



Hotel Valencia Santana Row

2026 - 2027
Employee Benefits
Open Enrollment



Our Carriers

Kaiser Permanente

HMO Medical Plan

High Deductible
(HSA Compatible)
Medical Plan



BlueCross BlueShield

Preventative
Dental Plan

PPO Plus
Dental Plan

Vision Plan
(EyeMed Network)

Life & AD&D



Advantage Benefits Plus

Flexible
Spending
Account



OptumBank

Health Savings
Account
(HSA)



Employee Choice **NEW!**

Accident

Critical Illness

Hospital
Indemnity

Healthcare
Advocacy



YOUR BENEFITS, YOUR CHOICES, YOUR WELL-BEING

Benefit Enrollment

Open Enrollment is now!

- Confirm your benefit elections in our Benefits Portal
- All changes are effective **June 1, 2026 – May 31, 2027**
- **Verify all dependent and beneficiary information**
- Re-Enrollment required or benefit coverage cancelled for:
 - Health Savings Account (HSAs)
 - Flexible Spending Account (FSAs)





Who Can Enroll?

- Active Employees
- Legal spouse or domestic partner
- Dependent children under the age of 26



When Can I Make Changes?

During open enrollment to be effective on June 1st each year

Within 30 days of a qualifying event

- Marriage or divorce
- Birth or adoption of a child
- Loss of other coverage through a qualified plan

100% Preventive Care

Medical plans include **100% coverage** for preventive care when services are performed by a network doctor – **no deductible or copay!**



Preventive Care for Adults

- Physical exams & well-woman visits
- Screening for blood pressure, high cholesterol, diabetes, obesity, HIV, & cancer
- Counseling for smoking cessation, depression, reducing alcohol use



Preventive Care for Women

- Breastfeeding support, supplies and counseling
- Breast Cancer Genetic Test Counseling (BRCA) for women at higher risk of breast cancer
- Mammograms every one to two years for women over 40
- Screening for gestational diabetes (24 to 28 weeks pregnant and those at high risk of developing gestational diabetes), osteoporosis (over age 60 depending on risk factors) and domestic violence



Preventive Care for Children

- Physical exams
- Screening for autism (at 18 & 24 months), depression, obesity, vision and hearing
- Developmental screening for children under age 3
- Cervical dysplasia screening for sexually active females
- Sexually transmitted infection prevention counseling and HIV screenings for adolescents at higher risk

Please refer to the preventive care schedule as age, gender and frequency restrictions apply

www.healthcare.gov
learn more about preventive care

Kaiser Permanente HMO Plan

Kaiser HMO Plan

Calendar Year Deductible	<ul style="list-style-type: none"> • \$2,500 individual Ind + Ind w/in a family • \$5,000 family
Calendar Year Out-of-Pocket Maximum	<ul style="list-style-type: none"> • \$5,000 individual Ind + Ind w/in a family • \$10,000 family
Preventive Care	<ul style="list-style-type: none"> • No charge
Office Visits	<ul style="list-style-type: none"> • \$40 Primary Care Physician • \$50 Specialist
Lab & X-Ray / Complex Imaging	<ul style="list-style-type: none"> • \$15 copay* / 30% up to \$150*
Inpatient Hospital	<ul style="list-style-type: none"> • 30%*
Outpatient Surgery	<ul style="list-style-type: none"> • 30%*
Urgent Care	<ul style="list-style-type: none"> • \$40 copay
Emergency Room	<ul style="list-style-type: none"> • 30%*
Prescriptions	Kaiser Pharmacy (up to 30-days)
Mail Order:	<ul style="list-style-type: none"> • Generic: \$10 copay / Brand: \$30 copay • Specialty: 20% up to \$250 per fill
2X copay up to 100-days	

