

# Open Enrollment

2022 Guide



# The 2022 Annual Benefits Open Enrollment period is here and will end on Friday, November 12, 2021!

---

## TO MAKE THE PROCESS EFFORTLESS FOR YOU, HERE ARE SOME IMPORTANT TIPS:

- You must take action and select your 2022 benefits choices in ADP Workforce Now by November 12th .
- Login to ADP Workforce Now and review/update all of your personal information including address, phone number, beneficiaries, and dependent information.

Since 2016 Prometheus has paid 100% of the cost of premiums for Prometheans and their dependents for medical, dental and vision. Plus we cover long term disability, life and AD&D. Prometheus will continue to do so through 2022.

Here's a closer look at the benefits and perks that are available to all Prometheans to help you feel at Home at Work!

## Medical Plans

We feel there is no "one-size fits all" when it comes to the medical benefits selection. Our goal is to offer choices that meet your unique needs by providing a variety of medical plan options.

### UNITED HEALTHCARE PPO WITH HRA (CALIFORNIA, WASHINGTON, OREGON)

Are you a Promethean who likes to have choices? In this case, the PPO plan is for you. With this plan, you will have the flexibility of seeking services from any doctor/hospital/lab/pharmacy that accepts UHC in the United States. Just be aware that along with this flexibility will come more cost-sharing for services compared to an HMO. To help control out-of-pocket costs of services it is always recommended that you select from a list of UHC's contracted providers.

A Health Reimbursement Account (HRA) is a part of our United Healthcare High Deductible Health Plan and funded by Prometheus to help you pay for covered health care costs. Prometheus will fund up to a max of \$4,000 for Employee Only coverage and up to a max of \$8,000 for Child(ren), Spouse, or Family coverage per year. Once you use all your HRA funds, you will be subject to co-pays and co-insurance for medical services up to the maximum out-of-pocket amount of \$1,000 for Employee Only participants and \$2,000 for Child(ren), Spouse, or Family participants for in-network services.

### KAISER HMO (OREGON & WASHINGTON) AND KAISER HMO WITH HRA (CALIFORNIA)

Effortless. One Stop Shop. Hassle Free. Do these words catch your attention? If they do, you might consider choosing the Kaiser HMO plan to have all of your health care needs covered under one roof. An HMO provider means that if you are seeking services covered under your HMO medical plan, they must be at a recognized HMO facility under the plan (with the exception of emergencies; Emergencies would be covered as if you were being treated at your HMO facility until you are stabilized and able to be transferred safely to a Kaiser facility). It is a popular choice for Prometheans looking for a one-stop shop approach to health care.

**NOTE FOR CALIFORNIA PROMETHEANS:**

A Health Care Reimbursement Account (HRA) is part of our Kaiser HMO High Deductible Health Plan and funded by Prometheus to help you pay for covered health care costs. Prometheus will fund up to a max of \$4,500 for Employee Only coverage and up to a max of \$9,000 for Child(ren), Spouse, or Family coverage per year. Once you use all your HRA funds, you will be subject to co-pays and co-insurance for medical services up to the maximum out-of-pocket amount of \$500 for Employee Only participants and \$1,000 for Child(ren), Spouse, or Family participants.

**Dental Plan**

Delta Dental Insurance provides you the luxury of seeking dental services from any dentist of your choice. The annual maximum dollar amount covered on the plan is the same whether you seek services from an in-network or an out-of-network dentist. However, if you select a dentist from the in-network list, the charges are negotiated with Delta Dental. As a result, you will be able to get better discounts for services (and who doesn't like discounts, right?). If you use a dentist that is not part of the Delta Dental network, you might have to pay slightly higher amounts if your dentist charges more than what is allowed by your plan.

**Vision Plan**

Everyone loves a Promethean in glasses! VSP provides Prometheans with top quality vision services. As long as you use a contracted VSP provider, you are covered under the VSP plan for services such as eye exams, lenses, and frames with a small co-payment. Now that many of the large "warehouse" stores offer vision products, you can also shop there for the best deal. You can buy your frames from a non-VSP provider and get reimbursements from VSP on an exam, lenses and/or frames (check the plan summary for amounts).

