



Marsh McLennan
Agency

2024 Benefits Overview

Your future is limitless.SM

Agenda

- Review Medical plans through Aetna
- Wellness Program through Aetna
- Review Dental plans through Aetna
- Review Vision plan through VSP
- Review Life benefits through The Hartford
- Enrollment

We will be reviewing all plans available to LIMRiCC. Please note your library's offerings may not include all plans. See your local HR representative for plan options available to you.

Medical Plans through Aetna

Plan Designs

Finding a Medical Provider

Aetna Value-Added Services

HMO Plan | Open Access Aetna Select Network

- No PCP designation or referral for specialist required
 - ***It is your responsibility to verify if providers are in-network as there are no out-of-network benefits***
- No cost to use CVS MinuteClinic for treatment of minor conditions
- Teladoc:
 - \$0 copay for general medical visits
 - \$30 copay for dermatology visits
 - \$30 copay for behavioral health visits

Coverage	HMO <i>In-Network Benefits Only</i>
Deductible	
Individual	\$100
Family	\$200
Coinsurance	
	20%
Out-of-Pocket Maximum	
Individual	\$1,500
Family	\$3,000
Benefits	
Office Visits/Specialist Visits	\$30 / \$40 Copay
Preventive Care	Covered in Full
Inpatient Admission	\$150 copay per admission + 20% After Deductible
Emergency Room	\$150 Copay (waived if admitted) + \$400 penalty if non-emergency
Urgent Care	\$20 copay
Coinsurance Levels	
Retail (Up to 34-day supply) <i>Generic / Preferred Brand / Non-Preferred Brand / Specialty</i>	Copays: \$20 / \$50 / \$75 / \$125
Mail Order (31-90-day supply) <i>Generic / Preferred Brand / Non-Preferred Brand</i>	Copays: \$40 / \$100 / \$150
Rx Out-of-Pocket Maximum	\$1,000 (individual) / \$3,000 (family)

PPO 750 & 1500 Plan | Aetna Choice POS II Network

- No cost to use CVS MinuteClinic for treatment of minor conditions
- Teladoc:
 - \$0 copay for general medical visits
 - \$30 copay for dermatology visits
 - \$30 copay for behavioral health visits

	PPO750		PPO1500	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible				
Individual	\$750	\$750	\$1,500	\$1,500
Family	\$2,250	\$2,250	\$4,500	\$4,500
Out-of-Pocket Maximum				
Individual	\$1,750	\$3,750	\$2,500	\$4,500
Family	\$5,250	\$10,500	\$7,500	\$12,000
Benefits				
Office Visits / Specialist Visits	\$30 / \$40 copay	40% After Ded	\$30 / \$40 copay	40% After Ded
Preventive Care	Covered in Full	60% after ded.	Covered in Full	60% after ded.
Inpatient Admission	\$150 Copay then 80% After Ded	\$300 Copay then 60% After Ded	\$150 Copay then 80% After Ded	\$300 Copay then 60% After Ded
Emergency Room	\$100 Copay (waived if admitted) + \$350 penalty if non-emergency		\$100 Copay (waived if admitted) + \$350 penalty if non-emergency	
Urgent Care	\$30 copay	60% after ded.	\$30 copay	60% after ded.
Prescription Drug Benefits				
Retail (Up to 34-day supply) <i>Generic / Preferred Brand / Non-Preferred Brand / Specialty</i>	Copay: \$20/\$50/ \$75/\$100	Copay then 40%: \$10/\$40/ \$60/Not Covered	Copay: \$20/\$50/ \$75/\$100	Copay then 40%: \$10/\$40/ \$60/Not Covered
Mail Order (31-90-day supply) <i>Generic / Preferred Brand / Non-Preferred Brand</i>	Copay: \$40/\$100/ \$150	Not Covered	Copay: \$40/\$100/ \$150	Not Covered
Rx Out-of-Pocket Maximum	\$1,000 (individual) / \$3,000 (family)		\$1,000 (individual) / \$3,000 (family)	

