



## Senior Service America, Inc. Senior Environmental Employment Program



### SEE Enrollee Insurance Coverage

**\*If enrolled in the HNO Open Access Plan, you must select a doctor who participates in the HNO Open Access Plan. Failure to do so will result in your being responsible for 100% of the cost associated with any medical attention.**

**To select a participating in-network doctor, visit the following website: [www.aetnanavigator.com](http://www.aetnanavigator.com)**

#### Aetna HRA Open Access Health Plan

The HRA In-Network HNO and PPO plans are available to SEE Enrollees who work 30 hours or more per week, if desired. The plan year begins September 1<sup>st</sup> and ends August 31<sup>st</sup>.

Enrollees in each plan begin the year with \$400 in their fund account. As you visit your doctor and/or purchase prescriptions, your fund account will be charged. After you have exhausted the initial \$400, any additional monies paid out-of-pocket will count towards your \$2,000 deductible. After you have paid \$800 out-of-pocket you will begin receiving a discount for your care. Aetna will pay 80% of your fees and you will be responsible for the remaining 20%. When you have paid a total of \$2,000 out-of-pocket, all of your health care, as well as, any doctor visits will be at no cost to you.

**Enrollees residing in the following states will be enrolled in the PPO plan:**

Alaska	California	Connecticut
Hawaii	Illinois	Louisiana
Massachusetts	Michigan	Minnesota
Mississippi	New York	Oklahoma
Puerto Rico	Rhode Island	Washington

Enrollees residing in the following states will be enrolled in the Health Network Option Open Access Plan (HNO). The HNO plan is an in-network (only) based plan. Your doctor must be a participant in the HNO coverage plan. **The HNO plan is available in the following states only:**

Colorado	District of Columbia	Georgia
Kentucky	Maryland	New Jersey
Ohio	Pennsylvania	Texas
Virginia		

Highlights of the plan with AETNA are as follows:

	<u>Health Network Option (HNO)</u>	<u>PPO Plan</u>
Referrals Required?	No	No
In-Network Deductible	\$1,000	\$1,000

	<u>Health Network Option (HNO)</u>	<u>PPO Plan</u>
Portion of Deductible <u>first</u> paid by AETNA (Health Reimbursement Account or HRA)	\$400	\$400
Unused \$400	Rolled Over	Not Rolled Over
Remaining Deductible (your portion)	\$600	\$600
In-Network Benefits	80%	80%
<b>Out-of-Network Benefits</b>	<b>None</b>	<b>Yes</b>
In-Network Out-of-Pocket Maximum	\$2,500	\$2,500
Prescriptions	Deductible applies 30% generic 40% brand 50% non-preferred brand	Deductible applies 30% generic 40% brand 50% non-preferred brand
Cost to Enrollee Per Month	\$0.00	\$0.00

The Assurant dental plan is a PPO plan, where you have the option of selecting dentists out of a large network. Any SEE Enrollee may elect to participate in the plan. Enrollees may also elect to include dependents under their coverage. Monthly premiums for the dental plan are as follows, and are paid via payroll deduction: