentra Urgent Care, and The Little Clinic payment experiences vary by plan. 7. If you believe you have an emergency medical condition, call 911 or go to the nearest hospital. For the complete definition of an emergency medical condition, please refer to your *Evidence of Coverage* or other coverage documents. 8. This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the country. Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time (PT), and it reopens the day after a holiday at 4 a.m. PT.

The Cigna PPO Network is not available to HMO and EPO members enrolled in coverage issued by Kaiser Foundation Health Plan of Washington and Kaiser Foundation Health Plan of Washington Options, Inc.

Cigna is an independent company and not affiliated with Kaiser Foundation Health Plan, Inc., and its subsidiary health plans. Access to the Cigna PPO Network is available through Cigna's contractual relationship with the Kaiser Permanente health plans. The Cigna PPO Network is provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 1300 SW 27th St., Renton, WA 98057

Kaiser Permanente Insurance Company (KPIC), One Kaiser Plaza, Oakland, CA 94612

Learn more at kp.org/travel



Support for emotional wellness

Try our on-demand self-care apps today at no additional cost

Get help with anxiety, stress, sleep, mood, and more. Anytime you need it.

Kaiser Permanente members can explore 2 evidence-based apps:^{1,2,3}



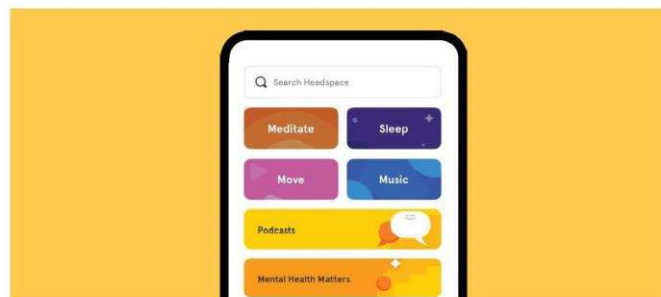
Calm is the number one app for meditation and sleep.⁴ You can choose from hundreds of programs and activities, including:

- Guided meditations
- Sleep Stories
- Mindful movement videos



Headspace offers 1-on-1 emotional support coaching and self-care activities to help with many common challenges.

- Coaches are available by text 24/7
- You can use Headspace's text-based coaching services at no cost, no referral needed^{5,6}



Visit kp.org/selfcareapps to get started

1. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time. 2. The apps and services are neither offered nor guaranteed under contract with the FEHB Program, but are made available to enrollees and family members who become members of Kaiser Permanente. 3. Calm can be used by members 13 and over. The Headspace app and services are not available to any members under 18 years old. 4. Calm is the number one app for sleep, meditation, and relaxation. Learn more at calm.com/blog/about. 5. Some individuals who receive health care services from Kaiser Permanente through state Medicaid programs are not eligible for the Headspace app and services. The Headspace app and services are not available to anyone enrolled in a Fee-for-Service Medicaid program. 6. Eligible Kaiser Permanente members can text with a coach using the Headspace app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace app for the remainder of the year at no cost.

Calm and Headspace are not available to Kaiser Permanente Dental-only members.

Kaiser Permanente health plans around the country: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 4000 Garden City Drive, Hyattsville, MD 20785 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 2715 Naches Ave. SW, Renton, WA 98057

Learn more at kp.org/selfcareapps



Get quality care whenever you need it

With Kaiser Permanente, you have many options available to get the world-class care you depend on for all your health needs – day or night. Here's how:

Convenient ways to get care



Phone visit

Talk with a clinician over the phone for the same high-quality care as an in-person visit.^{1,2} Schedule an appointment or get fast, personalized support 24/7.



Video visit

Meet face-to-face with a clinician by video from your smartphone, tablet, or computer.^{1,2} Appointments are optional.



24/7 care advice

Talk with a Kaiser Permanente clinician anytime day or night for advice.



E-visit

Fill out a short questionnaire about your symptoms online and get personalized self-care advice from a Kaiser Permanente clinician.



