

## Group and Voluntary Plan Changes

Review your Enrollment Guide and the Engage benefits enrollment site for more information on the 2024 group and voluntary plans available to you.

### \*\*DENTAL AND VISION PLANS\*\*

<b>Aetna Dental and Vision</b>	No Plan Design Changes to Dental or Vision
<b>MetLife Dental and Vision</b>	No Plan Design Changes to Dental or Vision

### \*\*MetLife Advantages<sup>SM</sup> \*\*

If you are enrolled in MetLife Voluntary Life, Critical Illness, Accident or Hospital Indemnity you have access to the following Services or Discounts added at no additional cost to you or your employees.

- Will Preparation Services:** As an added benefit your employees will have access to MetLife’s online will preparation services provided by SmartLegalForms to create a binding will, living will or assign a power of attorney.
- MetLife VisionAccess:** As an added benefit your employees will have access to the MetLife VisionAccess discount program. The program provides a discount on eye exams, glasses and frames, and laser vision correction when visiting a participating private practice.

### \*\*LIFE AND DISABILITY PLANS\*\*

#### MetLife Life and AD&D Insurance Coverage: Employee Paid

- Employee or Spousal Paid Life Insurance - IMPORTANT:** If an employee wishes to add or increase **current** coverage more than \$10,000 for Employee coverage and \$5,000 for Spousal coverage then they must complete a “Statement of Health”. The Maximum amounts without a Statement of Health are: **Employee** - \$300,000 or 5 times salary whichever is less, **Spouse** - \$50,000
- Basic Life now includes a portability option

### LEGAL SHIELD / ID SHIELD / EAP / HEALTH ADVOCATE / FSA & COMMUTER / HSA

- Legal Shield:** no price or plan change
- ID Shield:** no price or plan change

#### Employee Assistance Program

- No price or plan changes
- Administered by Health Advocate
- Available to full time employees enrolled in Engage medical, dental, or vision plan

### Health Advocate Enrollment Assistance

- Online calendar available for scheduling appointments during Open Enrollment
- Phone: 1-866-799-2728
- Email: [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)
- Web: [HealthAdvocate.com/engagepeo](http://HealthAdvocate.com/engagepeo)

### FSA and Commuter Benefits

- Administered by PayFlex
- 2024 annual limits have not been released as of printing, check with your Account Manager
- **Employees enrolled in 2023 MUST re-enroll online for 2024**
- Annual Minimum to participate in FSA – Medical is \$100
- Grace Period – Employees have from 1/1 through 3/15 of a new plan year to incur claims and use their previous plan year dollars to help pay for those claims.
- Run Out - When members terminate from an FSA account, they have 90 days to submit claims incurred prior to or on their termination date. Any funds remaining in their account are forfeited after that date. All claim submissions are manual after termination and the debit card will be deactivated.

### Health Savings Accounts

- Administered by PayFlex
- 2024 annual limits: employee only \$4,150 / Family \$8,300
- 2024 catch-up contributions (age 55 or older): \$1000
- **Employees enrolled in 2023 MUST re-enroll online for 2024**

### \*\*TELADOC\*\*

### General Medical

- Member cost-share will be determined by member’s underlying medical benefit plan:
  - Open Access plans will follow the PCP office visit cost-share
  - Referral-based plans will follow the Specialist office visit cost-share
  - High deductible health plans will pay the full (\$56) until member meets their respective deductible, then cost-sharing applies.

Type of Consult Fee	Current fee	Effective 1/1/24 through 12/31/28
Dermatology	\$75 or less*	\$85
BH Initial Psych	\$190 or less *	\$215
BH Follow-up Psych	\$95 or less*	\$100
BH Therapist	\$85 or less*	\$90

### \*\*MEDICARE TRANSITION SERVICES\*\*

- Get the Medicare guidance employees and their families need, all in one place whether they plan to keep working or not
- Easy to understand videos and guides about Medicare
- Personal guidance from a licensed agent to help at every step of the way including reviewing plans and selections
- Call 1-833-343-1132 or visit online at [MedicareTransitionServices.com/engage-peo](http://MedicareTransitionServices.com/engage-peo)

*Not all plan changes are reflected in this document, updated Summaries are always available Online.*

**Be sure to review your Enrollment Guide and the Engage benefits enrollment site for more information on the 2024 medical plans available to you.**

**\*\*AETNA MEDICAL PLAN CHANGES\*\***

**NATIONAL – MANAGED CHOICE, PPO & INDEMNITY**

**General for all plans:**

Program Changes:

- Discontinue Attain Program
- Simple Steps change to Redbrick

Benefit Changes

- Ambulance change Cost Share to match Emergency Room Cost Share Due to Mental Health Parity
 

