

Today's Presenters



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Today's Agenda

- Plan Changes
- Open Enrollment Phases
- Open Enrollment Broker Advantage
- Getting Started
- Client Dashboard
- Summary Page
- Review Group Offerings

- Creating a new Contribution Model
- Setting a Max Contribution
- Employer HSA Match Form (Optional)
- Entering Your Contribution Amounts
- Reviewing Your Potential Renewal Costs
- Submitting Your Renewal

Webinar Forum

All participants are muted.

Please type questions in the side navigation panel and we will try to address most questions during today's session.

Today's presentation will be posted on the client manager page of our Open Enrollment Resource center. https://www.prestigepeo.com/openenrollment



Plan Changes

- Oxford: Good News there are no major plan changes for Oxford this year. There is one change to copayments on the NY plans only: Outpatient mental health copayments will now match the specialist copay and not the primary copay.
- UHC: More information to come for UHC National Plans.
- Aetna: Several new plans being offered and a few changes to existing plans.





PrestigePEO - NY OAMC Plans

Aetna Plan Name	NY OA MC 0/100% 15/ 20 25UCR	NY OA MC 0/100% 30/50 UCR	NY OA MC 750/90%	NY OA MC 1000/80%	NY OA MC 2000/80%	NY OA MC 4500/60%
Prestige Plan Name	PLAN 18	PLAN 19	PLAN 20	PLAN 21	PLAN 22	PLAN 23
Control/Suffix	181808-10	181808-11	181808-12	181808-13	181808-14	181808-15
Provider Directory Plan Name	Managed Choice® POS (Open Access)	Managed Choice® POS (Open Access)	Managed Choice® POS (Open Access)	Managed Choice® POS (Open Access)	Managed Choice® POS (Open Access)	Managed Choice® POS (Open Access)
Open Access	Yes	Yes	Yes	Yes	Yes	Yes
OON Reimbursement	80% UCR/HIAA	80% UCR/HIAA	140%/140%	140%/140%	140%/140%	140%/140%
Deductible/OOP Style	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Member Services #	1-800-704-7287	1-800-704-7287	1-800-704-7287	1-800-704-7287	1-800-704-7287	1-800-704-7287
Plan Website Address	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com
IN NETWORK						
Lifetime Max	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Individual/Family Deductible	\$0	\$0	\$750/ \$1,500	\$1,000/\$2,000	\$2,000/\$4,000	\$4,500/ \$9,000
Individual/Family Total Payment Limit	\$4,000/\$8,000	\$5,000/\$10,000	\$6,500/13,000	\$7,000/\$14,000	\$7,000/\$14,000	\$8,550/\$17,100
Member Plan Coinsurance	0%	0%	10%	20%	20%	40%
Preventive Services	\$0	\$0	\$0	\$0	\$0	\$0
Physician Office Visit	\$15	\$30	\$20	\$25	\$30	\$15
Specialist Office Visit	\$ 20 \$25	\$50	\$40	\$50	\$60	\$90
CVSH Virtual Care/CVSH Virtual PCP	\$0	\$0	\$0	\$0	\$0	\$0
Standard Virtual Office Visit (Teladoc)	\$15	\$30	\$20	\$25	\$30	\$15
Designated Minute Clinic	Standard walk-in clinic applies	Standard walk-in clinic applies	Standard walk-in clinic applies	Standard walk-in clinic applies	Standard walk-in clinic applies	Standard walk-in clinic applies
Walk-in Clinic	\$0	\$0	\$0	\$0	\$0	\$0
Inpatient Hospital	\$250/day for 3 days	\$500/day for 3 days	10% after ded	20% after ded	20% after ded	40% after ded
Outpatient Surgery-Hospital	\$0	\$0	10% after ded	20% after ded	20% after ded	40% after ded
Outpatient Surgery- Freestanding Facility	\$75	\$75	10% after ded	20% after ded	20% after ded	40% after ded
Emergency	\$400	\$400	\$350	\$350	\$350	\$500
Ambulance	\$0 \$400	\$0 \$400	\$350	\$350	\$350	\$500
Urgent Care	\$75	\$75	\$75	\$75	\$75	\$100
Diagnostic Bloodwork (Labs)	\$0	\$0	10% after ded	20% after ded	20% after ded	\$35
Diagnostic X-Ray	\$0	\$0	10% after ded	20% after ded	20% after ded	40% after ded
Complex Medical Imaging	\$0	\$0	10% after ded	20% after ded	20% after ded	40% after ded
DME	50%	50%	50% after ded	50% after ded	50% after ded	50% after ded
Bariatric Surgery	\$250/day for 3 days	\$500/day for 3 days	10% after ded	20% after ded	20% after ded	40% after ded
y ,	Basic w/Artificial Insemination &	Basic w/Artificial Insemination &	Basic w/Artificial Insemination &	Basic w/Artificial Insemination &	Basic w/Artificial Insemination &	Basic w/Artificial Insemination &
Infertility Services				f IVF/ART (cost share based on place of service)		1
Prescription Coverage Advanced Control-Aetna Precert, Step Therapy included, Choose Generics w/DAW	\$10/\$55/\$100	\$10/\$55/\$100	\$10/\$55/\$100	\$10/\$55/\$100	\$10/\$55/\$100	\$10/\$55/\$100
MailOrder 2x copay for 90 day Specialty Force to 1st Fill						
Meets MA Creditble Coverage as of January 2024	Yes	Yes	Yes	Yes	Yes	No
OUT OF NETWORK						
Individual/Family Deductible	\$3,000/ \$7,500 \$6,000	\$3,000/ \$7,500 \$6,000	\$3,000/ \$7,500 \$6,000	\$3,000/ \$7,500 \$6,000	\$5,000/ \$12,500 \$10,000	\$10,000/ \$25,000 \$20,000
Individual/Family Total Payment Limit	\$7,000/ \$17,500 \$14,000	\$9,000/ \$22,500 \$18,000	\$12,000/ \$30,000 \$24,000	\$12,000/ \$30,000 \$24,000	\$15,000/ \$37,500 \$30,000	\$15,000/ \$37,500 \$30,000
Physician Office Visit	30% after ded	30% after ded	30% after ded	30% after ded	30% after ded	30% after ded
Specialist Office Visit	30% after ded	30% after ded	30% after ded	30% after ded	30% after ded	30% after ded
Inpatient Hospital	30% after ded	30% after ded	40% after ded	50% after ded	50% after ded	50% after ded
Outpatient Hospital	30% after ded	30% after ded	40% after ded	50% after ded	50% after ded	50% after ded
Pharmacy - RX Copay Tier	30% after \$10/\$55/\$100	30% after \$10/\$55/\$100	30% after \$10/\$55/\$100	30% after \$10/\$55/\$100	30% after \$10/\$55/\$100	30% after \$10/\$55/\$100





