

<b>MEDICAL</b> High Deductible Health Plan (HDHP) Aetna International, Group #706366	2021 Monthly Rates						Annual Plan Coverage		
(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	Deductible	Co-Insurance	Out-of-Pocket-Max	
							You Pay- 100% cost up to:	You Pay- 20%; up to additional:	You Pay- \$0.00 after a total of:
	Single	\$93	\$464	\$279	\$317	\$405	\$1,500	\$1,500	\$3,000
	Empl.+1	\$228	\$915	\$549	\$654	\$811	\$3,000	\$3,000	\$6,000
	Empl.+2	\$314	\$1,202	\$721	\$870	\$1,069	\$3,000	\$3,000	\$6,000
Empl.+3	\$426	\$1,576	\$946	\$1,148	\$1,405	\$3,000	\$3,000	\$6,000	
PHARMACY (included with medical)	Drug Tier			U.S. Coverage Level*					
Before meeting the deductible, you are responsible for 100% of the Rx cost. After meeting the deductible, insurance coverage levels vary according to prescription type. *For Rx purchases outside the U.S. each tier is 10% after the deductible.	Generic			\$10 co-pay (per 1 month supply)					
	Generic Preventive			Free (eligible maintenance drugs determined by Aetna)					
	Preferred Brand Name			30% (maximum of \$45 per 1 month supply)					
	Non-Preferred Brand			50% (maximum of \$75 per 1 month supply)					
	Specialty			20% (maximum of \$100 per 1 month supply)					
TELADOC (included with medical)	Rates (before deductible)				Coverage				
(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. Mobile app available.	General Medicine		\$47		Speak to a US Board Certificated medical doctor, psychiatrist, or dermatologist by phone or video call 24/7. Physicians can remotely diagnosis, treat, and prescribe medications within in the US for non-life-threatening conditions.				
	Behavioral Health		\$190-\$85						
	Dermatology		\$75						
HEALTH SAVINGS ACCOUNT (HSA) Fidelity Investments	2020 Contribution Limits				Fees & Investments				
(800) 343-0860 <a href="http://www.netbenefits.com">www.netbenefits.com</a> Register online with your SSN Accounts are on the same Fidelity platform as the Retirement Savings Accounts; <b>only one login is needed.</b> #	Single	\$3,600			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.				
	Empl.+1	\$7,200							
	Empl.+2 or more	\$7,200							
	Age 55+	"Catch-up" Additional \$1,000							
FLEXIBLE SPENDING ACCOUNT (FSA) Fidelity Investments	2020 Contribution Limits				Fees & Investments				
(800) 343-0860 <a href="http://www.netbenefits.com">www.netbenefits.com</a> Only one login is needed for all Netbenefits Accounts.	Single	\$2,750 (2021 IRS limit TBD)			FSAs are not eligible for investment opportunities.				
	Rollover Limit	For any unused balance from the prior year, you may carry over a maximum of \$500.							

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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.</i> Provide Group # and SSN to the dentist.	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.	
	Empl.+1	\$67		
	Empl.+2 or more	\$120	The dental plan covers up to \$1,250 per person each year for in-network providers.	
VISION Aetna Vision Preferred, Group #706366		Monthly Rates		Coverage
(877) 973-3238 <a href="http://www.aetnavision.com">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 or more	\$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 an employee, their 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.	
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 Retirement 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	<i>Effective 2021, this retirement plan account is frozen.</i>		All employees may elect to defer a percentage of your taxable wages for retirement.	
	This means no contributions or rollovers can go INTO the account. Withdrawals are available and dependent upon eligibility. Withdrawal rules and investment changes on this plan remain unchanged.		The Navigators will contribute 5.5% of your salary on your behalf after you have reached one year & 1,000 hours of service.	
All investment options and transactions must go through Fidelity				