

Benefits Enrollment Checklist

If you're new to Cedars-Sinai, welcome! In addition to your wages, Cedars-Sinai offers valuable compensation in the form of healthcare, life insurance and disability benefits for you and your family. As a benefits-eligible employee, you will automatically be enrolled in medical coverage unless you decline. Most other benefits coverage is not automatic; you must enroll to be covered. Follow these steps to enroll:

1

Enroll in healthcare, insurance and Flexible Spending Accounts (FSAs)

You have until the 30th day of the month following the month you start your new position (your date of hire, rehire or date of transfer) to enroll. For example, if your date of hire is March 7, you have until April 30 to enroll.

- Enroll online: [Cedars-Sinai.MyBenefitChoice.com](https://cedars-sinai.mybenefitchoice.com)¹
- Enroll by phone: 888-302-3941

Coverage options for you and your family:

Medical and prescription drug benefits

- Cedars-Sinai pays most of the premium; you pay only a small portion through payroll deduction; to keep coverage affordable, your premium is based on your pay rate (see [page 13](#)).
- If you enroll in an HMO, you must choose a Primary Care Physician (either when enrolling or later; see [page 10](#)).
- If you do not go on the enrollment site and either elect (or decline) Cedars-Sinai medical coverage, you will be automatically enrolled for employee-only coverage based on your home address:

Home Address	Default Medical Plan
Vivity HMO service area (generally L.A. and Orange counties)	Vivity HMO
In California, but not in the Vivity HMO service area	Blue Cross HMO
Outside California	Blue Cross PPO

Supplemental employee life insurance

Purchase coverage from 1x to 7x your annual base pay (up to \$3 million maximum)²

Supplemental spouse/domestic partner (DP) life insurance

Purchase coverage in \$5,000 increments up to \$200,000 (not to exceed 50% of your coverage)²

One-time opportunity for life insurance coverage without proof of good health²

If you apply for supplemental life insurance within 30 days of hire or first becoming eligible for benefits, you can get up to the guaranteed issue amount of coverage without insurer approval:

- You: 2x annual base pay (to \$2 million maximum)
- Spouse/DP: \$25,000

² If you apply after your first 30 days, or for coverage amounts over the guaranteed issue, you'll need to complete a health questionnaire (called an EOI form) and receive insurance company approval for coverage.

Hospital indemnity insurance

Pays a \$100 daily benefit if you (or a covered family member) have a covered stay in a hospital, critical care unit or rehabilitation facility.

Accident insurance

Pays you (or a covered family member) benefits for specific injuries and events resulting from a covered accident.

Critical illness insurance

Pays a lump-sum benefit if you (or a covered family member) are diagnosed with a covered disease or condition.

- You: Purchase \$10,000, \$20,000 or \$30,000 in coverage
- Spouse/DP: Purchase coverage in \$5,000 increments up to \$30,000
- Child(ren): Coverage = 50% of employee coverage amount

Legal Plan

Dental benefits

Vision benefits

Healthcare FSA

Helps you save on out-of-pocket healthcare expenses.

Child/Adult care FSA

Helps you save on child or dependent adult care expenses that make it possible for you to work.

Supplemental LTD insurance

Cedars-Sinai provides 50% of base pay coverage; you can purchase an additional 10% of base pay coverage.

Supplemental child life insurance

Purchase in \$2,500 increments up to \$10,000 of coverage. One premium covers all your children under 26. Be sure to add your children on the benefits enrollment site. (If they're enrolled for healthcare benefits, they'll already be there.) To add a dependent, go to: Make a Change > Update Dependents > Add a Dependent.

Supplemental AD&D insurance

Designate beneficiaries for:

- Basic life insurance
- Basic AD&D insurance
- Supplemental employee life insurance
- Supplemental AD&D insurance

Benefit questions?

Visit the Benefits Portal at:
[Cedars-Sinai.MyBenefitChoice.com](https://cedars-sinai.mybenefitchoice.com)

It's your go-to place for employee benefits in one, convenient stop:

- Access benefits information easily (no login required)
- Link to retirement plans and other benefit vendors
- Log in to enroll

Benefits information at your fingertip with two Cedars-Sinai apps!

