

## TAKE ACTION ON YOUR 2021 BENEFITS OPEN ENROLLMENT November 3<sup>rd</sup>- November 15<sup>th</sup>

All benefit-eligible staff are required to participate in Open Enrollment

This includes anyone who is waiving coverage and anyone keeping the same coverage for the new year. If you are going to be traveling or unavailable during these dates, please contact the Benefits Team as soon as possible. *We cannot accept late submissions.*

Open Enrollment must be completed in Workday on your desktop/laptop:  
<https://www.myworkday.com/navigators/d/home.html>.  
Please contact [Staff.Services@navigators.org](mailto:Staff.Services@navigators.org) if you need help logging in.

Retirement Plan contributions and investments can be changed any time throughout the year by visiting Fidelity's website: [www.netbenefits.com](http://www.netbenefits.com).

Life Insurance will roll forward into 2021 unchanged; If you need to make changes throughout the year, please email [benefits@navigators.org](mailto:benefits@navigators.org).

HSA contribution changes can be made throughout the year on Fidelity's website [www.netbenefits.com](http://www.netbenefits.com).

FSA elections must be made during open enrollment each year and cannot be changed.

Field Staff with an eligible event to waive medical coverage must fill out a waiver each year. The waiver will be in Workday when your Open Enrollment is submitted

Helpful Reminders

As always, once you've completed your Open Enrollment elections, they are locked in for the full calendar year unless you experience a life/family status event such as:

Marriage/Divorce  
Birth/Adoption  
Job Changes  
Medicare  
Dependent Changes  
Involuntary Changes



Notify Benefits within **31 days** of your Life Event by emailing [Benefits@navigators.org](mailto:Benefits@navigators.org)

Please remember, adding/editing dependents and beneficiaries in Workday **will not** enroll your loved ones in benefits. For details regarding Life Events outside of Open Enrollment please visit <http://www.navbenefits.org/life-stages/>

## Your 2021 benefits

### MEDICAL COVERAGE

2021 rates and the out-of-pocket max will remain unchanged for 2021

### VISION & DENTAL COVERAGE

We are blessed that MetLife and Aetna Vision have provided another year of service without increases to premiums

### HSA/FSA GIFTS

Although we are happy to keep medical coverage rates from last year, we are unable to provide gifts into these accounts for 2021. These gifts are reviewed annually and are dependent on the medical needs of our Navigator family

### EMPLOYEE ASSISTANCE PROGRAM (EAP)

We are pleased to secure this free benefit for another year after a successful launch in 2020.

This benefit remains available to ALL Navigators and their household members

LONG TERM CARE will no longer be a Navigator Benefit starting January 2021. This includes the default basic 3-month policy for all current, benefit eligible staff and those who have elected a Buy-Up policy. If you are interested in continuing these Long-Term Care benefits, you will have 60 days from December 31<sup>st</sup> to fill out a port/convert form and send it back to Unum.

Please look for your coverage details along with these forms in your home mail directly from Unum. Forms are automatically sent to all benefit eligible Navigators

If you have concerns about your coverage or forms, please call Unum at 1-800-227-4165

### Changes to Your Navigator Benefits

Your EMPLOYER-PAID RETIREMENT BENEFITS will be moving. Currently, this benefit is paid into the 401(a) Basic Retirement Account. Effective January 2021, your 5.5% retirement benefits paid by The Navigators will be contributed into your 403(b) Supplemental Retirement Account. Contributions and rollovers INTO the 401(a) will no longer be permitted.

Investment and withdrawal rules within the 401(a) will stay the same. This means the money within the 401(a) will stay invested and you may change those investments at any time using the investment lineup The Navigators have provided. If you are interested in removing the money from your 401(a) you must be eligible for a withdrawal. Your access to the 401(a) remains the same in your Fidelity account at [www.netbenefits.com](http://www.netbenefits.com)

## YOUR BENEFITS TEAM

Throughout the year, your Benefits Team works hard to ensure your benefits are there when you need them. Meet the Team:

**CHARLOTTE CAHN**  
Benefits Manager

*"Don't ruin a good today because of a bad yesterday"*



**JILL LITTLE**  
Benefits Lead

Everything you've ever wanted is on the other side of fear.