PrestigePEO - NY OAMC Plans

Aetna Plan Name	NY OA MC 0/100% 15/ 20 25UCR	NY OA MC 0/100% 30/50 UCR
Prestige Plan Name	PLAN 18	PLAN 19
Control/Suffix	181808-10	181808-11
Provider Directory Plan Name	Managed Choice® POS (Open Access)	Managed Choice® POS (Open Access)
Open Access	Yes	Yes
OON Reimbursement	80% UCR/HIAA	80% UCR/HIAA
Deductible/OOP Style	Embedded	Embedded
Member Services #	1-800-704-7287	1-800-704-7287
Plan Website Address	www.aetna.com	www.aetna.com
IN NETWORK		
Lifetime Max	Unlimited	Unlimited
Individual/Family Deductible	\$0	\$0
Individual/Family Total Payment Limit	\$4,000/\$8,000	\$5,000/\$10,000
Member Plan Coinsurance	0%	0%
Preventive Services	\$0	\$0
Physician Office Visit	\$15	\$30
Specialist Office Visit	\$20 \$25	\$50
CVSH Virtual Care/CVSH Virtual PCP	\$0	\$0
Standard Virtual Office Visit (Teladoc)	\$15	\$30
Designated Minute Clinic	Standard walk-in clinic applies	Standard walk-in clinic applies
Walk-in Clinic	\$0	\$0
Inpatient Hospital	\$250/day for 3 days	\$500/day for 3 days
Outpatient Surgery-Hospital	\$0	\$0
Outpatient Surgery- Freestanding Facility	\$75	\$75
Emergency	\$400	\$400
Ambulance	\$0 \$400	\$0 \$400
Urgent Care	\$75	\$75
Diagnostic Bloodwork (Labs)	\$0	\$0
Diagnostic X-Ray	\$0	\$0
Complex Medical Imaging	\$0	\$0
DME	50%	50%
Bariatric Surgery	\$250/day for 3 days	\$500/day for 3 days
Infertility Services	Basic w/Artificial Insemination & IVF/ART (cost share based on place of service)	Basic w/Artificial Insemination & IVF/ART (cost share based on place of service)
Prescription Coverage Advanced Control-Aetna Precert, Step Therapy included, Choose Generics w/DAW MailOrder 2x copay for 90 day Specialty Force to 1st Fill	\$10/\$55/\$100	\$10/\$55/\$100
Meets MA Creditble Coverage as of January 2024	Yes	Yes





PrestigePEO - NY OAMC Plans

Aetna Plan Name	NY OA MC 0/100% 15/ 20 24 UCR	NY OA MC 0/100% 30/50 UCR	NY OA MC 750/90%
Prestige Plan Name	PLAN 18	PLAN 19	PLAN 20
Control/Suffix	181808-10	181808-11	181808-12
Provider Directory Plan Name	Managed Choice® POS (Open Access)	Managed Choice® POS (Open Access)	Managed Choice® POS (Open Access)
Open Access	Yes	Yes	Yes
OON Reimbursement	80% UCR/HIAA	80% UCR/HIAA	140%/140%
Deductible/OOP Style	Embedded	Embedded	Embedded
Member Services #	1-800-704-7287	1-800-704-7287	1-800-704-7287
Plan Website Address	www.aetna.com	www.aetna.com	www.aetna.com
Individual/Family Deductible	\$3,000/ \$7,500 \$6,000	\$3,000/ \$7,500 \$6,000	\$3,000/ \$7,500 \$6,000
Individual/Family Total Payment Limit	\$7,000/ \$17,500 \$14,000	\$9,000/ \$22,500 \$18,000	\$12,000/ \$30,000 \$24,000
Physician Office Visit	30% after ded	30% after ded	30% after ded
Specialist Office Visit	30% after ded	30% after ded	30% after ded
Inpatient Hospital	30% after ded	30% after ded	40% after ded
Outpatient Hospital	30% after ded	30% after ded	40% after ded
Pharmacy - RX Copay Tier	30% after \$10/\$55/\$100	30% after \$10/\$55/\$100	30% after \$10/\$55/\$100

Aetna Plan Name	NY OA MC 1000/80%	NY OA MC 2000/80%	NY OA MC 4500/60%
Prestige Plan Name	PLAN 21	PLAN 22	PLAN 23
Control/Suffix	181808-13	181808-14	181808-15
Provider Directory Plan Name	Managed Choice® POS	Managed Choice® POS	Managed Choice® POS
Flovider Directory Flatt Name	(Open Access)	(Open Access)	(Open Access)
Open Access	Yes	Yes	Yes
OON Reimbursement	140%/140%	140%/140%	140%/140%
Deductible/OOP Style	Embedded	Embedded	Embedded
Member Services #	1-800-704-7287	1-800-704-7287	1-800-704-7287
Plan Website Address	www.aetna.com	www.aetna.com	www.aetna.com
Individual/Family Deductible	\$3,000/ \$7,500 \$6,000	\$5,000/ \$12,500 \$10,000	\$10,000/ \$25,000 \$20,000
Individual/Family Total Payment Limit	\$12,000/ \$30,000 \$24,000	\$15,000/ \$37,500	\$15,000/ \$37,500 \$30,000
Physician Office Visit	30% after ded	30% after ded	30% after ded
Specialist Office Visit	30% after ded	30% after ded	30% after ded
Inpatient Hospital	50% after ded	50% after ded	50% after ded
Outpatient Hospital	50% after ded	50% after ded	50% after ded
Pharmacy - RX Copay Tier	30% after \$10/\$55/\$100	30% after \$10/\$55/\$100	30% after \$10/\$55/\$100