Kaiser Permanente HSA Plan

Kaiser HSA Plan

Calendar Year Deductible	<ul style="list-style-type: none">• \$2,500 / \$3,200 Ind + Ind w/in a family• \$5,000 family
Calendar Year Out-of-Pocket Maximum	<ul style="list-style-type: none">• \$4,500 Ind + individual w/in a family• \$9,000 family
Preventive Care	<ul style="list-style-type: none">• No charge
Office Visits	<ul style="list-style-type: none">• \$30 Primary Care Physician*• \$50 Specialist*
Lab & X-Ray / Complex Imaging	<ul style="list-style-type: none">• \$10 copay / \$150 copay*
Inpatient Hospital	<ul style="list-style-type: none">• \$250 copay*
Outpatient Surgery	<ul style="list-style-type: none">• \$150 copay*
Urgent Care	<ul style="list-style-type: none">• \$30 copay*
Emergency Room	<ul style="list-style-type: none">• \$100 copay*
Prescriptions	Kaiser Pharmacy (up to 30-days)*
Mail Order:	<ul style="list-style-type: none">• Generic: \$10 copay / Brand: \$30 copay
2X copay up to 100-days	<ul style="list-style-type: none">• Specialty: 20% up to \$250 per fill

Kaiser Mobile App



With our Kaiser Permanente app, keeping up with your care is quick, easy, and secure.

- Schedule or cancel routine appointments
- Email your doctor's office with nonurgent questions
- Refill most prescriptions
- Check most lab results
- Access a digital version of your member ID card
- View and pay bills
- Manage care for your family*

Manage your health 24/7

Stay connected wherever you go

Our physician-led care teams work together to keep you healthy by delivering high-quality, personalized care. You can expect:



Quality care from skilled doctors



Better care with a connected team



Personalized care for all members

Kaiser Telehealth

Skip the trip to the doctor's office! Next time you have a health condition, you have many convenient ways to get care when and where it works for you.

When you're under the weather, there's no place like home. And when you're constantly on the go, scheduling a doctor's appointment can easily move down your priority list.

Virtual medicine is a convenient and easy way to connect with a doctor on your time.

Kaiser Permanente clinicians can treat many medical conditions, including:

- Cold or cough
- Allergies
- Bronchitis
- Flu
- Fever
- Sore throat
- Pink eye
- Sinus infection
- Stomachache
- Bladder infection



Ready to make an appointment?

- Sign in at www.kp.org or use the Kaiser Permanente app.
- Call 24/7 at 1-833-574-2273 (TTY 711).
- Visit www.kp.org/getcare to learn more about your care options.

Kaiser Healthy Resources

Get wellness support! Take advantage of these extra perks from personal health coaching to reduced rates on alternative medical therapies.

Active & Fit Direct



The Active & Fit program allows you to choose from 9,000+ participating fitness centers and select YMCAs nationwide for **\$28 a month** (plus enrollment fee and applicable taxes). Use our easy-to-search online directory to find a location and workout opportunities near you. Other benefits include online fitness tracking and the freedom to switch fitness centers to make sure you find the right fit.



Get Started: kp.org/choosehealthy



Sign up for healthy lifestyle programs³

With our online wellness programs, you'll get advice, encouragement, and tools to help you create positive changes in your life. Our complimentary programs can help you:

- Lose weight
- Eat healthier
- Quit smoking
- Reduce stress
- Manage ongoing conditions like diabetes or depression

Start with a Total Health Assessment, a simple online survey to give you a complete look at your health. You can also share and discuss the results with your doctor.

kp.org/healthylifestyles



Join health classes

With all kinds of health classes and support groups offered at our facilities, there's something for everyone. Classes vary at each location, and some may require a fee.

kp.org/classes

kp.org/classes (en español)

Connect with a wellness coach today

Changing your habits can be hard, but working with a wellness coach can help. You'll get one-on-one guidance and support from one dedicated coach who can help you:

- Achieve a healthy weight
- Stop using tobacco
- Become more active
- Reduce stress
- Eat healthier