- Cedars-Sinai Employee App (download it from [csemployeeapp.com](https://cedars-sinai.mybenefitchoice.com))
- MyCS-Link (download it from the Apple app store or Google Play store)

1. If you have any difficulty using the website, try logging in and enrolling from your home computer or tablet, or call the MBC Employee Benefits Help Desk at 888-302-3941 and they can enroll you over the phone.

2 Enroll in the 403(b) Plan

There's no waiting period. Enroll anytime!

The 403(b) Plan offers you the opportunity to save and invest for retirement on a tax-advantaged basis. You decide how much to save (on a pretax and/or Roth after-tax basis) and that portion of your pay is deposited into your 403(b) account.

Cedars-Sinai matches 50% of what you contribute to the 403(b) Plan up to 6% of eligible pay (after one year of service).

Enroll in the 403(b) Plan

Enroll online:
[Cedars-Sinai.BeReady2Retire.com](https://cedars-sinai.beReady2Retire.com)

Enroll by phone: 800-584-6001

Plan Number: VFZ032 or 666032

Verification Number: 246598

Designate 403(b) beneficiaries

Help is available from Voya Financial

Onsite Voya advisors can answer your questions and help you make informed investment decisions.

Phone: 310-423-0974

Location: CSMC Ray Charles Cafeteria
Suite 1631 A
Open weekdays during normal business hours

3 Apply for auto and home insurance

Cedars-Sinai makes it possible for you to purchase auto, home, renter's and other types of personal insurance at group rates through Farmers.

Apply anytime (there's no set application period) directly with Farmers. Have your current policies with you when you apply.

Apply for auto and home insurance:

Enroll online: myautohome.farmers.com

Enroll by phone: 888-840-1248

4 Apply for pet insurance

To help you manage veterinary costs, Cedars-Sinai makes it possible to get coverage for your pet at discounted rates through Nationwide® pet insurance.

Apply anytime (there's no set application period) directly with Nationwide.

Apply for pet insurance

Enroll online: benefits.petinsurance.com/cedars-sinai-medical-center

Enroll by phone: 877-738-7874

5 Earn rewards with our wellbeing program

To support you on your path to wellbeing, Cedars-Sinai offers onsite activities and generous incentives. If you're enrolled in a Cedars-Sinai medical plan, you can earn a Wellness Matters incentive contribution every year by taking certain healthy actions.

Find out how to earn a Wellness Matters incentive contribution to your HRA account starting on [page 23](#).

Create a personal account with TRI-AD, our HRA administrator:

- Online at: tri-ad.com
- Via mobile app (search for "TRI-AD Benefits on the Go" at your app store and use client ID TIDCEDARS to register)

6 Choose your retirement plan

- The quarter after one year of service (with a minimum 1,000 paid hours), you will have an opportunity to select which Cedars-Sinai retirement plan you want to participate in, either the:
 - Defined Contribution (DC Plan) or
 - Defined Benefit (DB Plan)
- Both plans are paid 100% by Cedars-Sinai.
- Once you meet the eligibility requirements, Cedars-Sinai will mail you a choice packet with information to help you decide. Make sure your address is up to date to ensure you receive this packet.

Has your address or phone number changed?

Be sure to let us know!

The quickest way is to access My Portal (through our intranet):

- Access CS-Unify Oracle
- Under the "Me" tab, click on Contact Info
- Edit your address and phone number, and then submit your request

If you don't have access to the Cedars-Sinai intranet or need help, contact the Employee Service Center:

- Call: 424-314-myHR (6947)
- Email: myHR@cshs.org

7 Activate your MyCS-Link™ account

This secure online tool connects you to important information at Cedars-Sinai about:

- Your personal health information: If you are a patient at Cedars-Sinai, MyCS-Link allows you to communicate with your physician, request appointments and access test results.
- Employee Health Services: Complete your annual clearance questionnaire in MyCS-Link before visiting with the Employee Health Services nurse.

To activate your account go to:

- Cedars-Sinai.org/MyCSlink
- Select "New User Signup."
- Enter your access code as it appears on your enrollment letter or email; if you don't have one, you may request one online.
- Create your ID, password and password hint.

Get the MyCS-Link App!

After activating your online account, download the app from your mobile provider's store (search "Cedars-Sinai").