PrestigePEO - NY EPO Plans

Aetna Plan Name	NY OA EPO 0/100% 30/65	NY OA EPO 0/100% 45/65
Prestige Plan Name	PLAN 24	PLAN 25
Control/Suffix	181809-10	181809-11
Duswiden Dinasten, Blan Name	Elect Choice® EPO	Elect Choice® EPO
Provider Directory Plan Name	(Open Access)	(Open Access)
Open Access	Yes	Yes
OON Reimbursement	N/A	N/A
Deductible/OOP Style	Embedded	Embedded
Member Services #	1-800-704-7287	1-800-704-7287
Plan Website Address	www.aetna.com	www.aetna.com
IN NETWORK		
Lifetime Max	Unlimited	Unlimited
Individual/Family Deductible	\$0	\$0
Individual/Family Total Payment Limit	\$5.000/\$10,000	\$5,500/\$11,000
Member Plan Coinsurance	0%	0%
Preventive Services	\$0	\$0
Physician Office Visit	\$30	\$45
Specialist Office Visit	\$65	\$65
CVSH Virtual Care/CVSH Virtual PCP	\$0	\$0
Standard Virtual Office Visit (Teladoc)	\$30	\$45
Designated Minute Clinic	Standard walk-in clinic applies	Standard walk-in clinic applies
Walk-in Clinic	\$0	\$0
Inpatient Hospital	\$750	\$500/5 days
Outpatient Surgery-Hospital	\$0	\$0
Outpatient Surgery- Freestanding Facility	\$0	\$0
Emergency	\$400	\$400
Ambulance	\$0- \$400	\$0 -\$400
Urgent Care	\$75	\$75
Diagnostic Bloodwork (Labs)	\$0	\$0
Diagnostic X-Ray	\$0	\$0
Complex Medical Imaging	\$0	\$0
DME	50%	50%
Bariatric Surgery	\$750	\$500/5 days
Advanced Infertility Services	Basic w/Artificial Insemination & IVF/ART (cost share based on place of service)	Basic w/Artificial Insemination & IVF/ART (cost share based on place of service)
Prescription Coverage		
Advanced Control-Aetna		
Precert, Step Therapy included,	\$100/\$300 deductible	\$100/\$300 deductible
Choose Generics w/DAW	\$10/\$55/\$100	\$10/\$55/\$100
MailOrder 2x copay for 90 day		,,,
Specialty Force to 1st Fill		
Meets MA Creditble Coverage	V	V
as of January 2025	Yes	Yes





	New 11/1/2025	Term 11/1/2025	l								New 11/1/2025
Aetna Plan Name	OA MC 0/100% 25/50	OA MC 300/90%	OA MC 500/80%	OA MC 750/90%	OA MC 1000/80%	OA MC 1500/70%	OA MC 2000/80%	OA MC 3000/70%	OA MC 5000/70%	OA MC 7150/100% Value	OA MC 8000/100% Value INT
Prestige Plan Name	PLAN 71	PLAN 01	PLAN 02	PLAN 03	PLAN 04	PLAN 05	PLAN 06	PLAN 07	PLAN 08	PLAN 09	PLAN 72
Control/Suffix	181804-19	181804-10	181804-11	181804-12	181804-13	181804-14	181804-15	181804-16	181804-17	181804-18	181804-20
Provider Directory Plan Name	Managed Choice® POS	Managed Choice® POS	Managed Choice® POS	Managed Choice® POS	Managed Choice® POS	Managed Choice® POS	Managed Choice® POS	Managed Choice® POS	Managed Choice® POS	Managed Choice® POS	Managed Choice® POS
Provider Directory Plan Name	(Open Access)	(Open Access)	(Open Access)	(Open Access)	(Open Access)	(Open Access)	(Open Access)	(Open Access)	(Open Access)	(Open Access)	(Open Access)
Open Access	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
OON Reimbursement	105%/140%	105%/140%	105%/140%	105%/140%	105%/140%	105%/140%	105%/140%	105%/140%	105%/140%	105%/140%	105%/140%
Deductible/OOP Style	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Member Services #	1-800-704-7287	1 800 704 7287	1-800-704-7287	1-800-704-7287	1-800-704-7287	1-800-704-7287	1-800-704-7288	1-800-704-7287	1-800-704-7287	1-800-704-7287	1-800-704-7287
Plan Website Address	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com
IN NETWORK		-									
Lifetime Max	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Individual/Family Deductible	\$0	\$300/\$900	\$500/\$1,000	\$750/\$1,500	\$1,000/\$2,000	\$1,500/\$3,000	\$2,000/\$4,000	\$3,000/\$6,000	\$5,000/\$10,000	\$7,150/\$14,300	\$8,000/\$16,000
Individual/Family Total Payment Limit	\$4,000/\$8,000	\$ 3,000/\$6,000	\$3,500/\$7,000	\$3,000/\$6,000 \$4,000/\$8,000	\$4,500/\$9,000	\$4,500/\$9,000	\$6,850/\$13,700	\$6,850/\$13,700	\$6,850/\$13,700 \$7,600/\$15,200	\$7,600/\$15,200	\$8,500/\$17,100
Member Plan Coinsurance	0%	10%	20%	10%	20%	30%	20%	30%	30%	0%	0%
Preventive Services	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Physician Office Visit	\$25	\$20	\$25	\$25	\$25	\$35	\$30	\$40	\$40	\$40	\$10
Specialist Office Visit	\$50	\$40	\$50	\$50	\$50	\$70	\$60	\$80	\$80	0% after ded	0% after ded
CVSH Virtual Care/CVSH Virtual PCP	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Standard Virtual Office Visit (Teladoc)	\$25	\$ 20	\$25	\$25	\$25	\$35	\$30	\$40	\$40	\$40	\$10
Designated Minute Clinic	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Walk-in Clinic	\$25	\$20	\$25	\$25	\$25	\$35	\$30	\$40	\$40	\$40	\$10
Inpatient Hospital	\$300/day x 5 days	10% after ded	20% after ded	10% after ded	20% after ded	30% after ded	20% after ded	30% after ded	30% after ded	0% after ded	0% after ded
Outpatient Surgery-Hospital	\$300	10% after ded	20% after ded	10% after ded	20% after ded	30% after ded	20% after ded	30% after ded	30% after ded	0% after ded	0% after ded
Outpatient Surgery- Freestanding Facility	\$300	10% after ded	20% after ded	10% after ded	20% after ded	30% after ded	20% after ded	30% after ded	30% after ded	0% after ded	0% after ded
Emergency	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350 \$500	0% after ded	0% after ded
Ambulance	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350 \$500	0% after ded	0% after ded
Urgent Care	\$85	\$85	\$85	\$85	\$85	\$85	\$85	\$85	\$85	0% after ded	0% after ded
Diagnostic Bloodwork (Labs)	\$0	10% after ded	20% after ded	10% after ded	20% after ded	30% after ded	20% after ded	30% after ded	30% after ded	0% after ded	\$20
Diagnostic X-Ray	\$0	10% after ded	20% after ded	10% after ded	20% after ded	30% after ded	20% after ded	30% after ded	30% after ded	0% after ded	0% after ded
Complex Medical Imaging	\$250	10% after ded	20% after ded	10% after ded	20% after ded	30% after ded	20% after ded	30% after ded	30% after ded	0% after ded	0% after ded
DME	50%	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Bariatric Surgery	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage
Infertility Services	Basic w/Artificial Insemination	Basic w/Artificial Insemination	Basic w/Artificial Insemination	Basic w/Artificial Insemination	Basic w/Artificial Insemination	Basic w/Artificial Insemination	Basic w/Artificial Insemination	Basic w/Artificial Insemination	Basic w/Artificial Insemination	Basic w/Artificial Insemination	Basic w/Artificial Insemination
Prescription Coverage Advanced Control-Aetna	Value Tier 1a \$3	Value Tier 1a \$3	Value Tier 1a \$3	Value Tier 1a \$3	Value Tier 1a \$3	Value Tier 1a \$3	Value Tier 1a \$3	Value Tier 1a \$3	Value Tier 1a \$3	Value Tier 1a \$3	After Medical Deductible Value Tier 1a \$3
Precert, Step Therapy included,	\$10/\$45/\$70	\$10/\$45/\$70	\$10/\$45/\$70	\$10/\$45/\$70	\$10/\$45/\$70	\$10/\$45/\$70	\$10/\$45/\$70	\$10/\$45/\$70	\$10/\$45/\$70	\$10/\$45/\$70	\$10/\$55/\$90
Choose Generics w/DAW	30% to \$300 Max	30% to \$300 Max	30% to \$300 Max	30% to \$300 Max	30% to \$300 Max	30% to \$300 Max	30% to \$300 Max	30% to \$300 Max	\$15/\$55/\$90	\$15/\$55/\$90	30% to \$300 max
MailOrder 2x copay for 90 day	50% to \$500 Max	50% to \$500 Max	50% to \$500 Max	50% to \$500 Max	50% to \$500 Max	50% to \$500 Max	50% to \$500 Max	50% to \$500 Max	30% to \$300 Max	30% to \$300 Max	50% to \$500 max
Specialty Force to 1st Fill	30% to \$300 max	30% to \$300 Max	So/o to \$500 max	Soft to \$500 Max	So/o to \$500 max	50% to \$500 Max	50% to \$500 max	So/o to \$500 Max	50% to \$500 Max	50% to \$500 Max	*Deductible waived for Generic and Value Tier 10
Meets MA Creditble Coverage as of January 2024	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No
OUT OF NETWORK	A500/A4 000	44 000 (40 505	44 500 (40 005	40.050/44.505	40.000/45.005	40.000/40.000 45.777	AC 000 MAE 000 AC	40 000 /400 500 445 555	440,000 (400,000,457,777	444.000/400.05	44 4 000 (400 5
Individual/Family Deductible	\$500/\$1,000	\$1,200/\$3,600	\$1,500/\$3,000	\$2,250/\$4,500	\$3,000/\$6,000	\$3,000/ \$9,000 \$6,000	\$6,000/ \$15,000- \$12,000	\$9,000/ \$22,500 \$18,000	\$10,000/ \$30,000- \$20,000	\$14,000/\$28,000	\$14,000/\$28,000
Individual/Family Total Payment Limit	\$9,000/\$18,000	\$6,000/\$18,000	\$7,000/\$14,000	\$8,000/\$16,000	\$9,000/\$18,000	\$9,000/ \$27,000 \$18,000	\$14,000/ \$42,000 \$28,000	\$14,000/ \$42,000- \$28,000	\$20,000/\$60,000 \$40,000	\$21,000/\$42,000	\$21,000/\$42,000
Physician Office Visit	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Specialist Office Visit	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Inpatient Hospital	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Outpatient Hospital	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Pharmacy - RX Copay Tier	50% after \$10/\$45/\$70	50% after \$10/\$45/\$70	50% after \$10/\$45/\$70	50% after \$10/\$45/\$70	50% after \$10/\$45/\$70	50% after \$10/\$45/\$70	50% after \$10/\$45/\$70	50% after \$10/\$45/\$70	50% after \$10/\$45/\$70 \$15/\$55/\$90	50% after \$10/\$45/\$70 \$15/\$55/\$90	50% after \$10/\$55/\$90





