

Announcement

2020-2021 Voluntary Dental & Vision Coverage

To: NOWCC Program Enrollees

From: Caroline Espree, NOWCC Vice President Human Resources

Date: July 22, 2020

Re: <u>2020-2021 Voluntary Dental & Vision Coverage!</u>

You must be authorized to work a minimum of 35 hours per pay period to be eligible for dental or vision coverage.

We are pleased to announce, 'Open Enrollment' for NOWCC's voluntary dental benefits with our current carrier AETNA. Open enrollment will be from <u>July 22nd to July 31st</u>, 2020 and coverage will be effective starting September 1, 2020. The coverage of the plan has remained unchanged from last year in both plan design and the premium rate.

Coverage Type	In-Network % of Preferred Dental Provider	Out-of-Network % of Reasonable & Customary Fee
Type A- Preventive	100%	80%
Type B - Basic Restorative	80%	60%
Type C - Major Restorative	50%	40%
Deductible: Per Individual	\$50 Applies to Type B&C services only	\$50 Applies to Type B&C services only
Deductible: Per Family	\$150 Applies to Type B&C services only	\$150 Applies to Type B&C services only
Annual Maximum Benefits	\$1250 Per Individual	\$1250 Per Individual

Monthly Cost to you:

Enrollee Only Coverage	\$39.98
Enrollee & Spouse Coverage	\$80.04
Enrollee & Dependent(s) (up to age 26)	\$64.50
Family (includes dependents up to age 26)	\$104.54

If you currently have dental coverage with Aetna through NOWCC, and would like to continue, you do not need to do anything. Your coverage will continue automatically with Aetna. Please note that your payroll deductions will remain unchanged from the current plan year.

If you do not have dental coverage now, you may enroll with Aetna from July 20th to July 31st, 2020. There is no waiting period for coverage, which goes into effect on September 1.

Deductions are taken out of the 1st pay date of every month for the following months coverage. The payment for September will be deducted on pay date 08/13/20.

Please visit this website to see if your dentist participates in the Aetna plan:

www.aetna.com/docfind

Choose the "Aetna PPO w/ PPOII Network"

**Aetna does not issue dental ID cards and you simply use your social security number that you have on file with your dentist for your dentist to submit a claim.

We will continue to offer a voluntary vision plan that will provide an allowance for glasses and contact lenses as well as reduced costs for eye exams and specialty lenses. This program is available through Aetna and is 100% voluntary. The rates for the vision plan have remained unchanged in 2020.

A summary of the benefits is listed here:

Coverage Type	In-Network Benefit*	Frequency
Eye Exam	\$20 copay	Once every 12 months
Eyeglass Lenses or Contacts (in lieu of eyeglass lenses)	\$20 copay	Once every 12 months
Contact Lenses	\$105 Allowance	Once every 12 months
Frames	\$100 Allowance	Once every 24 months

^{*}Out of network benefits are available and are listed on the Benefit Summary that was sent with your open enrollment materials.

Monthly Cost to you:

Enrollee Only Coverage	\$4.53
Enrollee + Dependent(s) (up to age 26)	\$9.91
Enrollee + Spouse	\$9.58
Family (includes dependents up to age 26)	\$16.11

^{**}Aetna does not issue vision ID cards and you simply use your social security number that you have on file with your vision provider to submit a claim.

If you would like to enroll, email the completed application(s) and payroll deduction authorization form(s), signed and dated, to NOWCC's Benefits Administrator Anna Langham at benefits@nowcc.org.

We will be hosting three conference calls to explain the Aetna dental and vision plans and answer any questions you may have about the plan. These webinar sessions are scheduled for (login info below):

Conference Call #1 - Friday July 24 at 1pm EST (10am PST)

Conference Call #2 - Tuesday July 28 at 1pm EST (10am PST)

www.anywhereconference.com

Web log in: 201125009 Click on: I'm a participant Participant code: 4781608#

Access Number to dial in: 1-866-252-0050 Participant code: 4781608#

In summary, **if you ARE already enrolled in NOWCC's Aetna dental plan, you do not have to do anything** and your new coverage with **Aetna** will begin September 1. If you are NOT enrolled dental or vision, and would like to enroll, or if you would like to Add a dependent, we must have your application form and payroll deduction form by July 31st. If you would like to cancel your dental or vision coverage, please email Benefits Administrator Anna Langham at benefits@nowcc.org.

Please contact Anna Langham with any questions at benefits@nowcc.org

We are pleased to continue to offer a competitive benefits package to you.

2020 Dental Benefits Summary
Dental Enrollment Form
Dental Payroll Deduction Authorization

2020 Vision Benefits Summary
Vision Enrollment Form
Vision Payroll Deduction Authorization