



To: All NOWCC SEE Program Enrollees

From: Caroline Espree, Vice President – Human Resources

Date: April 2nd, 2019

Subject: 2019-2020 Health Benefits Medical & Prescription Coverage

After an extensive search of the insurance marketplace, we are pleased to announce that effective May 1, 2019, we will be renewing our Medical and Prescription coverage with AETNA.

We are very proud to report that 100% of the monthly premiums for your health and prescription insurance will continue to be paid by NOWCC and the SEE Program.

In an environment where employer groups are confronted with increasing costs and/or reduced benefits, NOWCC is thrilled to report that the plan will come to you at no cost through payroll. In light of increasing costs, we were forced to make a necessary adjustment to the plan which was an increase in the overall Medical/Rx deductible, which will now be \$1,400 each plan year. To offset the increase in deductible, the program will be funding an additional \$200 in your Health Reimbursement Account (HRA) to help you meet the higher deductible. Starting May 1st, the first \$600 (previously \$400) of your claims that go towards your deductible will be automatically paid for out of the Health Reimbursement Account (HRA). This account resets every year on May 1st. We are proud to communicate that we will continue to utilize Aetna’s largest national PPO network of providers and hospitals – Open Choice PPO.

A Health Reimbursement Account (HRA) allows NOWCC to set aside a specific pool of money to help reimburse a portion of an enrollee’s medical care expenses, for example, it can be used toward an annual deductible. This amount, \$600, is tax-free to you.

MEDICAL

In-Network Deductible	\$1,400
Portion of Deductible paid by NOWCC/SEE	the first \$600
Remaining Deductible (your portion)	\$800
In-Network Benefits	70% after deductible
In-Network Out-of-Pocket Maximum	\$5,000

PRESCRIPTION

30% Generic / 30% Brand / 50% NP* Brand
(NP* = Non-Preferred)

PREMIUM COST TO YOU PER MONTH

\$0.00

To see if your physician participates in the Aetna network, please visit www.aetna.com or call your doctor's office and speak with the billing department. Your network will be the **Aetna Open Choice PPO**.

If you are currently enrolled with the Aetna plan, you will not need to re-enroll with Aetna. You will be automatically renewed with Aetna.

If you are NOT currently in the health plan, are eligible (authorized and working a regular schedule of 60+ hours per pay period) and wish to participate in the Medical Plan starting May 1, 2019, you must submit an enrollment form (Aetna Enrollment Form attached to this communication) to Caroline Espree at benefits@nowcc.org by Friday, April 19th, in order to receive your new ID card in a timely fashion. In your email to Caroline Espree with the enrollment form, please note that you are with NOWCC and the SEE Program. You may enroll in the program up to Tuesday, April 30th, but you will not receive your card until later in May. Once you have been entered into Aetna's system, you will be able to log on to www.aetn navigator.com and print out a temporary insurance card.

If you would like to add a dependent child up to age 26, please contact Caroline for additional information. The monthly premium would be paid 100% by the enrollee for this election of coverage.

To help you fully understand the Aetna plan and its mechanics we have scheduled a briefing to be hosted by our trusted benefit brokers NFP. We encourage all Enrollees to participate in this informative webinar.

Chad Griffith from NFP will be hosting four (4) live interactive webinars.

Live Webinars will be conducted on the following dates and times:

- Monday, April 8, 1:00 p.m. EDT (12:00 noon CDT / 10:00 a.m. PDT)
- Monday, April 8, 3:00 p.m. EDT (2:00 p.m. CDT / 12:00 noon PDT)
- Wednesday, April 10, 1:00 p.m. EDT (12:00 noon CDT / 10:00 a.m. PDT)
- Wednesday, April 10, 3:00 p.m. EDT (2:00 p.m. CDT / 12:00 noon PDT)

Please log on to www.anywhereconference.com

Enter the Web Login: 201125009 and the Participant PIN Code – 4781608

Then call-in by dialing: 1-866-252-0050 and the Participant PIN Code – 4781608

Again, if you are already participating in the Medical plan, and wish to remain in the Medical plan, you do NOT need to do anything.

Your group number with Aetna will be **835464**. The customer service number for all claims and provider information is (800) 962-6842, and will be listed on your new Aetna ID card that you will receive in the mail.

Aetna has several tools and resources available to its members. Their consumer self-service website at www.aetnavigators.com provides a single source for online health, and physician and benefits information 24 hours a day, 7 days a week. Through www.aetnavigators.com, you can replace an ID card, research Aetna's products and programs, access health and wellness information, or contact Aetna directly. The Aetna Nurseline and Teledoc programs provide members with telephone access to registered nurses and doctors 24 hours a day, 365 days a year. This is a tremendous resource and is available to all participating members of the Medical plan. Contact information for those programs will be located on your ID card and on the www.aetnavigators.com self-service website.

At this time, there will be no changes to the Aetna Voluntary Dental and Vision plans. We will revisit this benefit later this year, because our Dental and Vision plan years start in September.

If you have any questions about the information in this letter, please call Caroline Espree, NOWCC Vice President, Human Resources, at (703) 558-4206 or email at benefits@nowcc.org.

We are pleased to continue to offer a competitive benefits package to you. Thank you in advance for your participation and cooperation!

Remember: If you are currently enrolled in the Aetna plan, you will not need to enroll with Aetna. You will be renewed automatically.