A (
Aetna Plan Name	OA MC 750/90%	OA MC 5000/70%
Prestige Plan Name	PLAN 03	PLAN 08
Control/Suffix	181804-12	181804-17
Provider Directory Plan Name	Managed Choice® POS	Managed Choice® POS
	(Open Access)	(Open Access)
Open Access	Yes	Yes
OON Reimbursement	105%/140%	105%/140%
Deductible/OOP Style	Embedded	Embedded
Member Services #	1-800-704-7287	1-800-704-7287
Plan Website Address	www.aetna.com	www.aetna.com
IN NETWORK		
Lifetime Max	Unlimited	Unlimited
Individual/Family Deductible	\$750/\$1,500	\$5,000/\$10,000
	\$3,000/\$6,000	\$6,850/\$13,700
Individual/Family Total Payment Limit	\$4,000/\$8,000	\$7,600/\$15,200
Member Plan Coinsurance	10%	30%
Preventive Services	\$0	\$0
Physician Office Visit	\$25	\$40
	\$25	\$40 \$80
Specialist Office Visit		
CVSH Virtual Care/CVSH Virtual PCP	\$0	\$0
Standard Virtual Office Visit (Teladoc)	\$25	\$40
Designated Minute Clinic	\$0	\$0
Walk-in Clinic	\$25	\$40
Inpatient Hospital	10% after ded	30% after ded
Outpatient Surgery-Hospital	10% after ded	30% after ded
Outpatient Surgery- Freestanding Facility	10% after ded	30% after ded
Emergency	\$350	\$350-\$500
Ambulance	\$350	\$350-\$500
Urgent Care	\$85	\$85
Diagnostic Bloodwork (Labs)	10% after ded	30% after ded
Diagnostic X-Ray	10% after ded	30% after ded
Complex Medical Imaging	10% after ded	30% after ded
DME	50% after ded	50% after ded
Bariatric Surgery	No Coverage	No Coverage
Infertility Services	Basic w/Artificial Insemination	Basic w/Artificial Insemination
Prescription Coverage		Value Tier 1a \$3
Advanced Control-Aetna	Value Tier 1a \$3	\$10/\$45/\$70
Precert,Step Therapy included,	\$10/\$45/\$70	\$15/\$55/\$90
Choose Generics w/DAW	30% to \$300 Max	30% to \$300 Max
MailOrder 2x copay for 90 day	50% to \$500 Max	50% to \$500 Max
Specialty Force to 1st Fill		ου που το φουσ το του του του του του του του του του
Meets MA Creditble Coverage	Yes	No
as of January 2024	res	INU
OUT OF NETWORK		
Individual/Family Deductible	\$2,250/\$4,500	\$10,000/ \$30,000 - \$20,000
Individual/Family Total Payment Limit	\$8,000/\$16,000	\$20,000/ \$60,000 \$40,000
Physician Office Visit	50% after ded	50% after ded
Specialist Office Visit	50% after ded	50% after ded
Inpatient Hospital	50% after ded	50% after ded
Outpatient Hospital	50% after ded	50% after ded
Outpatient nospital	50 /o aitei ded	
		50% after-\$10/\$45/\$70