For more information, visit kp.org/coaching

Kaiser Self Care Apps

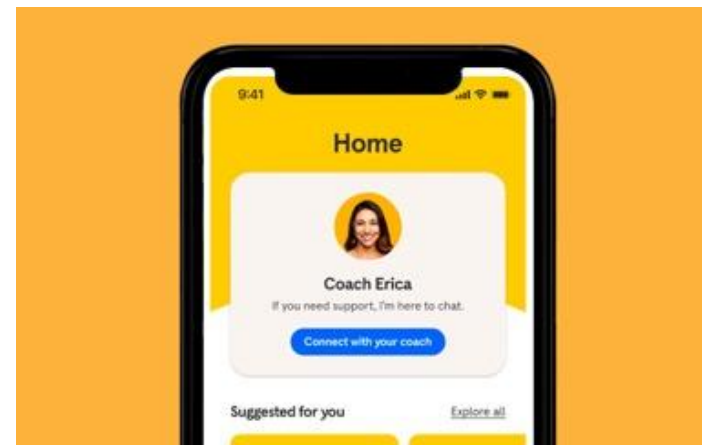
Feeling overwhelmed? Tap into the power of self care!

Adult Kaiser members can download two popular apps at kp.org/selfcareapps



Calm- an app for meditation, mental resilience, and sleep Calm is the #1 app for meditation and sleep- designed to help lower stress, reduce anxiety, and more. Kaiser Permanente members can access all the great features of Calm at no cost, including:

- The Daily Calm, exploring a fresh mindful theme each day
- More than 100 guided meditations
- Sleep Stories to soothe you into deeper and better sleep
- Video lessons on mindful movement and gentle stretching



Headspace Care- an app that 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 Care's text-based coaching services at no cost, no referral needed
- The Headspace Care app is only available for eligible Kaiser members ages 18+.

Kaiser: ClassPass



It's never been easier to stay active and healthy at home. Join a live class from a top-rated studio for real-time instruction or start an on-demand workout class when it works for your schedule. Thousands of options in everything from bootcamp to virtual meditation are only a tap away.

With **ClassPass**, Kaiser Permanente members can get:



On-demand video workouts at no cost

4,000+ online fitness classes – including cardio, dance, meditation, bootcamp, and more – for \$0/month.



Reduced rates on in-person fitness classes

Free trial plus 20% off a monthly package to reserve in-person fitness classes at some of the top gyms and fitness studios in your area and around the world.

Why ClassPass?

- 4,000 on-demand classes to access anytime
- 40,000 studios and gyms to choose from worldwide
- 22 types of fitness classes to choose from



Get started at kp.org/exercise

BlueCross BlueShield Texas: Dental Plans

	Preventative Dental	PPO Plus Dental
	In Network	In Network
Calendar Year Deductible	\$50 Individual \$150 Family	\$50 Individual \$150 Family
Calendar Year Benefit Maximum (in/out of network combined)	\$1,000 per person	\$1,500 per person
Preventive Care (exams, x-rays, cleaning)	100%	100%
Basic Services (fillings, root canals, periodontics)	50%	80%
Major Services (crowns, bridges, dentures)	Not Covered	50%
Orthodontics (in/out of network combined)	Not Covered	50% (\$1,000 lifetime max)

BlueCross BlueShield Texas: Vision Plan

	EyeMed Network	Frequency
Eye Exam	\$10 copay	Every 12 months
Lenses	\$25 copay	Every 12 months
Frames	\$130 Allowance + 20% Discount on Balance	Every 24 months
Contact Lenses Fitting & Evaluation: Elective: Medically Necessary:	Up to \$40 \$130 Allowance + 15% on Balance* Covered in Full	Every 12 months

*in lieu of glasses

BlueCross BlueShield Texas: Life/AD&D Plans

Employer Paid Life & Accidental Death Benefit

- 1X Annual salary up to \$75,000

Guarantee issue for Voluntary Life benefits is only available at initial enrollment

Annual Election Option allows employees to increase the amount of their life coverage without a medical exam when they re-enroll in their company's Voluntary Life plan.

You may enroll in Voluntary Life and/or Voluntary AD&D

In order to select coverage for your dependents, you must be enrolled.

