



# WHAT'S NEW IN 2022 EMPLOYEE BENEFITS

## HealthAlliance of the Hudson Valley

HealthAlliance is committed to providing our employees and their dependents with access to affordable, high-quality health care. Good news! We are pleased to announce that your premiums in 2022 will be the same as they were in 2021.

More good news! HealthAlliance's medical coverage will be moving to Aetna, used system-wide at WM-CHHealth, to provide you and your family with a national provider network instead of the local CDPHP network. This means if you or a family member are traveling outside of the area, Aetna's POS II network gives you in-network coverage nationwide. The plan provisions are implemented to be as close as possible to the current plan. In moving to Aetna, we also improved Home Host benefits with your copays for any Home Host doctor at \$10 per visit.

Your prescription drug coverage with CVSHealth as the prescription benefits manager will continue to be packaged with your medical coverage. Your new 2022 Aetna ID cards will be used for both medical and Rx as with the current plan. Your new Aetna ID cards will be mailed to your home mid to late December.

Once again, during open enrollment, you are able to review your life and disability benefits and any voluntary coverages that you may want to purchase. Lincoln Financial Group continues to provide those benefits. During open enrollment, you can elect Critical Illness and/or Accident coverage as well as review buy-ups to your life insurance coverage.

Below are highlights of updates in 2022. As with any summary, in the event of any conflict or confusion, the actual plan documents and policies provide the full details and will apply.

## Monthly Premiums for Your Medical Benefits Plan and the Health Premium Discount

Again, 2022 premiums are the same as the premiums in 2021 for your health care coverage. You can pay premiums with either pre-tax or post-tax dollars via payroll deduction. Check the Beat for the premium rates for medical, dental, vision for 2022.

HealthAlliance is pleased to continue to offer the health premium monthly discount for non-union staff to \$25 per person enrolled (capped at \$100 per month or \$1,200 per year for a family of 4 or more). To be eligible for the premium discount, employees participate in an exciting new Aetna program called Attain and participate by May 31, 2022. When you participate in Attain, you can also earn an Apple watch; that means double incentive to consider the health premium reduction plan for 2022. More information on Attain will be announced to help you enroll early next year. Please note that only the employee needs to participate in Attain to receive the full discount for you and your family.

Note: You must complete the participation form for the premium reduction during Open Enrollment by December 3, 2021. If you do not enroll during open enrollment, you will not be able to join later for 2022.



Finally, if you enroll for the premium discount and do not join Attain, your premiums increase to the higher level had you not joined the premium discount plan.

## Updates in the HealthAlliance Health Benefits Program

**Change in Medical Carrier to Aetna** – In 2022, the Health Alliance medical plan will move from CDPHP to Aetna, the same carrier as other employees of the WMCHHealth system. The Health Alliance 2022 medical program design mirrors the current plan in effect. If you were enrolled in the HealthAlliance medical program in 2021, your elections will carry over to 2022. You will use the Aetna group ID and can print an electronic ID card if you wish. Aetna offers a strong national network in all states compared to the narrow network of CDPHP. Please check the Total Rewards site for more information about Aetna medical, how to find a doctor and other services that Aetna offers you and your family.

**Your Prescription Drug Benefits with CVS** – In 2022, you will continue with CVSHealth as part of the Aetna medical program. Your copays continue at the same levels as in 2021. Do note that the new Aetna/CVS program offers \$0 copay for generic preventive drugs approved by the United States Preventive Services Task Force (USPSTF). The entire list is posted on Total Rewards and the Beat. Another new feature for your specialty drugs is a program called PrudentRx, offered with Aetna/CVSHealth. If you are taking a specialty drug, you will receive a letter inviting you to join PrudentRx. With PrudentRx, your cost sharing for a specialty drug covered is often eliminated. Be sure to join PrudentRx; it's easy and worth it.

You can directly call PrudentRx at 1-800-578-4403 if you have questions about your specialty medications.

**Continued Expansion in the WMCHHealth Home Host Network** – You and your family continue to have access to 10 hospitals and now over 900 physicians in the WMCHHealth Home Host network for care that is convenient and close to your work and home. When you use Home Host providers, the plan covers virtually all such care at 100% outside of low copays for doctor visits (\$10 per visit) and for use of emergency room services (\$25 copay and waived if admitted). Please check the Total Rewards site for an interactive search engine for a list of providers and their specialties in the Home Host network.

**Your Dental Benefits with Cigna Dental** – In 2022, the Health Alliance dental plan continues with Cigna Dental, the same carrier as other employees of the WMCHHealth system. The Health Alliance 2022 dental program design is the same; we continue to offer two options for you to consider. If you were enrolled in the HealthAlliance dental program in 2021, your elections will carry over to 2022. You will use the Cigna group ID and can print an electronic ID card if you wish. Cigna Dental offers a strong network of dentists. Please check the Total Rewards site for more information about Cigna Dental, how to find a dentist and other services that Cigna offers you and your family.



## Your 2022 Life and Disability Benefits

We are pleased to announce that your 2022 life and disability benefits package paid entirely by WMCHHealth continue the same as in 2021. System-wide, these coverages are provided by the insurance carrier, Lincoln Financial Group.

**For Life Insurance**, coverage is provided at 1.5 times your annual salary up to \$750,000. The premium for this coverage is paid 100% by WMCHHealth and Lincoln Financial Group is the life insurance carrier.

During the 2022 open enrollment, you will also be able to purchase additional group term life insurance on a guaranteed issue basis for up to \$600,000 in life insurance for you as the employee, up to \$30,000 for your spouse, and up to \$10,000 for your children. For certain amounts of additional coverage, health questions are asked first electronically with possible follow-up with Lincoln Financial Group.

**For short term disability coverage**, Lincoln Financial Group offers you the option of purchasing coverage to supplement other short term disability benefits, such as the New York Disability Benefit and time-off benefits provided by Health Alliance.

**For long term disability coverage**, long term disability benefits are provided for those with disabilities continuing after 180 days at 60% of base salary, up to \$2,000 per month. With the Lincoln Financial Group enrollment site, you have the option of whether you want to have this benefit be taxable or not taxable in the event you did become disabled and were eligible for the long term disability benefit. If you elect the benefit to be non-taxable, the Internal Revenue Service requires that an imputed income amount be reflected and provided in your income.

Lastly, Lincoln Financial Group also offers additional voluntary coverages such as Critical Illness and Accident benefits. During open enrollment, the specifics of these coverages are explained together with your premiums. HealthAlliance does not sponsor these programs but makes them available for convenient payroll deduction as part of the Lincoln Financial Group's suite of insurance coverages. The same voluntary coverage options are offered system wide with Lincoln Financial Group.