Email

Message your doctor's office with nonurgent health questions anytime through your kp.org account.



Mail-order pharmacy

Get prescriptions sent straight to your door with our mail-order delivery service.³

1. Where appropriate and available. 2. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. 3. Some prescriptions are not available through the mail-order pharmacy. For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente mail-order pharmacy. You should receive them within 10 business days.

Kaiser Permanente health plans around the country: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305, 404-364-7000 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 1300 SW 27th St., Renton, WA 98057

Learn more at kp.org/getcare

Making an appointment is easy

Go online:

To choose the kind of care you need, visit kp.org/getcare or sign in to the Kaiser Permanente app – and avoid hold times on the phone. For Colorado or Washington members, chat online with a doctor through your kp.org account.

Call us 24/7:

Find your location information below.

California

- Northern California: 1-866-454-8855
- Southern California: 1-833-574-2273

Colorado

303-338-4545 or 1-800-218-1059

Georgia

404-365-0966

Hawaii

- Oahu: 808-432-2000
- Maui: 808-243-6000
- Hawaii Island: 808-334-4400
- Kauai: 808-246-5600

Maryland/Virginia/Washington, D.C.

1-800-777-7904

Oregon/SW Washington

- Portland: 503-813-2000
- All other areas: 1-800-813-2000

Washington

1-800-297-6877

TTY

711

DENTAL INSURANCE

NEW: Beginning January 1, 2026, our dental coverage will be through Humana.

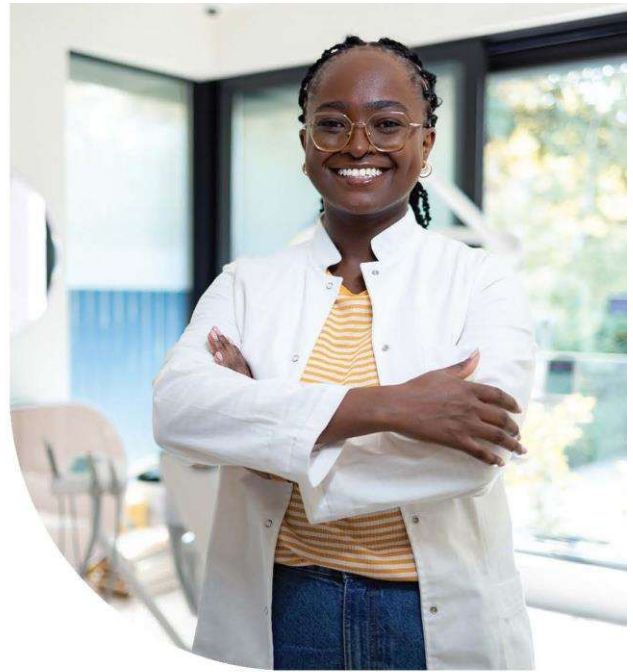
In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery. Please take the time to review the dental plans being offered and elect the best plan for you and your family. There are three dental options available:

DENTAL BENEFIT COMPARISON	HUMANA	HUMANA		HUMANA	
	DHMO	Low Option PPO		High Option PPO	
	<i>HMO In-Network Only</i>	<i>In-Network</i>	<i>Out-of-Network</i>	<i>In-Network</i>	<i>Out-of-Network</i>
ANNUAL DEDUCTIBLE (3x's Family)	N/A	\$50	\$100	\$50	\$100
CALENDAR YEAR BENEFIT MAXIMUM	Unlimited	\$2,000		\$2,500	
PREVENTIVE <i>Exam, Cleaning, Fluoride, X-rays</i>	Refer to Copay Schedule	100%	80%	100%	100%
BASIC <i>Sealants, Fillings, Periodontics, Endodontics</i>	Refer to Copay Schedule	80%	50%	80%	80%
MAJOR <i>Crowns, Inlays, Onlays, Bridges, Dentures</i>	Refer to Copay Schedule	50%	50%	50%	50%
ORTHODONTIA	Refer to Copay Schedule	N/A		50% (\$1,500 Lifetime Maximum)	
OUT-OF-NETWORK BENEFITS	N/A	Fee Schedule		UCR	



How to find a dentist in the network

Visiting a dentist in the Humana network ensures you're getting the lowest cost for dental care. To find an in-network dentist for each plan, follow these steps:



Step 1:

Scan the QR code or go to finder.humana.com and select the "Dentist" tab.

