



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.

INSIDE THIS GUIDE

Enrollment & Eligibility	3
Medical Plans	4
Finding In-Network Providers	8
Prescription Drug Benefits	9
CVS Minute Clinics and Health Hubs	11
Know the Cost of Care & Telemedicine	12
Aetna Value-Added Services	13
Conner Strong & Buckelew Value-Added Services	15
Benefits Member Advocacy Center	16



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.

WHEN TO ENROLL?

New hires will have 60 days from your date of hire to complete your benefits enrollment. If you do not enroll within this timeframe, you will not be able to enroll until our next Open Enrollment, unless you experience a Qualifying Life Event.

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. Please note that the retiree plans for retirees under 65 have a copay structure of \$10/\$22/\$44

	AC POS II (NJ DIRECT) 2019	AC POS II \$10 w/ RX	AC POS II \$15 w/RX	AC POS II \$15/\$25 w/RX	AC POS II \$20 w/RX
IN-NETWORK BENEFITS					
DEDUCTIBLE (Individual/Family)	\$100/\$100	N/A	N/A	N/A	N/A
OUT-OF-POCKET MAXIMUM (Individual/Family)	\$800/\$2,000	\$400/\$1,000	\$400/\$1,000	\$400/\$1,000	\$800/\$2,000
PREVENTIVE CARE SERVICES	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
PCP VISIT	\$15 copay	\$10 copay	\$15 copay	\$15 copay	\$20 copay
SPECIALIST VISIT	\$15 copay	\$10 copay	\$15 copay	\$25 copay	\$20 copay
INPATIENT HOSPITAL	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
OUTPATIENT SURGERY	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
OUTPATIENT LAB & X-RAY	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
EMERGENCY ROOM	\$50 copay	\$25 copay	\$50 copay	\$75 copay	\$125 copay
OUT-OF-NETWORK BENEFITS					
DEDUCTIBLE (Individual/Family)	\$400/\$1,000	\$100/\$250	\$100/\$250	\$100/\$250	\$200/\$500
OUT-OF-POCKET MAXIMUM (Individual/Family)	\$2,000/\$5,000	\$2,000/\$5,000	\$2,000/\$5,000	\$2,000/\$5,000	\$5,000/\$12,500
COINSURANCE	70%	80%	70%	70%	70%
PRESCRIPTION BENEFITS					
RETAIL (UP TO A 30-DAY SUPPLY)					
Generic	\$7 copay	\$3 copay	\$3 copay	\$7 copay	\$3 copay
Preferred Brand	\$16 copay	\$10 copay	\$10 copay	\$16 copay	\$18 copay
Non-Preferred Brand	\$16 copay	\$10 copay	\$10 copay	\$35 copay	\$46 copay
MAIL ORDER (UP TO A 90-DAY SUPPLY)					
Generic	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Preferred Brand	\$40 copay	\$15 copay	\$15 copay	\$40 copay	\$36 copay
Non-Preferred 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

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. Please note that the retiree plans for retirees under 65 have a copay structure of \$10/\$22/\$44

	AC POS II \$20/\$35 w/RX	AETNA WHOLE HEALTH (OMNIA)		HMO	AC POS II \$1600 w/RX	AC POS II \$4100 w/RX
		TIER 1	TIER 2			
IN-NETWORK BENEFITS						
DEDUCTIBLE (Individual/Family)	\$200/\$500	N/A	\$1,500/\$3,000	N/A	\$1,600/\$3,200	\$4,100/\$8,200
OUT-OF-POCKET MAXIMUM (Individual/Family)	\$2,000/\$5,000	\$2,500/\$5,000	\$4,500/\$9,000	\$7,280/\$14,560	\$2,600/\$5,200	\$5,100/\$10,200
PREVENTIVE CARE SERVICES	Plan pays 100%	Plan pays 100%		Plan pays 100%	Plan pays 100%	Plan pays 100%
PCP VISIT	\$20 copay	\$5 copay	\$20 copay	\$10 copay	Plan pays 80% after deductible	Plan pays 80% after deductible
SPECIALIST VISIT	\$35 copay	\$15 copay	\$30 copay	\$10 copay	Plan pays 80% after deductible	Plan pays 80% after deductible
INPATIENT HOSPITAL	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
OUTPATIENT SURGERY	No charge	\$150 copay	Plan pays 80% after deductible	Plan pays 100%	Plan pays 80% after deductible	Plan pays 80% after deductible
OUTPATIENT LAB & X-RAY	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
EMERGENCY ROOM	\$300 copay	\$100 copay		\$35 copay	Plan pays 80% after deductible	Plan pays 80% after deductible
OUT-OF-NETWORK BENEFITS						
DEDUCTIBLE (Individual/Family)	\$800/\$2,000	N/A		N/A	\$1,600/\$3,200	\$4,100/\$8,200
OUT-OF-POCKET MAXIMUM (Individual/Family)	\$6,500/\$13,000	N/A		N/A	\$3,600/\$7,200	\$6,100/\$12,200
COINSURANCE	60%	N/A		N/A	60%	60%
PRESCRIPTION BENEFITS						
RETAIL (UP TO A 30-DAY SUPPLY)						
Generic	\$7 copay	\$7 copay		\$3 copay	Plan pays 80% after deductible	Plan pays 80% after deductible
Preferred Brand	\$21 copay	\$16 copay		\$10 copay		
Non-Preferred Brand	\$21 copay	\$35 copay		\$10 copay		
MAIL ORDER (UP TO A 90-DAY SUPPLY)						
Generic	\$0 copay	\$0 copay		\$0 copay	Plan pays 80% after deductible	Plan pays 80% after deductible
Preferred Brand	\$52 copay	\$40 copay		\$15 copay		
Non-Preferred Brand	\$52 copay	\$88 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

