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Health



# Your 2021 Health Care Benefits Connection

Visiting Nurse Association (VNA)  
of Southeastern Connecticut

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# 2021 Open Enrollment

## Enroll October 26 – November 6 by 5 p.m.

Open enrollment is your once-a-year opportunity to make changes to your benefits so they continue to be the right fit for you and your family. Outside of experiencing a qualifying life event, it's the only time you can change plans or add or remove dependents.

Please take a moment to review what you need to know about what's new and changing for 2021. You'll also find minor changes to other plans. It's important that you understand all these changes and what they mean for you going forward.

### If you don't enroll by 5 p.m. on November 6:

- You will not have a Health Care or Dependent Care Flexible Spending Account for 2021.
- You will be unable to contribute to the Health Savings Account in 2021.
- You and any dependents currently on your plan will have the same medical, dental, and vision coverage for 2021.
- If you waived coverage for 2020, your coverage will be waived for 2021.

### Enrollment questions?

HRConnect has the answers.

Call Monday–Friday, 7:30 a.m.–5 p.m. ET

844-543-2147

Enroll now: [ynhhsbenefits.com](https://ynhhsbenefits.com)

## What You Need to Know

### What's New and Changing for 2021

- **HSA contribution limits will increase** to \$3,600 if you have individual coverage, and \$7,200 if you cover others, too. If you're age 55 or older, you can save an additional \$1,000 in catch-up contributions.
- **The Dependent Care and Health Care FSA administrator will change** from PayFlex to HSA Bank beginning January 1, 2021.
- **Dependent Care FSA.** You have until December 31, 2020, to submit 2020 claims through PayFlex. After January 1, you will submit claims for 2021 expenses through HSA Bank.
- **Health Care FSA.** Up to \$550 of unused funds will automatically roll into 2021. Claims for expenses incurred between now and **December 31, 2020**, should be submitted through **PayFlex by March 31, 2021**. After January 1, you will submit claims for 2021 expenses through HSA Bank. Your roll over funds, if applicable, will be available after April 1, 2021.



## What You Need to Do

- Review this information for your medical, dental, and vision plan options, and consider how your needs may be different for 2021.
- Add or remove dependents, as needed.
- Make your Dependent Care Flexible Spending Account and/or Health Care Flexible Spending Account - contribution elections for 2021.
- Enroll to make your benefit elections for 2021. You can return to the enrollment site at any time to change your elections between October 26 and November 6 at 5 p.m. ET.
- Print a copy of your enrollment confirmation and keep it for your records.

## Things to Keep In Mind

- **Use your Dependent Care FSA funds by December 31** or you'll lose them. Balances do *not* roll over to 2021.
- **If you have a Health Care FSA, you can roll over up to \$550 for 2021**, but you'll forfeit any balance above that. Reminder: You have until March 31, 2021, to submit claims for 2020 through PayFlex.
- **Don't skimp on care.** Although you may be tempted to put off a doctor's visit, it's always better to get care sooner rather than later. Use your telehealth benefit to get the care you need, when you need it—without leaving home.
- **Plan for the unexpected** by providing additional financial security for your family. Through YNHHS voluntary benefits, you can purchase group hospital indemnity insurance and group critical illness insurance at prices that are typically below market rates. You can also enroll in Auto/Home, Pet insurance, and Identity Protection any time of the year. New for 2021 is our new Common Bond Student Loan Refinancing program available to you, your spouse and/or your dependents.
- **It's a good idea to review your life insurance beneficiaries** every year, and make changes, as needed.

## If You Take No Action During Open Enrollment

- You will be unable to contribute to a Health Care or Dependent Care FSA or to the Health Savings Account (HSA) in 2021.
- You and any dependents you currently cover (if eligible) will be automatically enrolled in the same medical, dental, and vision plans you had in 2020.
- If you waived plan coverage in 2020, your coverage will remain waived in 2021.



# Eligibility

## WHAT YOU NEED TO KNOW

If you're eligible for benefits, you can enroll yourself, your spouse or domestic partner, and/or your dependent children in medical, prescription drug, dental, and vision coverage—plus other voluntary and financial benefits. Your benefits are effective on your first day of employment or the day you become benefits-eligible.

## Who's Eligible for Coverage

You're eligible for benefits if you're a regular, full-time employee (36 or more hours per week) or a benefits-eligible part-time employee (generally 20–35 hours per week) of Visiting Nurse Association (VNA) of Southeastern Connecticut.

If you're eligible, you can also enroll:

- Your legal spouse
- Your domestic partner
- Your dependent children under age 26:
  - Biological children
  - Stepchildren
  - Adopted children, including those placed for adoption
  - Foster children
  - Any children for whom you are responsible per a court order
- Your dependent children over age 26, if fully dependent on you for support due to a disability and covered by you prior to age 26

## Supporting documentation required for dependents

To enroll your dependents, you'll need to provide applicable supporting documentation such as a marriage certificate, birth certificate, court order, or federal income tax return. For details, visit HRConnect.



# Enrollment

## What you need to know

As a new employee, you must enroll in benefits within 30 days, or you and your dependents will have no medical, prescription drug, dental, or vision coverage. You'll have to wait until the next open enrollment period to elect these benefits, unless you experience a qualifying life event.

Don't forget—you'll need supporting documentation to enroll your dependents.

## When to Enroll

Enroll for the following benefits within 30 days of your first day on the job, during the annual open enrollment period, or within 31 days of experiencing a qualifying life event:

- Medical coverage
- Prescription drug coverage
- Dental coverage
- Vision coverage
- Limited-Purpose Health Care Flexible Spending Account
- Group legal plan (voluntary benefit)
- Hospital indemnity coverage (voluntary benefit)
- Group critical illness insurance (voluntary benefit)

### Enroll at any time for:

- Auto and home insurance (voluntary benefit)
- Pet insurance (voluntary benefit)
- Identity protection (voluntary benefit)
- Student loan refinancing program (voluntary benefit)

Learn more about the voluntary benefits you can choose. To enroll, call **866-874-2837** or visit the voluntary benefits website ([ynhhsvoluntarybenefits.com](https://ynhhsvoluntarybenefits.com))



## When Changes Are Allowed

After you enroll, you can make changes only during annual open enrollment or within 31 days of experiencing a qualifying life event:

- Marriage
- Divorce
- Childbirth/adoption
- Coverage loss or gain

You must submit documentation that supports the event.

## How to Enroll

To enroll or make changes to your benefits, visit bswift ([www.ynhhsbenefits.com](http://www.ynhhsbenefits.com)), our secure, online enrollment website. You'll be prompted to enter your YNHHS username and password. If you run into problems, call HRConnect at **844-543-2147**.

Need more info first? You'll find details at HRConnect ([ynhhs.org/hrconnect](http://ynhhs.org/hrconnect)).



# Medical Plan Options

## WHAT YOU NEED TO KNOW

You have two High-Deductible Health Plan (HDHP) options: the HDHP with Health Savings Account (HSA), or the HDHP with Healthcare Reimbursement Account (HRA). Both plans are administered by Anthem Blue Cross and Blue Shield. You can select the HDHP with HRA only if you have Medicare or TRICARE. With both plans, you pay the full cost of care until you meet your annual deductible. Your HSA or HRA can help you cover those costs.

## How the Plans Work

Your medical plan is designed to help keep you and your family healthy. Used in tandem with your other benefits—including dental and vision coverage and services offered through the integrated employee assistance and work/life program—it's also here to support you when you need care.

You may choose to waive medical coverage if you're covered by another plan or your spouse is a YNHHS employee.

Under both HDHP plans:

- Your coverage is identical.
- You pay nothing for preventive care—including some preventive tests and prescription medications—when you use network providers.
- You pay the full cost of care until you meet your annual deductible, after which the plan begins to share costs with you.
- You pay discounted rates when you use providers and facilities in the Yale New Haven Health System and Anthem PPO network.
- You have mental health and substance abuse benefits.
- Special rules apply when you or your covered dependents are covered by more than one plan.
- There's a combined annual deductible for medical and prescription services. Until the deductible is met, your eligible medical and prescription drug costs are applied against the deductible.

**The difference between the plans?** Only the account that comes with them—the HSA or HRA.

## Health Savings Account

The Health Savings Account (HSA) is a special account that you contribute to on a pretax basis through payroll deductions. Your employer contributes to it, too. You can use the money in your HSA to cover your health care expenses until you reach your annual deductible and the plan begins to share those costs with you. **The HSA is not available to you if you are currently enrolled in Medicare or TRICARE.**

When you enroll for the HDHP with HSA, you will receive a welcome packet from HSA Bank, our HSA administrator. Follow the instructions to open your account.





After you meet your deductible, you can use your HSA to cover any coinsurance.

- For 2021, you can contribute up to \$3,600 in your HSA if you have individual coverage and \$7,200 if you're covering others, too. And if you're 55 or older, you can contribute an additional catch-up contribution of \$1,000. Keep in mind your employer's contribution, if any, when making your election. Total contributions to your account cannot exceed these IRS maximums.
- Your HSA contributions reduce your taxable income.
- Any unused funds roll over year after year, earning interest along the way.
- The money in your HSA is yours to use forever on qualified health expenses—even if you change employers or health plans, or retire.
- Once your balance reaches \$1,000, you have the opportunity to invest it for potential growth.

**Note:** You also have the option of opening your HSA at a financial institution of your choice. However, unlike an account opened with HSA Bank, you will not be able to fund your HSA through direct payroll contributions, nor will you receive your employer's contribution.

## Healthcare Reimbursement Account

The Healthcare Reimbursement Account (HRA) is a special account to which your employer contributes to help you cover the cost of your health care expenses. You can use these funds to cover your costs as you reach your annual deductible. **The HRA is available only to employees enrolled in Medicare or TRICARE.**

- As you receive services throughout the year, you pay out of pocket for expenses like coinsurance, copays, and other services, and then get reimbursed from your HRA up to the amount of your existing balance.
- Once you've met your annual deductible, you may pay coinsurance for the care you receive; the plan will cover the rest.
- You can use the HRA only while you are enrolled in this plan. You cannot take the money with you if you change plans or employers.
- You cannot contribute to your HRA.

## How much you pay depends on the provider or facility you choose:

### YNHHS Facilities

When you use the following YNHHS facilities, you'll pay coinsurance after you've met your annual deductible, and you'll generally pay less for covered services:

- Bridgeport Hospital
- Greenwich Hospital
- Lawrence + Memorial Hospital
- Northeast Medical Group
- Westerly Hospital
- Yale New Haven Care Continuum (Grimes Center)
- Yale New Haven Hospital

### Anthem PPO Providers

When you choose to receive care from an Anthem Century Preferred Network provider:

- You'll need to meet your annual deductible (\$2,000 individual/\$4,000 family) before the plan begins to share the cost of your care.