Aetna Plan Name	OA MC 1500/70%	OA MC 2000/80%	OA MC 3000/70%	OA MC 5000/70%	OA MC 7150/100% Value
Prestige Plan Name	PLAN 05	PLAN 06	PLAN 07	PLAN 08	PLAN 09
Control/Suffix	181804-14	181804-15	181804-16	181804-17	181804-18
Provider Directory Plan Name	Managed Choice® POS (Open Access)	Managed Choice® POS (Open Access)			
Open Access	Yes	Yes	Yes	Yes	Yes
OON Reimbursement	105%/140%	105%/140%	105%/140%	105%/140%	105%/140%
Deductible/OOP Style	Embedded	Embedded	Embedded	Embedded	Embedded
Member Services #	1-800-704-7287	1-800-704-7288	1-800-704-7287	1-800-704-7287	1-800-704-7287
Plan Website Address	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com
IN NETWORK					
Prescription Coverage Advanced Control-Aetna Precert, Step Therapy included, Choose Generics w/DAW MailOrder 2x copay for 90 day Specialty Force to 1st Fill	Value Tier 1a \$3 \$10/\$45/\$70 30% to \$300 Max 50% to \$500 Max	Value Tier 1a \$3 \$10/\$45/\$70 30% to \$300 Max 50% to \$500 Max	Value Tier 1a \$3 \$10/\$45/\$70 30% to \$300 Max 50% to \$500 Max	Value Tier 1a \$3 \$10/\$45/\$70 \$15/\$55/\$90 30% to \$300 Max 50% to \$500 Max	Value Tier 1a \$3 \$10/\$45/\$70 \$15/\$55/\$90 30% to \$300 Max 50% to \$500 Max
Meets MA Creditble Coverage as of January 2024	Yes	Yes	No	No	No
OUT OF NETWORK					
Individual/Family Deductible	\$3,000/ \$9,000 \$6,000	\$6,000/ \$15,000 \$12,000	\$9,000/ \$22,500 \$18,000	\$10,000/ \$30,000 \$20,000	\$14,000/\$28,000
Individual/Family Total Payment Limit	\$9,000/ \$27,000 \$18,000	\$14,000/ \$42,000 \$28,000	\$14,000/ \$42,000 \$28,000	\$20,000/\$ 60,000 \$40,000	\$21,000/\$42,000
Physician Office Visit	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Specialist Office Visit	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Inpatient Hospital	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Outpatient Hospital	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Pharmacy - RX Copay Tier	50% after \$10/\$45/\$70	50% after \$10/\$45/\$70	50% after \$10/\$45/\$70	50% after-\$10/\$45/\$70 \$15/\$55/\$90	50% after-\$10/\$45/\$70 \$15/\$55/\$90





	New 11/1/2025	New 11/1/2025
Aetna Plan Name	OA MC 0/100% 25/50	OA MC 8000/100% Value INT
Prestige Plan Name	PLAN 71	PLAN 72
Control/Suffix	181804-19	181804-20
	Managed Choice® POS	Managed Choice® POS
Provider Directory Plan Name	(Open Access)	(Open Access)
Open Access	Yes	Yes
OON Reimbursement	105%/140%	105%/140%
Deductible/OOP Style	Embedded	Embedded
Member Services #	1-800-704-7287	1-800-704-7287
Plan Website Address	www.aetna.com	www.aetna.com
IN NETWORK		
Lifetime Max	Unlimited	Unlimited
Individual/Family Deductible	\$0	\$8,000/\$16,000
Individual/Family Total Payment Limit	\$4,000/\$8,000	\$8,500/\$17,100
Member Plan Coinsurance	0%	0%
Preventive Services	\$0	\$0
Physician Office Visit	\$25	\$10
Specialist Office Visit	\$50	0% after ded
CVSH Virtual Care/CVSH Virtual PCP	\$0	\$0
Standard Virtual Office Visit (Teladoc)	\$25	\$10
Designated Minute Clinic	\$0	\$0
Walk-in Clinic	\$25	\$10
Inpatient Hospital	\$300/day x 5 days	0% after ded
Outpatient Surgery-Hospital	\$300	0% after ded
Outpatient Surgery- Freestanding Facility	\$300	0% after ded
Emergency	\$350	0% after ded
Ambulance	\$350	0% after ded
Urgent Care	\$85	0% after ded
Diagnostic Bloodwork (Labs)	\$0	\$20
Diagnostic X-Ray	\$0	0% after ded
Complex Medical Imaging	\$250	0% after ded
DME	50%	50% after ded
Bariatric Surgery	No Coverage	No Coverage
Infertility Services	Basic w/Artificial Insemination	Basic w/Artificial Insemination
Prescription Coverage		After Medical Deductible*
Advanced Control-Aetna	Value Tier 1a \$3	Value Tier 1a \$3
Precert, Step Therapy included,	\$10/\$45/\$70	\$10/\$55/\$90
Choose Generics w/DAW	30% to \$300 Max	30% to \$300 max
MailOrder 2x copay for 90 day	50% to \$500 Max	50% to \$500 max
Specialty Force to 1st Fill		*Deductible waived for Generic and Value Tier 1a
Meets MA Creditble Coverage	Vee	No
as of January 2024	Yes	No
OUT OF NETWORK		
Individual/Family Deductible	\$500/\$1,000	\$14,000/\$28,000
Individual/Family Total Payment Limit	\$9,000/\$18,000	\$21,000/\$42,000
Physician Office Visit	50% after ded	50% after ded
Specialist Office Visit	50% after ded	50% after ded
Inpatient Hospital	50% after ded	50% after ded
Outpatient Hospital	50% after ded	50% after ded
Pharmacy - RX Copay Tier	50% after \$10/\$45/\$70	50% after \$10/\$55/\$90
1 12 17 1		







