

# Benefits Summary

LIMRiCC

All Plans

2021





# Plan Eligibility and Effective Dates

New hires are eligible for benefits on the first of the month following date of hire. If an employee terms coverage, they remain enrolled through the end of the month.

## Medical:

- Available to full-time employees only
- Full-time is defined by location
- Full-time cannot be defined as less than 30 hrs/week

## Dental/Vision/Life:

- Available to full-time & part-time employees
- Part-time employees must work 20+ hrs/week with at least 1 year of service in the position

## Life:

- Full-time employees receive 100% employer-paid benefit
- All full-time employees enrolled unless electing in writing to opt-out of life insurance



# Medical Insurance | Aetna

## Health Maintenance Organization (HMO)

The HMO provides access to a network of doctors and hospitals. No out-of-network benefits are provided. The HMO with Aetna does not require the designation of a primary care physician or a referral to see a specialist.

## Preferred Provider Organization (PPO)

A PPO plan offers the freedom to receive care from any doctor, specialist, or hospital without a referral. You can manage out-of-pocket costs by remaining in-network.

## High Deductible Health Plan (HDHP) with Health Savings Account (HSA)

The HDHP is a high deductible PPO plan that provides health care benefits after the deductible has been met. Prior to meeting the deductible, you will pay the full cost of medical services (less any carrier discounts), with the exception of preventive care.

The HSA is a bank account used with the HDHP allowing you to set aside money on a tax-free basis to pay out-of-pocket qualified expenses throughout the year or in future years. The money in your HSA account rolls over from year to year and is yours to keep – even if changing plans or retiring. The 2021 HSA account limits are \$3,600 for employee only coverage and \$7,200 for family coverage.

**Choose Generics Rx (All Plans):** *If the member or physician requests a brand drug when generic equivalent is available, the member pays the applicable copay plus the difference in cost. To continue receiving the brand drug over the generic equivalent, the prescription must state Dispense as Written / DAW.*

Medical Plan Details:	HMO	PPO 750		PPO 1500		HDHP/HSA	
	<i>In-Network Benefits Only</i>	<i>In-Network</i>	<i>Out-of-Network</i>	<i>In-Network</i>	<i>Out-of-Network</i>	<i>In-Network</i>	<i>Out-of-Network</i>
Network Name	Open Access Select	Choice POS II		Choice POS II		Choice POS II	
Deductible							
Individual	\$0	\$750	\$750	\$1,500	\$1,500	\$2,800	\$5,600
Family	\$0	\$2,250	\$2,250	\$4,500	\$4,500	\$5,600	\$11,200
Coinsurance	0%	20%	40%	20%	40%	0%	20%
Out-of-Pocket Max							
Individual	\$1,500	\$1,750	\$3,750	\$2,500	\$4,500	\$2,800	\$11,200
Family	\$3,000	\$5,250	\$10,500	\$7,500	\$12,000	\$5,600	\$22,400
	<i>Max in Copays</i>	<i>Includes Deductible</i>	<i>Includes Deductible</i>	<i>Includes Deductible</i>	<i>Includes Deductible</i>	<i>Includes Deductible</i>	<i>Includes Deductible</i>
Physician Services							
Preventive (Adult & Child)	Covered in Full	Covered in Full	40% After Ded.	Covered in Full	40% After Ded.	Covered in Full	20% After Ded.
Physician Office	\$20 Copay	\$20 Copay	40% After Ded.	\$20 Copay	40% After Ded.	0% After Ded.	20% After Ded.
Virtual Visit (Teladoc)	\$0/\$30 Copay	\$0/\$20 Copay	N/A	\$0/\$20 Copay	N/A	0% After Ded.	N/A
Specialist Visit	\$30 Copay	\$30 Copay	40% After Ded..	\$30 Copay	40% After Ded.	0% After Ded.	20% After Ded.
Inpatient Hospital (per admission)	\$150 Copay	\$150 + 20% After Ded.	\$300 + 40% After Ded.	\$150 + 20% After Ded.	\$300 + 40% After Ded.	0% After Ded.	20% After Ded.
Emergency Room	\$150 Copay* (Waived if admitted)	\$100 Copay* (Waived if admitted)		\$100 Copay* (Waived if admitted)		0% After Deductible	
Retail Prescription Drugs							
Generic / Formulary / Non-Formulary / Specialty	Copays: \$10 / \$40 / \$60 / \$100	Copays: \$10 / \$40 / \$60 / \$60	Copays + 40%	Copays: \$10 / \$40 / \$60 / \$60	Copays + 40%	0% After Ded.	0% After Ded. + 20%
Mail-Order Prescription Drugs							
Generic / Formulary / Non-Formulary	Copays: \$20 / \$80 / \$120	Copays: \$20 / \$80 / \$120	Not Covered	Copays: \$20 / \$80 / \$120	Not Covered	0% After Ded.	Not Covered
Rx Out-of-Pocket Max							
Individual	\$1,000	\$1,000		\$1,000		Included in Medical	
Family	\$3,000	\$3,000		\$3,000		Out-of-Pocket Maximum	

