



# EMPLOYEE BENEFITS GUIDE

# WELCOME TO THE CITY OF CAMDEN

The City of Camden offers you and your eligible family members a comprehensive and valuable benefits program. This guide has been developed to assist you in learning about your benefit options and how to enroll. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.

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# ENROLLMENT & ELIGIBILITY

## WHO IS ELIGIBLE?

If you are a full-time employee at the City of Camden you are eligible to enroll in the benefits outlined in this guide. Full-time employees are those who work 35 or more hours per week.

## MAKING CHANGES DURING THE PLAN YEAR (QUALIFYING LIFE EVENTS)

Unless you experience a Qualifying Life Event (QLE), you cannot make changes to your benefits until the next Open Enrollment period.

Qualifying Life Events include:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in employment status
- Change in coverage under another employer-sponsored plan

**You must notify the Personnel Office within 30 days of experiencing a Qualifying Life Event.**



# MEDICAL PLANS

## AETNA AND EXPRESS SCRIPTS

The City of Camden offers the following medical and prescription drug plans. The medical plan benefits are administered by Aetna, and the prescription drug plan benefits are administered by Express Scripts.

|  | AC POS II 2019  | AC POS II \$10 w/ RX | AC POS II \$15 w/RX | AC POS II \$15/\$25 w/RX | AC POS II \$20/\$30 w/RX |
|--|-----------------|----------------------|---------------------|--------------------------|--------------------------|
| <b>IN-NETWORK BENEFITS</b>                       |                 |                      |                     |                          |                          |
| <b>DEDUCTIBLE</b> (Individual/Family)            | \$100/\$100     | N/A                  | N/A                 | N/A                      | N/A                      |
| <b>OUT-OF-POCKET MAXIMUM</b> (Individual/Family) | \$800/\$2,000   | \$400/\$1,000        | \$400/\$1,000       | \$400/\$1,000            | \$800/\$2,000            |
| <b>PREVENTIVE CARE SERVICES</b>                  | Plan pays 100%  | Plan pays 100%       | Plan pays 100%      | Plan pays 100%           | Plan pays 100%           |
| <b>PCP VISIT</b>                                 | \$15 copay      | \$10 copay           | \$15 copay          | \$15 copay               | \$20 copay               |
| <b>SPECIALIST VISIT</b>                          | \$15 copay      | \$10 copay           | \$15 copay          | \$25 copay               | \$30 copay               |
| <b>INPATIENT HOSPITAL</b>                        | Plan pays 100%  | Plan pays 100%       | Plan pays 100%      | Plan pays 100%           | Plan pays 100%           |
| <b>OUTPATIENT SURGERY</b>                        | Plan pays 100%  | Plan pays 100%       | Plan pays 100%      | Plan pays 100%           | Plan pays 100%           |
| <b>OUTPATIENT LAB &amp; X-RAY</b>                | Plan pays 100%  | Plan pays 100%       | Plan pays 100%      | Plan pays 100%           | Plan pays 100%           |
| <b>EMERGENCY ROOM</b>                            | \$150 copay     | \$75 copay           | \$100 copay         | \$100 copay              | \$125 copay              |
| <b>OUT-OF-NETWORK BENEFITS</b>                   |                 |                      |                     |                          |                          |
| <b>DEDUCTIBLE</b> (Individual/Family)            | \$400/\$1,000   | \$100/\$250          | \$100/\$250         | \$100/\$250              | \$200/\$500              |
| <b>OUT-OF-POCKET MAXIMUM</b> (Individual/Family) | \$2,000/\$5,000 | \$2,000/\$5,000      | \$2,000/\$5,000     | \$2,000/\$5,000          | \$5,000/\$12,500         |
| <b>COINSURANCE</b>                               | 70%             | 80%                  | 70%                 | 70%                      | 70%                      |
| <b>PRESCRIPTION BENEFITS</b>                     |                 |                      |                     |                          |                          |
| <b>RETAIL (UP TO A 30-DAY SUPPLY)</b>            |                 |                      |                     |                          |                          |
| Generic  | \$7 copay       | \$3 copay            | \$3 copay           | \$7 copay                | \$3 copay                |
| Formulary Brand                                  | \$16 copay      | \$10 copay           | \$10 copay          | \$16 copay               | \$18 copay               |
| Non-Formulary Brand                              | \$16 copay      | \$10 copay           | \$10 copay          | \$35 copay               | \$46 copay               |
| <b>MAIL ORDER (UP TO A 90-DAY SUPPLY)</b>        |                 |                      |                     |                          |                          |
| Generic  | \$0 copay       | \$0 copay            | \$0 copay           | \$0 copay                | \$0 copay                |
| Formulary Brand                                  | \$40 copay      | \$15 copay           | \$15 copay          | \$40 copay               | \$36 copay               |
| Non-Formulary Brand                              | \$40 copay      | \$15 copay           | \$15 copay          | \$88 copay               | \$92 copay               |

### PREVENTIVE CARE SERVICES

Preventive care services, such as routine physicals and immunizations for adults and children, are covered 100% in-network - no copays, deductibles, or coinsurance!

### FIND A PROVIDER

To locate participating providers, visit: [www.aetna.com/individuals-families/find-a-doctor.html](http://www.aetna.com/individuals-families/find-a-doctor.html)

# MEDICAL PLANS

## AETNA AND EXPRESS SCRIPTS

The City of Camden offers the following medical and prescription drug plans. The medical plan benefits are administered by Aetna, and the prescription drug plan benefits are administered by Express Scripts.

|  | AC POS II \$20/\$35 w/RX       | AETNA WHOLE HEALTH (OMNIA) |                                | HMO              | AC POS II \$1500 w/RX          | AC POS II \$4000 w/RX          |
|--|--------------------------------|----------------------------|--------------------------------|------------------|--------------------------------|--------------------------------|
|  |                                | TIER 1                     | TIER 2                         |                  |                                |                                |
| <b>IN-NETWORK BENEFITS</b>                       |                                |                            |                                |                  |                                |                                |
| <b>DEDUCTIBLE</b> (Individual/Family)            | \$200/\$400                    | N/A                        | \$1,500/\$3,000                | N/A              | \$1,500/\$3,000                | \$2,500/\$5,000                |
| <b>OUT-OF-POCKET MAXIMUM</b> (Individual/Family) | \$2,000/\$5,000                | \$2,500/\$5,000            | \$4,500/\$9,000                | \$6,960/\$13,920 | \$2,500/\$5,000                | \$5,000/\$10,000               |
| <b>PREVENTIVE CARE SERVICES</b>                  | Plan pays 100%                 | Plan pays 100%             |                                | Plan pays 100%   | Plan pays 100%                 | Plan pays 100%                 |
| <b>PCP VISIT</b>                                 | \$20 copay                     | \$5 copay                  | \$20 copay                     | \$10 copay       | Plan pays 80% after deductible | Plan pays 80% after deductible |
| <b>SPECIALIST VISIT</b>                          | \$35 copay                     | \$15 copay                 | \$30 copay                     | \$10 copay       | Plan pays 80% after deductible | Plan pays 80% after deductible |
| <b>INPATIENT HOSPITAL</b>                        | Plan pays 80% after deductible | \$150 copay                | Plan pays 80% after deductible | Plan pays 100%   | Plan pays 80% after deductible | Plan pays 80% after deductible |
| <b>OUTPATIENT SURGERY</b>                        | Plan pays 80% after deductible | \$150 copay                | Plan pays 80% after deductible | Plan pays 100%   | Plan pays 80% after deductible | Plan pays 80% after deductible |
| <b>OUTPATIENT LAB &amp; X-RAY</b>                | Plan pays 80% after deductible | \$15 copay                 | Plan pays 80% after deductible | Plan pays 100%   | Plan pays 80% after deductible | Plan pays 80% after deductible |
| <b>EMERGENCY ROOM</b>                            | \$300 copay                    | \$100 copay                |                                | \$75 copay       | Plan pays 80% after deductible | Plan pays 80% after deductible |
| <b>OUT-OF-NETWORK BENEFITS</b>                   |                                |                            |                                |                  |                                |                                |
| <b>DEDUCTIBLE</b> (Individual/Family)            | \$800/\$2,000                  | N/A                        |                                | N/A              | \$1,500/\$3,000                | \$4,000/\$8,000                |
| <b>OUT-OF-POCKET MAXIMUM</b> (Individual/Family) | \$6,500/\$13,000               | N/A                        |                                | N/A              | \$3,500/\$7,000                | \$6,000/\$12,000               |
| <b>COINSURANCE</b>                               | 60%                            | N/A                        |                                | N/A              | 60%                            | 60%                            |
| <b>PRESCRIPTION BENEFITS</b>                     |                                |                            |                                |                  |                                |                                |
| <b>RETAIL (UP TO A 30-DAY SUPPLY)</b>            |                                |                            |                                |                  |                                |                                |
| Generic  | \$7 copay                      | \$7 copay                  |                                | \$3 copay        | Plan pays 80% after deductible | Plan pays 80% after deductible |
| Formulary Brand                                  | 21 copay                       | \$16 copay                 |                                | \$10 copay       |                                |                                |
| Non-Formulary Brand                              | \$21 copay                     | \$35 copay                 |                                | \$10 copay       |                                |                                |
| <b>MAIL ORDER (UP TO A 90-DAY SUPPLY)</b>        |                                |                            |                                |                  |                                |                                |
| Generic  | \$0 copay                      | \$0 copay                  |                                | \$0 copay        | Plan pays 80% after deductible | Plan pays 80% after deductible |
| Formulary Brand                                  | \$52 copay                     | \$40 copay                 |                                | \$15 copay       |                                |                                |
| Non-Formulary Brand                              | \$52 copay                     | \$8 copay                  |                                | \$15 copay       |                                |                                |

