

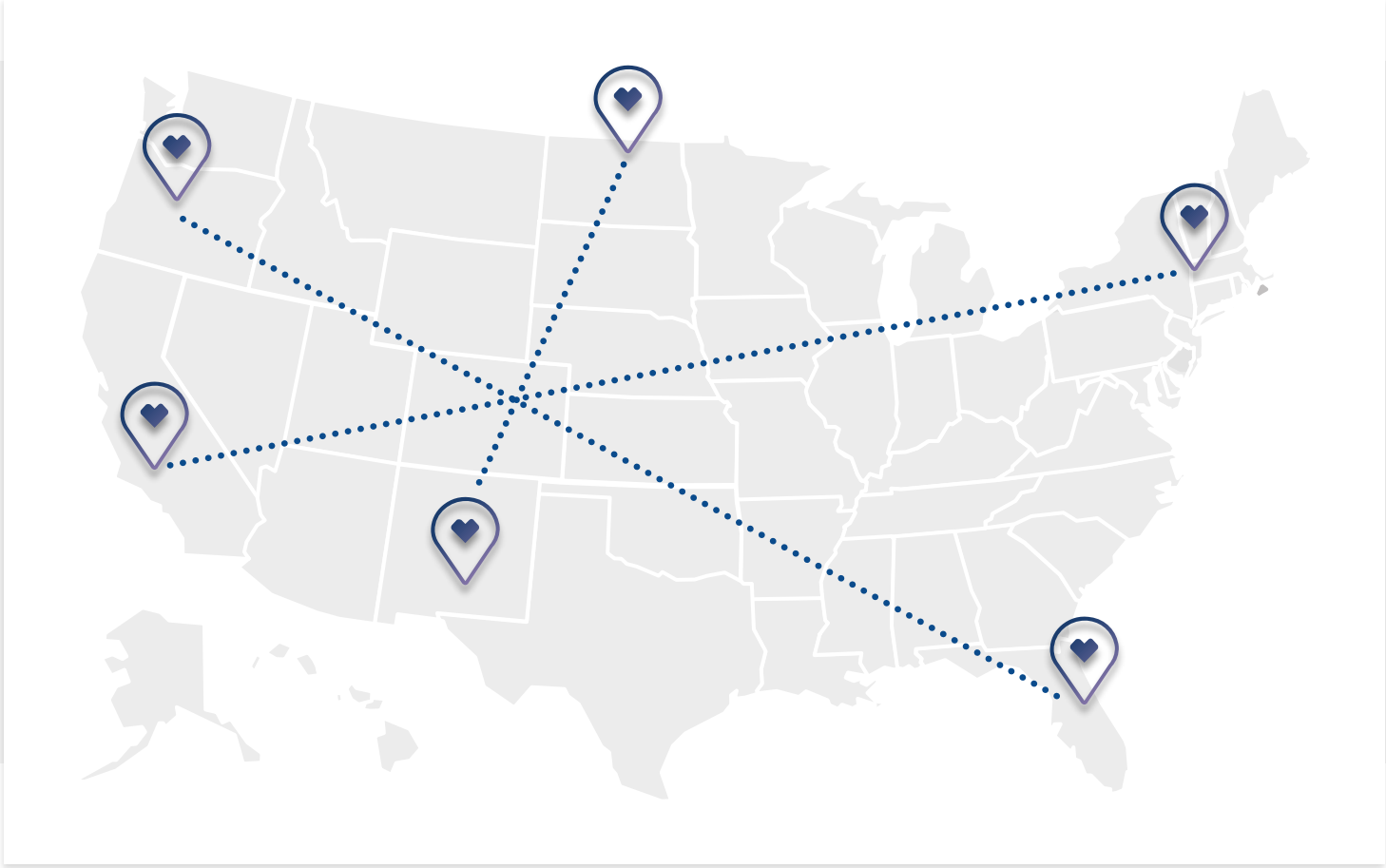


2023-2024 Benefit Guide

Aetna Medical Plan



Coast-to-coast coverage with Choice POS II



830K+

primary care doctors¹

9,876

hospitals³

4.7M+

specialists²

94,928

ancillary providers³

1 Based on service location count. Primary care doctors includes pediatric PCPs. Aetna® Executive Level Provider Counts (ELPC) monthly reporting sourced September 30, 2022.

