



# The Navigators Benefits Guide 2022



navigators<sup>®</sup>

Benefits

# Welcome to The Navigators benefits! We

encourage you to review this guide carefully with your family. You have many options to choose from and it is important that you understand the available coverage options. This overview will provide you with the tools for your next steps – Visiting The Navigators benefits website at [www.NavBenefits.org](http://www.NavBenefits.org).

## Who Is Eligible

- All regular, Headquarter (Administrative) Employees who work a minimum of 30 hours per week
- All regular, full-time Field Salaried Employees who work a minimum of 20 hours per week
- Your lawful spouse of the opposite gender (does not include parties of a civil union)
- Children through the end of the month they turn age 26

## When Coverage Begins

- **New Employees:** Coverage begins the first of the month following your date of hire, unless otherwise noted.
- **Annual Open Enrollment:** Coverage begins on January 1.
- **Qualifying Work/Life Events:** IRS regulations allow for benefit changes during the plan year only if you or your eligible dependents have a [qualifying work/life event](#). You are responsible for notifying the Human Resources Department of your qualifying event.

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## How to Enroll

To enroll into benefits, log into your Workday and complete the benefit event in your Workday Inbox. If you have issues, please email [benefits@navigator.org](mailto:benefits@navigator.org)



# The Navigators Medical Plan

The Navigators has a self-funded medical plan, which means that we pool premium contributions from our members to pay the medical and pharmacy claims of our Navigators family. We partner with Aetna International to administer our claims and provide member customer service.

 Aetna specializes in global health care so that members can find health care providers almost anywhere around the world. By selecting Aetna, The Navigators seeks to provide its employees with a smooth transition between their U.S. and overseas health care needs.

This Aetna partnership provides a higher standard of care and services to all Aetna members. These services include pre-trip planning, coordination of care, medical evacuation and/or emergency assistance. These benefits and more can be accessed by calling the customer service number on your Aetna Medical ID Card.

## High Deductible Health Plan (HDHP)

To provide the best quality health care at affordable rates, The Navigators offers an HDHP medical plan. The HDHP allows employees to pay for eligible health expenses tax-free through their own [health savings account \(HSA\)](#). HSA funds can be used to pay for medical expenses before an employee meets their deductible, for medical expenses shared with The Navigators through coinsurance and even for other eligible health expenses not covered under the medical plan (dental, vision, etc.).

### Part 1: HDHP

- Preventive care covered at 100% (no deductible)
- Lower premiums due to high deductible
- Protection from costs of serious illness/injury once you meet the deductible

### Part 2: HSA

- Employee-owned account
- Funded by the employee
- Covers routine medical expenses before you meet the deductible

# The Navigators Medical Plan (Cont'd)

Plan Features	Available to all benefit-eligible employees	
	In-Network/ Outside U.S.	Out-of- Network <sup>1</sup>
<i>Reference plan documents for coverage specifics</i>		
<b>Deductible:</b>		
Individual Family	\$1,500 \$3,000	\$3,000 \$6,000
<b>Out of Pocket Maximum: Deductible + Co-Insurance</b>		
Individual Family	\$3,000 \$6,000	\$6,000 \$12,000
<b>Lifetime Maximum</b>	Unlimited	
<b>Annual Benefit Maximum</b>	Unlimited	
<b>Diagnostic Testing</b>	80%	60%
<b>Hospice Care Facility*</b> unlimited lifetime maximum	100%	60%
<b>Home Healthcare</b> 120 visits per calendar year	80%	60%
<b>Hospital Services*</b>	80%	60%
<b>Mental Health Services*</b> unlimited days per calendar year	80%	60%
<b>Short-Term Rehabilitation<sup>2</sup></b>	80%	60%
<b>Skilled Nursing Facility</b> 120 visits per calendar year	80%	60%
<b>Physician/Specialist</b>	80%	60%
<b>Wellness Benefits<sup>3</sup></b>	100%	Not covered
<b>Spinal Disorder Treatment</b> Chiropractic Services <sup>4</sup>	80%	60%

\*Includes Inpatient and Outpatient Services

<sup>1</sup> Out-of-network amount paid is "reasonable and customary" charge. Your actual out-of-pocket may be greater if your provider does not accept this amount

<sup>2</sup> Occupational, physical, and speech therapies; 60 combined maximum visits per calendar year

