



October 2017

Your Benefits in 2018: No Rate Increases! HSA Contributions! Plan Enhancements!

The Navigators is a family of like-minded members who make wise choices in lifestyle and healthcare decisions. We share each other's burdens and design our healthcare plan to support our beliefs. Please join us in thanking God for the blessings listed below:

How Do We Compare? On average, U.S. businesses and like-minded organizations have faced a 4.7% annual increase in healthcare costs over the past 10 years.¹ Over the same time period, The Navigators has averaged a 1.6% annual increase in medical premiums. Because of the good stewardship of your healthcare utilization, the Navigators has been able to enhance the benefits of the Health Plan and control premium costs at the same time.

2018 HSA and FSA Contributions: Each member who participates in Open Enrollment (OE) by making an election to participate in the HSA or the FSA will receive a contribution from The Navigators Healthcare Plan.

Note: You are required to make these elections with OE to receive the full contribution.

2018 Health Plan Election	HSA Gift Contribution	FSA Gift Contribution
Employee Only	\$500	\$500
Employee +1	\$1,000	\$500
Employee +2 or more	\$1,500	\$500



Plan Enhancements for 2018: Beginning January 1, 2018 we have drastically lowered your Out-of-Pocket Maximum compared to the 2017 amounts. The Navigators Health Plan provides significantly more financial protection from medical expenses than the national average health plan.

2018 Health Plan Election	Deductible	Co-Insurance Maximum	Total Out-of-Pocket Maximum
Employee Only	\$1,500	\$500	\$2,000
Change from 2017	no change	↓ from \$2,000	↓ from \$3,500
National Average ¹	\$2,433	N/A	\$4,271
Employee + Dependent(s)	\$3,000	\$1,000	\$4,000
Change from 2017	no change	↓ from \$3,600	↓ from \$6,600
National Average ¹	\$4,647	N/A	\$8,157



¹ Kaiser Family Foundation, 2017 Employer Health Benefits Survey, <http://www.kff.org/health-costs/report/2017-employer-health-benefits-survey/>



Open Enrollment is Coming!

Open Enrollment will be available in Workday from **November 7 – 21, 2017**. Unless you have life event changes, this is your only opportunity to make changes to your benefit options until November 2018.

Have You Visited Our New Website?

The Navigators Benefits Team is pleased to announce our new website at www.navbenefits.org. Our goal is to provide you with a single place to access information about your employee benefits and develop your own financial wellness strategy. By doing so, we hope to better support you in your mission to "To Know Christ and to Make Him Known®."



MEDICAL

Aetna International Group Medical Insurance



DENTAL

MetLife Group Dental Insurance



VISION

AetnaVision Group Eyecare Insurance



HSA

Optum Health Savings Account (HSA)



LIFE

Click for more info on Life, Disability, and Long-Term Care Insurance



RETIREMENT

Fidelity 401a & 403b Retirement Accounts

Aetna Website Updates

Aetna recently updated its domestic and international websites to put more information and tools in your reach.

In the U.S., go to www.aetna.com to:

- Find care
- Manage claims and prescriptions
- See coverage and costs

Overseas, go to www.aetnainternational.com to:

- Make or check a claim
- Find healthcare providers
- See plan details or documents

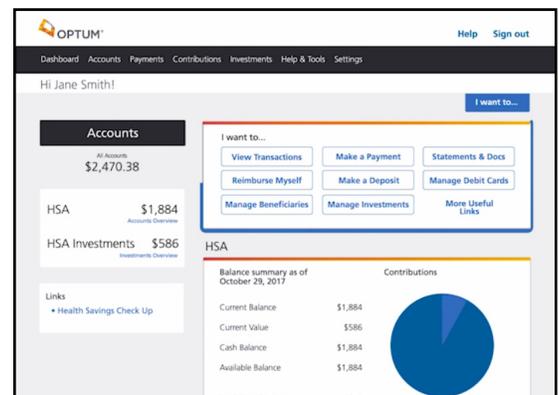
Wherever you go, you can call the Aetna International Customer Service Center toll-free at (855) 829-9558 if you need assistance.

Save 15% or More on Your Healthcare Expenses

You can save 15% or more on your healthcare expenses by contributing pre-tax money to your Health Savings Account (HSA) or Flexible Spending Account (FSA). You can then use your account to pay for your out-of-pocket health expenses, including dental and vision. Optum Bank provides debit cards and online banking to help you manage your account.

Optum created a [short video](#) to show you how to manage your online account. You can find additional tools and information at www.optumbank.com.

Open Enrollment participation is required to receive the full HSA or FSA gift contribution for 2018.



Contact Your Benefits Team

If you have specific questions about your health insurance benefits or coverage, you can call Aetna directly at 1-855-829-9558 toll-free or go online to www.aetna.com. To reach The Navigators Benefits Team, contact Kelly Fugate, HR Benefits Administrator, at 719-594-2364 or email benefits@navigator.org.