Voluntary Benefits



For You

- Units of \$10,000 up to 5X base salary or \$300,000 (whichever is less)
- Limits apply if you are over the age of 65



For Your Spouse

- Units of \$5,000 up to \$150,000 (50% of employee amount or \$150,000 (whichever is less))
- Limits apply if you are over the age of 65



For Your Children

- Units of \$2,000 up to \$10,000
- Birth to 6 months: \$500
- Age 6 months to 26 years: Increments of \$2,000

Guarantee Issue \$200,000

Guarantee Issue \$20,000 under age 65

Employee Assistance Program

Get Extra Support

Available to help you and **anyone living in your household** find a solution to life's challenges



Call Any Time, Any Day

An advocate is ready to help assess your needs and develop a solution to resolve your concerns

He or she can direct you to an array of resources in your community and online tools



Visit a Specialist

Up to **three** face-to-face counseling sessions available

Completely Confidential



Achieve Work/Life Balance

Call for advice or a referral to a service in your community

- Marital and relationship issues
- Family concerns
- Stress, anxiety & depression
- Drug and alcohol concerns
- Work-related issues
- Legal referrals

866-899-1363 | www.guidanceresource.com

Access Code: DISRES

Accident Insurance

Option 1	
Scope of Coverage	Off the job
Maximum Amount Per Accident	\$5,000
Plan Year Maximum	\$5,000
Deductible Per Accident	\$50
Benefit Period	12 month
Wellness Benefit	\$60 benefit per plan year (per employee, per spouse)

ACCIDENTS HAPPEN

- Unintentional injuries are the leading cause of death for Americans aged 1-44 years old.
- It is estimated that upwards of 24.8 million people visit a physician's office for treatment of unintentional injuries on an annual basis.

Critical Illness Insurance

Option 1	
Maximum Basic Benefit Amount	\$10,000
Pre-Existing Conditions Period	12 months
Benefits Coverage Amount	100% of Benefit Amount up to age 65 50% of Benefits Amount ages 65-70
Covered Spouse	100% of Benefit Amount
Covered Child(ren)	50% of Benefit Amount

Illness – Covered Condition	First Occurrence	Additional Occurrences
Heart attack	Initial Benefit payment of 100%	100%
Invasive cancer	Initial Benefit payment of 100%	100%
Carcinoma in situ	Initial Benefit payment of 25%	25%
End Stage Renal Failure	Initial Benefit payment of 100%	100%
Stroke	Initial Benefit payment of 100%	100%

Hospital Insurance

Option 1	
Hospital / ICU Admission Benefit Amount	\$1,000 per admission to a max of 1 admission per year per member, max of 3 admissions per year.
Hospital / ICU Admission Benefit Amount	\$100 per day to a max of 30 days per year per member.
Daily Observation Benefit	\$100 per day to a max of 30 days per year per member.
Pre-Existing Conditions Period	12 months
Benefit Coverage Amount	100% of Benefit Amount up to age 65, 50% of Benefit Amount ages 65-70

Supplemental Benefits Bundle Options

Bundling Supplemental Plans gets you an exclusive discounted rate along with all the benefits of the supplemental plans listed in your bundle including:

- **Guarantee Issued Plans – No Medical Questions to Qualify**
- **Does not interfere with any other coverage**
- **Pays cash directly to you**
- **Includes HeathCare Advocacy Program**

EMPLOYEE CHOICE CLASSIC BUNDLE

THIS PLAN INCLUDES:

Employee Choice Accident \$5,000 Plan

Employee Choice Critical Illness \$10,000 Plan

Employee Choice Hospital Indemnity \$1,000 Plan

Accident Plan benefits include-

- Provides a total \$5k of Accident Plan Benefits to be used for charged medical expense due to an off the job accident or injury.
- Pays an initial visit benefit of up to \$150 for Urgent Care or Primary Care visits and \$500 for ER visits.
- Includes a \$60 Wellness

Critical Illness Plan benefits include-

- Pays a lump sum benefit of \$10k upon the diagnosis of Heart Attack, Stroke, End Stage Renal Failure, and Cancer
- Pays a reoccurrence benefit of 50% up to 2x per category
- Includes a \$50 Wellness Benefit per Employee and Spouse

Hospital Indemnity Plan benefits include-

- Pays \$1k benefit for being admitted to the hospital.
- Pays an additional \$100 or \$200 daily benefit.
- Pays for accident, injury, sickness, disease, and pregnancy.