**Voluntary Plans****FLEXIBLE SPENDING ACCOUNTS (FSA) – MEDICAL & DEPENDENT**

Do you hate more money? Sure you don't. So here is the reason why you should consider using a Flexible Spending Account. Two simple words: Big Savings. Depending on your expenses and tax bracket, you can save money for things like dental work and prescriptions, as well on some things we normally never get a break on (and pay through the roof for): childcare and care for other dependents.

- **FSA Medical**

This account allows you to use pre-tax dollars to pay for certain non-reimbursed medical care expenses. Plan carefully when electing to participate in this account since any funds remaining in the account at the end of the plan year will be forfeited. To make medical care reimbursement effortless, each participating Promethean has an FSA type credit card. You must complete enrollment and re-enroll for FSA Medical if you need FSA funds in 2022.

- For all Prometheans selecting FSA Medical for the first time, you will receive your FSA card by approximately January 15th, 2022. For Prometheans who currently have FSA Medical, your existing card will be loaded with the selected amount around January 10th, 2022. In addition, any rollover funds, up to \$550, will be available to use by mid-April 2022. There is no auto enrollment so you must make your selection annually to participate.

- **FSA Dependent Care**

Daycare expenses for dependent children and disabled adults (i.e. spouse, parent) can add up quickly. This is why we offer the Dependent Care Assistance Account to help relieve some of the financial burden. With this account, you can use pre-tax dollars to pay for the qualified dependent care expenses. As with the medical expense account, any funds remaining in the account at the end of the plan year will be forfeited. You must complete enrollment and re-enroll for FSA Dependent Care if you need FSA funds in 2022.

## Voluntary Insurance Plans

Voluntary Insurance Plans, offered during benefits open enrollment, provide additional insurance coverage for you and your dependents. These plans are portable, meaning you can take them with you if you ever leave Prometheus which, of course, we hope you won't do!

- **SHORT TERM DISABILITY (MUTUAL OF OMAHA)**

Short Term Disability coverage is contributory. You are responsible for paying all of the cost through payroll deduction.

- Covers accidents and sickness up to 12 weeks.
- OR & WA: Weekly benefits are 60% of your weekly earnings.
- OR & WA: Maximum benefits are \$1,200 per week.
- CA: Weekly benefits are 20% of your weekly earnings.
- CA: Maximum benefits are \$800 per week.
- To add or cancel STD you **MUST** take appropriate action in ADP Workforce Now.

- **Voluntary Term Life and AD&D (MUTUAL OF OMAHA)**

This benefit is a good option if you'd like more coverage on top of what is already being provided to you at no cost by Prometheus.

- To add, cancel or make changes to the existing plan you **MUST** contact Jenny Wong at Mutual of Omaha to schedule a one-on-one session  
[jenny.wong@mutualofomaha.com](mailto:jenny.wong@mutualofomaha.com)

- **WHOLE LIFE (UNUM)**

This benefit has a dual function. Not only will it work to protect the financial security of your family in the unfortunate event that you pass away, but it will also build cash value that you can borrow against while you're living. Rates for this kind of coverage are more affordable through Prometheus and premiums will not increase as you age and will continue into retirement.

- **GROUP ACCIDENT (UNUM)**

This benefit helps offset out-of-pocket expenses incurred by deductibles and co-pays resulting from off-the-job injuries and prescribed treatments. Available plan options offer preventative care and coverage for catastrophic injuries.

- **GROUP CRITICAL ILLNESS (UNUM)**  
This benefit helps protect your finances in the case of an unexpected health issue such as stroke, heart attack, and even cancer. Payout for a covered illness is given in one lump sum, and coverage is continuous for newly diagnosed health problems occurring 9 days apart from one another.
- **GROUP HOSPITAL INDEMNITY (UNUM)**  
Would a trip to the hospital leave your finances in serious condition? This coverage can complement your health insurance to help you pay for the costs associated with a hospital stay. It can also provide funds that can be used to help pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles.
- **VOLUNTARY PLANS (THROUGH UNUM):**  
Whole Life, Group Accident, Group Critical Illness, Group Hospital Indemnity
  - To add, cancel or change UNUM voluntary plans listed above, you **MUST** speak with an enrollment specialist by calling the enrollment call center or visit EASE enrollment platform supported by Synergy, our open enrollment partner for UNUM voluntary plans. After you enroll directly with UNUM, Prometheus will receive confirmation of your enrollment and will update ADP on your behalf.