Step 2: Enter your search information based on plan

For the **Traditional Preferred / PPO / Preventive Plus plans:**

- Enter your **ZIP code**
- In "Select a lookup method" choose "**PPO**" coverage type
- Select the network: **PPO / Traditional Preferred**
- Click "**Search**" button

For the **DHMO / Prepaid plans:**

- Enter your **ZIP code**
- In "Select a lookup method" choose "**DHMO**" coverage type
- Select the network: Liberty
- Click "**Search**" button

Note: For the DHMO plan, you must choose a Primary Care Dentist.

Is your dentist missing from our network?

We don't want you to have to choose between continuing to see your dentist and receiving the best possible value from your dental benefit plan. You can help us get your dentist in our network. Scan the QR code and fill out the online form to refer your dentist.





Get 24/7 access to virtual dental care

When it's urgent, you can see a dentist virtually

Humana members have access to **\$0 teledentistry**, also known as virtual dental care, as part of their Humana dental plan. Teledentistry services let you see a dentist within minutes from your computer, smartphone or tablet.

If you're in pain or can't visit a dentist's office, virtual dental care may be an option rather than a visit to the emergency room

With a virtual visit, you'll speak with a dental provider through an online video chat or a phone call from the comfort of your home for a variety of dental needs. **Teledentistry dentists can:**

- **Write prescriptions when needed** (Please note, your dental plan does not cover the cost of medications.)
- **Perform a visual exam** for things like mouth, tooth or jaw pain
- **Provide instructions** on caring for mouth, tooth or jaw pain
- **Help you determine if you need urgent/emergency care** or home care until you can see their dentist
- **Help you find a dentist** if you don't have one or if requested



Smart Scan: Stay on top of your dental health between dental visits

- Simply snap a few pictures of your teeth using your smartphone
- Get a personalized oral health report and wellness score
- Speak virtually with a licensed dentist to review your results or answer questions
- Included with your plan at no extra cost

Get started at dental.com/Humana



Start your virtual dental visit in two easy steps

1 Go to dental.com/Humana

from your computer, tablet or mobile device, and sign in to your account.

Or, **sign up** if you don't have an account with these tips when entering your dental insurance information:

- Select "Group" for "Product Type"
- "Subscriber ID" is your "Member ID" listed on your dental ID card.

2 Choose to see a dentist now, or schedule a virtual appointment.

Humana.

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VISION INSURANCE

NEW: Beginning January 1, 2026, our vision coverage will be through Humana.

Driving to work, reading a news article and watching TV are all activities you likely perform every day. Your ability to do all of these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems. Regular eye exams not only diagnose vision problems, they provide early detection of serious health problems such as diabetes, hypertension, neurological disorders and brain tumors.

Our Humana vision plan covers routine eye exams and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses. It is a PPO plan, so you do have the option of going out-of-network. However, you receive the greatest benefit by seeing a contracted provider.

VISION BENEFITS	HUMANA		
	<i>In-Network PLUS</i>	<i>In-Network</i>	<i>Out-of-Network</i>
EXAM COPAY - Eyeglasses	\$0 Copay	\$10 Copay	Up To \$30
LENSES	\$10 Copay	\$10 Copay	
Single Vision			Up To \$25
Bifocal			Up To \$40
Trifocal		Up To \$60	
FRAMES	\$200 Allowance + 20% off remaining balance	\$150 Allowance + 20% off remaining balance	Up To \$80
CONTACT LENSES	\$150 Allowance + 15% off remaining balance	\$150 Allowance + 15% off remaining balance	Up To \$128
FREQUENCY			
EYE EXAMS	Every 12 Months		
LENSES OR CONTACT LENSES	Every 12 Months		
FRAMES	Every 12 Months		



How to find a vision doctor in the network

Visiting a vision provider in the Humana network ensures you're getting the lowest cost when using your vision benefits. To find an in-network doctor, follow these steps:



Step 1:

Scan the QR code or click on this [Find an eye doctor](#) link to search for eye doctors in the **Humana Vision PLUS** plan network.

Step 2:

Search for an eye doctor using your location to find a doctor in your area, or search by a doctor's name



In-network online providers

You may also consider one of our many in-network online options including [Glasses.com](#), [ContactsDirect.com](#), [LensCrafters](#), [Ray-Ban](#), and [Target Optical](#).



VISION

Exclusive discounts for Humana Vision plan members

Good vision health is important to overall health and that's why we're committed to providing access to value-added discounts that make it easier to care for your eyes—and help save you money.

With your Humana Vision plan, you already get 40% off a second pair of prescription glasses and 20% off non-prescription sunglasses when you use an in-network provider.

Additionally, you can enjoy even more discounts from these retailers, including*:

- **LensCrafters:** Get a \$50 bonus and 50% off additional pairs of glasses at LensCrafters® in addition to your vision insurance
- **Target:** Get up to \$150 instant savings on an annual supply of contact lenses. You can also get \$50 off multi-focal glasses lenses or \$25 off single-vision glasses lenses with a complete pair purchase.
- **Pearle Vision:** Get \$50 off a complete pair of glasses purchase (frames and lenses)
- **LasikPlus:** Save \$1,000 on LASIK with the Wavelight Laser at LasikPlus®, TLC Laser Eye Center and the LASIK Vision Institute
- **Glasses.com:** Get \$30 off on Blue Light lens treatment at Glasses.com
- **ContactsDirect:** Save 10% on contact lenses
- **Cooper Vision | MiSight®:** Save \$200 on 1-day soft contact lenses designed for kids with nearsightedness. The discount is for MiSight brand only.
- **MyEyeDr®:** Save \$50 off glasses or contacts or save 20% off your next order of contact lenses at shop.myeyedr.com
- **Hilco Vision:** Save on lens cleaners, Croakies retainers and glasses cases
- **Amplifon:** Up to 66% off hearing aids at thousands of locations nationwide



To access your discounts, go to **Humana.com** and sign in. Select Vision, then select Humana Vision, then select Special Offers.

Humana.

* Discounts and offers are not valid for policies issued in the State of Texas.

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Humana.



Exclusive discounts for Humana members

We understand the importance of your overall health and that's why we've carefully selected companies to team up with to offer special discounts Humana members can enjoy.



To access your exclusive discounts, sign in to [MyHumana.com](https://www.mychumana.com), go to "Coverage" in the top navigation and then select "Special Discounts".

You have access to a variety of discounts that support your overall health and well-being



Dental health

Discounts on personalized dental products for things like:

- ✓ Dental devices with tracking and personalized feedback
- ✓ Conventional and electric toothbrushes
- ✓ Teeth whitening, toothpaste and dental floss



Eye health

Vision care discounts that help you see better:

- ✓ Bladeless and traditional Lasik vision correction
- ✓ Exams, glasses, & contacts



Hearing

Improve your hearing experience with discount options that fit you:

- ✓ Unique online solution for hearing aids and support
- ✓ Professional care in your area with savings up to 60% on hearing aids

Plus, **additional discounts** for things like weight loss, acupuncture & chiropractic services, massage therapy, fitness devices, identity theft protection and more! [Sign in to MyHumana](https://www.mychumana.com) to see all your discounts!