2 Based on service location count. Specialists include Ob/Gyn, Physician and Non-Physician Specialists. Aetna ELPC monthly reporting sourced September 30, 2022.

3 Based on service location count. Hospitals and ancillary providers. Aetna ELPC monthly reporting sourced September 30, 2022.

In-Network Benefits	
Deductible (Individual/Family)	\$500 / \$1,000
Coinsurance	0%
Out-of-Pocket Maximum (Ind/Family)	\$4,000 / \$8,000
Physician Services	
Preventive Care	\$0
Routine Office Visit	\$20 copay
Specialist Office Visit	\$40 copay
Diagnostic Services	
Outpatient Lab (Freestanding/Hospital-based)	covered in full after deductible
Outpatient X-Ray (Freestanding/Hospital-based)	covered in full after deductible
MRI,CT, Pet Scan (Freestanding/Hospital-based)	\$250 copay
Emergency Services	
Urgent Care	\$50 copay
Emergency Room	\$500 copay
Hospital/ Surgery	
Outpatient Surgery	covered in full after deductible
Inpatient Hospital Services	covered in full after deductible
Out-of-Network Benefits	
Deductible (Individual/Family)	\$2,000/\$6,000
Coinsurance	50%
Out-of-Pocket Maximum (Ind/Family)	\$10,000/\$30,000
Prescription Drugs	
Rx Deductible	In Network: None
Preferred Generic	\$3/\$10
Preferred Brand	\$35
Non-Preferred Generic/Brand	\$50
Specialty	20% to \$250, 40% to \$500
Mail Order	\$6/\$20/\$70/\$100

A convenient way to access quality virtual care

Personalized health dashboard for members and interoperable electronic health records for providers

CVS HEALTH VIRTUAL PRIMARY CARE™



PRIMARY CARE

Dedicated physician-led care team including a nurse practitioner and registered nurse, available to contact with questions anytime via secure messaging

Ability to see selected physician within days of scheduling an appointment

Coordination of in-person care, when needed, to in-network provider clinics, including nearby MinuteClinic® locations