<sup>3</sup> See SPD for details

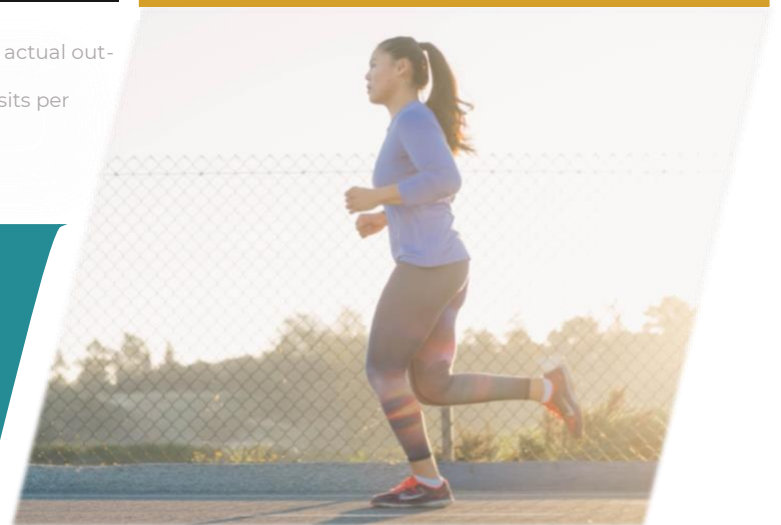
<sup>4</sup> Unlimited visits per calendar year; up to \$500 calendar year maximum

## Don't Forget Your Preventive Care

Screenings and immunizations covered at 100% in-network or overseas are those deemed customary, standard services for preventive care by Aetna. To see your customized Preventive Health Schedule, go to [www.aetna.com](http://www.aetna.com) and log in, then select **Stay Healthy**. Scroll down to **Health Information Tools**.

In general, preventive screenings are those intended to test for indicators of a disease and are not a diagnosis or treatment of a suspected or identified illness. During some preventive screenings, your provider may order additional tests or procedures for diagnosis or treatment, such as the removal of polyps during a colonoscopy. These additional measures may be subject to your deductible and/or coinsurance—please see your medical plan document for further details.

OVERSEAS STAFF: For care outside of the US, please see Aetna's [Direct Settlement Health Care Guide](#) for more information on finding providers and coverage.



## Prescription Drugs

Your healthcare plan includes the convenience of accessing your prescription medications at any licensed pharmacy<sup>1</sup> in the world. You can also receive up to a 12-month supply of covered medications at a participating U.S. pharmacy or through the U.S. mail.<sup>2</sup>



### IN NETWORK

### OUT-OF-NETWORK

	OUT-OF-NETWORK	
<b>Generic Preventive</b>	Free (eligible maintenance drugs determined by Aetna)	
	<b>After deductible, you pay</b>	
<b>Generic</b>	\$10 co-pay per 1 month supply	10%
<b>Preferred Brand Name</b>	30% (maximum of \$45 per month)	10%
<b>Non-Preferred Brand Name</b>	50% (maximum of \$75 per month)	10%
<b>Specialty<sup>4</sup></b>	20% (maximum of \$100 per month)	10%

<sup>1</sup> Subject to the terms and conditions described in your benefits plan documents

<sup>2</sup> Mail Order is covered according to in-network drug tiers above. You will pay 3x the monthly co-pay for a 90-day drug supply.

<sup>3</sup> Out-of-Network Pharmacies are not covered

<sup>4</sup> Specialty drugs must be purchased through Aetna Specialty Pharmacy

## Vision Care

The Navigators offers a voluntary vision program through Aetna Vision Preferred. The vision program provides coverage as indicated in the chart below. In addition, Aetna Vision Preferred offers discounts on non-covered products and services. See plan materials for more information

### IN NETWORK

### OUT-OF-NETWORK

<b>Eye Exam</b> (once every 12 months)	\$10 co-pay	Up to \$25 reimbursement
<b>Frames</b> (once every 24 months)	\$130 Plan Allowance Member pays 80% of charges over \$130	Up to \$65 reimbursement
<b>Standard Plastic Lenses</b> (once every 12 months) <b>Lens Options</b>	\$120 Plan Allowance Member pays 80% of charges over \$120	
Single Vision	\$10 co-pay	Up to \$20 reimbursement
Bifocal	\$10 co-pay	Up to \$40 reimbursement
Trifocal	\$10 co-pay	Up to \$65 reimbursement
Lenticular	\$10 co-pay	Up to \$65 reimbursement
Progressive	\$75 co-pay	Up to \$40 reimbursement
<b>Contact Lenses</b>	\$115 Plan Allowance	
Conventional	Member pays 85% over \$115	Up to \$80 Reimbursement
Disposable	Member pays 100% over \$115	Up to \$80 Reimbursement
Medically Necessary	\$0 co-pay	\$200 Reimbursement

For those who do not choose Aetna Vision Preferred, a routine eye exam is covered under your healthcare plan at 100% every 24 consecutive months when an in-network provider is used.

