

Open Enrollment Webinars For 2024 Benefits



Employee partnership, equity, experience, community

Benefit Changes

What's New in 2024 & Panel Discussion





Plan Design



Most Traditional Aetna plan

- Increasing in-network deductible \$50 to \$450 per person; \$1,350 for family
- Increasing in-network out-of-pocket maximum \$50 to \$1,050 per person; \$3,050 for family
- (No change to employee premium)



Preventive Services



• Most Traditional Aetna plan

- Adding Preventive and wellness services (vaccinations, colonoscopy, bone density, gynecological exam and other screenings)
 - In-network: 100%
 - Out-of-network: cost-sharing may apply
- Increasing preventive drug coverage to 100%
 - Includes certain contraceptives, statins, and HIV prevention drugs
 - 2023 Drug List at bit.ly/3PBtdks



Preventive Services



Most Preventive Aetna plan

- Increasing Preventive and wellness services coverage
 - In-network: 100%
 - Out-of-network: cost-sharing may apply
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Ambulance Coverage

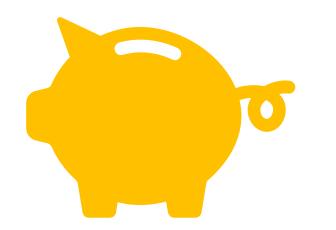


Most Preventive and Traditional Aetna plans

• Removing deductible from ambulance services



Flexible Spending Account (FSA)



Health FSA

- Increasing maximum contribution from \$2,850 to \$3,050
- Maximum carryover from 2024 to 2025 will be \$610.



Flexible Spending Accounts (FSAs)



Continue Coverage for 2024

 Must re-enroll through Employee Self-Service during Open Enrollment to continue participation

2023 Claim Reimbursement Due Date

• March 31, 2024



Important Dates



Open Enrollment Ends October 20 at 5 pm

- Enroll through Employee Self-Service
- Don't wait until the last day
- Take a photo or print summary for confirmation

Live Webinar dates

• October 5, 10, and 12

Recorded version at <u>https://bit.ly/oepage</u>



Flu Shots and COVID Booster Clinics



Options for a flu shot and COVID booster

- Worksite clinics registration required. No walk-ins; paperless. <u>https://bit.ly/3Px8nDn</u>
- In-network pharmacy (call the phone number on the back of your medical card)
- Your doctor's office
- **Plans covered**
 - All Aetna Preventive, All Kaiser Permanente, Aetna Local 77 Traditional

Plans not covered

• Aetna Most Traditional and Aetna SPOG Traditional; you may pay for your shot out-of-pocket









Behavioral Health Benefits

- **Resources for Living EAP:** 1 (888) 272-7252
- Your Medical Plan: phone number on back of card
- Teladoc (Most Aetna plan only): Register at https://member.teladoc.com/signin

Aetna Pharmacy Mail Order

Maintenance prescriptions





Eligible Health FSA Expenses

- Copay, Deductibles, and Coinsurance
- Medication
- Additional examples fsastore.com
- Navia Benefits Debit Card





Vision Plans

- VSP Basic vs. Buy up Plans
- Premium Options





- Hinge Health
- For "Most" employees and dependents over 18
- Coach led, digital joint and back pain program
- No cost to you
- Enroll any time, access for 365 days
- <u>Hingehealth.com/cityofseattle</u>





- 2nd.MD benefit effective July 1, 2023
- For "Most" employees and dependents on a Kaiser or Aetna plan
- Call: 1-866-537-1324
- Download the 2nd.MD app
- Activate online at www.2nd.md/cityofseattle



Employee Responsibilities



- Review your existing benefits!
- If you make no changes and take no action during Open Enrollment, your existing plans will continue (except FSA).
- You must <u>re-enroll</u> during Open Enrollment to continue FSA for 2024.

Seattle Human Resources Employee partnership, equity, experience, community

Panel Discussion: Healthcare Plan Partners

- Introductions
- Questions regarding the City's medical, dental and vision plans
- Chat Q & A





Panel Introductions

Panelists, please introduce yourself, including your name, company and role.



Group Question



Could you each share a preventive care program or benefit you would like to highlight for 2024? How might more employees take advantage of the benefit?



Medical Plans Question



What are your thoughts about an annual mental health check-up?

How could a member establish a relationship with a provider?



Dental Plan Question



How can a member maximize their benefits and save costs?

Cost concerns, pain, and dental anxiety often keep people from regular dental visits, how can you help members overcome these barriers and maximize their benefits?



Vision Plan Question



Please share your website features and why employees should register?

How can a member maximize their benefits and save costs?



Chat Q&A



Questions for the Panelists

Bonus Info Graphics

Differences between the Most Preventive and Traditional Aetna plans

- Cost Differences Individual Coverage
- Cost Differences Family Coverage
- Getting Behavioral Health Help
- Bit.ly/oepage



THANK YOU FOR JOINING US!