CVS HEALTH VIRTUAL CARE™



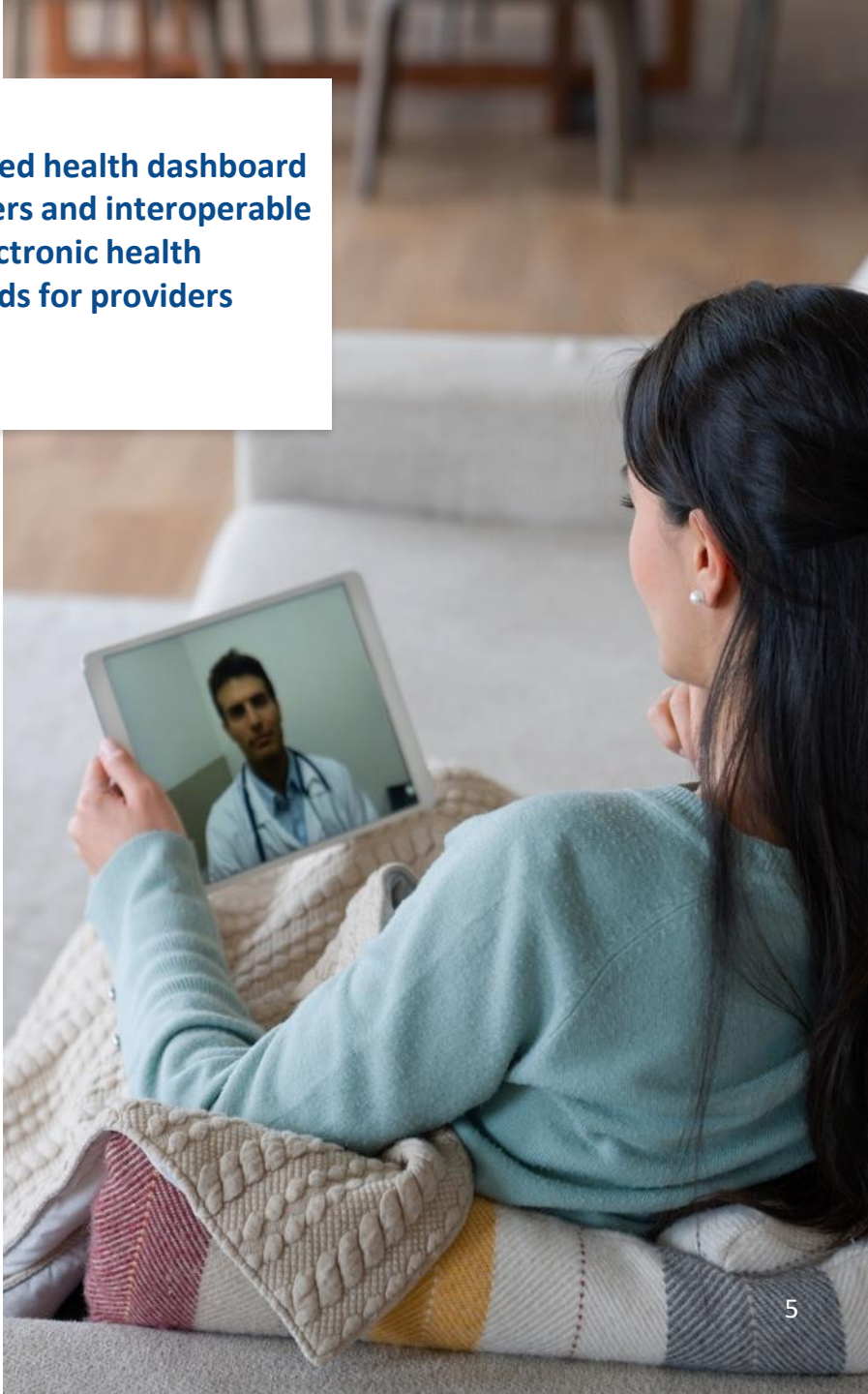
ON-DEMAND CARE

Access to 24/7 quick care with licensed providers
Care for common illnesses, infections and one-time medication refill



MENTAL HEALTH

Licensed therapist by appointment seven days a week including evenings
Counseling for needs like anxiety, stress, depression and grief
Psychiatry services for prescriptions and medication management





ACCESS TO CARE



MinuteClinic®

Your plan gives you access to covered MinuteClinic services at no or a lower cost to you.* They're located inside select CVS Pharmacy®, CVS® HealthHUB™ and Target® locations.** They're open every day, even evenings and weekends.

If your plan is eligible for a health savings account, you can get preventive care at no extra cost. You'll also get care for covered minor illnesses and injuries at a lower cost than available to the public. And once you meet your deductible, you can get all covered services at no extra cost.

Find a clinic near you at [CVS.com/MinuteClinic](https://www.cvs.com/MinuteClinic). Or log in to your Aetna Health™ app at [Aetna.com/Health-App](https://aetna.com/Health-App).

For a list of other in-network providers, log in to [Aetna.com/Health-Login](https://aetna.com/Health-Login) and use our search tool.



Virtual care options

CVS Health Virtual Care™*** lets you get care for minor injuries, illnesses, skin conditions, select women's services and mental health services, like talk therapy and medication support.

CVS Health Virtual Primary Care™*** gives you access to a dedicated virtual provider for preventive services, sick and wellness visits, medicine reviews and disease management.

Teladoc Health®

You can connect directly with a board-certified doctor by phone or video. This is best for general medical, dermatology or mental health visits — and all at no or low cost to you.

You can easily access these low- or no-cost virtual primary care services. Just go to [Aetna.com/Health-Login](https://aetna.com/Health-Login) to log in to your member website.

