



# Benefits Overview with 2020 Rates

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<b>MEDICAL</b> High Deductible Health Plan (HDHP) Aetna International, Group #706366	<b>2020 Monthly Rates</b>						<b>Annual Plan Coverage</b>		
(855) 829-9558 <a href="mailto:aiservice@aetna.com">aiservice@aetna.com</a> <a href="http://www.aetna.com">www.aetna.com</a> <a href="http://www.aetnainternational.com">www.aetnainternational.com</a> Coverage begins the 1 <sup>st</sup> of the month following your date of hire or the 1 <sup>st</sup> of the year after Open Enrollment. Register for an account online with your SSN. ID cards will arrive 3 weeks after your benefits begin; temporary cards can be printed online.		HQ, Admin, & Glen Eyrie	US Field Staff & Nav Rep	OVER-SEAS Field Staff	EDGE Corps & ELP < 24 months	Staff-in-Training < 48 months	<b>Deductible + Coinsurance = Out-of-Pocket Max</b> You pay 100% up to    You pay 20% up to    You pay \$0 after		
	<b>Single</b>	\$93	\$464	\$279	\$317	\$405	\$1,500	\$1,500	\$3,000
	<b>Empl.+1</b>	\$228	\$915	\$549	\$654	\$811	\$3,000	\$3,000	\$6,000
	<b>Empl.+2</b>	\$314	\$1,202	\$721	\$870	\$1,069	\$3,000	\$3,000	\$6,000
	<b>Empl.+3</b>	\$426	\$1,576	\$946	\$1,148	\$1,405	\$3,000	\$3,000	\$6,000
<b>PHARMACY</b> <i>(included with medical)</i>	<b>Drug Tier</b>			<b>U.S. Coverage Level*</b>					
Before meeting the deductible, you are responsible for 100% of the Rx cost. After meeting the deductible, this chart lists Rx coverage levels. *If you live overseas and purchase your prescription(s) outside the U.S. after your deductible, each tier is 10%.	Generic			<b>\$10 co-pay</b> (per 1 month supply)					
	Generic Preventive			<b>Free</b> (eligible maintenance drugs determined by Aetna)					
	Preferred Brand Name			<b>30%</b> (maximum of \$45 per 1 month supply)					
	Non-Preferred Brand			<b>50%</b> (maximum of \$75 per 1 month supply)					
	Specialty			<b>20%</b> (maximum of \$100 per 1 month supply)					
<b>TELADOC</b> <i>(included with medical)</i>	<b>Rates</b>					<b>Coverage</b>			
(855) 835-2362 <a href="http://www.teladoc.com/aetna">www.teladoc.com/aetna</a> Set up your account online and provide your medical history before requesting a consult.	\$40 per consultation: speak with a U.S. board-certified doctor through a phone, web, or mobile app.					The physician can remotely diagnose and prescribe medication, as needed. For treatment in the U.S. only for non-life-threatening conditions.			
<b>HEALTH SAVINGS ACCOUNT (HSA)</b> Fidelity Investments	<b>2020 Contribution Limits</b>					<b>Fees &amp; Investments</b>			
(800) 343-0860 <a href="http://www.netbenefits.com">www.netbenefits.com</a> For new accounts: register online with your SSN Accounts are on the same Fidelity platform as the Retirement Savings Accounts; only one login is needed.	<b>Single</b>	\$3,550				Fidelity charges a \$27 annual fee bill quarterly. Fees are waived for account balances over \$5,000. No minimum balance requirement to invest; earnings are tax-free on qualified distributions/transactions.			
	<b>Empl.+1</b>	\$7,100							
	<b>Empl.+2 or more</b>	\$7,100							
	<b>Age 55+ CatchUp</b>	Additional \$1,000							
<b>FLEXIBLE SPENDING ACCOUNT (FSA)</b> Fidelity Investments	<b>2020 Contribution Limits</b>					<b>Fees &amp; Investments</b>			
(800) 343-0860 <a href="http://www.netbenefits.com">www.netbenefits.com</a> For new accounts: register online with your SSN Accounts are on the same Fidelity platform as the Retirement Savings Accounts; only one login is needed.	<b>Single</b>	\$2,700 (2020 IRS limit TBD)				Fidelity charges a \$3.75 monthly fee. Fees are waived for account balances over \$2,500. FSAs are not eligible for investment opportunities.			
	<b>Rollover to next year</b>	Maximum of \$500							

DENTAL MetLife Dental, Group #112753		Monthly Rates		Coverage
(800) 942-0854 <a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a> Register online with your SSN. <i>MetLife does not provide ID cards. Provide Group # and SSN to the dentist.</i>	Single	\$31	Your coverage begins on the 1 <sup>st</sup> of the month following your hire date or on the 1 <sup>st</sup> of the new year after Open Enrollment.  The dental plan covers up to \$1,250 per person each year for in-network providers.	
	Empl.+1	\$67		
	Empl.+2	\$120		
VISION Aetna Vision Preferred, Group #706366		Monthly Rates		Coverage
(877) 973-3238 <a href="https://www.aetnavision.com">https://www.aetnavision.com</a> Register online with your SSN. ID cards will arrive in the mail 3 weeks after your benefits begin.	Single	\$7	Your coverage begins on the 1 <sup>st</sup> of the month following your hire date or on the 1 <sup>st</sup> of the new year after Open Enrollment.	
	Empl.+1	\$13		
	Empl.+2	\$18		
LIFE INSURANCE The Standard, Group #143754		Basic		Supplemental
(800) 628-8600 <a href="http://www.standard.com">www.standard.com</a> Guaranteed coverage for enrollments within 31 days of hire/eligibility	Employer-paid basic life insurance is available for employee, spouse, and dependents. Rates for employee and spouse coverage vary by age. Dependent coverage is \$10,000.		Additional coverage is available for purchase through an application and underwriting process.	
DISABILITY The Standard, Group #143754		Short Term		Long Term
(800) 628-8600 <a href="http://www.standard.com">www.standard.com</a>	Employer-paid short-term disability pays 60% of wages if you are unable to work for a period of <90 days and it is dependent upon an approval process.		Employer-paid long-term disability begins after 90 days and after employment is terminated. Long-term disability pays for 66.6% of your wages.	
LONG TERM CARE Unum, Group #907343 011				
(800) 227-4165 <a href="https://w3.unum.com/enroll/navigators">https://w3.unum.com/enroll/navigators</a>	Employer-paid long-term care (LTC) covers up to \$1,000 a month for 3 years. Additional coverage is available through a buy-up program. Coverage is dependent on an application process. Visit Unum's website for details.			
EMPLOYEE ASSISTANCE PROGRAM (EAP) Aetna				
1-888-238-6232 <a href="http://www.resourcesforliving.com">www.resourcesforliving.com</a> Username: Navigators Password: ARFL Available to all Navigator employees, associates, and their families	Access 24/7 confidential support for you and your family where you need it. Up to 5 free mental health counseling sessions per year per issue per family member. One free Financial and one free Legal consultation with discounted services are available per member per year. Find help and resources for living a physically and mentally healthy life virtually, by phone, or by meeting with a licensed counselor.			
RETIREMENT PLANS Fidelity Investments		Basic Retirement Plan #57499		Supplemental Plan #90142
(800) 343-0860 <a href="http://www.netbenefits.com">www.netbenefits.com</a> Register online with your SSN Login credentials are the same as your HSA/FSA accounts	Navigator contributions of 5.5% of your salary after you have reached one year/1,000 hours of service. 1,000 hours of service will be credited to Field Staff.		Upon hire, you may elect to defer pre-tax, after-tax, or Roth into an additional retirement account.	