		New 11/1/2025	New 11/1/2025					Term 11/1/2025	New 11/1/2025
Aetna Plan Name	OA EPO 0/100% 25/50	OA EPO 0/100% 30/90	OA EPO 750/90%	OA EPO 1000/70%	OA EPO 2000/70%	OA EPO 3000/100%	OA EPO 5000/100%	OA EPO 6350/80%	OA EPO 8000/100% Value INT
Prestige Plan Name	PLAN 10	PLAN 73	PLAN 74	PLAN 37	PLAN 11	PLAN 12	PLAN 41	PLAN 13	PLAN 75
Control/Suffix	181805-10	181805-16	181805-17	181805-14	181805-11	181805-12	181805-15	181805-13	181805-18
Provider Directory Plan Name	Elect Choice® EPO (Open Access)	Elect Choice® EPO (Open Access)	Elect Choice® EPO (Open Access)	Elect Choice® EPO (Open Access)	Elect Choice® EPO (Open Access)	Elect Choice® EPO (Open Access)	Elect Choice® EPO (Open Access)	Elect Choice® EPO (Open Access)	Managed Choice® POS (Open Access)
Open Access	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
OON Reimbursement	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	105%/140%
Deductible/OOP Style	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Member Services #	1-800-704-7287	1-800-704-7287	1-800-704-7287	1-800-704-7287	1-800-704-7287	1-800-704-7287	1-800-704-7287	1-800-704-7287	1-800-704-7287
Plan Website Address	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com
IN NETWORK								-	
Lifetime Max	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Individual/Family Deductible	\$0	\$0	\$750/\$1,500	\$1,000/\$2,000	\$2,000/\$4,000	\$3,000/\$6,000	\$5,000/\$10,000	\$6,350/\$12,700	\$8,000/\$16,000
Individual/Family Total Payment Limit	\$4,000/\$8,000	\$8,000/\$16,000	\$4,000/\$8,000	\$5,000/\$10,000	\$6,000/\$12,000 \$6,500/\$13,000	\$5,500/\$11,000	\$7,350/\$14,700	\$ 7,350/\$14,700	\$8,500/\$17,100
Member Plan Coinsurance	0%	0%	10%	30%	30%	0%	0%	20%	0%
Preventive	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Physician Office Visit	\$25	\$30	\$25	\$30	\$40 \$35	\$35 \$30	\$35	\$40	\$10
Specialist Office Visit	\$50	\$90	\$50	\$60	\$80 \$70	\$70 \$60	\$70	\$80	0% after ded
CVSH Virtual Care/CVSH Virtual PCP	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Standard Virtual Office Visit (Teladoc)	\$25	\$30	\$25	\$30	\$40 \$35	\$35 \$30	\$35	\$40	\$10
Designated Minute Clinic	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Walk-in Clinic	\$25	\$30	\$25	\$30	\$40 \$35	\$35 \$30	\$35	\$40	\$10
Inpatient Hospital	\$300/day, 5 days	\$2,000	10% after ded	30% after ded	30% after ded	\$600 after ded	\$500/day, 3 days; after ded	20% after ded	0% after ded
Outpatient Surgery-Hospital	\$300 Copay	\$1,500	10% after ded	30% after ded	30% after ded	0% \$300 after ded	0% \$300 after ded	20% after ded	0% after ded
Outpatient Surgery- Freestanding Facility	\$300 Copay	\$750	10% after ded	30% after ded	30% after ded	\$300 after ded	\$300 after ded	20% after ded	0% after ded
Emergency	\$350	\$750	\$350	\$350	\$350	\$350 \$500	\$350	\$350	0% after ded
Ambulance	\$0 \$350	\$750	\$350	\$350	\$350	\$350 \$500	\$350	\$350	0% after ded
Urgent Care	\$85	\$85	\$85	\$85	\$85	\$85	\$85	\$85	0% after ded
Diagnostic Bloodwork (Labs)	\$0	\$0	10% after ded	\$0	\$0	\$0	\$0	\$0	\$20
Diagnostic X-Ray	0%	60%	10% after ded	30% after ded	30% after ded	0% after ded	0% after ded	20% after ded	0% after ded
Complex Medical Imaging	\$250	\$400	10% after ded	30% after ded	30% after ded	0% after ded	0% after ded	20% after ded	0% after ded
DME	50%	50%	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Bariatric Surgery	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage
Infertility Services	Basic w/Artificial	Basic w/Artificial	Basic w/Artificial	Basic w/Artificial	Basic w/Artificial	Basic w/Artificial	Basic w/Artificial	Basic w/Artificial	Basic w/Artificial
	Insemination	Insemination	Insemination	Insemination	Insemination	Insemination	Insemination	Insemination	Insemination
Prescription Coverage									After Medical Deductible*
Advanced Control-Aetna	Value Tier 1a \$3	Value Tier 1a \$3	Value Tier 1a \$3	Value Tier 1a \$3	Value Tier 1a \$3	Value Tier 1a \$3	Value Tier 1a \$3	Value Tier 1a \$3	Value Tier 1a \$3
Precert,Step Therapy included,	\$10/\$45/\$70	\$15/\$55/\$90	\$10/\$45/\$70	\$10/\$45/\$70	\$10/\$45/\$70	\$10/\$45/\$70	\$10/\$45/\$70	\$10/\$45/\$70	\$10/\$55/\$90
Choose Generics w/DAW	30% to \$300 Max	30% to \$300 Max	30% to \$300 Max	30% to \$300 Max	30% to \$300 Max	30% to \$300 Max	30% to \$300 Max	30% to \$300 Max	30% to \$300 max
MailOrder 2x copay for 90 day Specialty Force to 1st Fill	50% to \$500 Max	50% to \$500 Max	50% to \$500 Max	50% to \$500 Max	50% to \$500 Max	50% to \$500 Max	50% to \$500 Max	50% to \$500 Max	50% to \$500 max *Deductible waived for
Meets MA Creditble Coverage as of January 2024	Yes	Yes	Yes	Yes	Yes	No	No	No	Generic and Value Tier 1a





Aetna Plan Name	OA EPO 2000/70%	OA EPO 3000/100%	OA EPO 5000/100%
Prestige Plan Name	PLAN 11	PLAN 12	PLAN 41
Control/Suffix	181805-11	181805-12	181805-15
Provider Directory Plan Name	Elect Choice® EPO (Open Access)	Elect Choice® EPO (Open Access)	Elect Choice® EPO (Open Access)
Open Access	Yes	Yes	Yes
OON Reimbursement	N/A	N/A	N/A
Deductible/OOP Style	Embedded	Embedded	Embedded
Member Services #	1-800-704-7287	1-800-704-7287	1-800-704-7287
Plan Website Address	www.aetna.com	www.aetna.com	www.aetna.com
IN NETWORK			
Lifetime Max	Unlimited	Unlimited	Unlimited
Individual/Family Deductible	\$2,000/\$4,000	\$3,000/\$6,000	\$5,000/\$10,000
Individual/Family Total Payment Limit	\$6,000/\$12,000 \$6,500/\$13,000	\$5,500/\$11,000	\$7,350/\$14,700
Member Plan Coinsurance	30%	0%	0%
Preventive	\$0	\$0	\$0
Physician Office Visit	\$ 40 \$35	\$35 \$30	\$35
Specialist Office Visit	\$ 80 \$70	\$70	\$70
CVSH Virtual Care/CVSH Virtual PCP	\$0	\$0	\$0
Standard Virtual Office Visit (Teladoc)	\$40 \$35	\$35	\$35
Designated Minute Clinic	\$0	\$0	\$0
Walk-in Clinic	\$40 \$35	\$35	\$35
Inpatient Hospital	30% after ded	\$600 after ded	\$500/day, 3 days; after ded
Outpatient Surgery-Hospital	30% after ded	0% \$300 after ded	0% \$300 after ded
Outpatient Surgery- Freestanding Facility	30% after ded	\$300 after ded	\$300 after ded
Emergency	\$350	\$350 \$500	\$350
Ambulance	\$350	\$350 \$500	\$350
Urgent Care	\$85	\$85	\$85
Diagnostic Bloodwork (Labs)	\$0	\$0	\$0
Diagnostic X-Ray	30% after ded	0% after ded	0% after ded
Complex Medical Imaging	30% after ded	0% after ded	0% after ded
DME	50% after ded	50% after ded	50% after ded
Bariatric Surgery	No Coverage	No Coverage	No Coverage
Infertility Services	Basic w/Artificial Insemination	Basic w/Artificial Insemination	Basic w/Artificial Insemination
Prescription Coverage Advanced Control-Aetna Precert, Step Therapy included, Choose Generics w/DAW MailOrder 2x copay for 90 day Specialty Force to 1st Fill	Value Tier 1a \$3 \$10/\$45/\$70 30% to \$300 Max 50% to \$500 Max	Value Tier 1a \$3 \$10/\$45/\$70 30% to \$300 Max 50% to \$500 Max	Value Tier 1a \$3 \$10/\$45/\$70 30% to \$300 Max 50% to \$500 Max
Meets MA Creditble Coverage as of January 2024	Yes	No	No





	New 11/1/2025	New 11/1/2025	New 11/1/2025
Aetna Plan Name	OA EPO 0/100% 30/90	OA EPO 750/90%	OA EPO 8000/100% Value INT
Prestige Plan Name	PLAN 73	PLAN 74	PLAN 75
Control/Suffix	181805-16	181805-17	181805-18
Provider Directory Plan Name	Elect Choice® EPO (Open Access)	Elect Choice® EPO (Open Access)	Managed Choice® POS (Open Access)
Open Access	Yes	Yes	Yes
OON Reimbursement	N/A	N/A	105%/140%
Deductible/OOP Style	Embedded	Embedded	Embedded
Member Services #	1-800-704-7287	1-800-704-7287	1-800-704-7287
Plan Website Address	www.aetna.com	www.aetna.com	www.aetna.com
IN NETWORK			
Lifetime Max	Unlimited	Unlimited	Unlimited
Individual/Family Deductible	\$0	\$750/\$1,500	\$8,000/\$16,000
Individual/Family Total Payment Limit	\$8,000/\$16,000	\$4,000/\$8,000	\$8,500/\$17,100
Member Plan Coinsurance	0%	10%	0%
Preventive	\$0	\$0	\$0
Physician Office Visit	\$30	\$25	\$10
Specialist Office Visit	\$90	\$50	0% after ded
CVSH Virtual Care/CVSH Virtual PCP	\$0	\$0	\$0
Standard Virtual Office Visit (Teladoc)	\$30	\$25	\$10
Designated Minute Clinic	\$0	\$0	\$0
Walk-in Clinic	\$30	\$25	\$10
Inpatient Hospital	\$2,000	10% after ded	0% after ded
Outpatient Surgery-Hospital	\$1,500	10% after ded	0% after ded
Outpatient Surgery- Freestanding Facility	\$750	10% after ded	0% after ded
Emergency	\$750	\$350	0% after ded
Ambulance	\$750	\$350	0% after ded
Urgent Care	\$85	\$85	0% after ded
Diagnostic Bloodwork (Labs)	\$0	10% after ded	\$20
Diagnostic X-Ray	60%	10% after ded	0% after ded
Complex Medical Imaging	\$400	10% after ded	0% after ded
DME	50%	50% after ded	50% after ded
Bariatric Surgery	No Coverage	No Coverage	No Coverage
Infertility Services	Basic w/Artificial Insemination	Basic w/Artificial Insemination	Basic w/Artificial Insemination
Prescription Coverage Advanced Control-Aetna Precert, Step Therapy included, Choose Generics w/DAW MailOrder 2x copay for 90 day Specialty Force to 1st Fill	Value Tier 1a \$3 \$15/\$55/\$90 30% to \$300 Max 50% to \$500 Max	Value Tier 1a \$3 \$10/\$45/\$70 30% to \$300 Max 50% to \$500 Max	After Medical Deductible* Value Tier 1a \$3 \$10/\$55/\$90 30% to \$300 max 50% to \$500 max *Deductible waived for Generic and Value Tie.
Meets MA Creditble Coverage as of January 2024	Yes	Yes	No





