



To: All NOWCC ACES Program Enrollees

From: Yvonne Bolton, Benefits Administrator

Date: **March 30, 2018**

Subject: 2018-2019 Health Benefits Medical & Prescription Coverage

After an extensive search of the insurance marketplace, we are pleased to announce that effective May 01, 2018, 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 ACES Program.

In an environment where employer groups are confronted with increasing costs and/or reduced benefits, NOWCC is thrilled to report that the plan design will be kept the same with Aetna and we will be maintaining the identical annual general deductible - one of the most visible and important components of the plan. We are also proud to communicate that we will be utilizing Aetna's largest national PPO network of providers and hospitals – Open Choice PPO. Aetna will be maintaining the annual \$400 Health Reimbursement Account that will help you satisfy your deductible each plan year.

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, \$400, is tax-free to you.

MEDICAL

In-Network Deductible	\$1,100
Portion of Deductible paid by NOWCC/ACES	the first \$400
Remaining Deductible (your portion)	\$700
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, 2018, you must submit an enrollment form (Aetna Enrollment Form attached to this communication) to Yvonne Bolton at benefits@nowcc.org by Friday, April 20th, in order to receive your new ID card in a timely fashion. In your email to Yvonne Bolton with the enrollment form, please note that you are with NOWCC and the ACES Program. You may enroll in the program up to Monday, 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.aetnavigators.com and print out a temporary insurance card.

If you would like to add a dependent child up to age 26, please contact Yvonne 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 Tuesday, April 3rd & Thursday, April 5th @ 1:00 PM & 3:00 PM EST (10:00AM & 12:00PM PT)

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.aetn navigator.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 Yvonne Bolton, NOWCC Benefits Administrator, at (703) 558-4209 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.