### PREVENTIVE CARE SERVICES

Preventive care services, such as routine physicals and immunizations for adults and children, are covered 100% in-network - no copays, deductibles, or coinsurance!

### FIND A PROVIDER

To locate participating providers, visit: [www.aetna.com/individuals-families/find-a-doctor.html](http://www.aetna.com/individuals-families/find-a-doctor.html)

# UNDERSTANDING YOUR PRESCRIPTION DRUG PROGRAM

## HOW TO GET STARTED WITH EXPRESS SCRIPTS HOME DELIVERY

### Contact Express Scripts

- For transfers from a retail pharmacy, sign in at [www.Express-Scripts.com](http://www.Express-Scripts.com), or
- Speak with a prescription benefit specialist by calling **800.698.3757** (7:30 a.m. – 5 p.m., Central, Monday-Friday)

### DIY—Do It Yourself

- Complete a home delivery order form
- Get a 90-day prescription from your doctor plus refills for up to one year (if applicable)
- Include your home delivery copayment (acceptable forms include credit/debit card, check or money order)
- Mail your form and prescription to Express Scripts at the address on the form. You can also have your doctor ePrescribe or fax your prescription.

**Your medication will arrive by mail within 8 days of receipt of your initial prescription.**

## RECOMMENDED DRUG DOSING

Your Prescription Drug plan includes a program that reviews prescribed drug quantities to ensure your medications are being safely prescribed in accordance with FDA guidelines. The drug quantity review program provides the medications you need for good health, while making sure the dose you are receiving is considered safe. For instance, if FDA guidelines allow one pill/dose per day the program will allow a maximum of 30 pills for a month's supply. This quantity will give you the right amount to take for a daily dose considered safe and effective.



The **SaveonSP** program covers certain specialty medications at **no cost** for eligible members. The 150+ medications included in the program consist of products covering conditions such as Hepatitis C (Hep C), Multiple Sclerosis (MS), Psoriasis, Inflammatory Bowel Disease (IBD), Rheumatoid Arthritis (RA), Oncology, and others. To verify your eligibility for please call **800.683.1074**.

# PRESCRIPTION ID CARDS



## CONNECT TO YOUR DIGITAL PRESCRIPTION ID CARD. ANYTIME. ANYWHERE.

No more digging through cards at the pharmacy counter. Easily create your digital profile at [www.express-scripts.com](http://www.express-scripts.com) or on the Express Scripts mobile app to gain instant access to your prescription ID card. You can view your card online or on the app, download it to your digital wallet, or even print a card from the Express Scripts site.

### A digital profile also helps you connect to:

- Lower-cost medication options
- Nearby, in-network pharmacies
- More ways to manage your medications

For the temporary ID's below, when visiting a pharmacy make sure to ask the pharmacist to do the following when submitting a claim:

- Enter Bin Number
- Enter Processor Control Number
- Enter Rx Group Number
- Enter 9-digit member ID Number (Employee SSN)
- Enter the members date of birth



#### Temporary Prescription ID Card

**RxBin:** 003858

**RxPCN:** A4

**RxGRP:** NJRA



#### Temporary Prescription ID Card

**RxBin:** 003858

**RxPCN:** A4

**RxGRP:** NJRA

**\* This is a temporary sample ID card. Please visit the Express Scripts website or download the Express Scripts app for your actual ID card.**