**CALL CENTER:**

**1-858-282-0660 (Call Toll-Free)**

Monday, November 1st –  
Friday, November 12th  
8:00AM – 5:00PM (Pacific)  
Monday through Friday

**TO SCHEDULE ONE-ON-ONE SESSION GO TO:**

**<https://synergyenrollment.fullslate.com/services/13638?start=5047>**

**TO COMPLETE ENROLLMENT ONLINE VISIT:**

**[PrometheusRealEstate.ease.com](https://PrometheusRealEstate.ease.com)**

**IMPORTANT TIPS:**

- To view/print your 2022 Benefits Statement, please visit **ADP Workforce Now > Myself > Benefits > Enrollments > Your Benefits > View Benefits and select 01/01/2022**. Please note UNUM voluntary plans deductions will be available after December 23rd, 2021.
- To access detailed information about all the benefits offered by Prometheus please go to **<https://benefits2.filice.com/prometheus/>**

# In the Know

## PLANS AND CONTACT INFORMATION

Benefit	Carrier	Group Number	Phone Number	Website
MEDICAL	UHC PPO HRA 3000	813456	1-866-633-2446	<a href="http://www.uhc.com">www.uhc.com</a>
MEDICAL	Kaiser HMO HRA 2500 (CA)	38885	1-800-464-4000	<a href="http://www.kp.org">www.kp.org</a>
MEDICAL	Kaiser HMO (WA)	12300	1-888-901-4636	<a href="http://www.kp.org">www.kp.org</a>
MEDICAL	Kaiser HMO (OR)	13985-001	1-800-813-2000	<a href="http://www.kp.org">www.kp.org</a>
DENTAL	Delta Dental	17485	1-800-765-6003	<a href="http://www.deltadental.com">www.deltadental.com</a>
VISION	VSP	12096109	1-800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
LIFE, AD&D, LTD	Mutual of Omaha	G000BS84	1-800-655-5142	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>
VOLUNTARY INSURANCE	Mutual of Omaha	G000BS84	1-800-655-5142	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>
EAP	Mutual of Omaha	Mutual of Omaha EAP Mutual of Omaha Travel	1-800-316-2796 1-800-856-9947	<a href="http://www.mutualofomaha.com/eap">www.mutualofomaha.com/eap</a>
401K	Fidelity	1627	1-800-835-5097	<a href="http://www.401k.com">www.401k.com</a>
FLEXIBLE SPENDING PLAN/SECTION 125	Navia Benefits	PRG	1-800-669-3539	<a href="http://www.naviabenefits.com">www.naviabenefits.com</a>
VOLUNTARY INSURANCE	UNUM	403208/R0389858	1-800-421-0344	<a href="http://www.unum.com">www.unum.com</a>
BANK OF AMERICA AT WORK	Bank of America	Prometheus Real Estate Group	1-844-528-9675	<a href="http://www.bankatwork.bankofamerica.com">www.bankatwork.bankofamerica.com</a>
PET INSURANCE	Nationwide		1-877-738-7874	<a href="https://poi8.petinsurance.com/benefits/prometheusreal-estate-group">https://poi8.petinsurance.com/benefits/prometheusreal-estate-group</a>
FILICE INSURANCE AGENCY	Rosa Ceja	Account Executive	1-408-350-5720	<a href="mailto:rosa@filice.com">rosa@filice.com</a>
PROMETHEAN SERVICES	<a href="mailto:PST_Benefits@prometheusreg.com">PST_Benefits@prometheusreg.com</a>		1-650-931-3440	<a href="http://benefits.filice.com/prometheus">http://benefits.filice.com/prometheus</a>

---

**Notes:**

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---



**Prometheus Real Estate Group, Inc.**

1900 S. Norfolk Street, Suite 150 | San Mateo, CA 94403  
T 650.931.3400 | F 650.931.3600 | [prometheusreg.com](http://prometheusreg.com)