\*\$250 penalty if ER is used for non-emergency.



# Virtual Visits | Teladoc

Teladoc’s Virtual Visits program is available to all Aetna medical participants. This benefit provides you and your covered dependents access to speak with a licensed doctor by phone or video 24 hours a day, 7 days a week. Teladoc providers can treat a range of non-emergency\* conditions such as:

**General Medical:**

- Flu
- Allergies
- Pink Eye
- UTIs
- Sinus Infections

**Dermatology:**

- Acne
- Psoriasis
- Eczema
- Rashes

**Behavioral Health:**

- Stress / Anxiety
- Depression
- Addiction
- Family Difficulties

Teladoc providers can write prescriptions when medically necessary. You can speak to a doctor immediately or schedule an appointment based on your availability. To set up your Teladoc account, visit [teladoc.com/aetna](https://teladoc.com/aetna) and click “Setup your account.” Connect with a Teladoc provider anytime through the Aetna Health App, the Teladoc website [teladoc.com/aetna](https://teladoc.com/aetna), or call (855) 835-2362.

	HMO	PPO 750	PPO 1500	HDHP/HSA
<b>Teladoc Services</b>				
General Medical	\$0 Copay	\$0 Copay	\$0 Copay	\$47 Fee
Dermatology	\$30 Copay	\$20 Copay	\$20 Copay	\$75 Fee
Behavioral Health	\$30 Copay	\$20 Copay	\$20 Copay	\$85 - \$95 Fee**

*\*In the event of an emergency, please use emergency room or urgent care facility.*

*\*\*Initial psychiatry consult fee of \$190 for HDHP members.*



# MinuteClinic® | CVS

Aetna medical members can access MinuteClinic services for treatment of minor conditions at no copay, making it easy to get care when and where you need it. MinuteClinic is a walk-in clinic inside select CVS Pharmacy® and Target stores and is open 7 days a week, including evenings. Offering both walk-in and scheduled appointments, MinuteClinic health care providers treat a variety of illnesses, injuries and conditions and can write prescriptions when medically appropriate.

All covered MinuteClinic services for treatment of minor conditions are available at no copay to HMO and PPO members. Costs will apply for HDHP members until the deductible is met. Once deductible has been met, MinuteClinic services are covered at no cost.

For more information or to find a MinuteClinic near you, please visit [www.cvs.com/minuteclinic](https://www.cvs.com/minuteclinic).



# Aetna Value Added Benefits

## **Aetna Member Website and App:**

Visit [www.aetna.com](http://www.aetna.com) to login or download the app through the app store. View your benefits and progress toward deductibles, get your digital member ID card, view claims details and account balances.

## **Aetna Informed Health Line:**

Get health information when and where you need it. Call: 1-800-556-1555 or log on to [www.aetna.com](http://www.aetna.com)

## **Aetna Health Connections<sup>SM</sup> Disease Management Program**

Manage your health conditions while reducing medical costs. This program provides support for more than 35 conditions through online programs and advanced technology. Receive individual attention from health professionals to safely manage your disease. Aetna uses prescription and/or claim information to provide outreach to members via phone call/letter, or members can opt-in to this program by calling 1-866-269-4500.

## **Aetna Discount Program**

Save on health products and services including weight loss programs, fitness programs, hearing aids and more. Log on to your member website at [www.aetna.com](http://www.aetna.com)

## **Simple Steps To A Healthier Life<sup>®</sup>**

Your choice of digital coaching programs included with your health plan. Find out what your health needs are by taking or updating our online Health Assessment through Simple Steps To A Healthier Life<sup>®</sup>. For more information, log on to your member website at [www.aetna.com](http://www.aetna.com)

## **Aetna Behavioral Health AbleTo Support**

Convenient 8 week program with counseling and coaching available to Aetna medical members to help manage life's overwhelming events. Meet face-to-face with a therapist and behavioral coach by video or phone. Call AbleTo at 1 (844) 330-3648. Cost applies.



# Tips to Save Money

## **Preventive/Wellness Exams Covered at 100%**

- Preventive care is equal to one physical exam per year per enrolled member.
- Females get an annual well-woman exam covered at 100% in addition to their annual exam.
- No deductible expenses apply—the exam is no cost to you provided it's coded as preventive.

## **Prescription Drugs**

- Ask your doctor if there's a generic version of the medication they're prescribing or you're already taking.
- Take advantage of the Generic Prescription Savings Programs at major retailers.
- Ask about free samples from your doctor and/or manufacturer rebates.

## **High Cost Scans, X-Rays & Tests**

- MRI, PET scans, CT scans, etc. are nearly 2/3 less costly at free-standing, in-network imaging centers than at hospitals.
- Log on to your member website at [www.aetna.com](http://www.aetna.com) to find free-standing imaging centers that can save you substantial amount of money.

## **Accessing Medical Care**

The ER is a costly experience for issues that aren't true emergencies. There are alternatives that can offer you quick care at a much more affordable cost. The key is finding these alternatives today when you're happy and healthy.

- Telemedicine: for general, dermatology or behavioral health symptoms, schedule a virtual visit with a licensed doctor.
- Doctor's office: for symptoms that aren't extreme, call and let them know your symptoms require immediate attention.
- Convenient Care Clinics: use when you don't have a primary doctor or can't get an appointment. Good for fever, sore throat/strep, coughs/congestion, sports physicals, UTIs, etc.
- Urgent Care (UC): less costly than the ER; can treat sprains/strains, minor breaks, mild asthma, minor infections, rashes, small cuts, burns, etc.



## Dental Health Maintenance Organization (DHMO)

The DHMO plan requires you to designate an in-network primary care dentist. Your primary dentist will provide all your dental care and referrals if specialty care is required. There is no out-of-network coverage unless in an emergency situation. The DHMO does not have deductibles or maximums. A fixed dollar amount is charged for treatment based off of a pre-determined fee schedule.

## Dental Preferred Provider Organization (DPPO)

The DPPO plan allows the flexibility to select a dentist of your choice. Out-of-pocket costs can be managed more efficiently by using an in-network dentist. Each type of service or procedure fits into a category based on complexity and cost, such as:

### Preventive:

- Exams / Cleanings
- Fluoride
- Space Maintainers

### Basic:

- Sealants
- Fillings
- Root canals
- Extractions

### Major:

- Crowns
- Dentures
- Implants

Choice of plan options:	DHMO		DPPO	
	In-Network Benefits Only		In-Network	Out-of-Network*
<b>Network Name</b>	DHMO		Passive PPO w/PPOII and Extended Networks	
<b>Deductible</b>	Individual	N/A	\$50	\$50
	Family	N/A	\$150	\$150
<b>Office Visit Copay</b>	\$0 Copay		N/A	N/A
<b>Preventive Coinsurance</b>	Scheduled Fee		100% <i>Deductible waived</i>	100% <i>Deductible waived</i>
<b>Basic Coinsurance</b>	Scheduled Fee		80%	80%
<b>Major Coinsurance</b>	Scheduled Fee		50%	50%
<b>Annual Plan Maximum</b>	Unlimited		\$1,000	\$1,000
<b>Orthodontia</b>	Adults & Child(ren)		Child(ren) to age 19 only	
<b>Orthodontia Coinsurance</b>	Scheduled Fee		50%	50%
<b>Orthodontia Lifetime Maximum</b>	Unlimited		\$1,000	\$1,000

\*Non-network (out-of-network) dentists do not agree to accept Aetna's allowed fees as payment in full. Payment is based on the lesser of the dental provider's submitted fee or the Aetna allowed amount (90th percentile of what is Usual & Customary for the geographical area). Out-of-Network providers can charge you (balance bill) for costs exceeding the Aetna allowed amount.

\*\*If basic and/or major services are required, a pre-determination of benefits is recommended.

Enhanced Benefit Programs fully cover additional services with no deductible. These programs may be available to Aetna dental members with certain health conditions\*:

- One additional dental exam and cleaning
- Scaling and root planing
- Full mouth debridement, which removes hard deposits on the teeth
- Periodontal maintenance

\*Exclusions and limitations may apply. Refer to your plan documents and check with your dental provider to find out if these discounts apply

Aetna **Dental ID Cards** are provided electronically only. You will not receive a dental ID card in the mail.

To access your electronic dental ID card, visit the Aetna member website and/or download the Aetna Health App.



# Vision Insurance | VSP

Vision insurance provides reimbursement for vision related services (i.e. eye exams, glasses, contact lenses, etc.) Manage your out-of-pocket costs by using in-network vision providers. Some examples of in-network providers include independent optical shops and Pearl Vision.

Vision Plan Details:	Frequency	In-Network	Out-of-Network
<b>Network</b>	VSP Signature B Network		
<b>Eye Exam</b>	Every 12 months	\$0 or \$20 Copay**	Up to \$50 Reimbursement
<b>Lenses</b> - Single vision - Bifocal - Trifocal - Lenticular	Every 12 months	\$0 or \$20 Copay**	Reimbursement Varies
<b>Frames</b>	Every 24 months	\$120 allowance + 20% Off Balance	Up to \$70 Reimbursement
<b>Elective Contacts</b>	Every 12 months*	\$120 Allowance	\$105 max allowance

\*Contacts and glasses are not covered in the same calendar year.

\*\*Only pay one \$20 Copay for exam or materials, whichever service is provided first.

Enrolled VSP members are eligible for additional perks:

### TechShield Blue

Reduce your blue light exposure and save! Your VSP benefit provides a savings of up to 40% on TechShield Blue. TechShield Blue is an advanced anti-reflective coating that helps combat digital eye strain by reducing your exposure to blue light from smartphones, tablets, computer monitors, LED and CFL lighting, and the sun.

### Unity Progressive Lenses Rebate

Receive a \$25 mail-in rebate when you purchase Unity Progressive Lenses from your VSP network doctor with at least one of the following lens enhancements: Unity Anti-Reflective Coating, TechShield Blue, or SunSync Light-Reactive Lenses.

### SunSync Light-Reactive Lenses

These lenses are backed by a one-year, 100% satisfaction guarantee. If you're not completely satisfied, VSP will refund any associated out-of-pocket expenses, less any copays, and replace your SunSync lenses with clear, prescription lenses free of charge.

### Eyeconic

With Eyeconic, employees get the convenience of online shopping and additional savings along with the personal touch from a VSP network doctor.

### TruHearing Hearing Aid Discount Program

VSP members can save up to 60% on the latest brand-name hearing aids. Dependents and even extended family members are eligible for exclusive savings, too. Visit [truhearing.com/vsp](http://truhearing.com/vsp) to learn more.

### Simple Values

Enjoy VSP Simple Values—an exclusive member extra that gives you and your family access to valuable discounts and everyday savings.



## Basic Life and AD&D Insurance | The Hartford

Basic Life Insurance helps ease your loved ones' financial burden. **This year the benefit has increased to \$30,000.** The designated beneficiary will receive the benefit in the event of your death. Accidental Death and Dismemberment (AD&D) provides an additional benefit in the event of your death or dismemberment due to a specifically covered accident. Always make sure your beneficiaries are up-to-date. This is an employer paid benefit for all full-time employees.

	Basic Life/Accidental Death & Dismemberment
Benefit Amount	\$30,000 per employee - Life \$30,000 per employee - AD&D



## Voluntary Term Life and AD&D Insurance | The Hartford

Voluntary Term Life/AD&D allows the purchase of additional coverage at your own expense. Please remember to make sure your beneficiary or beneficiaries are updated.

A spouse's maximum election cannot exceed 50% of the employee's election amount.

	Employee	Spouse	Child(ren) <i>Age 15 days to 26 years</i>
Coverage Increments	\$10,000	\$5,000	\$5,000
Maximum Benefit Amount	\$300,000	\$150,000	\$15,000
Guaranteed Issue Amount*	\$100,000	\$50,000	\$15,000

*\*Guarantee issue applies to new hires only.*

**The cost of the benefit is 100% paid by you.** Your age and the amount of insurance elected determines the premium paid. Spouse rate is based on employee age.

Evidence of insurability (EOI) is required if you and/or your spouse previously waived, did not enroll at initial eligibility, or wish to increase in coverage.



## Employee Assistance Program (EAP) | The Hartford

The **Ability Assist® Counseling Services** program, offered by The Hartford through their partnership with ComPsych®, provides assistance for a broad range of concerns including stress management, depression and anxiety, relationship or family conflicts, workplace conflicts, legal or financial difficulties, and drug or alcohol abuse. Services are confidential - neither your employer nor co-workers have knowledge of your request for help. EAP services are available 24 hours a day, 7 days a week for you and your eligible dependents at no cost to you.

Possible reasons to call can include:

- Stress and depression
- Life transitions
- Grief and loss
- Parenting and child care
- Elder care referrals
- Domestic violence
- Workplace conflict
- Work/life balance
- Addiction and recovery
- Financial issues
- Legal assistance
- And more

The EAP offers up to 3 face-to-face visits with trained counselors for each concern you may have. For more information on health topics visit [guidanceresources.com](http://guidanceresources.com). To contact an EAP representative, call (800) 964-3577.



# Carrier Information

## Medical HMO

<b>Carrier</b>	Aetna
<b>Website</b>	www.aetna.com
<b>Phone Number</b>	888-290-7241 Pharmacy: 888-792-3862
<b>Network</b>	Open Access Select
<b>Policy Number</b>	170183-10

## Medical PPO750 / PPO1500 / HDHP

<b>Carrier</b>	Aetna
<b>Website</b>	www.aetna.com
<b>Phone Number</b>	888-290-7241 Pharmacy: 888-792-3862
<b>Network</b>	Choice POS II
<b>Policy Number</b>	170183-11 / 170183-12 / 170183-13

## Dental DHMO

<b>Carrier</b>	Aetna
<b>Website</b>	www.aetna.com
<b>Phone Number</b>	877-238-6200
<b>Network</b>	DHMO
<b>Policy Number</b>	170184

## Dental DPPO

<b>Carrier</b>	Aetna
<b>Website</b>	www.aetna.com
<b>Phone Number</b>	877-238-6200
<b>Network</b>	Passive PPO w/PPOII and Extended Networks
<b>Policy Number</b>	170184

## Vision

<b>Carrier</b>	VSP
<b>Website</b>	www.vsp.com
<b>Phone Number</b>	800-877-7195
<b>Network</b>	VSP Signature B Network
<b>Policy Number</b>	12240240

## Basic Life and AD&D Insurance

<b>Carrier</b>	The Hartford
<b>Website</b>	www.thehartford.com/employee-benefits
<b>Policy Number</b>	891881

## Voluntary Term Life and AD&D Insurance

<b>Carrier</b>	The Hartford
<b>Website</b>	www.thehartford.com/employee-benefits
<b>Policy Number</b>	891881

## Employee Assistance Program

<b>Carrier</b>	ComPsych Guidance Resources
<b>Website</b>	www.guidanceresources.com
<b>Phone Number</b>	800-964-3577
<b>Web ID</b>	HLF902
<b>Company Name</b>	ABILI

## Questions?

Contact your Library HR Representative

Brought to you by:



NOTE: This Benefits Summary is merely intended to provide a brief overview of the Company's employee benefit programs. Employees should review the Company's employee handbook and actual plan documents for the precise terms of such programs. In the event of any inconsistency between this Benefits Summary and such governing documents, the governing documents will control. The Company reserves the sole and absolute discretion and right to interpret, apply, amend, discontinue or terminate, without prior notice, any and all of the benefit programs referenced herein. Voluntary plans are individual policies and are not considered sponsored or endorsed plans by your employer. See a benefit counselor for your customized quote for any additional benefit programs.