HDHP Plan | Aetna Choice POS II Network

Health Savings Account (HSA) Compatible Plan

- IRS requires a deductible and out-of-pocket maximum increase
- Cost applies to use CVS MinuteClinic for treatment of minor conditions but will be more cost-effective than other providers
- Teladoc:
 - \$56 fee for general medical visits
 - \$85 fee for dermatology visits
 - Behavioral Health:
 - \$215 initial psychiatry (MD) consultation
 - \$100 subsequent psychiatry (MD) visits
 - \$90 therapy (non-MD) visits
 - All Teladoc services covered in full after deductible has been met

	HDHP w/ HSA	
	In-Network	Out-of-Network
Deductible		
Individual	\$3,200	\$6,400
Family	\$6,400	\$12,800
Out-of-Pocket Maximum		
Individual	\$3,200	\$12,800
Family	\$6,400	\$25,600
Benefits		
Office Visits / Specialist Visits	100% after ded.	80% after ded.
Preventive Care	Covered in Full	60% after ded.
Inpatient Admission	100% after ded.	80% after ded.
Emergency Room	100% after deductible	
Urgent Care	100% after ded.	80% after ded.
Prescription Drug Benefits		
Retail (Up to 34-day supply) <i>Generic / Preferred Brand / Non-Preferred Brand / Specialty</i>	100% after ded.	80% after ded.
Mail Order (31-90-day supply) <i>Generic / Preferred Brand / Non-Preferred Brand</i>	100% after ded.	N/A
Rx Out-of-Pocket Maximum	Included in medical out-of-pocket max	

Health Savings Account (HSA) Plan

- An HSA is a **bank account** that is funded for health expenses
- The account is **tax exempt**. Money you contribute is tax free.
- Monies can be deposited through:
 - payroll deductions
 - deposits can be made directly to the bank
- You are eligible for an HSA if:
 - You are covered under a High Deductible Health Plan (HDHP)
 - You are **not** covered by any other health coverage that is not an HDHP
 - You are **not** enrolled/eligible in Medicare (under age 65)
 - You are **not** claimed as a dependent on someone else's tax return

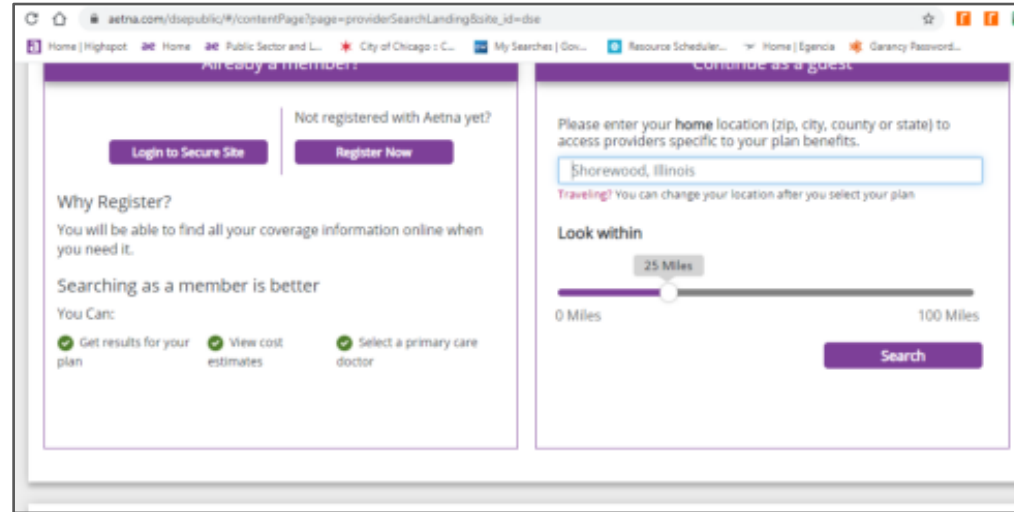
Tax-free Contributions	Employee Only	Family
IRS Maximum for 2024	\$4,150	\$8,300
Catch-up Contributions (Age 55 and Older)	\$1,000	