OAMC 1000/80	Ambulance Copay is \$350
OAMC 2000/80	Ambulance Copay is \$350
OAMC 500/80	Ambulance Copay is \$350
OAMC 750/90	Ambulance Copay is \$350
OAMC 3000/70	Ambulance Copay is \$350
OAMC 5000/70	Ambulance Copay is \$350
OAMC 4000/80	Ambulance Copay is \$350
OAMC 1500/90	Ambulance Copay is \$350
PPO 1000/80	Ambulance Copay is \$350
<b>PPO HDHP 3500/90</b>	<b>Ambulance Copay is \$350</b>
PPO Value 6350/100	Ambulance Copay is \$350
- Add CVS Health Virtual Care & Virtual Primary Care at Zero Cost Share for NON-HDHP Plans only
- Add CVS Health Virtual Care & Virtual Primary Care at Zero Cost Share after deductible for HDHP Plans

**NATIONAL EPO**

**New Plan:** EPO 8,700/100%

**General for all plans:**

Program Changes:

- Discontinue Attain Program
- Simple Steps change to Redbrick

Benefit Changes

- Ambulance change Cost Share to match Emergency Room Cost Share Due to Mental Health Parity
 

EPO \$30/70	Ambulance Copay is \$350
EPO 1500/80	Ambulance Copay is \$350
EPO 2000/70	Ambulance Copay is \$350
EPO 3000/100	Ambulance Copay is \$350
EPO 4000/70	Ambulance Copay is \$350
EPO 5000/100%	Ambulance Copay is \$350
<b>EPO 6350/80%</b>	<b>Ambulance Copay is \$350</b>
EPO 4500/50	Ambulance Copay is \$500
- Add CVS Health Virtual Care & Virtual Primary Care at Zero Cost Share for NON-HDHP Plans only
- Add CVS Health Virtual Care & Virtual Primary Care at Zero Cost Share after deductible for HDHP Plans

**NORTHEAST**

**General for all plans:**

Program Changes:

- Discontinue Attain Program
- Simple Steps change to Redbrick

Benefit Changes

- Ambulance change Cost Share to match Emergency Room Cost Share Due to Mental Health Parity

NY EPO 1000/80	Ambulance Copay is \$400
NY EPO 2000/80	Ambulance Copay is \$400
NY EPO 4000/80	Ambulance Copay is \$400
NY EPO 6350/100	Ambulance Copay is \$500
NY EPO 4500/50	Ambulance Copay is \$500
NY EPO 6850/80	Ambulance Copay is \$500
NY OAMC 750/90	Ambulance Copay is \$350
NY OAMC 1000/80	Ambulance Copay is \$350
NY OAMC 2000/80 30/60	Ambulance Copay is \$350

- Add CVS Health Virtual Care & Virtual Primary Care at Zero Cost Share for NON-HDHP Plans only
- Add CVS Health Virtual Care & Virtual Primary Care at Zero Cost Share after deductible for HDHP Plans
- Walk in clinics change to \$0 for Non HDHP plans and \$0 after deductible for HDHP plans (NY)

**itsoli does not offer any of the above plans**

**CALIFORNIA**

Program Changes:

- Discontinue Attain Program
- Simple Steps change to Redbrick

Benefit Changes:

- Add CVS Health Virtual Care & Virtual Primary Care at Zero Cost Share for NON-HDHP Plans only
- Add CVS Health Virtual Care & Virtual Primary Care at Zero Cost Share after deductible for HDHP Plans

**MISSOURI**

**General for all plans:**

Program Changes:

- Discontinue Attain Program
- Simple Steps change to Redbrick

Benefit Changes

- Ambulance change Cost Share to match Emergency Room Cost Share Due to Mental Health Parity

PPO 1000/80	Ambulance Copay is \$350
PPO HDHP 3500/90	Ambulance Copay is \$350
PPO Value	Ambulance Copay is \$350
MO PPO 500/80	Ambulance Copay is \$350

- Add CVS Health Virtual Care & Virtual Primary Care at Zero Cost Share for NON-HDHP Plans only
- Add CVS Health Virtual Care & Virtual Primary Care at Zero Cost Share after deductible for HDHP Plans

**FLORIDA & GEORGIA**Program Changes:

- Discontinue Attain Program
- Simple Steps change to Redbrick

Benefit Changes:

- Add CVS Health Virtual Care & Virtual Primary Care at Zero Cost Share for NON-HDHP Plans only
- Add CVS Health Virtual Care & Virtual Primary Care at Zero Cost Share after deductible for HDHP Plans

**ARIZONA**Program Changes:

- Discontinue Attain Program
- Simple Steps change to Redbrick

Benefit Changes:

- Add CVS Health Virtual Care & Virtual Primary Care at Zero Cost Share for NON-HDHP Plans only
- Add CVS Health Virtual Care & Virtual Primary Care at Zero Cost Share after deductible for HDHP Plans

**TEXAS**

JV THA OAMC 6500/100 - \$0 access to Minute Clinic services is no longer available

Program Changes:

- Discontinue Attain Program
- Simple Steps change to Redbrick

Benefit Changes:

- Add CVS Health Virtual Care & Virtual Primary Care at Zero Cost Share for NON-HDHP Plans only
- Add CVS Health Virtual Care & Virtual Primary Care at Zero Cost Share after deductible for HDHP Plans

**\*\*KAISER PLAN CHANGES\*\***

IRS mandated increase from \$3,000 to \$3,200 deductible for the HDHP plans in CA and GA