

# Brick Township Board of Education

## Open Enrollment FAQ 2024



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### Open Enrollment

#### Q. When is Open Enrollment?

Open Enrollment will be held from Wednesday, May 15<sup>th</sup> through Friday May 31<sup>st</sup>

#### Q. What changes are happening with this enrollment?

Your current health benefits are remaining the same. There are no plan changes or new plan options for the plan year beginning 7/1/2024.

#### Q. How do I make changes to my current plan elections?

- During Open Enrollment, you will need to log on to Employee Navigator to make a selection for health plan enrollment for you and your dependents, if you are enrolling for the first time or if you would like to make any changes.
- Visit [www.employeenavigator.com](http://www.employeenavigator.com)
- For first time use, register as a new user with Company Identifier: **BTBOE**

*\*On Thursday 5/18 when Open Enrollment begins, you will be receiving a direct email with instructions on how to begin the process in Employee Navigator*

- If you make an enrollment change, you will be receiving new ID cards by the last week of June.

#### Q. If I like the plan that I am currently enrolled in, do I have to log on to Employee Navigator? Will my current enrollment just be transferred over?

No, if you are making no changes to your current benefits you do not need to log onto Employee Navigator, and your plan information will roll over effective 7/1/2024.

#### Q. What if I have questions on current plan or the new plan option?

If you have any questions throughout Open Enrollment, please contact our broker team who will be able to assist.

- Gallagher Contacts:
  - Joseph Colombo [Joseph\\_Colombo@ajg.com](mailto:Joseph_Colombo@ajg.com)
  - Mario Karcic [Mario\\_Karcic@ajg.com](mailto:Mario_Karcic@ajg.com)
  - Lynsey Eddy [Lynsey\\_Eddy@ajg.com](mailto:Lynsey_Eddy@ajg.com)

#### Q. Are there any additional contacts which can provide assistance during Open Enrollment?

If you have any questions pertaining to the medical and prescription benefits, you can also reach out to the Partnership Integrity Health Member Advocate, Angela Archiello. [angela.archiello@partnershiphealthcenters.com](mailto:angela.archiello@partnershiphealthcenters.com)

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### Aetna Choice II \$20 28% CAP Plan:

#### Q. What is the Aetna Choice II \$20 28% CAP Plan?

The Aetna Choice II \$20 28% CAP Plan is a plan option from the district, which offers both In-Network and Out-of-Network benefits with a mandatory generic formulary.

#### Q. What is the plan design of the Aetna Choice II \$20 28% CAP Plan?

<b>Aetna Choice II \$20 28% CAP Plan</b>	
Primary Care Copayment	\$20
Specialist Care Copayment	\$20
Emergency Room Copayment	\$125 (to be waived if admitted)
In-Network Deductible	\$0
In-Network Coinsurance	100%
In-Network Out-of-Pocket Maximum (Individual/Family)	\$500/\$1,000 (*Covers all In-Network copayments, coinsurance & deductible)
Out-of-Network Allowance	150% of CMS
Out-of-Network Deductible (Individual/Family)	\$350/\$700
Out-of-Network Coinsurance	30% of Out-of-Network fee schedule
Out-of-Network Out-of-Pocket Maximum (Individual/Family)	\$2,000/\$5,000
Out-of-Network Inpatient Hospital Deductible	30% of Out-of-Network fee schedule
Out-of-Network Acupuncture	Lesser of 75% of In-Network cost/visit OR \$60 MAX/visit
Out-of-Network Physical Therapy	Lesser of 75% of In-Network cost/visit OR \$52 MAX/visit
Out-of-Network Chiropractic Services	Lesser of 75% of In-Network cost/visit OR \$35 MAX/visit
<b>CVS Caremark Prescription Drug Coverage &amp; Copayments</b>	
Prescription Drug Annual Out-of-Pocket Maximum (Individual/Family)	\$1,600 /\$3,200
Generic (Retail/Mail Order)	\$5 30 Day Supply/\$10 90 Day Supply
Preferred Brand	\$10 30 Day Supply/\$20 90 Day Supply
Non-Preferred Brand	Members plays the difference between generic & brand plus brand copayment*

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### Q. What are the major differences between the Aetna Choice II \$20 Plan and the Aetna Choice II \$20 28% CAP Plan?

- The most significant differences are an increase in copayment for emergency room visits that do not result in a hospital admission, the out-of-network deductible and a different reimbursement schedule for acupuncture, physical therapy and chiropractic out-of-network providers.
- For prescription drugs, there will be a closed formulary, new copayments and the mandatory use of generic drugs when they are available
- The CAP plan's employee contributions do not exceed 28% regardless of salary or coverage tier selected.
- The CAP Plan utilizes the same network of providers as the Aetna Choice II \$20 Plan.

### Q. What is the contribution schedule of the Aetna Choice II \$20 28% CAP Plan?

Salary	Coverage Level Percentages			
	Single	Parent & Child	Member & Spouse	Family
\$20,000 or less	4.50%	3.50%	3.50%	3.00%
\$20,000-\$24,999.99	5.50%	3.50%	3.50%	3.00%
\$25,000-\$29,999.99	7.50%	4.50%	4.50%	4.00%
\$30,000-\$34,999.99	10.00%	6.00%	6.00%	5.00%
\$35,000-\$39,999.99	11.00%	7.00%	7.00%	6.00%
\$40,000-\$44,999.99	12.00%	8.00%	8.00%	7.00%
\$45,000-\$49,999.99	14.00%	10.00%	10.00%	9.00%
\$50,000-\$54,999.99	20.00%	15.00%	15.00%	12.00%
\$55,000-\$59,999.99	23.00%	17.00%	17.00%	14.00%
\$60,000-\$64,999.99	27.00%	21.00%	21.00%	17.00%
\$65,000-\$69,999.99	28.00%	23.00%	23.00%	19.00%
\$70,000-\$74,999.99	28.00%	26.00%	26.00%	22.00%
\$75,000-\$79,999.99	28.00%	27.00%	27.00%	23.00%
\$80,000-\$84,999.99	28.00%	28.00%	28.00%	24.00%
\$85,000-\$89,999.99	28.00%	28.00%	28.00%	26.00%
\$90,000-\$94,999.99	28.00%	28.00%	28.00%	28.00%
\$95,000-\$99,999.99	28.00%	28.00%	28.00%	28.00%

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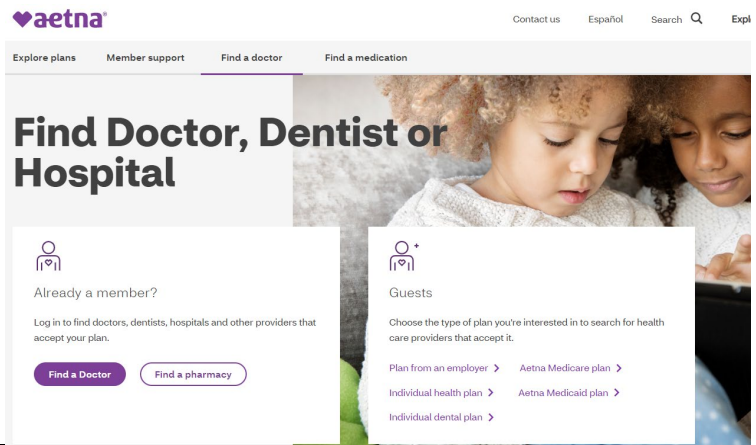
\$100,000-\$109,999.99	28.00%	28.00%	28.00%	28.00%
\$110,000 & Over	28.00%	28.00%	28.00%	28.00%

## Q. What is the provider network for the Aetna Choice II \$20 28% CAP Plan?

The Aetna Choice II \$20 28% CAP Plan utilizes the same network of providers as the Aetna Choice II \$20 Plan. Please use the below instructions to verify provider status.

### Aetna DocFind Instructions:

1. Visit [www.aetna.com](http://www.aetna.com)
2. At the top of the page, click on “Find a Doctor”
3. In the middle of the page under “Guests,” click on “Plan from Employer”
4. Type in your zip code, city, county or state, then click Search
5. “Select a Plan”



If you are enrolling in the...	DocFind Plan is...
Aetna Choice POS II \$20 Aetna Choice POS II \$20/\$35 Aetna Choice POS II \$20 28% CAP	Category= Aetna Open Access Plans Plan Name= <b>Aetna Choice POS II (Open Access)</b>
Aetna Choice II EPO	Category= Aetna Open Access Plans Plan Name= <b>Elect Choice EPO (Open Access)</b>