Prescription Drugs

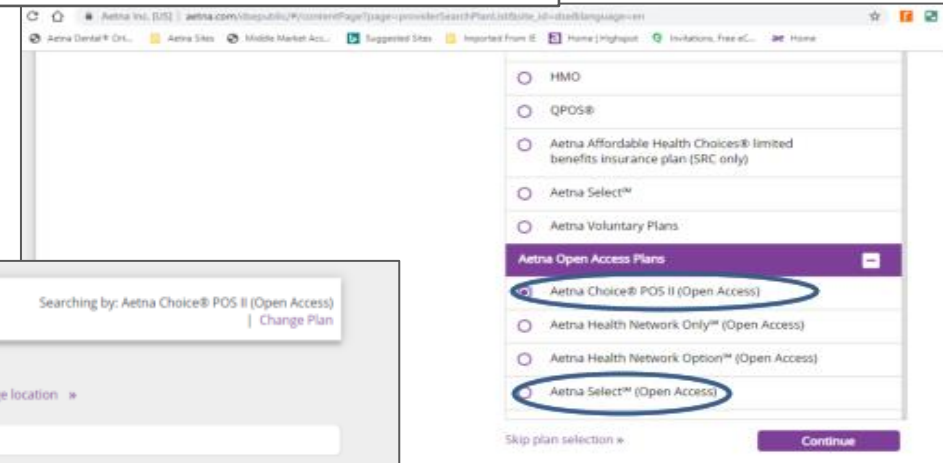
- All plans include Aetna Choose Generics program
 - If the member requests brand-name when a generic is available, the member pays the applicable copay plus the difference between the generic price and the brand-name price.
 - The member pays the applicable copay only if the physician requires brand-name (prescription must state “Dispense as Written” / “DAW”).
- As a reminder carriers change their formulary list quarterly or semi-annually which may impact a member’s copay – anyone impacted will receive a letter prior to formulary change

Finding a Medical Provider

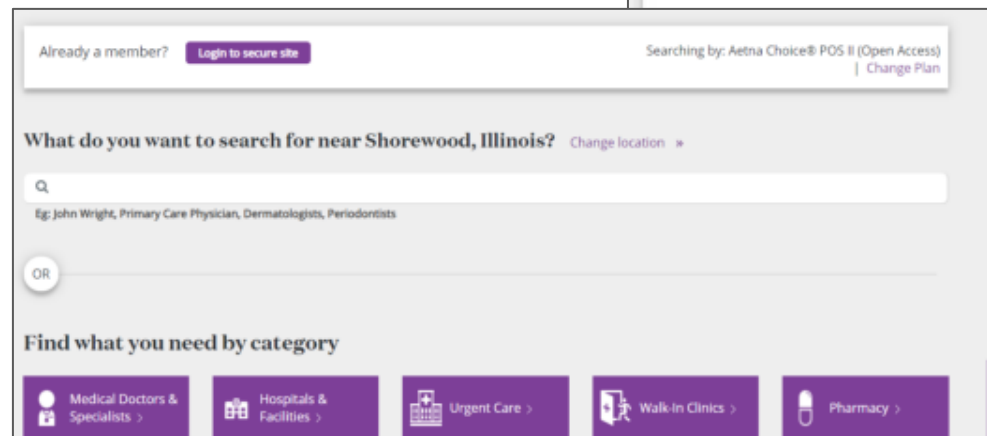
1. Visit www.docfind.com. Under “Continue as Guest,” indicate the geography to search in.
2. Select a plan. Under “Aetna Open Access Plans,” choose either **Aetna Choice POS II (Open Access) PPO** or **Aetna Select (Open Access) HMO**.
3. Search for providers and facilities, by specific name or browse by provider type.



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2



3

Aetna Member Website

www.aetna.com

- Finding Care
 - Find in-network providers, facilities, and procedures
 - See past activity
- Managing Claims
 - View and sort claims
 - Pay claims
 - See claims progress
- Seeing Coverage and Costs
 - Get coverage details
 - See out-of-pocket costs
 - Estimate the costs of doctors and procedures
 - Compare costs across providers
- Managing Prescriptions
 - Estimate drug costs
 - Find a pharmacy
 - Refill a prescription
 - Enroll in home delivery
- Helping You Stay Healthy
 - Take a health survey
 - Try health coaching
 - Start a wellness program
 - Get treatment options
 - Save on gyms, vision, and more

Aetna Health App

With the Aetna Health app, you can:



View your health plan summary and get detailed information about what's covered.



