



## *Open Enrollment for Benefits:*

**NOVEMBER 11<sup>TH</sup>**

*through*

**NOVEMBER 22<sup>ND</sup>**

### **IMPORTANT ELIGIBILITY INFORMATION FOR ENROLLING SPOUSES IN HEALTH BENEFITS**

If your spouse is eligible for coverage through another group health plan, he/she is not eligible for coverage under a [[Client Name]] medical/prescription plan.

### **ONLINE ENROLLMENT HELP DESK SCHEDULE**

Representatives will be available in the Cafeteria on the following dates to assist you with any questions you have regarding the benefits available to you effective January 1, 2023:

- **Monday, November 11, 2022**  
7:30 am to 7:00 pm
- **Thursday, November 14, 2022**  
11:00 am to 7:00 pm
- **Tuesday, November 19, 2022**  
7:30 am to 7:00 pm



## What to do by November 22<sup>nd</sup>

- You must log into [www.samplebenefitsportal.com](http://www.samplebenefitsportal.com) to advise of tobacco use status, spousal eligibility, and make/submit your elections for 2023.

### IF YOU DO NOT:

- Your medical plan elections will default to your current plan in either individual or parent/child(ren) status at the tobacco-user rate.
- Your dental plan election will default to the corresponding Aetna dental plan in your current family status.
- If you previously waived benefits, you will default to waiver status for 2023.
- You will not have any Flexible Spending Account (FSA) election for 2023. FSA elections do not roll over and you must make a new election for 2023.
- If you are currently enrolled in supplemental life or other voluntary benefits, those benefits will remain in place and you will see the deduction when you log in.
- For those covering dependents on the dental plan who are between the ages of 19 and 23, you must complete the student verification on the [www.samplebenefitsportal.com](http://www.samplebenefitsportal.com) website.

### KEY BENEFIT HIGHLIGHTS:

- 5 medical benefit plan choices
- All medical plan benefits include an enhanced benefit for **[[Client Name]]** facility
- All medical plans include discounted copays for SPG and SQP providers that participate with Aetna
- All medical plan choices include a national Aetna network
- All medical plans are open access and require no referrals

*To help you understand your benefits, **[[CLIENT NAME]]** makes available a Summary of Benefits and Coverage (SBC) that you can view by clicking on Library, located on the left hand side of the [www.samplebenefitsportal.com](http://www.samplebenefitsportal.com) site. All applicable legal notices can also be found in the Library on the Benefits website.*

# Medical & Prescription Benefits for 2023

	Platinum 1	Platinum 2	Gold	Silver	Bronze
<b>IN-NETWORK (I) BENEFITS</b>					
<b>Deductible*</b>	\$0	\$0	\$1,000 Single / \$2,000 Family	\$1,500 Single / \$3,000 Family	\$3,000 Single / \$6,000 Family
<b>Out-of-Pocket Maximum</b>	\$3,000 Single / \$6,000 Family	\$3,000 Single / \$6,000 Family	\$3,000 Single / \$6,000 Family	\$5,000 Single / \$10,000 Family	\$5,100 Single / \$10,200 Family
<b>Preventive Care / Immunizations</b>	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%
<b>PCP Office Visit</b>	\$70	\$70	\$70	\$70	\$70
<b>Specialist Office Visit</b>	\$80	\$80	\$80	\$80	\$80
<b>X-Ray / Radiology Non-Complex</b>	\$110	\$110	\$110	\$110	\$110
<b>X-Ray / Radiology Complex</b>	\$275	\$275	\$275	\$275	\$275
<b>Laboratory</b>	\$125	\$125	\$125	\$125	\$125
<b>Emergency Room**</b>	\$150	\$200	\$250	\$300	\$350
<b>Urgent Care</b>	\$80	\$80	\$80	\$80	\$80
<b>Inpatient Hospital</b>	\$1,300	\$1,500	80%*	70%*	60%*
<b>Outpatient Surgery</b>	\$1,000	\$1,000	80%*	70%*	60%*
<b>OUT-OF-NETWORK (OON) BENEFITS</b>					
<b>Deductible*</b>	\$2,000 Single / \$4,000 Family	\$2,000 Single / \$4,000 Family	\$2,000 Single / \$4,000 Family	Not Covered	Not Covered
<b>Out-of-Pocket Maximum</b>	\$3,500 Single / \$7,000 Family	\$3,500 Single / \$7,000 Family	\$10,000 Single / \$20,000 Family	Not Covered	Not Covered
<b>Coinsurance (Percentage paid by plan)</b>	70%*	60%*	60%*	Not Covered	Not Covered

\* Benefits paid after deductible.

\*\* Emergency Room (ER) copay is the same in-network and out-of-network, not subject to deductible and waived if admitted.

## Prescription Drug Plan

The following prescription drug plan is included for all of the above medical plan options.

	RX (Up to a 30-day supply)	MAIL-ORDER RX (Up to a 90-day supply)
<b>Generic</b>	\$30 Retail	\$60 Mail
<b>Formulary Brand</b>	\$50 Retail	\$100 Mail
<b>Non-Formulary Brand</b>	\$100 Retail	\$200 Mail



**When looking up Aetna providers, you must log into [www.aetnavigators.com](http://www.aetnavigators.com) to verify benefit plan tier and applicable provider status. This is a [[Client Name]] specific**

# *Voluntary Benefits for 2023*

## **SUPPLEMENTAL STD**

Short term disability (STD) insurance can give you the financial support you need until you are back on your feet and back to work.

## **PERSONAL ACCIDENT INSURANCE**

Accident insurance will help pay for medical and other out-of-pocket costs incurred when suffering an accidental injury.

## **VISION**

A Vision plan provides coverage for vision exams, frames, contacts and discounts for vision surgery.

## **CRITICAL ILLNESS PLAN**

Pays a lump sum cash benefit which can be used for out-of-pocket expenses associated with a critical illness.

## **LEGAL PLAN**

Access to legal support when you need it.

## **PET INSURANCE**

Protect your pet and your pocketbook from unexpected veterinary costs.



# Online Enrollment Instructions

To review 2023 bi-weekly contributions and to enroll, log on to [www.samplebenefitsportal.com](http://www.samplebenefitsportal.com)

1. Your username is **[[Client Name]]**, followed by your **six-digit Employee ID Number**.
  - Your password used to enter the system from last year has been **reset as of November 11th**.
  - Your password is the **first four digits of your birth date** followed by the last four digits of your **Social Security Number**.
  - Click the **Login** button to enter the site.
  - Once logged into the system, you will be able to change and update your password.
  - If you are adding dependents, you must have the date of birth and social security number for each eligible dependent you wish to enroll. **You must use exact name for you and your dependents as it appears on your social security cards. You will NOT be able to choose benefits online if you cannot provide this information for yourself and your eligible dependents.**
2. **SELECTING BENEFIT ELECTIONS:** Click **“Save and Continue”** at the bottom of each page.
3. **TO COMPLETE YOUR ENROLLMENT:** Click the Blue **“Return to Home”** button. A pop-up window will alert you that your enrollment elections have been submitted for the January 1, 2023 plan year.

**PLEASE NOTE:** *If you need to make additional changes once your initial elections have been submitted, you have the ability to make any additional changes needed throughout the open enrollment timeframe by logging back into the system using your new password. All changes need to be finalized prior to 11:59pm (EST) on November 22, 2022.*



## *Tobacco Treatment Program*

**There is a free Non-Smoker/Non-Vapor/Non-Tobacco User Program through Atlantic Prevention Resources available to Employees**

If you are currently using any tobacco products, you can still receive a credit after participation in a Non-Smoker/Non-Vapor/Non-Tobacco User Program.

The program consists of a six week group or one on one sessions. A weekly treatment plan will be created for each employee and will include steps that will lead to a tobacco-free life.

If you would like more information about the program, please email [Quitcenter@atlprev.org](mailto:Quitcenter@atlprev.org) or call **609.804.QUIT**.

**Remember this program is FREE to [[Client Name]] Employees.**

## *Reminders:*

- Attest to your tobacco user status.
- Attest that your spouse does not have availability for medical and prescription drug coverage through another group health plan.
- Make your 2023 plan elections.

If you fail to complete the above your:

- Medical and prescription drug coverage will default to either individual or parent/child(ren) status without the discounted medical contribution for non-tobacco users.
- Your FSA coverage will not be continued.
- Your dental plan election will default to the corresponding Aetna dental plan in your current family status.
- If you previously waived benefits, you will default to waiver status for 2023.

## *Don't Forget!*

You must log in to My Shore Benefits at [www.samplebenefitsportal.com](http://www.samplebenefitsportal.com) no later than **11:59pm (EST) on November 22, 2022** to advise of tobacco use, spousal eligibility, and make/submit your elections for 2023!

*Need help enrolling? Call the Benefit Express Customer Care Center, 8:30 am to 7:00 pm, at 877.837.5017*