Healthcare Advocacy

Money Map – Where to go?

Money Map helps members save 40-70% per outpatient care item when they use quality, lower-cost, custom network Money Map providers for routine outpatient care. Google maps and markers display nearby lower-cost, in-network care providers anywhere by zip code.



Pricing Portal – What to pay?

Prices are no longer a secret and surprise bills can be a thing of the past. Advocates armed with the Pricing Portal help you navigate hundreds of thousands of data points nationwide that can empower well informed healthcare decisions.

CPT Codes/Descriptions
Up to 5 at a time

CPT Codes/Descriptions	National Medicare Price Tags			National Carrier Price Tags			Target Cash Price Medicare + 20%		
	Hospital Facility Fee	Non-Hospital Facility Fee	Physician Fee	Hospital Facility Fee	Non-Hospital Facility Fee	Physician Fee	Hospital Facility Fee	Non-Hospital Facility Fee	Physician Fee
80053 Complete Metabolic Panel...	\$12	\$12	N/A	\$83	\$29	N/A	\$14	\$14	N/A
93306 Echocardiogram	\$437	\$434	\$76	\$1,133	\$874	\$140	\$524	\$521	\$91
29848 Carpal tunnel release, end...	\$1,260	\$1,283	\$530	\$2,565	\$2,372	\$1,116	\$1,512	\$1,540	\$636

Learn more about these prices

How to get the target cash price example

How to use the pricing portal

Hospital Bill Eraser – Saving calculator!

Hospital bill eraser helps members receive discounted care at local non-profit hospitals. Our service does more than save money. It puts an end to hospital harassment over unpaid bills members just can't afford to pay.

Optum HSA

IRS 2025 Annual Maximums:

- \$4,400 Individual Coverage
- \$8,750 Family Coverage
- Extra \$1,000 “Catch-Up Contributions” for Employees age 55+

Eligibility for Contributions

- Must be covered on an HDHP (High Deductible Health Plan)
- Account holder must be under age 65
- Account holder cannot have other health coverage including Medicare Part A or Part B, coverage through spouse, Tricare or traditional FSA

Who can contribute to an HSA?



Must be covered **only** by an HSA-qualified health plan.
Other health coverage* may disqualify you
*Medicare and other traditional health plans



Cannot have a full purpose FSA
(Including through a spouse)



Not be claimed as a dependent on someone else's tax return

HSA funds can be used to pay for qualified medical expenses:

- For Employee, spouse and children
- For children must be tax dependents (under age 19 or under age 24 if a full-time student)
- Your HSA can only be used for expenses **incurred on or after the date the HSA was established**
- If distribution is not used for qualified medical expenses amount of distribution is included in income & 20% penalty applies

Optum Bank

Once you enroll on the HDHP, you are able to open an HSA Bank account with Optum Bank. You can contribute to the HSA bank account up to the IRS maximum on a pre-taxed basis. HSA contributions are made through payroll deduction on a pre-tax basis when you open an account with Optum Bank.

For more information visit www.optumbank.com.