View claims details and pay claims for your whole family.



Search for providers, procedures and medications.



Get cost estimates before you get care.



Track spending and progress toward meeting your deductibles for you and your family.



Speak with a doctor by phone or video 24/7 — from anywhere with Teladoc®.



Access your ID card whenever you need it.



**Download the
Aetna Health
app today.**

Text **"AETNA"** to **90156**
for a link to download
the Aetna Health app.

Message and data rates may apply.*



Aetna Teladoc

- Teladoc virtual visits available to all Aetna medical participants
- Access licensed physicians 24/7/365 for non-emergency conditions such as:
 - Flu, allergies, pink eye, UTI
 - Acne, eczema, rashes
 - Stress/anxiety, depression, addiction
- Teladoc providers can write prescriptions when medically necessary
- Members must set up account to use
 - Visit www.member.Teladoc.com/aetna and click “Setup your account”
- Download the Teladoc app to talk to a doctor by phone or video



CVS MinuteClinic

HMO / PPO 750 / PPO 1500 members can access CVS MinuteClinic at no cost for the treatment of minor health conditions. Cost applies for HDHP 3200 members but will be more cost effective than alternative treatment options (covered in full after deductible has been met).



MinuteClinic is a walk-in clinic inside select CVS Pharmacy® and Target stores and is the largest provider of retail health care in the United States — with over 1,100 locations in 33 states and the District of Columbia.



Open every day, including evenings. MinuteClinic offers both walk-in and scheduled appointment options.



MinuteClinic health care providers treat a variety of illnesses, injuries and conditions. They can also write prescriptions, when medically appropriate.

MinuteClinic® services

- 12+ immunizations
- Blood pressure screening & management
- Cholesterol screening & management
- COPD assessment & treatment
- Diabetic support & services
- Preventative care & wellness
- Primary acute care
- Sleep assessments
- Smoking cessation
- Travel health
- Women's health

CVS CareMark

➤ Available for all medical plans



Aetna Behavioral Health AbleTo Support

- Aetna has partnered with AbleTo, a leading behavioral health care provider, to offer this convenient program to all Aetna medical members
- Structured, 8-week behavioral health therapy, coaching, and digital tools using well-accepted and evidence-based treatment protocols
- Treatment team consists of a:
 - Therapist – helps the member adjust to emotional challenges faced with certain medical conditions or life change events
 - Behavior coach – helps put in place and practice exercises the therapist gives for a healthy new life routine
- Members meet face-to-face with therapist and behavior coach using online video or they may choose to use telephonic visits only.
- Aetna uses claim information to identify members who would benefit from this program and provides outreach. Or members can opt-in by calling (844) 330-3648.
- It is always the members choice as to whether they would prefer AbleTo versus in-person/in-office therapy sessions



Consider AbleTo support if you have experienced one of these health conditions or life changes:

- Infertility
- Breast or prostate cancer recovery
- Heart issues
- Diabetes
- Digestive health issues
- Pain management
- Breathing problems
- Alcohol or substance use disorder
- Depression, anxiety or panic
- Postpartum depression
- Caregiving stress (child, elder or autism)
- Grief and loss
- Military transitions

- HMO / PPO 750 / PPO 1500 Plans:
 - » Member cost is limited to normal outpatient specialist copay. Each week is considered one visit with one copay (even though member has 2 appointments each week).
- HDHP Plan:
 - » Cost share applies until deductible is met

Wellness Program through Aetna

Aetna Health Connections
Aetna Discount Program
Earn a Wellness Incentive

Aetna Health ConnectionsSM

- A program to help members manage chronic conditions
- Support for more than 35 conditions, including diabetes, heart disease, asthma, low back pain, and more.
- Members can work one-on-one with a registered nurse health coach to understand their doctor's treatment plan, work on their doctor's advice, and reach health goals
 - Members choose when and how often to speak with their coach
- 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 (866) 269-4500

Aetna Discount Programs

Access discounts just for being an Aetna member!