✓ Call **1-855-TELADOC (835-2362)**
✓ Visit [Aetna.com/AFA-Tdoc](https://aetna.com/AFA-Tdoc)

*Includes select MinuteClinic® services. Not all MinuteClinic services are covered. Please consult benefit documents to confirm what services are included. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive MinuteClinic services at no cost share. However, such services are covered at negotiated contract rates. This benefit is not available in all states and on indemnity plans. Visit [MinuteClinic.com](https://www.minuteclinic.com) for age and service restrictions. This is for informational purposes only and is intended to be used only in connection with self-funded plans. It is not medical advice and is not intended to be a substitute for proper medical care provided by a physician.

**For a complete list of other participating providers, log in to your member site at [Aetna.com](https://aetna.com) and use our provider search tool.

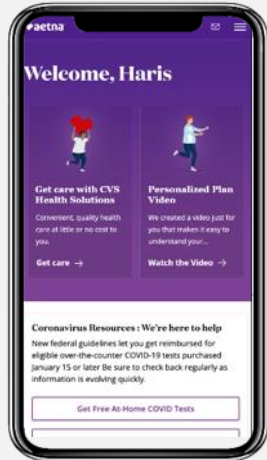
***Members on broad network plans will be able to access CVS Health Virtual Primary Care™ and CVS Health Virtual Care™ in addition to current virtual services. CVS Health Virtual Primary Care and CVS Health Virtual Care are not available to joint ventures, locally based network and indemnity plans.

Teladoc® is not available to all members. Teladoc and Teladoc physicians are independent contractors and are not agents of Aetna. Visit [Teladoc.com/Aetna](https://www.teladoc.com/Aetna) for a complete description of the limitations of Teladoc services. Teladoc, Teladoc Health and the Teladoc Health logo are registered trademarks of Teladoc Health, Inc.

Convenient access to care and support

ENTRY POINTS

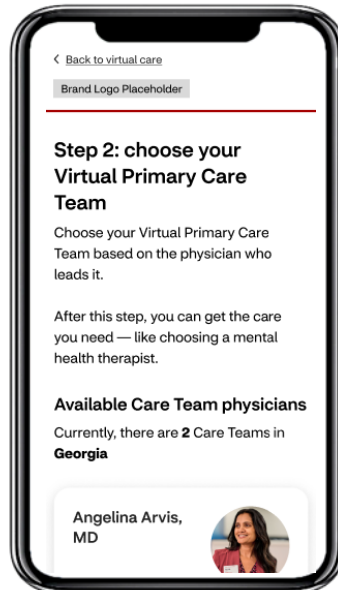
AETNA HEALTHSM APP



CVS.COM[®]



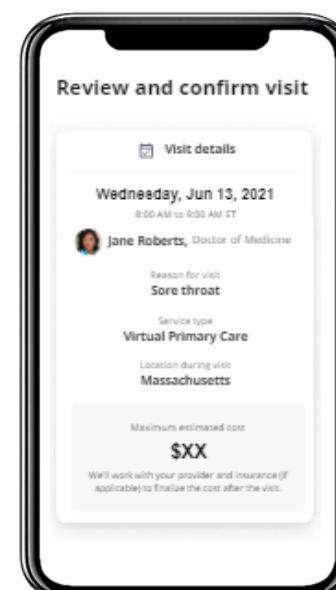
CARE TEAM



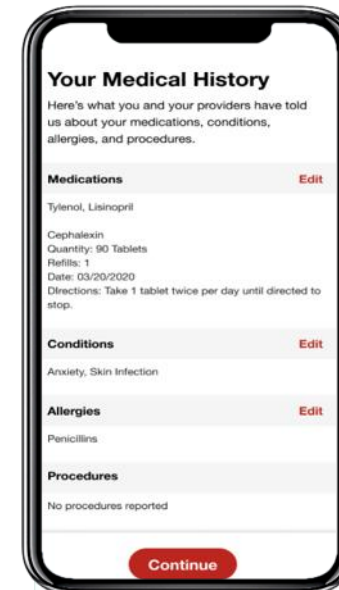
CARE TYPE



SCHEDULING



MEDICAL DETAILS



VIDEO VISIT



For illustrative purposes only, and subject to change.

