



## Annual Open Enrollment is Here!

Our Annual Open Enrollment is now underway! This is a once-a-year opportunity to make changes to your health plans. During this time, members may enroll, terminate, or make changes to their plans. Members may also add or remove dependents from their plans. Once Open Enrollment has ended, members will not be able to make any changes to their benefits until next year's Open Enrollment, except in the case of a Qualifying Life Event.

Benefits Program Changes Effective **February 1, 2023**:

### 1. MEDICAL

- a. **ANTHEM** – New plans, and changes on our existing plans.
  - i. **New PPO Plans**: Anthem Gold Prudent Buyer PPO 35/1000/20% and Anthem Gold Prudent Buyer PPO 5/1500/30% both offer access to the full provider network and have been added to the current plan offering
  - ii. **New HMO Plan**: Anthem Gold HMO 35/500/20% will replace Anthem Gold EPO 35/500/20%
  - iii. **Anthem Gold Prudent Buyer PPO 30/500/20%**: Urgent Care copay decreased from \$60 to \$30, and the pharmacy deductible was eliminated
  - iv. **Anthem Gold Select PPO 35/1000/20%**: Urgent Care copay decreased from \$60 to \$35
  - v. **Anthem Gold Select PPO 5/1500/30%**: Urgent Care copay decreased from \$65 to \$5
  - vi. **Anthem Silver HDHP PPO 2600/35%**: In-Network Deductible for an individual within a family increased from \$2,800 to \$3,000; Out-of-Network deductibles for individuals increased to \$6,000
- b. **ANTHEM Documents** - Employer groups who wish to enroll in the Anthem medical plans for the first time must complete and submit the following [documents](#) no later than January 13, 2023:
  - i. **2023 Anthem Medical Employer Application** – to be completed by the Employer
  - ii. **2023 Anthem Employee Application** – to be completed by each Employee
  - iii. **2023 Anthem Medical Waiver Form** – to be completed by benefits eligible employees who are waiving medical plan coverage
  - iv. **Anthem Small Group Vendor Designation Form** – to be completed by the Employer
  - v. **Copy of your company's filed DE-9C** – the Company's most recent Quarterly State Tax Withholding Report with employment status of all employees listed
  - vi. **Completed Census Template**
- c. **Existing Anthem Enrollees** - If you wish to continue on the plan for 2023, your employees/dependents will be automatically mapped to the 2023 version of the same plan. As the Employer, please complete and return the COBRA-CalCOBRA Questionnaire and Employer Participation Agreement listed below. If you are currently enrolled in Anthem and wish to terminate, please contact the Benefits Helpdesk at [nbbebenefits@alliant.com](mailto:nbbebenefits@alliant.com). Employer groups who wish to make changes to their Anthem medical plan offering must complete and submit the following [documents](#) no later than January 13, 2023:





- iv. **2023 NBBE Employee Waiver Form** – to be completed by benefits eligible employees who are waiving medical plan coverage
- v. **If you wish to terminate coverage** – the Benefits Helpdesk at [nbbebenefits@alliant.com](mailto:nbbebenefits@alliant.com)

All paperwork must be completed and returned to the Benefits Helpdesk at [nbbebenefits@alliant.com](mailto:nbbebenefits@alliant.com) no later than **January 13, 2023**.

You can also visit [www.nbbehealthbenefits.com](http://www.nbbehealthbenefits.com) to access the 2023/24 Benefit Guide, benefit summaries, Summary of Benefits and Coverage (SBCs). Just click on “**Current Members**”, select the association or exchange you belong to, and enter the website password. The passwords are as follows:

**North Coast Builders Exchange:** NCbenefits

**Marin Builders Association:** Marinbenefits

**Bay Area Builders Exchange:** BayAreabenefits

In Good Health,

North Bay Builders Exchanges Insurance Trust