# HOW TO FIND IN-NETWORK PROVIDERS

## TO FIND PARTICIPATING AETNA PROVIDERS:

- **STEP 1:** Visit Aetna's website at [www.aetna.com](http://www.aetna.com)
- **STEP 2:** At the middle of the of the webpage on the right, click on "Find A Doctor"
- **STEP 3:** On right side of page under Guest, select "Plan from an employer" (1st choice on the list)
- **STEP 4:** Under Continue as a Guest, enter your zip code, city, state or county
- **STEP 5:** You will be asked to "Select a Plan". please refer to your ID card for correct plan selection:

Once you search for a list of doctors, you can click on the provider's name and view information such as:

- Credentials
- Hospital affirmations
- Reviews from other members
- Office hours
- Gender
- Specialty
- Language spoken
- National Provider Number (NPI)

Easily compare up to fix doctors and hospitals at once. You can compare specialties, education, board certifications, quality reviews, and more.



## MANAGE YOUR HEALTH CARE AT HOME OR ON THE GO!

### Stay on top of your benefits

- Review your benefits and what's covered.
- Track your spending.
- View and pay claims on your member website.
- See your ID card online.
- Get cost info before you get care.
- Connect to care
- Find in-network providers, including virtual care.
- Locate walk-in clinics and urgent care centers near you.
- See reviews of providers.

### GET STARTED TODAY!

- Visit [www.MyAetnaWebsite.com](http://www.MyAetnaWebsite.com) to register for your member website.
- Get the Aetna Health app by texting "**AETNA**" to **90156** to receive a download link. Message and data rates may apply.



# CVS MINUTE CLINICS AND HEALTH HUBS



Covered at \$0 or low cost (HDHP) by Aetna and AmeriHealth. Prior to visiting a Minute Clinic or Health Hub, please check with your medical insurer to find out which facilities in your area may be participating with your plan.



**CVS Minute Clinics offer a broad range of services to keep you and your family healthy. In addition to diagnosing and treating illnesses, injuries and skin conditions, they provide wellness services including vaccinations, physicals, screenings and monitoring for chronic conditions.**

- Located in select CVS pharmacies and Target stores nationwide
- No appointment necessary
- Visits usually last less than 30 minutes
- A record of your visit can be sent to your family doctor
- Open seven days a week with convenient evening hours

## CVS MINUTE CLINIC PRACTITIONERS CAN:

- Treat common illnesses, like strep throat, ear ache, pink eye and sinus infection
- Treat minor injuries and skin conditions
- Provide vaccinations such as flu, pneumonia and hepatitis A/B
- Write prescriptions when appropriate
- Treat patients 18 months and older



**CVS® HealthHUB offers an expanded range of health services and wellness products for everyday care and chronic conditions. To learn more or to find a HealthHUB location, visit [CVS.com/HealthHUB](https://www.cvs.com/HealthHUB).**

## HEALTH HUBS OFFER THE FOLLOWING SERVICES:

- Nutritional Counseling
- Durable Medical Equipment
- A Health Concierge
- Enhanced Minute Clinic service offerings
- Enhanced Pharmacist counseling services
- Community programs and meeting spaces

# SAVE TIME AND MONEY

Avoid long waits at the Emergency Room and reduce your out-of-pocket costs by utilizing Telemedicine and Urgent Care Centers for ailments that are not life-threatening. Both of these options provide fast, effective care—when you need care fast.

## KNOW WHERE TO GET CARE

Visits to the ER can be very costly, so before you go to the ER, consider whether your condition is truly an emergency or if you can receive care from Telemedicine or at an Urgent Care Center instead.

| Telemedicine  | Urgent Care Center  | Emergency Room   |
|---|---|--|
| <ul style="list-style-type: none"> <li>• Cold/Flu</li> <li>• Allergies</li> <li>• Animal/insect bite</li> <li>• Bronchitis</li> <li>• Skin problems</li> <li>• Respiratory infection</li> <li>• Sinus problems</li> <li>• Strep throat</li> <li>• Pink eye/ Eye irritation</li> <li>• Urinary issues</li> <li>• Dermatology</li> <li>• Behavioral health</li> </ul> | <ul style="list-style-type: none"> <li>• Allergic reactions</li> <li>• Bone x-rays, sprains or strains</li> <li>• Nausea, vomiting, diarrhea</li> <li>• Fractures</li> <li>• Whiplash</li> <li>• Sports injuries</li> <li>• Cuts and minor lacerations</li> <li>• Infections</li> <li>• Tetanus vaccinations</li> <li>• Minor burns and rashes</li> </ul> | <ul style="list-style-type: none"> <li>• Heart attack</li> <li>• Stroke symptoms</li> <li>• Chest pain, numbness in limbs or face, difficulty speaking, shortness of breath</li> <li>• Coughing up blood</li> <li>• High fever with stiff neck, confusion or difficulty breathing</li> <li>• Sudden loss of consciousness</li> <li>• Excessive blood loss</li> </ul> |