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App Store is a service mark of Apple Inc.

MENTAL WELL-BEING



Employee Assistance Program (Aetna Resources For LivingSM)

Through this program, you'll get support for stress management, work/life balance, depression and anxiety. Plus, we'll connect you with legal and financial help. This benefit is available to you and your eligible household members.

Know that we're here for you, 24/7. Call us at **1-866-326-7172 (TTY: 711)**. Or check out [Aetna.com/AFA-RFL](https://aetna.com/AFA-RFL) (Username: **SGEAP** Password: **EAP**).



Behavioral telehealth virtual providers and services

These services offer another way to get help from a licensed therapist or psychiatrist. And you can choose from a large network of providers.

Check out [virtual providers](#) here. Or visit [Aetna.com](https://aetna.com) to find another network provider.

MANAGING HEALTH



Aetna One[®] Essentials

Your physical and mental health is everything. Whether you're taking care of a minor issue or dealing with bigger health challenges, we can help. If you can benefit from care management, one of our nurses will work with you to set up a plan, help you understand your benefits and answer any questions.

To get started, go to [Aetna.com/Health-Login](https://aetna.com/Health-Login) to log in to your member website. Or call the number on your member ID card.



Enhanced Maternity Program

Going through a maternity journey is unique for each person. So whether you need support for family planning or postpartum care, we'll be right there as a trusted, reliable resource throughout your entire experience.

To learn more and sign up, call us at **1-800-272-3531 (TTY: 711)** weekdays from 8 AM to 7 PM ET. Or log in to your member website at [Aetna.com](https://aetna.com) and look under "Stay Healthy."



Taking care of diabetes health

Diabetic meter program

If you have diabetes, you know it's important to check your blood glucose levels regularly. And we want to help — with a **new blood glucose meter**. It's part of your prescription plan, and ordering one is easy!

To order, simply:

Visit [Aetna.com/ManagingDiabetes](https://aetna.com/ManagingDiabetes)

If you have questions, call the number on your Aetna[®] member ID card.

\$0 preferred diabetic benefit*

For another way to save, enjoy a new pharmacy benefit. You'll have no deductible and **\$0 cost-share** for preferred insulin and diabetic supplies.

Ask your employer if you're eligible for this benefit.



*Not available in Oklahoma. HSA, IntRx, and Value plans: Preventive deductible waiver and \$0 preferred diabetic offering both waive the deductible. \$0 preferred diabetic benefit also waives copay/coinsurance on preferred insulin/diabetic supplies. The \$0 preferred diabetic benefit does not include diabetic drugs.



OTC Health Solutions®

Enjoy \$25 every three months to shop hundreds of CVS® products

Every three months, you'll get \$25 to spend on select over-the-counter health and wellness products at CVS®. This can help you take care of minor illnesses, have fewer doctor visits and save money.

3 WAYS TO SAVE



Instore

Visit any CVS store that participates in OTC Health Solutions. Go to www.CVS.com/otchs/aetcommercialotc/storelocator to find one near you.



Online

Visit www.CVS.com/otchs/aetcommercialotc for the fastest and easiest way to order anytime.



Over the phone

Call **1-888-628-2770 (TTY: 711)** Monday to Friday, from 9 AM to 8 PM local time.



Wellness tools

You can get a health assessment and access to online health programs to help meet your goals. Just choose the ones you want to work on and go at your own pace. You'll also get helpful information about procedures, conditions and treatments.

Explore these tools today. Just go to Aet.na/Health-Login to log in to your member website.



Discount program

The Aetna Discount Program helps you save on many health products and services. You'll save money on eyewear, hearing exams, healthy lifestyle services, natural health offerings and more.

Watch the savings add up. Simply visit Aet.na/Health-Login to log in to your member website.

DISCOUNT OFFERS ARE NOT INSURANCE. They are not benefits under your insurance plan. You get access to discounts off the regular charge on products and services offered by third-party vendors and providers. Aetna makes no payment to the third parties — you are responsible for the full cost. Check any insurance plan benefits you have before using these discount offers, as those benefits may give you lower costs than these discounts.

Aetna Funding Advantage™ plans are self-funded, meaning the benefits coverage is provided by the employer. Aetna Life Insurance Company provides administrative services to the employer. Not all services are covered. See plan documents for a complete description of benefits, exclusions and limitations of coverage. Network providers are independent contractors and are not agents of Aetna. Provider participation may change without notice.

Aetna Resources For Living™ is the brand name used for products and services offered through the Aetna group of companies. The EAP is administered by Aetna Behavioral Health, LLC; and in California for Knox-Keene plans, and Health and Human Resources Center, Inc. All EAP calls are confidential, except as required by law. This material is for informational purposes only. It contains only a partial, general description of programs and services and does not constitute a contract. EAP instructors, educators and network participating providers are independent contractors and are neither agents nor employees of Aetna. Aetna does not direct, manage, oversee or control the individual services provided by these persons and does not assume any responsibility or liability for the services they provide and, therefore, cannot guarantee any results or outcomes. The availability of any particular provider cannot be guaranteed and is subject to change. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to Aetna.com.

Sun Life Dental Plan



Tips for using your dental plan

Your dentist office will want to know that you are a Sun Life plan member at your next visit. Simply share a copy of your new dental ID card with them. You can access a copy of your dental ID card through your Sun Life account. Quick references to register and access your account are included on this page. Please note that printed dental ID cards are not provided and/or mailed to your home.

Find a dentist

If your plan leverages one of our networks, you can easily search for a dentist online. Your network is listed on the back of your dental ID card. To find a participating dentist, visit sunlife.com/findadentist.

Online services

Your mobile-responsive Sun Life account gives you access to everything you need to know about your dental plan, including your dental ID card, benefit schedule and more. To complete your registration, you will need your Social Security number or member ID, and date of birth. Register today at sunlife.com/account.

	IN-NETWORK	OUT-OF-NETWORK
Type II, III (Basic and Major Services)	\$2,500 per person	\$2,500 per person
Type IV Ortho Service	\$2,000 lifetime per child	\$2,000 lifetime per child

Type I Preventive Services do not count toward your Calendar Year maximum
CALENDAR YEAR DEDUCTIBLE

	IN-NETWORK	OUT-OF-NETWORK
Type I Preventive Services	N/A	N/A
Type II, III (Basic and Major Services)	\$50 individual/\$150 family	\$50 individual/\$150 family
Type IV Ortho Services	N/A	N/A

THE PLAN PAYS THE FOLLOWING PERCENTAGE FOR PROCEDURES

	IN-NETWORK	OUT-OF-NETWORK
Type I Preventive Services	100%	100%
Type II Basic Services	90%	80%
Type III Major Services	60%	50%
Type IV Ortho Services	50%	50%

SERVICES

Type I Preventive Dental Services, including:

- Oral evaluations – 2 in any 12 month period
- Routine dental cleanings – 2 in any 12 month period
- Fluoride treatment – 1 in any 6 month period. *Only for children under age 14*
- Sealants – no more than 1 per tooth in any 36 month period, only for permanent molar teeth. *Only for children under age 14*
- Space maintainers – *only for children under age 19*
- Bitewing x-rays – 1 in any 12 month period
- Intraoral complete series x-rays – 1 in any 60 month period
- Genetic test for susceptibility to oral diseases

Type II Basic Dental Services, including:

- New fillings
- Localized delivery of antimicrobial agents
- Stainless steel crowns – *only for children under age 19*

Type III Major Dental Services, including:

- Dentures and bridges – subject to 10 year replacement limit
- Inlay, onlay, and crown restorations – 1 per tooth in any 10 year period
- Dental implants – subject to 10 year replacement limit
- Surgical extractions of erupted teeth, impacted teeth, or exposed root
- Biopsy (including brush biopsy)