- After you meet your deductible, you'll pay 20% coinsurance for care until you reach your annual out-of-pocket maximum.
- Once you meet your annual out-of-pocket maximum, the plan will pay 100% of covered expenses through that calendar year.

To find a provider in the Anthem Century Preferred Network, visit the Anthem website (<http://anthem.com/>) or call 888-266-2896.

### Out-of-Network Providers

When you use a provider or facility that is not in the Anthem Century Preferred Network:

- You'll pay the most for care.
- Anthem will pay a maximum allowable amount (MAA).
- You will be responsible for costs up to your annual deductible, coinsurance, and any difference between the MAA and the amount billed by the provider.
- You'll need to file a claim for the care to be covered. Payments will be made directly to the provider unless you submit a bill showing you've paid it already.

### What You Pay for Care

Plan Feature	YNHHS Facility	Anthem PPO Provider	Out-of-Network Provider
<b>Annual Deductible</b>	Individual: \$2,000 Family: \$4,000	Individual: \$2,000 Family: \$4,000	Individual: \$2,000 Family: \$4,000
<b>Out-of-Pocket Maximum</b>	Individual: \$3,000 Family: \$6,000	Individual: \$3,000 Family: \$6,000	Individual: \$4,000 Family: \$8,000
<b>Member Coinsurance After Deductible</b>	0% after deductible	20% after deductible	40% after deductible
<b>Preventive Care Exams</b>	0%, deductible waived	0%, deductible waived	40% after deductible
<b>Office Visits</b>	0% after deductible	0% after deductible	40% after deductible
<b>Diagnostic Services Performed in Hospital</b> (Lab, x-ray, MRI, PET, CAT scan, nuclear cardiology)	0% after deductible	20% after deductible	40% after deductible
<b>Diagnostic Services Performed in Office</b> (Lab, x-ray, MRI, PET, CAT scan, nuclear cardiology)	0% after deductible	0% after deductible	40% after deductible
<b>Rehabilitation Therapy Performed in Hospital<sup>1</sup></b> (Physical, speech, occupational, chiropractic, cardiac rehab)	0% after deductible	20% after deductible	40% after deductible
<b>Outpatient Rehabilitation Therapy Performed in Office<sup>2</sup></b> (Physical, speech, occupational, chiropractic, cardiac rehab)	0% after deductible	0% after deductible	40% after deductible



Plan Feature	YNHHS Facility	Anthem PPO Provider	Out-of-Network Provider
<b>Emergency Care</b> (Emergency room; copay waived if admitted)	\$100 copay after deductible	\$200 copay after deductible	\$200 copay after deductible
<b>Urgent Care</b> (Walk-in and urgent care centers)	0% after deductible	20% after deductible	40% after deductible
<b>Ambulance Services</b> (Hospital-owned)	n/a	20% after deductible	40% after deductible
<b>Ambulance Services</b> (Not hospital-owned)	n/a	0% after deductible	40% after deductible
<b>Telehealth</b>	OnDemand \$49 after deductible	LiveHealth Online \$49 after deductible	n/a
<b>Outpatient Surgery Performed in Hospital Ambulatory Care Center</b>	0% after deductible	20% after deductible	40% after deductible
<b>Inpatient Surgery</b> (Semi-private room and board)	0% after deductible	20% after deductible	40% after deductible
<b>Outpatient Mental Health/Substance Abuse Services Performed in Office</b>	0% after deductible	0% after deductible	40% after deductible
<b>Inpatient Mental Health/Substance Abuse Services</b>	0% after deductible	0% after deductible	40% after deductible
<b>Skilled Nursing Facility<sup>3</sup></b>	0% after deductible	20% after deductible	40% after deductible
<b>Durable Medical Equipment<sup>4</sup></b>	n/a	20% after deductible	40% after deductible

<sup>1</sup> Inpatient rehabilitative services are limited to 100 days per member per year.

<sup>2</sup> Physical, speech, and occupational therapy visits are limited to a combined total of 60 visits per member per calendar year. For physical therapy and occupational therapy, prior authorization is required after the first visit. Chiropractic services are limited to 12 visits per member per calendar year.

<sup>3</sup> Skilled nursing facility services are limited to 100 days per calendar year.

<sup>4</sup> You must use a participating provider to be covered for durable medical equipment and prosthetic devices.

For additional details about covered services, visit HRConnect to view the summary plan description (SPD).

To see employee premium contributions for the medical plan, visit [ynhhsbenefits.com](http://ynhhsbenefits.com).

## When to Connect with Anthem

For a medical stay and/or service preauthorization, call **800-238-2227** (in Connecticut) or **800-248-2227** (out of state). For behavioral health or substance abuse stays, call **800-934-0331**.

Before receiving any of the following services, you must call Anthem for preauthorization. Otherwise, your benefits will be reduced.



- **Inpatient stays** in a hospital, skilled nursing facility, hospice facility, subacute care or acute rehabilitation facility, or a behavioral health or substance abuse treatment center (CALL at least 24 hours before the start of your stay)
- **High-cost diagnostic imaging services** prescribed by an out-of-network provider
- **Organ/tissue transplants**, including evaluation, donor search, organ procurement/tissue harvest, or transplant

For admissions following emergency or urgent care, you, your representative, or your doctor must call Anthem within 48 hours of admission.

**If you do not precertify for the services above:**

- Benefits for inpatient stays will be reduced by \$200.
- Benefits for doctor fees will be reduced by 25%.

You can also connect with Anthem to:

- Find a provider in the Anthem Century Preferred Network
- Resolve insurance claim and billing issues
- Ask questions about preventive and/or diagnostic care
- Get general health information



# Urgent Care & Telehealth

## WHAT YOU NEED TO KNOW

Can't wait to see a doctor? Urgent care and telehealth services help you quickly connect with affordable care.

## Urgent Care

When you need immediate care for an illness or injury, you can visit the nearest YNHHS walk-in facility or a PhysicianOne Urgent Care center. To locate an urgent care center close to you, visit **HRConnect** and search for “urgent care.”

Once you meet your annual deductible, you'll pay nothing when visiting a YNHHS facility; you'll pay more if you use other providers.

## Telehealth

Telehealth is an ideal alternative for immediate treatment of an illness or injury when you can't get to a doctor's office or urgent care center.

You and your covered family members can visit a doctor virtually, wherever you are, whenever you need care—via phone, tablet, or computer. If you need medication, the doctor can even send a prescription to your pharmacy (in Connecticut, New York, Massachusetts, and Rhode Island).

Use the telehealth services below to connect to care outside the usual office hours. **Telehealth is not an alternative to emergency care for a life-threatening condition.**

## OnDemand

See one of our own Northeast Medical Group (NEMG) providers weekdays from 7 a.m. to 7 p.m. ET, excluding holidays. To get started, download the MyChart mobile app.

**The NEMG providers you see OnDemand can:**

- Diagnose symptoms
- Order testing
- Prescribe medication
- Send prescriptions to the pharmacy of your choice in Connecticut, New York, Massachusetts, and Rhode Island.

If you've already met your annual deductible, you'll pay a \$49 copay to use OnDemand. OnDemand does not cover pediatric services. Find more information about OnDemand at HRConnect.

## How It Works

1. Register with MyChart online at [ynhhs.org/ondemand](https://ynhhs.org/ondemand) or through the mobile app.
2. Schedule your OnDemand visit. You'll get reminder emails, phone calls, and app pushes to remind you of your upcoming visit.



3. Complete e-Checkin on the mobile app or website 15 minutes before your visit. You'll answer questions about your medical history and insurance coverage.
4. Pay for your visit with a credit card, debit card, or your HSA Bank Flexible Spending Account debit card.
5. Join a virtual waiting room, where a medical assistant will greet you and confirm your information.
6. Visit your OnDemand doctor.
7. After your appointment, find a summary of your visit in the MyChart app.

### When you or your child can't wait for care

LiveHealth Online is there for you 24/7/365. Pediatric services are not covered by OnDemand. Call **888-548-3432**.

## LiveHealth Online

For pediatric services, or to see a board-certified doctor after hours, on weekends and holidays, and when you're out of state, visit LiveHealth Online ([livehealthonline.com](https://livehealthonline.com)), download the mobile app or call **888-548-3432**.

If you've already met your annual deductible, you'll pay a \$49 copay to use LiveHealth Online. You can pay with a credit or debit card, including your HSA debit card or your FSA debit card. Be sure to provide your Anthem ID card information, so your claim is processed as an office visit.



# Prescription Drugs

## WHAT YOU NEED TO KNOW

You automatically have prescription drug coverage through CVS Caremark when you enroll in either of the High-Deductible Health Plans. You can use your HSA or HRA to pay for your share of the cost. You can fill covered prescriptions at participating CVS retail pharmacies or through the CVS Caremark mail service.

Until the deductible is met, all covered medical and prescription costs are applied against the deductible. You will pay the actual cost of your prescription, as negotiated between CVS Caremark and the pharmacy.

## Need to fill a prescription?

Find a participating pharmacy near you.

Connect with a local pharmacy: [www.caremark.com/](http://www.caremark.com/)

## Filling Your Prescription

### Short-Term Medications

You can fill up to a **30-day supply** of a prescription at more than 5,000 participating pharmacies in the Connecticut, New York, and New Jersey area (64,000 nationwide), including major pharmacy and supermarket chains and most independent drug stores. Simply present the prescription and your CVS Caremark prescription drug card.

In an emergency or if you're out of state and can't get to a participating pharmacy, you'll pay out of pocket and then file a claim for reimbursement from CVS Caremark.

## Pay nothing for certain preventive drugs

The Affordable Care Act (ACA) makes many prescription medications, vaccines, and supplements—including contraceptives and statins—available to you at no cost.

When a generic is available and you or your doctor chooses a brand-name drug instead, you'll pay the brand-name copay—plus the difference in cost between the two medications.

## What You Pay for Fills

The High-Deductible Health Plans have a combined annual deductible for medical and prescription drug services. You'll pay the full cost of services until you meet your deductible; for prescription drugs, you'll pay the actual cost of your medication, as negotiated between CVS Caremark and the pharmacy.



Under these plans, the most you'll pay out of pocket for medical care and prescription drugs in any calendar year is \$3,000 per individual or \$6,000 per family.

How much you'll pay for your prescription depends on the type of medication and the amount prescribed. When the cost of a drug is less than the minimum copay, you'll pay the lower amount.

### **Tier 1: Generic**

- **30-day supply:** \$10 copay after deductible
- **31- to 90-day supply:** \$10 copay after deductible through CVS Caremark mail service ([info.caremark.com/mailemail](http://info.caremark.com/mailemail))

### **Tier 2: Brand Name**

- **30-day supply:** \$25 copay after deductible, if the drug is on the list of preferred brand drugs (the formulary)
- **31- to 90-day supply:** \$50 copay after deductible through CVS Caremark mail service ([info.caremark.com/mailemail](http://info.caremark.com/mailemail))

### **Tier 3: Non-Preferred Brand**

- **30-day supply:** \$40 copay after deductible, if the drug isn't on the list of preferred brand drugs (the formulary)
- **31- to 90-day supply:** \$80 copay after deductible through CVS Caremark mail service ([info.caremark.com/mailemail](http://info.caremark.com/mailemail))

### **A Word About Specialty Drugs**

Certain high-cost specialty drugs are subject to the Advance Control Specialty Formulary. This formulary includes specialty generics and clinically effective brand therapies, and combines other specialty programs, such as Specialty Guideline Management to ensure proper utilization. For the most current formulary listing, visit the [Caremark website](#) or call CVS Caremark customer service at **877-636-0406**.

## **Preauthorization and Other Special Circumstances**

### **Compounded Medications**

Some prescriptions, including compounded drugs, require preauthorization from CVS Caremark before they can be filled. Your pharmacist will let you know if your doctor needs to make that call. Compounded drugs are covered as Tier 3 medications.

### **Breast Cancer Drugs**

If you're taking raloxifene (brand name: Evista) or tamoxifen (brand name: Nolvadex) for primary prevention of breast cancer, these generics may be available at no cost to you through the preventive provisions of the Affordable Care Act. To learn if you qualify, your doctor will need to complete the Preventive Services Zero Cost Sharing Form and fax it to CVS Caremark.

### **Drugs and Supplies Not Covered**

The following drugs and medical supplies are not covered by the plan:

- Medical devices and appliances
- Experimental drugs
- Drugs whose sole purpose is to promote or stimulate hair growth
- Retin A (for those over age 28)
- Weight-loss drugs
- Immunization agents, biological sera, blood or blood plasma
- Infertility medications
- Most over-the-counter drugs, vitamins, and nutritional supplements
- Ostomy supplies





# Health Care FSA

## WHAT YOU NEED TO KNOW

A Health Care Flexible Spending Account (FSA) helps you set aside money to pay for health care expenses you'll have during the year. The pluses: You contribute pretax income, so you're paying no taxes on your contributions—plus, your contributions reduce your taxable income. The catch: You need to budget carefully, since you'll have to forfeit any unused balance over \$550.

If you're enrolled in the HDHP and want pretax options for covering out-of-pocket dental and vision expenses, you can open a Limited-Purpose FSA. And even if you don't enroll in a medical plan, you can contribute to a full Health Care FSA to help you cover medical, prescription drug, dental, and/or vision out-of-pocket-expenses.

## How It Works

When you elect your benefits as a new employee or during annual open enrollment, you choose your FSA contribution level for the calendar year (up to \$2,750 in 2021).

**Plan carefully!** You can carry over up to \$550 in unused funds to the next plan year, but you'll forfeit any amount over that. You have until March 31, 2021, to submit your 2020 claims through PayFlex.

For example, if, as of December 31, **2020**, you have \$600 of unused FSA funds, you can carry over \$550 for use by December 31, **2021**. The remaining \$50 must be used for **2020** expenses. You have until March 31, **2021**, to submit them for reimbursement. If you don't submit 2020 claims by March 31, 2021, the \$50 is forfeited.

During every open enrollment period, you'll elect the amount you want to contribute to your FSA the following year. Your election does not automatically roll over from year to year.

Your pretax paycheck contributions are deposited directly into your FSA, which is administered by HSA Bank.

You can use your FSA to pay for eligible expenses, including:

- Copays and coinsurance
- Prescription drugs and over-the-counter medications (with a doctor's prescription)
- Medical equipment, like crutches, and supplies such as bandages
- Vision care, like eyeglasses and contact lenses
- Dental expenses, such as fillings and braces

When you have eligible expenses, you can use your FSA debit card to pay for them. Or, you can submit receipts and file a claim for reimbursement.

Please keep in mind that you cannot reimburse yourself for the same expense with money from both your HRA and FSA.



## Limited-Purpose FSA

If you enroll in the HDHP with HSA, you can contribute to the Limited-Purpose FSA. This account works the same way the full Health Care FSA works, with one exception: It is for dental and vision expenses only.

## Managing Your Account

You set up and manage your FSA on the HSA Bank website ([www.hsabank.com](http://www.hsabank.com)) or via the mobile app. Then, you can upload receipts and submit claims, pay providers, and track your account balance and transactions.

You have until March 31 of the following year to submit receipts for reimbursement.



# Dental Benefits

## WHAT YOU NEED TO KNOW

You can choose from two Cigna dental plans that cover all your dental needs, from routine exams and cleanings to major services like bridgework, crowns, and orthodontia. Although you may see any dentist you like, when you visit a Cigna Dental network dentist, you'll pay less and you won't have to file a claim.

## Find a participating dentist

The Cigna website makes it simple to locate a participating dentist in your area. Connect with a network dentist: [hcpdirectory.cigna.com](http://hcpdirectory.cigna.com)

## Plan Features

Choose from two plans: **Cigna Dental Option 1** (Basic) or **Cigna Dental Option 2** (Enhanced).

Both plans feature:

- A nationwide network of Cigna dentists
- Discounted rates for using participating Cigna network dentists
- Preventive and diagnostic care at no cost to you
- Coverage for restorative services and orthodontia

The key difference: Option 2 provides a higher annual maximum benefit and higher levels of coverage for basic restorative and orthodontic services. Its higher benefit levels will cost you more per paycheck.

You can also choose to waive dental coverage.

## Know Before You Go

Before you sit down for a procedure that will cost more than \$200, contact Cigna to request a pretreatment review of benefits. That way, you'll know how much the plan will cover, and how much you'll need to pay.

## How the Plans Compare

Here's what you'll pay after you've satisfied your calendar-year deductible, except as noted.

Plan Feature	Option 1 (Basic)	Option 2 (Enhanced)
<b>Annual Deductible*</b>	Individual: \$50 Family: \$150	Individual: \$50 Family: \$150
<b>Individual Maximum Calendar-Year Benefit*</b> (excludes orthodontia)	\$1,200	\$1,500



Plan Feature	Option 1 (Basic)	Option 2 (Enhanced)
<b>Preventive &amp; Diagnostic Care Services (no deductible)</b> includes routine exams, cleanings, x-rays, sealants, and other services	\$0	\$0
<b>Basic Restorative Care</b> such as fillings, oral surgery, extractions, root canals, periodontics, and repairs to dentures, bridges, and crowns	20% coinsurance after deductible	10% coinsurance after deductible
<b>Major Restorative Care</b> such as dentures, bridges, crowns, and implants	40% coinsurance after deductible	40% coinsurance after deductible
<b>Orthodontia</b>	40% coinsurance after deductible Lifetime maximum benefit (per person):* \$1,000	40% coinsurance after deductible Lifetime maximum benefit (per person):* \$1,500

\*All plan deductibles and maximums (dollar and occurrence) cross-accumulate between in-network and out-of-network unless otherwise noted.

For additional details about covered services, including what the plan pays if you use an out-of-network provider or facility, exclusions, and limitations, visit HRConnect to view the summary plan description (SPD).

### If You Use an Out-of-Network Dentist

- You may pay more for services because non-participating dentists have not negotiated fee discounts with Cigna.
- You may need to pay the dentist yourself and then submit a claim to be reimbursed by Cigna.
- If you need to submit a dental claim yourself, ask your dentist for a standard American Dental Association claim form.



# Vision Benefits

## WHAT YOU NEED TO KNOW

The vision plan from Vision Service Plan (VSP) helps cover an annual eye exam and a pair of glasses or contact lenses every calendar year for you and any family member on your plan. Although you can receive care from any vision service provider you choose, you'll always pay less when you see a participating VSP provider.

## Find a Participating Doctor

You'll maximize your benefits and pay less out of pocket when you see a VSP doctor.

Connect with a network doctor: [www.vsp.com](http://www.vsp.com)

## Plan Benefits

Unless indicated, amounts shown are what the plan pays.

Plan Feature	In-Network Benefit	Out-of-Network Benefit
Eye exam (every 12 months)	100% after \$10 copay	Up to \$50
Corrective lenses (every 12 months)	100% after \$10 copay for lenses, \$25 copay for frames <sup>1</sup> Standard progressive: \$50 Premium progressive: \$80–\$90 Custom progressive: \$120–\$160	Single vision: Up to \$50 Lined bifocals, trifocals: Up to \$75 Trifocals: Up to \$100 Progressive: Up to \$75
Frames (every 12 months)	Up to \$170, plus 20% discount	Up to \$70
Contact lenses (every 12 months) <sup>2</sup>	\$125, plus 15% discount on VSP doctor services	Up to \$105

<sup>1</sup> Standard lenses, including glass or plastic single vision, bifocal, or trifocal and polycarbonate lenses for dependent children.

<sup>2</sup> When you select contact lenses instead of glasses.

For additional details about covered services, exclusions, and limitations, visit HRConnect to view the summary plan description (SPD).



# Employee & Family Resources

## WHAT YOU NEED TO KNOW

Because life doesn't come with a playbook, the Employee and Family Resources (EFR) program, administered by Beacon Health Options, is here for you 24/7, at **no cost**. EFR connects you to the confidential support, referrals, information, and other resources you need to get you through the good and not-so-good times.

## Got more than you can handle?

Call toll-free, 24/7.  
877-275-6226

## Program Features

EFR is our employee assistance and work/life program, and it provides free, 24/7, confidential services and resources to you and members of your family.

### What can you use it for?

- Get help dealing with relationship issues, anxiety and depression, substance abuse, and more.
- Have up to six free sessions with a licensed counselor.
- Get referrals to legal and financial services.
- Locate the perfect summer camp for your kids or an adult day care provider to watch an elderly parent while you're at work.
- Find resources, like videos, articles, and webinars covering a variety of topics, on the Beacon Health Options website ([www.achievesolutions.net/ynhhs](http://www.achievesolutions.net/ynhhs)).

Consider reaching out to a Beacon counselor for up to six free visits before accessing your Anthem behavioral health benefits, which require a copay.



# Education Support for Children

## WHAT YOU NEED TO KNOW

When your child needs extra learning support or help taking that next educational leap, connect with the experts at Bright Horizons for free guidance and resources that address their unique needs.

## Special Needs Help

If your child is having trouble focusing, lagging behind developmentally, or struggling with social skills, you'll find personalized help from a compassionate Bright Horizons Special Needs™ advisor. You can also watch webinars to learn what you need to successfully guide and advocate for your child's education.

## College Advising

For students preparing to apply to college, there's College Coach. Offering expert guidance on the college admissions and financial aid process, college admissions consultants can help your child identify best-fit schools and review college admission essays.

To get started, visit Bright Horizons ([clients.brighthouse.com/ynhhs](https://clients.brighthouse.com/ynhhs)).



# Dependent Care FSA

## WHAT YOU NEED TO KNOW

Setting aside pretax dollars in a Dependent Care Flexible Spending Account (FSA) can help you save on child and adult day care expenses. The Dependent Care FSA covers eligible dependent care expenses, including child and adult day care while you work, and preschool, summer camp, and before- and after-school programs.

## How It Works

When you elect your benefits as a new employee or during annual open enrollment, you choose your FSA contribution level for the calendar year (up to \$5,000 if you and your spouse file joint tax returns; \$2,500 if you file separately).

You'll need to elect your contribution level during open enrollment each year (as long as you have an FSA), because FSA elections don't roll over from year to year.

Your pretax paycheck contributions are deposited directly into your Dependent Care FSA, which is administered by HSA Bank.

## Managing Your Dependent Care FSA

You set up and manage your FSA on the HSA Bank website ([www.hsabank.com](http://www.hsabank.com)) or via the mobile app. You have the option to pay dependent care expenses directly from your FSA, with your HSA Bank debit card, or submit receipts and be reimbursed for expenses you pay out of pocket.





# Contacts

## Enrolling & Benefits Information

### HRCconnect

Monday–Friday,  
7:30 a.m. to 5 p.m. ET  
844-543-2147  
203-200-3838 (fax)  
[ynhhs.org/hrconnect](http://ynhhs.org/hrconnect)

## Medical Benefits

### Anthem Blue Cross and Blue Shield

844-412-2983  
[www.anthem.com/](http://www.anthem.com/)

### COBRA

bswift  
866-365-2413  
[ynhhsbenefits.com](http://ynhhsbenefits.com)

### Telehealth

OnDemand  
833-483-5363  
[ynhhs.org/ondemand](http://ynhhs.org/ondemand)

### LiveHealth Online

888-548-3432  
[livehealthonline.com/](http://livehealthonline.com/)

## Prescription Drug Benefit

### CVS Caremark

800-776-1355  
[www.caremark.com](http://www.caremark.com)

## Dental Benefit

### Cigna

800-244-6224  
[my.cigna.com](http://my.cigna.com)

## Vision Benefit

### Vision Service Plan (VSP)

800-877-7195  
[www.vsp.com](http://www.vsp.com)

## Employee & Family Support Benefits

### Employee assistance and work/life program

Beacon Health Options  
877-275-6226  
[achievesolutions.net/ynhhs](http://achievesolutions.net/ynhhs)

### Education support for children

Bright Horizons  
For children who need extra help:  
[clients.brighthorizons.com/ynhhs](http://clients.brighthorizons.com/ynhhs)  
For individual advising:  
[ynhhs-brighthorizons.torchlight.care](http://ynhhs-brighthorizons.torchlight.care)

### College Coach

888-527-3550  
[ynhh@getintocollege.com](mailto:ynhh@getintocollege.com)  
[passport.getintocollege.com](http://passport.getintocollege.com)  
Employer Username: YNHHS  
Password: Benefits4You

## Voluntary Benefits

### YNHHS Voluntary Benefits

866-874-2837  
<http://ynhhsvoluntarybenefits.com/>

## Financial Benefits

### Dependent Care FSA Health Care FSA

HSA Bank  
844-650-8936  
866-357-6232 (Spanish)  
[www.hsabank.com](http://www.hsabank.com)  
Chat 8:30 a.m. – 5 p.m. CT  
[askus@hsabank.com](mailto:askus@hsabank.com)

### PayFlex (for 2020 FSA claims)

844-729-3539  
[www.payflex.com](http://www.payflex.com)

### Disability and family/medical leave

Equitable (Disability)  
866-274-9887  
[equitable.com](http://equitable.com)

### Family/medical leave

The Hartford (FMLA)  
888-301-5615  
[www.thehartford.com/employee-benefits/employees](http://www.thehartford.com/employee-benefits/employees)

### Retirement 403(b)

Mutual of America  
860-659-3610  
[www.mutualofamerica.com](http://www.mutualofamerica.com)



# Terms to Know

## Claims Administrator

The insurance company or third party that reviews, approves, and pays benefits claims.

## Coinsurance

Once you've met your annual deductible, coinsurance is the percentage of costs you'll pay out of pocket for services covered by your plan (until you meet your out-of-pocket maximum for the year).

## Copay

The fixed amount you pay for an in-network service.

## Deductible

The amount you must pay for covered health services each year before the plan begins to pay its share of costs. The deductible may not apply to some services, including preventive care, in-network doctor visits, and services billed by a YNHHS facility.

Each family member covered under the plan must meet the deductible each calendar year. The deductible does not include copays, amounts exceeding the maximum allowable amount (MAA), prescription drug expenses, or expenses not covered by the plan.

*Example: The individual deductible for the High-Deductible Health Plan is \$2,000. When **two covered members** of your family have each met their \$2,000 deductible, the \$4,000 family deductible for the year will have been met. After you meet the deductibles, the plan will pay its share of costs for all covered family members during that calendar year.*

## Dependent Children Over Age 26

You can continue coverage for your fully handicapped dependent child past the child's 26th birthday only if you submit proof within 31 days of the child's 26th birthday that the child is disabled. Coverage will end in the following situations: when your child is no longer handicapped, if you do not provide proof of continued disability, if you fail to have any required exam for that child, or when dependent coverage terminates for any other reason.

## Diagnostic Care

Specific care and/or procedures that help a doctor investigate symptoms or test results and make a diagnosis.

*Example: You typically receive preventive care during an annual checkup. If a preventive screening yields an abnormal result, you may receive diagnostic care to determine why.*

## Health Reimbursement Account (HRA)

An account offered in conjunction with the HDHP for employees enrolled in Medicare or TRICARE. Your employer contributes to your HRA. As you receive services throughout the year, you pay out of pocket for expenses like coinsurance, copays, and other services, and then get reimbursed from your HRA up to the amount of your existing balance. Unlike an HSA, the HRA is not portable; you can't take it with you if you leave your employer or change medical plans.

## Health Savings Account (HSA)

A special account that's typically paired with a high-deductible health plan (HDHP). You and/or your employer contribute to the account, and you can use these funds to cover qualified healthcare expenses, including your annual deductible, copays, and coinsurance. Annual contributions for individuals and families are set by the IRS;



for 2021, you can contribute up to \$3,600 if you have individual coverage, and up to \$7,200 if you cover others, too. The money in your HSA is yours to use into retirement, even if you change plans or employers.

### **High-Deductible Health Plan (HDHP)**

A health plan with a higher annual deductible than most PPO plans, but it doesn't begin to share the costs for covered services until you meet the \$4,000 annual deductible. To help you cover these costs, you can use funds in the Health Savings Account (HSA) or Health Reimbursement Account (HRA) that's paired with your HDHP.

### **In-Network Provider**

The facilities, providers, and suppliers that Anthem Blue Cross and Blue Shield has contracted with to provide health care services.

### **Maximum Allowable Amount (MAA)**

The maximum amount that Anthem will pay for a covered service or the billed charge—whichever is lower. Applies to out-of-network services only.

### **Out-of-Network Provider**

Any provider or facility that has not contracted with Anthem Blue Cross and Blue Shield and is not part of Anthem's Century Preferred Network. Anthem will pay up to the MAA for these services, and all claims will be subject to applicable deductibles and coinsurance.

### **Out-of-Pocket Costs**

Any cost or fee that you pay for medical services, prescription drugs, or medical supplies. These include your annual deductible, and copays and coinsurance.

### **Out-of-Pocket Maximum**

The most you will pay in a calendar year for medical or prescription drug expenses. Once the out-of-pocket maximum has been met, the plan pays 100% of covered expenses for the covered person or family for the remainder of the calendar year, including copays and expenses that are applied toward the annual deductible.

The out-of-pocket maximum does not include benefit reductions due to failure to precertify, covered expenses paid at 100%, expenses exceeding the MAA, expenses not covered by the plan, or employee premium contributions.

### **Preferred Provider Organization (PPO)**

Doctors, hospitals, and other providers who have agreed to negotiated fees with Anthem. Typically, you'll pay less than you would for services from a non-PPO provider.

### **Preventive Care**

Screenings, annual checkups, and patient counseling to prevent illness, disease, or other health problems. Under the Affordable Care Act (ACA), all health plans must cover certain preventive health services at no cost to the patient. Some prescription drugs are also considered preventive under the ACA and are covered at 100%.

### **Primary Care Physician**

A medical doctor who provides or coordinates health services for a patient. Primary care physicians are typically aligned with internal medicine, general or family medicine, and pediatrics practices.

### **Prior Authorization**

A decision reached by your health plan—before services are performed or purchases are made—that a health care service, treatment plan, prescription drug, or durable medical equipment is medically necessary. Your plan may require prior authorization for certain services, except in an emergency. Prior authorization is not a promise



that your plan will cover the cost. Prior authorization for prescription drugs ensures medications are safe and being prescribed for FDA-approved uses.

### **Qualifying Life Event**

A major life event—including a change in family size, marriage, divorce, or loss of current coverage—that allows you and/or eligible family members to enroll in or make changes to your existing health coverage. If you experience a qualifying life event, you must make the change within 31 days on [ynhhsbenefits.com](https://ynhhsbenefits.com).

### **Specialist**

A physician who focuses on a specific area of medicine to diagnose, manage, prevent, or treat certain symptoms and conditions.

*Examples include allergist, cardiologist, dermatologist, orthopedist, podiatrist, ear/nose/throat, gastroenterologist, OB/GYN, ophthalmologist.*

### **Voluntary Benefits**

Products offered through an employer that the employer typically pays for at below-market rates. These can include life, disability, critical-illness, accident, homeowner's, auto, and pet insurance; ID theft protection; legal services; and other benefits.

## **Documents & Forms**

All documents and forms can be accessed on HRConnect ([ynhhs.org/hrconnect](https://ynhhs.org/hrconnect)). You'll also find summary plan descriptions, summaries of material modifications, carrier claim forms, and more.