

Health Insurance Renewal

We are pleased to announce that we will be **changing** our health insurance plan, effective January 1, 2019, from Anthem to **Aetna's Innovation Health**.

Two plans will be offered, similar to what we have with Anthem – an HRA, and a non-HRA. We will be holding employee meetings in the upcoming weeks to explain the details. The best option is to come to our Wellness Fair sometime between 10am-2pm on Saturday, October 27th at Waterford Fair Oaks. Representatives from Aetna's Innovation Health will be there to make presentations and answer questions.

Aetna and Inova have formed a partnership which results in lower claims costs when utilizing an Inova practice or facility. If that is not an option for some of our employees, they can still use Aetna's national network. It is projected that this new plan will reduce our total claims by approximately \$700,000 in 2019.

Do your doctors and facilities participate in Aetna's Innovation Health plan? Are your prescriptions covered? Most likely, as this new plan includes over 98% of the doctors, facilities and prescriptions which our employees have used this year under Anthem's plan. You can ask or check online on Aetna's website; the plan name is Aetna Choice POS II (Open Access).

The company will continue to cover approximately 53% of the non-HRA option, and approximately 65% of the HRA option.

As a result of changing plans, there will be a **decrease** in the weekly deductions for medical coverage as follows, effective with the first paycheck in January 2019:

	Non-HRA <u>Current Wkly</u>	Non-HRA <u>Renewal Wkly</u>
Employee	\$70.00	\$65.00
Employee plus Child	\$150.00	\$140.00
Family	\$230.00	\$215.00
	HRA <u>Current Wkly</u>	HRA <u>Renewal Wkly</u>
Employee	\$37.00	\$35.00
Employee plus Child	\$92.00	\$85.00
Family	\$140.00	\$128.00

Please continue to look for more information to come from our Human Resources Department in the upcoming weeks. Thank you.