- Endodontics (includes root canal therapy) – 1 per tooth in any 24 month period
- Complex oral surgery
- General anesthesia/IV sedation – medically required
- Minor gum disease (non-surgical periodontics)
- Scaling and root planing – 1 in any 24 month period per area
- Periodontal maintenance – 2 in any 12 consecutive months
- Major gum disease (surgical periodontics)

Type IV Ortho Services, including:

- Orthodontic treatment is limited to your dependent children

Waiting Periods

For a complete description of services and waiting periods, please review your certificate of insurance. If you were covered under your employer's prior plan the wait will be waived for any type of service covered under the prior plan and this plan.

- No waiting period for preventive, basic or major services
- No waiting period for orthodontic services



We look forward to providing you and your family with dental benefits and great service!

Sun Life Vision Plan Offered from VSP



Sun Life Vision- Offered from VSP



Visit [vsp.com](https://www.vsp.com)
Answers anytime,
anywhere

- Choose a VSP® doctor
- View your personal eyecare coverage
- Find the latest eye health information
- Learn about special discounts and promotions

www.vsp.com or 800-877-7195



BENEFIT	FREQUENCY	IN-NETWORK BENEFIT	OUT-OF-NETWORK BENEFIT
Exam services WellVision exam®	1 per 12 months	\$10 for exam	Up to \$45
Routine retinal screening		No more than a \$39 copay	N/A
Laser vision correction discount	Once per eye per life-time.	Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities.	N/A
Lenses			
Single lined	1 per 12 months	\$25 (lenses and frame)	Up to \$30
Bifocal lined			Up to \$50
Trifocal			Up to \$60
Lenticular			Up to \$100
Necessary contacts			Up to \$210
Lens enhancements			
Standard		No cost	N/A
Premium progressive		\$95-\$105 copay	N/A
Custom progressive		\$150-\$175 copay	N/A
Other		Average savings of 20-25%	N/A
Frames <i>Includes a wide selection of frames at Walmart®.</i>	1 per 12 months	\$180 for the frame of your choice and 20% off the amount over your allowance \$100 allowance at Costco®*	Up to \$70
Elective contact lenses <i>Contact lenses are in place of lenses and frame.</i>	1 per 12 months	\$60 for your contact lens exam (fitting and evaluation) \$180 for contact lenses	Up to \$105
Additional glasses and sunglasses discount	20% off complete pairs of prescription and non-prescription glasses, including sunglasses. Discounts are unlimited for 12 months following exam.		N/A
Coverage with retail providers	*Coverage with retail providers may be different. Check with Costco for VSP member pricing. The Costco allowance is equivalent to the allowance at preferred providers and other retail providers.		

Sun Life Basic Life, AD&D, STD, LTD Plans



Basic Life, AD&D, STD, LTD from Sun Life



Basic Life, AD&D

2 times your Basic Annual Earnings, up to a maximum of \$400,000. No medical questions asked, up to the Guaranteed Issue amount of \$400,000.

Basic Life and AD&D: Your company pays the cost of Basic Life and AD&D Insurance for all active, **full-time employees working 30 hours per week**. Basic Life Insurance provides a benefit to your beneficiary in the event of your death. If death results from an accident, the AD&D portion of the insurance pays an additional benefit and in some cases, it may provide a benefit if you are injured as the result of an accident.

Short-Term Disability

BENEFITS	
Weekly benefit after your claim is approved	You will receive a check for your benefits on a weekly basis. It will replace 60% of your Total Weekly Earnings, up to \$2,500 each week.
When benefits begin	Benefits begin on the first day of disability if you are unable to work due to an injury and as soon as 8 days from the date you are unable to work due to an illness. <i>Sun Life and Health Insurance Company (U.S.)</i>
Benefits may be paid for	Up to 26 weeks , as long as you are still unable to work due to a covered disability.
Additional plan information	This plan provides a benefit for covered disabilities resulting from illness or injury that are not work-related.