## TELEMEDICINE (TELADOC)

Teladoc is a national network of U.S. board-certified doctors available 24/7/365 to diagnose, treat, and prescribe medication when necessary for many common medical issues. Teladoc uses digital devices such as computers and smartphones, and in most cases, video conferencing. Using telemedicine is a convenient option when it's not possible to visit your doctor's office for non-emergency medical conditions such as:

- Allergies
- Asthma
- Acne
- Pink eye
- Ear infections
- Sinus issues
- Respiratory infections
- Urinary tract infections
- Cold and flu symptoms

Why wait for the care you need? Contact Teladoc and feel better now! Visit [www.teladoc.com/aetna](http://www.teladoc.com/aetna) or call **855.TELADOC (855.2362)**.

# VALUE-ADDED SERVICES

## AETNA



Employees and their eligible family members enrolled in an Aetna medical plan can take advantage of the following programs and services:

### AETNA FITNESS PROGRAM REIMBURSEMENT

Get reimbursed up to **\$20 each month** (\$240 per year) for visiting a qualified health club! A qualified health club is one that offers a variety of cardiovascular and strength-training exercise equipment. These include traditional health clubs, YMCAs, and JCCs.

**For Fitness Program Award Reimbursement you must complete the Aetna Fitness Program Award claim form along with the following:**

- A copy of your health club agreement or contract that includes the name and address of the health club and the membership or completed log including visit dates. A minimum of 12 visits per month must be completed and/or walk 10k steps a day (or combination thereof).
  - **Note:** each 10k step day = one gym visit.
- Copies of dated, paid receipts, or your bank or credit card statements, or paycheck stub if your club fees are automatically deducted from those accounts. Receipts or statements should include the name of the family member enrolled in the club and the individual charges for health club membership or class fees. Or take a screenshot of your steps on your step tracking device (phone, pedometer, smart watch).

### AETNA CHOOSEHEALTHY PROGRAM

**You can order healthy items and at-home products, such as the following:**

- Over-the-counter vitamins
- Yoga equipment
- Blood pressure monitors

Just log in to your member website at [www.aetna.com](http://www.aetna.com) for easy ordering instructions.

### AETNA MATERNITY PROGRAM

It's a special time in your life, and you deserve plenty of support. The Aetna Maternity Program is here to help you have a successful pregnancy. You'll learn about early labor symptoms, what to expect before and after delivery, newborn care, and more.

If you have a health condition or other risk that could affect your pregnancy, Aetna nurse managers will work with you to manage or maybe even lower those risks. If you have extra risks you may also get follow up calls after your delivery, a screening for depression, and extra support for lactation and breastfeeding. All you have to do is sign up at [aetna.com](http://aetna.com) and answer a few questions.

# VALUE-ADDED SERVICES (CONT.)

## AETNA



Employees and their eligible family members enrolled in an Aetna medical plan can take advantage of the following programs and services:

### AETNA HEALTHY VISION WITH EYEMED

You can visit many doctors in private practices, plus national chains like JCPenny Optical, LensCrafters, Target Optical, Sears Optical, and Pearle Vision. You can find them all on your member website at [aetna.com](http://aetna.com). When you go to a participating provider, your eye exams are always discounted. Even if your plan covers your first exam, you can save on another one from any participating doctor.

#### **You'll also get discounts on the following:**

- Designer frames
- Non-disposable contact lenses
- Sunglasses
- LASIK laser eye surgery
- Replacement contact lenses
- Lens cases and cleaners

### AETNA HEARING CARE SOLUTIONS AND AMPLIFON HEARING HEALTH CARE

#### **With Hearing Care Solutions you get:**

- Discounts on a large choice of hearing aids
- A three year supply of batteries, plus a discount battery mail-order program
- Free in-office service of hearing aids for one year
- Free routing cleanings and battery door replacements for one year after purchase from original provider

#### **With Amplifon Hearing Health Care you get:**

- Discounts on many styles of hearing aids, including programmable and digital hearing aids from leading makers
- Savings on hearing exams and hearing aid repairs
- Free follow-up services for one full year
- A two-year supply of batteries