George Addair



The Lord will perfect that which concerns you.

Psalm 138:8

**MARLENA MIKUS**  
Leave & Benefits Representative

*"I have a core belief that there is power in Kindness"*

**MEGAN AGRIMSON**  
Benefits Services Representative



**We are here to serve you:** If you need us, please send an email to [benefits@navigators.org](mailto:benefits@navigators.org). A ticket will automatically be created and we will reach out to you within 24-48 hours.

**But sometimes we aren't the expert:** We have a great relationship with our vendors and we want you to have one as well. These customer service teams are available and ready to help you and often have more information than we do. Here is how to get in contact with them:

Aetna Medical	(855) 829-9558	24/7
Aetna Vision	(877) 973-3238	M-Sat 7:30AM-11:00PM ET Sunday 11:00AM-8:00PM ET
MetLife Dental	(800) 942-0854	M-Th 8:00AM-11:00PM ET Friday 8:00AM-8:00 PM ET
Employee Assistance Program	1-888-238-6232	24/7, 100% confidential
Fidelity Retirement Plans Fidelity HSA & FSA	1-800-343-0860	M-F 8:00AM-12:00AM EST

<b>MEDICAL</b> High Deductible Health Plan (HDHP) Aetna International, Group #706366	<b>2021 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</b>  <i>You Pay-100% cost up to:</i>	<b>Co-Insurance</b>  <i>You Pay-20%; up to additional:</i>	<b>Out-of-Pocket-Max</b>  <i>You Pay-\$0.00 after a total of:</i>
	<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, insurance coverage levels vary according to prescription type. *For Rx purchases outside the U.S. each tier is 10% after the deductible.	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 (before deductible)</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. 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						
<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> Register online with your SSN Accounts are on the same Fidelity platform as the Retirement Savings Accounts; <b>only one login is needed.</b> #	<b>Single</b>	\$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.			
	<b>Empl.+1</b>	\$7,200							
	<b>Empl.+2 or more</b>	\$7,200							
	<b>Age 55+</b>	"Catch-up" 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> Only one login is needed for all Netbenefits Accounts.	<b>Single</b>	\$2,750 (2021 IRS limit TBD)				FSAs are not eligible for investment opportunities.			
	<b>Rollover Limit</b>	For any unused balance from the prior year, you may carry over a 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.</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				



## Important Notice from The Navigators About Your Prescription Drug Coverage and Medicare

**This notice affects you only if you will become eligible for Medicare Part D in the next year!**

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with The Navigators<sup>2</sup> and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The Navigators has determined that the prescription drug coverage offered by The Navigators Health Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

---

### When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current coverage under The Navigators Health Plan will not be affected.

Prescription drug coverage is an integral part of The Navigators Health Plan. You cannot drop prescription drug coverage under The Navigators plan without also dropping your medical plan coverage. You need to be aware that you and your dependents may not be able to get this coverage back until Open Enrollment or until you have a qualified status change.

<sup>1</sup> Generally, any individual age 65 or older, or any individual entitled to Medicare disability or end-stage renal disease benefit is eligible for Medicare Part D.

<sup>2</sup> Receipt of this notice is not an indication that you are covered under The Navigators Health Plan.

## When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with The Navigators and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

## For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact Charlotte Cahn for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through The Navigators changes. You also may request a copy of this notice at any time.

## For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

### **REMINDER**

Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Date:	10/09/2020
Name of Entity/Sender:	The Navigators
Contact--Position/Office:	Charlotte Cahn - Benefits Manager
Address:	P.O. Box 6000, Colorado Spring, CO 80934
Phone Number:	(844) 894-6287