- Savings on eyewear and exams
 - Discounts on designer frames, contact lenses, and more
 - Savings on LASIK laser eye surgery
 - Discounts on eye exams
- Savings on healthy lifestyle choices
 - Save on gym memberships, group fitness on demand, yoga/meditation programs, and more
 - At-home weight loss programs
 - Healthy food options like meal delivery
 - Wearable fitness devices
 - Try one-on-one health coaching
- Savings on natural products and services
 - At-home products such as blood pressure monitors, pedometers, activity trackers, and more
 - Oral health care products such as teeth whitening, electric toothbrushes, replacement brush heads, and more
 - Try services such as therapeutic massage, acupuncture, chiropractic and more at a discount

- Savings on hearing aids and exams
 - Discounts on a large selection of hearing aids
 - Discount on batteries and battery mail-order program
 - Routine cleanings with hearing care solutions

How to get started

Log in to your member website at **Aetna.com**, once you're an Aetna member. It's the place to take care of your benefits. Your place to save, too. You can:

Find a vision, hearing or natural therapy professional

Sign up for a weight-loss program

Buy health products

Find a gym, and more

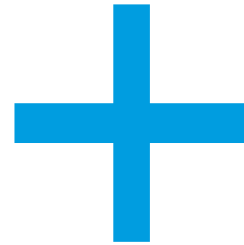
Earn a Wellness Incentive

How to earn rewards for completing the health assessment and a biometric screening

- Members will need to complete 2 actions **between January 1, 2024 and December 31, 2024** to earn an incentive:

1

Complete health
assessment



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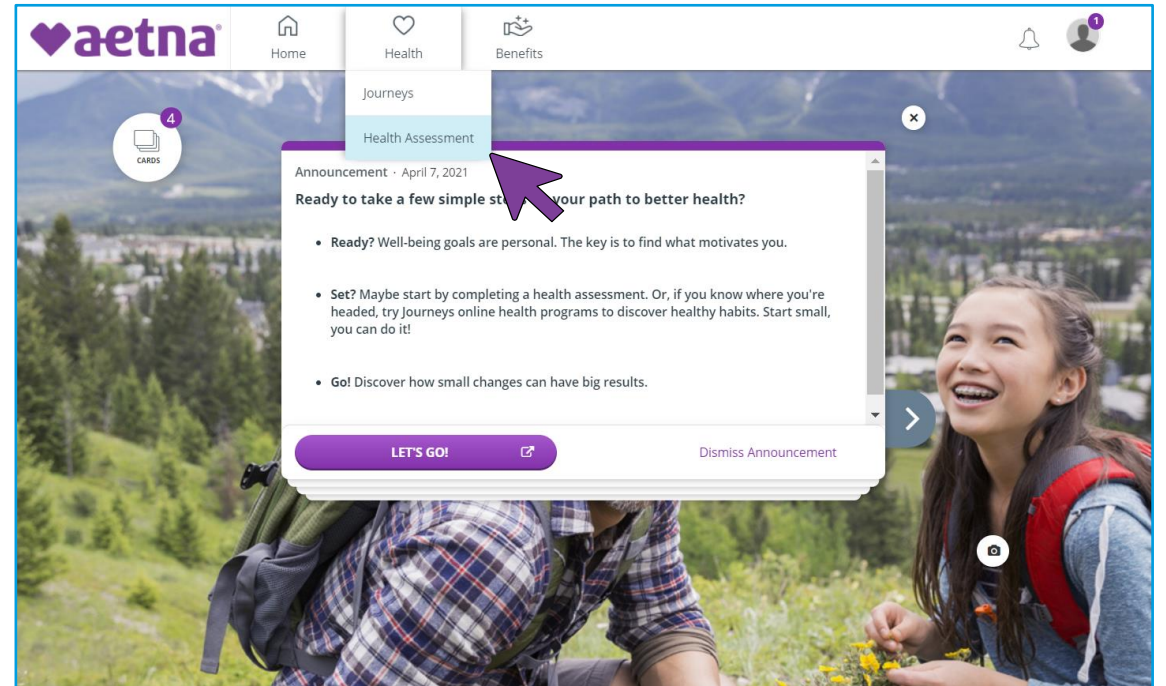
Complete
biometric
screening through
Quest Diagnostics

