



# What's changing

The following changes will take effect on April 1, 2020.

## Medical plans

The copay for physician office visits will decrease.

Plan	In-Network Physician Office/Clinic Visits	Current	2020
Core Plan	Primary care physician, specialist, acupuncture, chiropractor, outpatient mental health, rehabilitation therapy	\$35 copay	\$20 copay
Buy-Up Plan		\$30 copay	\$20 copay

\*The copay for freestanding urgent care centers will remain \$35 on the Core Plan and \$30 on the Buy-Up Plan.

## Flexible spending accounts (FSA)

- The **maximum** contribution for the health care FSA is set by the IRS each year and is increasing to \$2,750 for 2020.
- There will be a **minimum** annual contribution required to participate in the FSA:
  - **Health care FSA:** \$100
  - **Dependent care FSA:** \$500

## Cost of coverage

- **Medical and Dental:** Your cost of coverage is not changing.
- **Vision:** Your cost of coverage will increase slightly.

Please refer to the Cost of Coverage page in the Benefit Guide.

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Summary of Material Modifications (SMM): This document describes changes to the Aegis Living Welfare Benefits Plan and is intended to serve as a Summary of Material Modifications (SMM). The SMM supplements the Summary Plan Descriptions (SPDs) for the Aegis Living Welfare Benefits Plan. The effective date of these changes is April 1, 2020. You should read this SMM very carefully and retain this document with your copy of the SPDs.