HOW TO FIND IN-NETWORK PROVIDERS

TO FIND PARTICIPATING AETNA PROVIDERS:

- **STEP 1:** Visit Aetna's website at 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 affiliations
- Reviews from other members
- Office hours
- Gender
- Specialty
- Language spoken
- National Provider Number (NPI)

Easily compare up to six 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 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.

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, 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.

PLEASE NOTE: Walgreens no longer accepts Express Scripts. To find an in-network pharmacy near you please login to the Express Scripts member portal.

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 prescription drug formulary is fluid and subject to change, Express Scripts is continuously evaluating drugs and alternatives as they come to market. The best way to find out if a drug is covered and what the copay would be is to reach out to Express Scripts directly.

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 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.

To request an ID card from Express Scripts, you can contact them via the online member portal, via the mobile app, or call them directly at **800-698-3757**

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

EXPRESS SCRIPTS Southern Jersey FUND

Temporary Prescription ID Card

RxBin: 003858

RxPCN: A4

RxGRP: NJRA

EXPRESS SCRIPTS Southern Jersey FUND

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.***

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

- Cold/Flu
- Allergies
- Animal/insect bite
- Bronchitis
- Skin problems
- Respiratory infection
- Sinus problems
- Strep throat
- Pink eye/ Eye irritation
- Urinary issues
- Dermatology
- Behavioral health

Urgent Care Center

- Allergic reactions
- Bone x-rays, sprains or strains
- Nausea, vomiting, diarrhea
- Fractures
- Whiplash
- Sports injuries
- Cuts and minor lacerations
- Infections
- Tetanus vaccinations
- Minor burns and rashes

Emergency Room

- Heart attack
- Stroke symptoms
- Chest pain, numbness in limbs or face, difficulty speaking, shortness of breath
- Coughing up blood
- High fever with stiff neck, confusion or difficulty breathing
- Sudden loss of consciousness
- Excessive blood loss



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 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 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 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. 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

VALUE-ADDED SERVICES

CONNER STRONG & BUCKELEW



BENEFIT PERKS

This feature provides a broad array of services, discounts and special deals on consumer services, travel services, recreational services and much more. Simply access the site and register and you begin using it now.

Learn more at:

<https://connerstrong.corestream.com>

HEALTHYLEARN

This resource covers over a thousand health and wellness topics in a simple, straight-forward manner. The HealthyLearn On-Demand Library features all the health information you need to be well and stay well.

Learn more at:

www.healthylearn.com/connerstrong

HUSK MARKETPLACE

Achieving optimal health and wellness doesn't have to be complicated or expensive. Access exclusive best-in-class pricing with some of the biggest brands in fitness, nutrition, and wellness with HUSK Marketplace. As part of the HUSK Marketplace program, you are eligible for exclusive discounts on:

- Gyms & Fitness Centers
- HUSK Nutrition
- Home Equipment & Tech
- On-Demand Fitness
- Mental Health

Visit marketplace.huskwellness.com/connerstrong for more information!



BENEFITS MAC

CONNER STRONG & BUCKELEW

NEED HELP RESOLVING A BENEFITS ISSUE?

The Benefits Member Advocacy Center (Benefits MAC), provided by Conner Strong & Buckelew, allows you to speak to a specially trained Member Advocate who can help you get the most out of your benefits.

You can contact the Benefits MAC for assistance if you:

- Believe your claim was not paid properly
- Need clarification on information from the insurance company
- Have a question regarding a medical bill
- Are unclear on how your benefits work
- Need help resolving a benefits problem you've been working on

You can contact the Benefits MAC via:

- Phone: **800.563.9929**, Monday through Friday, 8:30 am to 5:00 pm
- Web: **www.connerstrong.com/memberadvocacy**
- E-mail: **cssteam@connerstrong.com**

Member Advocates are available Monday through Friday, 8:30 am to 5:00 pm (Eastern Time). After hours, you will be able to leave a message with a live representative and receive a response by phone or email during business hours within 24 to 48 hours of your inquiry.





City of Camden reserves the right to modify, amend, suspend or terminate any plan, in whole or in part, at any time. The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. If you have any questions about your Guide, contact Human Resources.