Finding a participating provider is easy to do with *DocFind* at [www.aetna.com](http://www.aetna.com).

# Voluntary Dental

Your voluntary dental plan benefits are insured through MetLife. More information, including the Summary Plan Description, is located at [www.navbenefits.org/benefit-plans/dental](http://www.navbenefits.org/benefit-plans/dental). The dental highlights are:

	Participating Dentist Program (PDP) In-Network	Non-Participating Out-of-Network
<b>Annual Benefit Maximum</b> (In/Out Combined)	\$1,250	\$1,000
<b>Deductible</b> Individual Family	Applies to Type B and Type C Services Combined \$50 \$150	Applies to All Types of services \$100 \$300
<b>Type A</b> – cleanings, oral examination	100%	80%
<b>Type B</b> – fillings	80%	50%
<b>Type C</b> – oral surgery, bridges, and dentures	50%	30%
<b>Type D</b> – orthodontia for child(ren) only	50%	50%
<b>Orthodontia Lifetime Benefit Maximum</b>	\$1,000 In/Out-of-Network Combined	

Benefits for those residing in Texas, Massachusetts, Mississippi, and Montana vary—see MetLife certificate of coverage for details

## Why Use Participating Providers?

Accessing participating providers offers a savings to you. MetLife has negotiated discount services on your behalf through a nationwide network of qualified dentists.

Locating participating providers:

- Go to [www.metlife.com/mybenefits.com](http://www.metlife.com/mybenefits.com) and type "The Navigators" in the Employer box
- Login to see your specific benefits or scroll down and enter your zip code to find an in-network dentist near you



**Dental ID Cards:** MetLife does not provide dental ID cards. When you visit your dentist, provide them with your group number (# 112753) and your Social Security number, and they will contact MetLife to verify your coverage.

## Health Savings Account (HSA)

A Health Savings Account (HSA) is like a bank account specifically for health expenses. When paired with a High Deductible Health Plan (HDHP), an HSA enables an employee to save money by using pre-tax funds to pay for [eligible health expenses](#). Funds from the HSA that aren't used at the end of the tax year can roll over and earn interest tax free. This means that employees who use their benefits wisely can save toward future health expenses (or retirement) rather than paying higher premiums whether or not they need healthcare services.

### You can open an HSA if

- You are not enrolled in Medicare or receive Social Security benefits,
- You are covered by an HSA-qualified High Deductible Health Plan (HDHP), such as The Navigators Health Plan,
- You cannot be claimed as a dependent by another person, AND
- You are not covered by an additional, non-HDHP insurance program



### To Open Your Fidelity HSA:

1. Log in to [NetBenefits.com](https://netbenefits.com)
2. Click the **Open** link next to **Health Savings Account**
3. Follow the online instructions

## Flexible Spending Account (FSA)

The FSA is available to those who are enrolled in Medicare and not eligible for the HSA. The Flexible Spending Account (FSA) allows members with other health insurance to use pre-tax dollars to pay for eligible benefits. You are allowed to contribute any amount, up to the annual elected maximum.

When participating in the plan you elect a portion of your paycheck to be put into your FSA. The amount you elect is taken out before you pay federal income taxes, Social Security taxes, and state taxes. It's a great way to save money and pay for your out-of-pocket dental, vision, and health expenses!



### Carryover Provision

The IRS limits your carry over balance of your previous year's election into the next year. The carryover does not reduce the amount you can elect for the new plan year. Remember that you will lose any amount above the annual maximum carry over balance at the end of the year.

To determine your annual FSA election, you can include health expenses incurred by you, your spouse, and anyone you claim as a dependent on your Federal tax return. For a current list of covered expenses, you can refer to [IRS Publication 502](#).

# Life and Accidental Death & Dismemberment (AD&D)

## Basic Life Insurance

We are sensitive to your need for financial assistance when there is a crisis that results in death. That is one of the reasons why your Basic Life benefit includes the following features:



	Basic Life Insurance Benefit
<b>Employee<sup>1</sup></b>	1.5 times your Annual Earnings, rounded to the next highest multiple of \$1,000 Minimum/Maximum Coverage: \$20,000/\$200,000
<b>Spouse</b>	50% of the Employee Amount Minimum/Maximum: \$10,000/\$50,000
<b>Child(ren)</b>	\$10,000*

## Supplemental Life Insurance

You are also provided with the opportunity to elect Supplemental Life, which provides additional coverage for you and your spouse. The Supplemental Life benefit is *100% employee paid*. Premiums are determined by age and coverage amount elected (see [here](#) for details).

## Short-Term Disability (STD) and Long-Term Disability (LTD)

Financial protection for you and your family for an unexpected (or expected) illness or injury provides peace of mind. We have worked with The Standard to provide this peace of mind for you and your family. You are eligible for these plans on the 1st day of the month following your date of hire. Here are some highlights:

	Short-Term Disability (STD) <sup>1</sup>	Long-Term Disability (LTD)
<b>Elimination Period</b>	7 days	90 Days
<b>Weekly Benefit<sup>2</sup></b>	60% of an employee's salary up to maximum benefit of \$1,000 a week for an approved disability that is expected to be less than 3 months	66 2/3% of the first \$7,500 of your pre-disability earnings to a maximum of \$5,000 per month
<b>Benefit Duration</b>	90 days	Based on your age and when the disability occurs

<sup>1</sup> Individuals residing in California, Hawaii, New Jersey, and New York are also covered by mandatory State Disability Insurance (SDI). This coverage through The Standard will coordinate with SDI as a secondary policy

<sup>2</sup> Deductible sources of income may impact disability benefit—contact HR for your certificate





# Basic and Supplemental Retirement Plans

The Navigators 403(b) Retirement Plan (90142) offers several ways for you to save towards your future retirement goals. To meet your savings goal, your retirement plans include a wide range of investment options to choose from. Detailed fund options for both plans can be found at [www.navbenefits.org/saving-for-the-future](http://www.navbenefits.org/saving-for-the-future) or by visiting the Fidelity® Investments website at [www.netbenefits.com](http://www.netbenefits.com). The 403(b) plan includes three contribution types to save on your own as well as a monthly employer contribution. Here is a simple overview of your retirement:



	Supplemental 403(b) Basic Employer Contributions	Supplemental 403(b) Employee Contributions
<b>Eligibility</b>	Employees are eligible at 1 year of service, 1,000 hours, and age 21	All employees
<b>Enrollment</b>	Automatic	Employees can enroll anytime at <a href="http://www.netbenefits.com">www.netbenefits.com</a> Automatic enrollment <sup>1</sup> begins after 2 years of employment
<b>Employer Contribution</b>	5.5% of your salary	None
<b>Employee Contribution</b>	None	After 2 years of employment, employees are automatically enrolled <sup>1</sup> with a 3% salary deferral. Salary deferral increases by 1% annually until it reaches 9%. Employees can elect up to 100% of wages (minus Ministers Housing Allowance, applicable taxes, and pre-tax deductions)
<b>Vesting</b>	Always 100% Vested	Always 100% Vested
<b>Taxation</b>	Withdrawals <sup>2</sup> subject to income tax	Traditional Pre-Tax contributions and earnings will be subject to income tax upon withdrawal <sup>2</sup>
		Roth contributions and earnings are tax-free upon withdrawal <sup>2</sup>
		After-Tax contributions are tax-free upon withdrawal <sup>2</sup> , but earnings will be subject to income tax

<sup>1</sup> Employees may opt out of automatic enrollment or automatic deferral increases for the 403(b)

<sup>2</sup> Withdrawals made before age 59 1/2 may be assessed an early withdrawal penalty. Contact your Retirement Plans Administrator for more details on taxation

Designating a beneficiary is simple! Log on to your NetBenefits® profile at [www.netbenefits.com](http://www.netbenefits.com). If your access to the internet is limited or you prefer to complete your beneficiary information in paper form, please contact Fidelity at (800) 343-0860.

# Employee Assistance Program (EAP)

The Navigators offers Aetna's Resources for Living Employee Assistance Program (EAP) to help you achieve a better work/life balance. All employees and their family members are eligible for the program, which includes 24/7 phone support and online resources. Learn more [here!](#)

To Access the  
Employee Assistance  
Program (EAP)



1-888-238-6232 24/7 support  
[resourcesforliving.com](https://resourcesforliving.com)  
Username: Navigators  
Password: ARFL

## Emotional well-being support

- You can access up to 5 counseling sessions per issue each year. You can also call us 24 hours a day for in-the-moment emotional well-being support.

## Daily life assistance

- Competing day-to-day needs can make it tough to know where to start. Call us for personalized guidance.

## Legal services

- You can get a free 30-minute consultation with a participating attorney for each new legal topic.

## Financial services

- Simply call for a free 30-minute consultation for each new financial topic.

## Identity Theft Services

- One hour fraud resolution phone consultation or coaching about ID theft prevention and credit restoration. Services include a free emergency kit for victims.

Just a few of the many benefits that are offered to you at **NO COST for ALL staff**, even if you are not benefit eligible!



### We are here to serve you:

If you need us, please send an email to [benefits@navigator.org](mailto:benefits@navigator.org). A ticket will automatically be created, and we will reach out to you within 1-2 business days.

### 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