Long-Term Disability

BENEFITS	
Monthly benefit after your claim is approved	You will receive a check for your benefits on a monthly basis. It will replace 60% of your Total Monthly Earnings, up to \$12,500 each month.
When benefits begin	Benefits begin as soon as 180 days from the date of your disability.
Benefits may be paid for	Up to your Social Security Normal Retirement Age or longer, depending on your age at disability.
Additional plan information	This plan provides a benefit for covered disabilities resulting from illness or injury that occur on or off the job.

Sun Life Value-Added Program



Sun Life Value Added Program- Employee Assistance Program



**Confidential Emotional Support**

Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts

**Work-Life Solutions**

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care

**Legal Guidance**

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more

Need representation? Get a free 30-minute consultation and a 25% reduction in fees.

**Financial Resources**

Our financial experts can assist with a wide range of issues.

- Retirement, taxes, mortgages, budgeting and more

For additional guidance, we can refer you to a local financial professional and arrange to reimburse you for the cost of an initial one-hour in-person consult.

**Online Support**

GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- "Ask the Expert" personal responses to your questions

**Help for New Parents**

ParentGuidance™ supports you through the process of becoming a biological or adoptive parent, including:

- Preparing for the baby emotionally and financially
- Finding child care
- Planning for back-to-work and other issues

**Free Online Will Preparation**

EstateGuidance® lets you quickly and easily create a will online.

- Specify your wishes for your property
- Provide funeral and burial instructions
- Choose a guardian for your children

What happens when I call for counseling support?

When you call, you will speak with a GuidanceConsultant™, a master's- or PhD-level counselor who will collect some general information about you and will talk with you about your needs. The GuidanceConsultant will provide the name of a counselor who can assist you. You will receive counseling through the EAP up to 3 sessions per issue, per person, per calendar year. You can then set up an appointment to speak with the counselor over the phone or schedule a face-to-face visit.

What counseling services does the EAP provide?

The EAP provides free short-term counseling with counselors in your area who can help you with your emotional concerns.

If the counselor determines that your issues can be resolved with short-term counseling, you will receive counseling through the EAP. However, if it is determined that the problem cannot be resolved in short-term counseling in the EAP and you will need longer-term treatment, you will be referred to a specialist early on and your insurance coverage will be activated.

Contact EAPBusiness ClassSM Anytime

No-cost, confidential solutions to life's challenges.

Your ComPsych® GuidanceResources® program EAPBusiness Class offers someone to talk to and resources to consult whenever and wherever you need them.

Call: 877.595.5281

TTY: 800.697.0353

Your toll-free number gives you direct, 24/7 access to a GuidanceConsultant™, who will answer your questions and, if needed, refer you to a counselor or other resources.

Online: guidanceresources.com

App: GuidanceNow™

Web ID: EAPBusiness

Log on today to connect directly with a GuidanceConsultant about your issue or to consult articles, podcasts, videos and other helpful tools.

24/7 Support, Resources & Information



GGFL-1597

Contact EAPBusiness Class Anytime

Call: 877.595.5281

TTY: 800.697.0353

Online: guidanceresources.com

App: GuidanceNow™

Web ID: EAPBusiness

Appendix- Employee Benefit Costs



2023-2024 Employee Paycheck Contributions

Benefit Costs

AETNA CPOSII MEDICAL				
	Employee only	Employee + spouse	Employee + Children	Employee + family
Monthly EE Cost	\$176.46	\$473.46	\$373.65	\$658.40
Bi-weekly payroll deduction	81.44	\$218.67	\$172.45	\$303.88

Sun Life DENTAL				
	Employee only	Employee + spouse	Employee + Children	Employee + family
Monthly EE Cost	\$12.07	\$19.43	\$36.25	\$46.03
Bi-weekly payroll deduction	\$5.57	\$8.97	\$16.73	\$21.24

Sun Life VSP VISION				
	Employee only	Employee + spouse	Employee + Children	Employee + family
Monthly EE Cost	\$2.01	\$3.22	\$3.54	\$5.15
Bi-weekly payroll deduction	\$0.93	\$1.49	\$1.63	\$2.38