

Health Insurance - United States

Policy Number: HR-BEN-002 **Effective Date:** January 1, 2019 **Last Updated:** October 15, 2023 **Owner:** Total Rewards Team **Applies To:** All US-based full-time employees

Overview

NovaTech Solutions offers comprehensive health insurance coverage through multiple plan options to meet the diverse needs of our employees and their families.

Eligibility

Who's Eligible

- Full-time employees (30+ hours/week)
- Eligible from first day of employment
- Coverage begins on start date (no waiting period)

Eligible Dependents

- Legal spouse or domestic partner
- Children under age 26 (biological, adopted, step, foster)
- Domestic partner's children under 26

Plan Options

NovaTech offers three medical plan options through Anthem Blue Cross Blue Shield:

Plan Comparison

| Feature | PPO Basic | PPO Plus | HDHP + HSA |
|---------------------------------|-----------|----------|------------|
| Monthly Premium (Employee Only) | \$150 | \$250 | \$75 |
| Monthly Premium (Family) | \$450 | \$700 | \$225 |
| Deductible (Individual) | \$1,000 | \$500 | \$2,800 |
| Deductible (Family) | \$2,000 | \$1,000 | \$5,600 |
| Out-of-Pocket Max (Individual) | \$6,000 | \$4,000 | \$7,050 |
| Out-of-Pocket Max (Family) | \$12,000 | \$8,000 | \$14,100 |

| Feature | PPO Basic | PPO Plus | HDHP + HSA |
|------------------------|-------------|-------------|-----------------------|
| Primary Care Visit | \$30 copay | \$20 copay | 20% after deductible |
| Specialist Visit | \$50 copay | \$40 copay | 20% after deductible |
| Emergency Room | \$250 copay | \$200 copay | 20% after deductible |
| Prescription (Generic) | \$10 | \$10 | Deductible, then \$10 |
| HSA Eligible | No | No | Yes |

NovaTech Contribution

NovaTech pays a significant portion of premiums: - Employee-only coverage: Company pays 85% - Employee + dependents: Company pays 75%

Premiums shown above are employee portion after company contribution.

PPO Plans

How PPO Works

- Choose any provider (in-network preferred for lower costs)
- No referrals needed for specialists
- In-network: Lower out-of-pocket costs
- Out-of-network: Higher costs but still covered

PPO Basic

Best for employees who: - Are generally healthy - Want lower premiums - Don't mind higher deductible

PPO Plus

Best for employees who: - Have regular medical needs - Want lower out-of-pocket costs - Prefer predictable copays

High Deductible Health Plan (HDHP)

How HDHP Works

- Lower premiums, higher deductible
- You pay full cost until deductible is met
- After deductible: 20% coinsurance
- Paired with Health Savings Account (HSA)

Best For

- Healthy individuals with low medical needs
- Those wanting to save in an HSA
- Tax-advantaged savings priority

Health Savings Account (HSA)

With the HDHP, you can open an HSA: - NovaTech contributes \$750/year (individual) or \$1,500/year (family) - You can contribute up to IRS limits (2024: \$4,150 individual, \$8,300 family) - Funds roll over year to year - Triple tax advantage: Pre-tax contributions, tax-free growth, tax-free qualified withdrawals

See HSA Guide (HR-BEN-010) for details.

Covered Services

Preventive Care (All Plans - No Cost)

- Annual physical exam
- Immunizations
- Screenings (mammogram, colonoscopy, etc.)
- Well-child visits
- Women's preventive services

Medical Services

- Hospitalization
- Surgery
- Lab work and imaging
- Mental health services
- Substance abuse treatment
- Maternity care
- Physical therapy
- Chiropractic (limited visits)

Prescription Coverage

Managed by CVS Caremark: - Generic: Lowest tier - Brand (formulary): Middle tier - Brand (non-formulary): Highest tier - Specialty: Prior authorization may be required

Mail-order available for 90-day supplies at reduced cost.

Mental Health

Mental health coverage is at parity with medical: - Therapy visits - Psychiatry
- Inpatient treatment - Telehealth options

See Mental Health Resources (HR-BEN-016) for additional support.

How to Enroll

New Employees

1. Complete enrollment within 30 days of start date
2. Log in to Workday > Benefits
3. Review plan options
4. Add dependents (upload documentation)
5. Select your plan
6. Coverage begins on start date

Open Enrollment

Annual open enrollment occurs November 1-15: - Make changes for following year - Coverage changes effective January 1 - Missing open enrollment means no changes until next year (except qualifying events)

Qualifying Life Events

You may change coverage within 30 days of: - Marriage or divorce - Birth or adoption - Loss of other coverage - Change in spouse's employment - Moving to new coverage area

Report qualifying events in Workday immediately.

Finding Providers

In-Network Providers

1. Visit anthem.com
2. Login or use "Find Care" as guest
3. Select "NovaTech PPO" or "NovaTech HDHP" network
4. Search by location, specialty, or name

Telehealth

All plans include telehealth through LiveHealth Online: - Video visits with doctors 24/7 - \$0 cost for PPO Plus - \$20 for PPO Basic - Deductible applies for HDHP

Access at livehealthonline.com or mobile app.

Claims and Questions

Filing Claims

- In-network: Providers file claims automatically
- Out-of-network: Submit claims through anthem.com or mail

Questions

- Anthem Member Services: 1-800-555-0180
- NovaTech Benefits Team: benefits@novatech.com
- Slack: [#ask-benefits](#)

Costs and Deductions

Premium Deductions

- Deducted from payroll bi-weekly
- Pre-tax (reduces your taxable income)
- 26 deductions per year

Cost Sharing

- Deductible: Amount you pay before insurance pays
- Copay: Fixed amount per visit
- Coinsurance: Your percentage of costs after deductible
- Out-of-pocket max: Most you'll pay in a year (then insurance pays 100%)

Continuation Coverage (COBRA)

If you lose coverage due to termination or reduction in hours: - COBRA allows you to continue coverage for 18 months - You pay full premium (no employer contribution) + 2% admin fee - Information provided at termination

Frequently Asked Questions

Q: When does my coverage start? A: Coverage begins on your first day of employment.

Q: Can I add a domestic partner? A: Yes, domestic partners can be added with documentation. Imputed income may apply for tax purposes.

Q: What if I have coverage through my spouse? A: You may waive NovaTech coverage. You'll receive \$100/month as a waiver credit.

Q: How do I get a new insurance card? A: Download digital card in the Anthem app or request physical card through anthem.com.

Q: Is infertility treatment covered? A: Yes, see Fertility Benefits (HR-BEN-012) for details on coverage and limits.

Contact

For benefits questions, contact the Benefits team at benefits@novatech.com or via #ask-benefits on Slack.

Related Documents: Dental and Vision Coverage (HR-BEN-003), HSA Guide (HR-BEN-010), FSA Guide (HR-BEN-011), Fertility Benefits (HR-BEN-012)