EMPLOYEE ASSISTANCE PROGRAM (EAP)

Life can be unpredictable, but you don't have to face it alone. That's why the EAP program is sponsored by the Conference. An EAP program provides a variety of services to make your life more manageable and enjoyable. Our EAP program will be through CuraLinc. The program is available to the employee and their immediate family members, spouses and dependents (up to the age of 26), even if the dependent is not living in the household, and all household members.

***For the work life benefits these are consultations only, additional fees apply at a discounted contracted rate.**

Support

Clinical resources



Immediate crisis support

Live 24/7 telephonic access to licensed mental health clinicians

Psychiatry coordination

Improve quality and speed to care for members with acute needs

Counseling and coaching

Verified availability, virtual or in-person

Care aligned with distinct needs for diversity

- ✓ Age, race, gender identity, LGBTQIA, religion

Speed to care

- Average 2.1 days; urgent and emergency cases within one day

Prioritized referrals to high-quality providers

Evidence-based care

- Solution-focused brief therapy
- Cognitive behavioral therapy
- Acceptance and commitment therapy
- Mindfulness-based cognitive therapy

Independent licensure at the highest state level for counselors and coaches (LCPC, LCSW, LMFT, PhD/PsyD)

Text therapy

- ✓ 24/7/365 access on any device
- ✓ No appointments, no wait times
- ✓ Effective, convenient and stigma-free
- ✓ Standalone modality or part of a blended care plan
- ✓ Distinct UX for teen and adolescent participants



Virtual group support

30-minute anonymous group sessions covering a variety of clinical and sub-clinical topics

- ✓ Hosted by licensed counselors and accredited coaches
- ✓ Appeals to people who may not be receptive to 1-on-1 counseling

Digital behavioral health (dCBT)

- ✓ Self-guided digital mental health treatment featuring evidence-based content and practical resources to foster meaningful behavior change
- ✓ Standalone modality or part of a blended care plan

Proactive resources

Emotional fitness studio

- ✓ Live/on-demand video and audio sessions
- ✓ Filter by topic, length and instructor
- ✓ Proactive support for employees and family members to strengthen their emotional wellbeing

Interactive toolkits

- ✓ Meditation
- ✓ Sleep Fitness
- ✓ Mindfulness
- ✓ MH First Aid
- ✓ Addiction
- ✓ Resilience
- ✓ DEI
- ✓ Parenting
- ✓ Supervisors

Work-life benefits

Expert consultation and referrals

- ✓ Dependent care
- ✓ Convenience
- ✓ Local aid and support
- ✓ Legal and financial
- ✓ Identity theft

Key features

- Unlimited use
- Counseling integration
- Feature-specific communication
- Back-up care
- Kits and deliverables

Frequently Asked Questions about SupportLinc

- 1. When is SupportLinc available?** The EAP is available 24/7/365 to support you, your spouse/partner, dependents and any other family member living in your home.
- 2. Will my company know if I use the EAP?** No, use of the EAP is completely confidential unless you are in a life-threatening situation, and we need to take immediate action to protect your safety.
- 3. Is everyone who answers the phone a counselor?** Yes, the EAP is staffed around-the-clock by licensed counselors who can provide immediate telephonic support.
- 4. What types of problems can the EAP help me with?** The EAP can assist you with a variety of common concerns including depression, anxiety, stress, relationship problems, grief and loss, alcohol or substance use, anger management, work-related pressures and more.
- 5. Are counseling sessions offered through the EAP?** Short-term counseling sessions per occurrence are available through the program, virtually or in-person, at no cost to you.
- 6. Can I specify which counselor qualities are most important to me?** Yes. Your Care Advocate will assist you in locating a counselor that meets as many of your unique preferences as possible and is also included in your health plan. Standard referral turnaround time is 48 hours. However, specific requests may result in slightly longer wait times for an initial appointment. Your Care Advocate will always offer choices and help you understand your options.
- 7. Where can I learn more?** You can access all of the care modalities, valuable information and resources your program has to offer by visiting your web or mobile platform.
- 8. What other resources are available?** Your program also offers text therapy, emotional fitness coaching, digital behavioral health, and a variety of self-serve toolkits, flash courses, educational tip sheets and more.
- 9. What if I need additional help?** If you need care beyond short-term counseling, your counselor and Care Advocate will work together to connect you and your in-network provider to the care you need.
- 10. What if I don't want to call and would like to access services another way?** There are a variety of additional program access points on the web and mobile portal, including a digital Mental Health Navigator, TextCoach®, Inline Scheduling, Animo, Email/Ask the Expert & Digital Support Group. Any of these choices allow you to connect to the care option that best matches your interests with the click of a button.
- 11. How can the EAP help me balance work and home?** Consultations, resources and referrals are available for a variety of concerns including legal, financial, dependent care and more.
- 12. Who can help me if I have any difficulties, questions or concerns?** Your Care Advocate will ensure you are connected to the care you need. You can contact your Care Advocate directly, or you may call the EAP 24/7 for immediate assistance.