Healthcare FSA

2026 Maximum contribution: \$3,400

Plan includes a \$680 rollover provision

Defined by IRS (see Publication 502)

Eligible Expenses	Rules
Most medical care that is subject to your deductible <ul style="list-style-type: none"> • copays, coinsurance, doctor visits, inpatient/outpatient treatment, etc. 	Expenses <ul style="list-style-type: none"> • Must occur during the plan year 2026-2027
Acupuncture & chiropractic services	Use it or lose it
Prescription medication Over-the-Counter Medication	Qualifying Event: You cannot change your FSA election in the middle of the plan year without a qualifying life event.
Dental services <ul style="list-style-type: none"> • exams, fillings, root canals, orthodontics 	Rollover: FSA participants are subject to an FSA Rollover Limit Amount, allowing them to carry over up to \$680 of unused funds into the next plan year
Vision services <ul style="list-style-type: none"> • eye exams, contacts, lenses/frames, Lasik eye surgery 	You <u>can not</u> participate in the healthcare FSA if you contribute to a health savings account

Dependent Care FSA

Maximum contribution: \$7,500
(\$3,750 if married and filing separately)

Eligible Expenses	Ineligible Expenses
Licensed nursery schools (Pre-K & under)	Educational expenses for school-age children
Day care centers	Overnight camps
Day camps	Extracurricular activities
Care inside your home	Private school tuition



Daycare and after-school care for your children while you work

- If you are married, your spouse must work, be a full-time student, or be disabled



A dependent is defined as:

- A child under age 13 (tax dependent)
- A spouse or tax dependent who is mental or physically incapable of caring for him/herself

Frequent Traveler Services

Enterprise® and National® are now Valencia Hotel Group's exclusive car and commercial truck rental providers. Your new program includes Damage Waiver. We're pleased to offer you complimentary Emerald Club® membership. Emerald Club® status is the first tier in our loyalty membership program.



Faster Free Rental Days

Earn 1 rental credit for every qualified car rental.
Free Rental Day = 7 credits



Emerald Checkout™

With Emerald Checkout, you can take control to a whole new level at Emerald Aisle locations.



Emerald Aisle Access

Choose any car (Midsize and above) on the Emerald Aisle and only pay the Midsize rate in US and Canada.

Which brand should I book?

We recommend to book National Car Rental at our airport locations and Enterprise Rent-A-Car at our local branches. Don't forget to use your Emerald Club number when booking with either brand.



JOIN TODAY AND START
ENJOYING ALL YOUR
VALUABLE BENEFITS



BOOK WITH YOUR
PROGRAM



DOWNLOAD THE APP!

Online Benefits Administration System

How to enroll in benefit plans using the app:

1. Log into the Paycom app
2. Within the Notification Center, select “Benefits Enrollment”
3. Click “Start Enrollment” and enter your personal information and any dependents or beneficiaries
4. After reading each benefit plan, choose your coverage, then elect either to enroll or decline
5. To complete enrollment, click “Finalize” then “Sign and Submit”



HELPFUL TIPS

- Have your dependent/beneficiary information ready, such as Social Security numbers, before beginning the enrollment process.
- As you go through the enrollment process, your selections will display and add up on the benefits summary tracker to the right.



**PAYCOM MAKES IT EASY TO ENROLL
IN BENEFITS WITH THE MOBILE APP!**

Download from the APP Store or Google Play Store
today!



SBMO

SBMO (See My Benefits Online) is a new **FREE** service offered to all Hotel Valencia employees! SBMO can assist you with any questions you have regarding the benefits that are offered to you and the Open Enrollment process.



Call Center Enrolling

Enrolling is as easy as using the phone

- Applications taken over the phone
- 100% Call Recording
- Convenient for employers & employees
- No employee group meetings needed



eEnroll / Data Integration

The digital age of benefits is now

- One on one laptop enrollments
- Online employee self-enrollments
- Role-based enrollment platform
- Data integration with vendors and payroll
- 128-Bit SSL encryption enrollment system



Benefit Communication

24/7 Employee access to benefit material

- Benefit Websites
- Benefit Video Communication
- Centralized location for benefit material
- Consistent message to all employees
- Family member access

IMPORTANT ITEMS TO REMEMBER

1

This year we have a passive enrollment, meaning your current elections will rollover to the next plan year.

2

You will need to use Paycom to make your benefit elections.

3

The site opens **TODAY!**
All changes must be submitted by May 26th.



Questions?