

Your Aegis Living Benefits 2020

BENEFITS OPEN ENROLLMENT IS HERE!

Hello! Do you have the best healthcare benefits for the lowest price for yourself and your family? Now is the time of year when you can make changes to your benefit elections. Open Enrollment runs March 2-16th and is the time when you can:

- Enroll in Aegis benefit plans if you have previously declined this option
- Add or remove dependents from your coverage
- Change type of medical plan coverage
- Enroll for or change Supplemental Life or Accidental Death coverage
- Choose to enroll in a Flexible Spending Account for 2020-21 (2019-20 enrollment does not carry forward)

Enrollment forms must be submitted to your Business Office Manager, or for home office employees, to Kim Stabler by no later than Monday, March 16th.

Great News for 2020!

- For the sixth year in a row, ***your cost for health insurance premiums will not increase*** even though over the last five years across America, employee contributions for medical and prescription drug coverage have increased by an average of 19%. In other words, paycheck contributions for medical/prescription and dental coverage will remain the same for 2020-21 and Aegis will absorb the increase on your behalf.
- ***Office visit copays will decrease*** from \$35 in the Medical Core plan and \$30 for the Medical Buyup plan ***to \$20/visit*** * for both plans. This will allow you greater affordability to visit your primary care physician or specialist as your health and wellness is important to us.

**Applies to office visits for in-network primary care physician, specialists, outpatient mental health visits, acupuncture, chiropractor and rehabilitation therapy visits. The copay for free-standing Urgent Care facilities will remain unchanged at \$35 (Medical Core plan) or \$30 (Medical Buyup plan).*

BENEFIT GUIDE CONTENTS

Aegis Living provides a number of different benefit programs and coverage options which are detailed in the 2020-21 Benefit Guide. Please review this content carefully. Changes are detailed in the Summary of Material Modifications (SMM) which is also included in your packet.

WHAT TO KNOW ABOUT AFFORDABLE CARE ACT AND YOUR TAXES

If you are eligible for the Aegis Living medical plan, you are unlikely to qualify for a premium tax credit on individual coverage purchased through a health insurance marketplace (e.g. Washington Healthplanfinder, Covered California, Nevada Health Link). Why is that? Aegis Living offers medical coverage that meets the 'adequacy and affordability' requirements under the Affordable Care Act (ACA), and employees that are offered coverage by a plan that is defined as 'adequate and affordable' are not entitled to the premium tax credit. If you do receive a premium tax credit in error, you will likely have to repay the tax credit when you file your federal tax return.

TIMING

Enrollment changes will take effect on April 1, 2020. Once you sign up for benefits your choice will apply for the next 12 months ending March 31, 2021. You cannot drop or change benefits during the plan year unless you experience a qualifying event (e.g. birth of a child, marriage, divorce, etc.)

Go to www.aegislivingbenefits.com for further information.

WHAT YOU NEED TO DO

- 1) Choose the plans and coverage which best suit your needs among the different options and complete the appropriate paperwork:
 - **For Medical, Prescription, Dental and Vision Plans** → *If you have changes*, complete the Benefit Enrollment Form.
 - **Supplemental Life and Accidental Death Insurance** → Only complete the Supplemental Benefits Enrollment Form if you want to enroll for the first time or you want to change your current coverage.
 - **Flexible Spending Account (FSA)** → You need to complete the Navia Flexible Spending Arrangement Enrollment Form if you choose to enroll for 2020-21 in either a Healthcare or Dependent Care FSA and even if you are currently enrolled. 2019 elections do not automatically roll over.
 - **98point6** → Once you are eligible, you can choose to enroll at no cost at any time. Please consult the Aegis Benefit Guide or aegislivingbenefits.com for more information.
 - **401K** → Once you are eligible you may choose to enroll or make changes to your election at any time.
- 2) **If you have changes return the completed enrollment forms to your Business Office Manager (or Kim Stabler for Home Office employees) by Monday, March 16, 2020.**
- 3) ID Cards - Everyone enrolled in a medical plan will receive a new Premera Medical ID card. It will be mailed to your home address in early April. Show your new ID card to all your providers and pharmacies. Only employees newly enrolling in dental coverage will receive a new ID card from Delta Dental in early April.

98point6 offers text-based office visits 24/7 with a board-certified physician on your phone or tablet via a mobile app with no copay!

RESOURCES FOR YOU

- **Go to our benefit website at: aegislivingbenefits.com**
All of the information in your open enrollment packet, and more, are available.

QUESTIONS? We want to make sure you have all the information you need to make the best decisions about your benefits. If you have any questions, please contact:

- Your Business Office Manager
- The Assured Partners Employee Service Center at 1-(888)-343-3330 or email to mcm.aegis@assuredpartners.com. Translation services are available in more than 200 languages.
- The Aegis Living Home Office Human Resources contact Kim Stabler. Email: kim.stabler@aegisliving.com