Support for everyday issues. Every day.

EASE USER GUIDE




Enrollment Guide at a Glance

1. Log in to Ease per the instructions you have received from your HR administrator or Broker. For optimal performance it is recommended that you use

Chrome  or Firefox  as your browser.


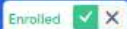
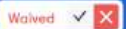
2. Click  to begin your enrollment.

3. Follow the prompts on each page to complete your benefit enrollment.


Click  to proceed to the next section.

4. Verify your personal information is correct and enter in any of your dependent information.

5. If requested during the enrollment process, provide any emergency contacts, employment documents, Medicare status, previous/current coverage and/or health information.

6.  your benefit by selecting  or  for each plan.

Click  to proceed to the next benefit.

7. You will then be prompted to provide any missing data. Once you have done this, you will be able to review and sign your forms using your mouse or mobile device. 

8. Before you review your forms

Create your signature

Start typing your full name or it appears below.

Your Name Here

type your name.

THEN

Sign your signature

Create your signature

Some carriers require a hand-drawn signature. Please draw your signature in the box below.

John Doe

and follow the prompts to finish.

9. If you have questions, reach out to your HR administrator or Broker.

Questions & Answers

WHAT SHOULD I DO IF I'M CURRENTLY ENROLLED AND NOT MAKING CHANGES?

- If you are enrolled and not making changes, there is nothing for you to do. Your coverage will automatically roll over to 2026.

HOW DO I ENROLL?

- There are no enrollment forms. All elections must be made on the Ease portal.
- Please see the Ease Employee User Guide for step-by-step instructions.

IF I'M CURRENTLY ENROLLED, HOW DO I MAKE CHANGES?

- If you are adding/deleting dependents, or making plan changes, you can do so on the Ease portal. As noted above, there are no forms.
- Please see the Ease Employee User Guide for step-by-step instructions.

WHEN IS THE DEADLINE TO MAKE MY ELECTIONS?

- All elections must be made in Ease by **November 18th**.

WHO SHOULD I CONTACT WITH QUESTIONS:

- Questions about benefits, provider searches, ID cards, claims, or the Ease portal, please contact Arin Harrell at aharrell@alliance360is.com or by phone at 714.947.1010 ext. 245.
- Questions about eligibility: Wanda Bethea at wbethea@calpacumc.org or by phone at 626.568.7318.

CARRIER CONTACT INFORMATION

We recommend registering as a member on your carrier’s website. The carriers offer access to benefits, claims information, wellness programs and other useful options. Get familiar with your insurance carrier and you may find that they offer more than just your insurance coverage.

BENEFIT	CARRIER NAME	DEPARTMENT	PHONE	WEBSITE
MEDICAL INSURANCE	KAISER	Member Services	800.464.4000	www.kp.org
DENTAL INSURANCE	HUMANA	Member Services	866.427.7478	www.humana.com
VISION INSURANCE	HUMANA	Member Services	866.427.7478	www.humana.com
EAP	CuraLinc Healthcare	Member Services	888.881.4562	support@curalinc.com

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail.