

# **Open Enrollment Webinars**

For 2024 Benefits



# 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 total in-network out-ofpocket maximum \$50 to \$1,450 per person; \$4,350 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 <a href="bit.ly/3PBtdks">bit.ly/3PBtdks</a>

### **Preventive Services**



#### Most Preventive Aetna plan

- Increasing Preventive and wellness services coverage
  - 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 <u>bit.ly/3PBtdkS</u>

# **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 <a href="https://bit.ly/oepage">https://bit.ly/oepage</a>

### Flu Shots and COVID Booster Clinics



#### Options for a flu shot and COVID booster

- Worksite clinics registration required. No walk-ins; paperless. <a href="https://bit.ly/3Px8nDn">https://bit.ly/3Px8nDn</a>
- 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 <u>not</u> 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
- Hingehealth.com/cityofseattle



- 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.

# 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?

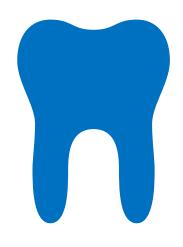
# **Medical Plans Question**



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!