Earn a Wellness Incentive

How to earn rewards for completing the health assessment and a biometric screening

Complete a Health Assessment

- Login to the Aetna Member Website and launch the health assessment from the Health Dashboard
- The Health Assessment has 3 sections to assess health: Everyday You, Energy and You, and Your Body and You
- Immediately after completing the Health Assessment, receive a health report
- Get insights to get started down a path of better health



Earn a Wellness Incentive

How to earn rewards for completing the health assessment and a biometric screening

Complete a Diagnostic Screening

1. Visit My.QuestForHealth.com and establish an account (or login if you have already established an account)
2. After logging in, you will be taken to the dashboard
3. To schedule a screening at a Quest Diagnostics Patient Service Center, select “Schedule a Screening” in the Wellness Screening section
4. Select the Quest Diagnostics location where you would like to complete your screening
5. After completion of the screening, Quest Diagnostics will report the completion to Aetna and information will appear on the member’s incentive tab of the Health and Wellness website

The screenshot shows the Quest Diagnostics website interface. At the top left is the Quest Diagnostics logo. At the top right, it says "Hello, Sample Participant" with links for "Schedule an Appointment", "My Account", "Contact", and "Log Off". The main content area is titled "Wellness Screening" and includes the instruction: "To get started, select an appointment method below." There are four options, each with a green button: "Patient Service Center" (Schedule a Screening), "At an Event" (Make an Appointment), "Physician Results Form" (Order Form), and "At-Home Test" (Order Materials). Below this is a section titled "Transform your health" with a video player showing a construction worker in a hard hat. The text describes how biometric screening can provide insights into health and risks, and includes a "Tell Us Your Story" button.

Earn a Wellness Incentive

How to earn rewards for completing the health assessment and a biometric screening

- Members and their spouse/domestic partner can earn a \$50 gift card (\$100 total with spouse/domestic partner) after completion of both steps
- Members choose how they want to earn their reward
 - Shop directly online at nearly 200 web retailers
 - Choose a store and print it on-demand or have the gift card mailed to their home
 - Select a retail shopping card that is powered by Discover

Dental Plans through Aetna

Plan Designs

Finding a Dental Provider

Aetna Value-Added Services

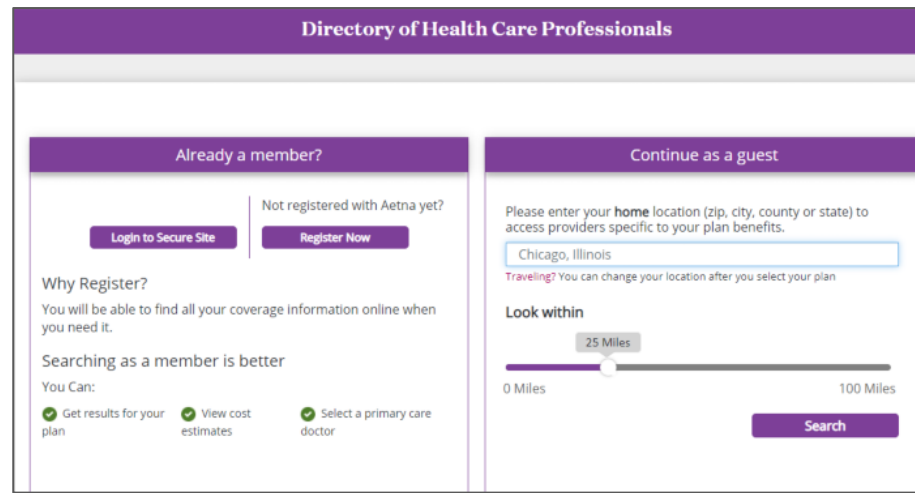
Dental DHMO and DPPO Plans

- ***Aetna Dental ID cards provided electronically via the Aetna member website and/or the Aetna Health app only. You will not receive dental ID cards in the mail.***
- **DHMO:**
 - No out-of-network coverage.
 - Primary Care Dentist (PCD) designation required
- DPPO out-of-network plan payments are based on the 90th percentile of what is usual and customary

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

Finding a Dental Provider

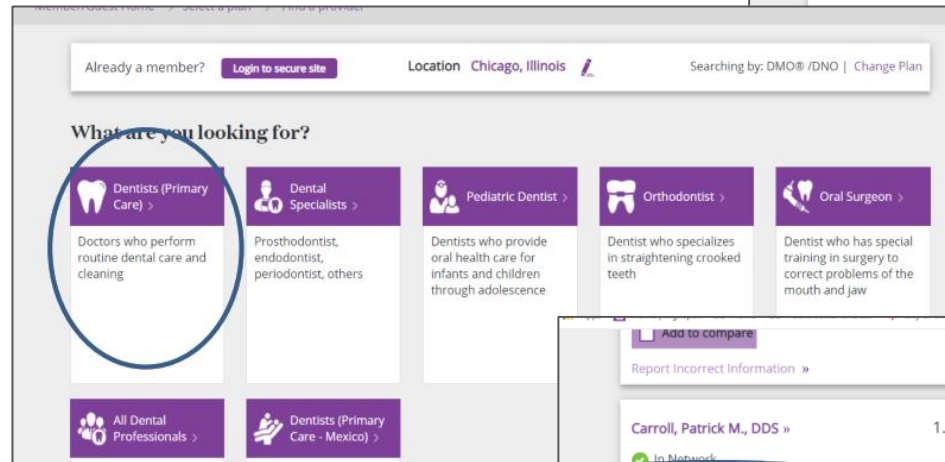
1. Visit www.docfind.com. Under “Continue as Guest,” indicate the geography to search in.
2. Select a plan. For DPPO members, choose **Passive PPO w/ PPOII and ExtendSM Networks**. For DHMO members, under “DMO / DNO / Managed Dental Plans,” choose **DMO/DNO**.
3. DMO members must select a PCD. Select “Dentists (Primary Care)” and search for dentists by name or category.
4. The DMO Primary Care ID should be used to indicate the DMO Primary Care Dentist you wish to select.



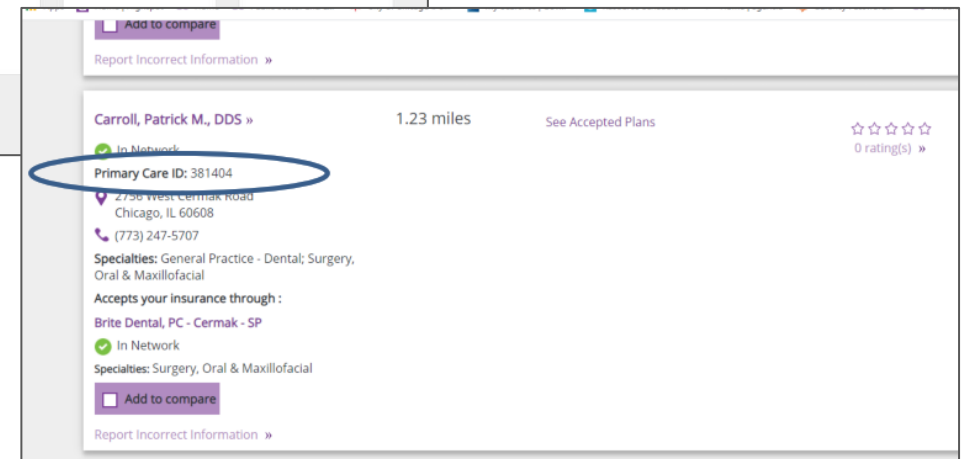
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Aetna Dental Enhanced Benefit Programs

- Aetna outreach program identifies members who should be concerned with dental health and its impact to their overall medical condition and uses multiple outreach methods to motivate at-risk members to seek care
- Available to Aetna dental members with certain health conditions such as:
 - Diabetes
 - Coronary artery disease / cerebrovascular disease
 - Pregnancy
- Enhanced Benefit Programs fully cover additional services (with no deductible) such as:
 - One additional dental exam and cleaning
 - Scaling and root planing
 - Full mouth debridement, which removes hard deposits on the teeth
 - Periodontal maintenance
- **Always check with your dental provider to find out if such discounts apply*

Vision Plan through VSP

Plan Design



Vision Plan | VSP Signature B Network

- Only pay one \$20 copay for exam or materials, whichever service is provided first.
- Contacts and glasses are not covered in the same calendar year.

	Frequency	Vision Plan	
		In-Network	Out-of-Network
Network Name	VSP Signature B Network		
Eye Exam	Every 12 months	\$20 Copay*	Up to \$50 reimbursement
Lenses Single Vision Bifocal Trifocal Lenticular	Every 12 months	\$20 Copay*	Reimbursement varies
Frames	Every 24 months	\$120 allowance + 20% off balance	Up to \$70 reimbursement
Elective Contacts	Every 12 months	\$120 allowance	Up to \$105 reimbursement

Visit www.vsp.com for additional perks available to VSP members.

Life Insurance through the Hartford

Basic Life/AD&D

Voluntary Life/AD&D

Employee Assistance Program (EAP)

Basic Life/AD&D

- 100% employer-paid benefit
- Basic Life benefit - \$30,000
 - AD&D coverage is equal to 100% of the basic life benefit
- The benefit reduces by 35% at age 65 and by 50% at age 70
- Be sure your beneficiary information is up-to-date

Voluntary Life/AD&D

- AD&D coverage equal to 100% of voluntary life benefit elected
- Employees: increments of \$10,000 up to maximum of \$300,000
 - **Guarantee Issue of \$150,000**
- Spouse: increments of \$5,000 up to maximum of \$150,000 (not to exceed 50% of employee's elected and approved amount)
 - Guarantee Issue of \$50,000
 - EOI required for newly eligible spouses electing more than GI
 - EOI required if increasing election at OE or if late entrant
- Child(ren) ages 15 days to 26 years: increments of \$5,000 up to maximum of \$15,000
 - Guaranteed Issue coverage – no EOI required

Vol Life/AD&D Rate Chart (Monthly Rates)		
Age Band	Employee Rate per \$10,000	Spouse Rate per \$5,000
<24	\$0.81	\$0.41
25-29	\$0.91	\$0.46
30-34	\$1.11	\$0.56
35-39	\$1.21	\$0.61
40-44	\$1.31	\$0.66
45-49	\$2.01	\$1.01
50-54	\$3.21	\$1.61
55-59	\$5.41	\$2.71
60-64	\$7.31	\$3.66
65-69	\$13.01	\$6.51
70-74	\$26.11	\$13.06
75+	\$39.91	\$19.96
Child(ren) per \$5,000	\$1.00	

Employee Assistance Program (EAP)

- EAP Services will be offered through The Hartford who partners with ComPsych
- Emotional or work-life counseling
 - Job pressures, stress/anxiety/depression, substance abuse, relationship/marital conflicts, etc
- Financial information and resources
 - Managing a budget, retirement, getting out of debt, tax questions, etc
- Legal support and resources
 - Debt/bankruptcy, buying a home, power of attorney, etc
- Health and Benefit Services
 - One-on-one review of health concerns, answers regarding diagnoses and treatment options, guidance on claims and billing issues, and much more
- Offered to **all** employees and their spouses and dependents
- *To use, employees must identify themselves as a LIMRiCC employee*
- Includes up to 3 face-to-face counseling sessions per occurrence per year
- Work-life services also available by phone

Employee Assistance Program	
Carrier	ComPsych Guidance Resources
Website	www.guidanceresources.com
Phone Number	800-964-3577
Web ID	HLF902
Company Name	ABILI

Enrollment

- Visit the LIMRiCC benefits portal <https://limriccbenefits.org> for additional detail on benefit plans
- **See your local HR representative with questions on how to enroll.**

Thank you!

Your future is limitless.SM

MarshMMA.com



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Agency**

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