PrestigePEO - National HDHP Plans

		OA MC HDHP Plans		OA EPO HDHP Plans		
Aetna Plan Name	OA MC HDHP 3250 3300/100% Copay	OA MC HDHP 4000/100% Copay	OA MC HDHP 5000/80%	OA EPO HDHP Copay 3250-3300 /90%	OA EPO HDHP 5,000/80%	
Prestige Plan Name	PLAN 14	PLAN 40	PLAN 15	PLAN 38	PLAN 39	
Control/Suffix	181806-10	181806-14	181806-11	181806-12	181806-13	
B 11 B1 (B1 H	Managed Choice® POS	Managed Choice® POS	Managed Choice® POS	Elect Choice® EPO	Elect Choice® EPO	
Provider Directory Plan Name	(Open Access)	(Open Access)	(Open Access)	(Open Access)	(Open Access)	
Open Access	Yes	Yes	Yes	Yes	Yes	
OON Reimbursement	105%/140%	105%/140%	105%/140%	N/A	N/A	
Deductible/OOP Style	Embedded	Embedded	Embedded	Embedded	Embedded	
Member Services #	1-800-704-7287	1-800-704-7287	1-800-704-7287	1-800-704-7287	1-800-704-7287	
Plan Website Address	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	
IN NETWORK						
Lifetime Max	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	
Individual/Family Deductible	\$3,250/\$6,000 \$3,300/\$6,600	\$4,000/\$8,000	\$5,000/\$10,000	\$3,250/\$6,500 \$3,300/\$6,600	\$5,000/\$10,000	
Individual/Family Total Payment Limit	\$5,500/\$11,000	\$7,000/\$14,000	\$6,850/\$13,700	\$6,000/\$12,000	\$6,850/\$13,700	
Member Plan Coinsurance	0%	0%	20%	10%	20%	
Preventive Services	\$0	\$0	\$0	\$0	\$0	
Physician Office Visit	\$30 after ded	\$30 after ded	20% after ded	\$40 after ded	20% after ded	
Specialist Office Visit	\$60 after ded	\$60 after ded	20% after ded	\$70 after ded	20% after ded	
CVSH Virtual Care/CVSH Virtual PCP	0% after ded	0% after ded	0% after ded	\$0 after ded	\$0 after ded	
Standard Virtual Office Visit (Teladoc)	\$56 consult fee until ded is met, then \$30 *eff 1/1/2026 change to \$58	\$56 consult fee until ded is met, then \$30 *eff 1/1/2026 change to \$58	\$56 consult fee until ded is met, then 20% *eff 1/1/2026 change to \$58	\$56 consult fee until ded is met, then 10% *eff 1/1/2026 change to \$58	\$56 consult fee until ded is met, then 209 reff 1/1/2026 change to \$58	
Designated Minute Clinic	0% after ded	0% after ded	0% after ded	\$0 after ded	\$0 after ded	
Walk-in Clinic	\$30 after ded	\$30 after ded	20% after ded	\$40 after ded	20% after ded	
	, , , , , , , , , , , , , , , , , , ,	777 3000 323		\$500/day, 3 days;		
Inpatient Hospital	\$500 after ded	\$500 after ded	20% after ded	then 10% after ded	20% after ded	
Outpatient Surgery-Hospital	\$300 after ded	\$300 after ded	20% after ded	10% \$300 after ded	20% after ded	
Outpatient Surgery- Freestanding Facility	\$300 after ded	\$300 after ded	20% after ded	\$300 after ded	20% after ded	
Emergency	\$350 after ded	\$350 after ded	20% after ded	10% after ded	20% after ded	
Ambulance	0% \$350 after ded	0% after ded	20% after ded	10% after ded	20% after ded	
Urgent Care	\$85 after ded	\$85 after ded	20% after ded	10% after ded	20% after ded	
Diagnostic Bloodwork (Labs)	0% after ded	0% after ded	20% after ded	10% after ded	20% after ded	
Diagnostic X-Ray	0% after ded	0% after ded	20% after ded	10% after ded	20% after ded	
Complex Medical Imaging	0% after ded	0% after ded	20% after ded	10% after ded	20% after ded	
DME	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded	
Bariatric Surgery	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage	
Infertility Services	Basic w/Artificial Insemination	Basic w/Artificial Insemination	Basic w/Artificial Insemination	Basic w/Artificial Insemination After Deductible*	Basic w/Artificial Insemination After Deductible*	
Prescription Coverage	After Deductible*	After Deductible*	After Deductible*	Value Tier 1a \$3	Value Tier 1a \$3	
Advanced Control-Aetna	Value Tier 1a \$3	Value Tier 1a \$3	Value Tier 1a \$3			
Precert, Step Therapy included,	\$10/\$45/\$70	\$10/\$45/\$70	\$10/\$45/\$70	\$10/\$45/\$70	\$10/\$45/\$70	
Choose Generics w/DAW	30% to \$300 max	30% to \$300 max	30% to \$300 max	30% to \$300 max	30% to \$300 max	
MailOrder 2x copay for 90 day	50% to \$500 max	50% to \$500 max	50% to \$500 max	50% to \$500 max	50% to \$500 max	
Specialty Force to 1st Fill	*Deductible waived for preventive medications	*Deductible waived for preventive medications	*Deductible waived for preventive medications	*Deductible waived for preventive	*Deductible waived for preventive	
Meets MA Creditble Coverage	·		·	medications	medications	
as of January 2024	Yes	No	Yes	Yes	Yes	
OUT OF NETWORK						
Individual/Family Deductible	\$6,000/\$12,000	\$8,000/\$16,000	\$10,000/\$20,000	Not Covered	Not Covered	
Individual/Family Total Payment Limit	\$12,000/\$24,000	\$14,000/\$28,000	\$14,000/\$28,000	Not Covered	Not Covered	
Physician Office Visit	50% after ded	50% after ded	50% after ded	Not Covered	Not Covered	
Specialist Office Visit	50% after ded	50% after ded	50% after ded	Not Covered	Not Covered	
Inpatient Hospital	50% after ded	50% after ded	50% after ded	Not Covered	Not Covered	
Outpatient Hospital	50% after ded	50% after ded	50% after ded	Not Covered	Not Covered	
Pharmacy - RX Copay Tier	50% after \$10/\$45/\$70 after ded	50% after \$10/\$45/\$70 after ded	50% after \$10/\$45/\$70 after ded	Not Covered	Not Covered	
	σσοσαιτοι φισοφίσομισι ασα	55 /5 G.15. \$ 15/\$ 10/\$10 GITOI GOG	00 /0 and \$ 10/\$10/\$10 and and			





PrestigePEO - OOA PPO Plans

					HDHP Plan
Aetna Plan Name	PPO 500/80%	PPO 1000/80%	PPO 3000/70%	PPO 5000/70%	PPO HDHP 3250 3300/100% Copay
Prestige Plan Name	PLAN 44	PLAN 16	PLAN 45	PLAN 17	PLAN 46
Control/Suffix	181807-12	181807-10	181807-13	181807-11	181807-14
Provider Directory Plan Name	Open Choice® PPO	Open Choice® PPO	Open Choice® PPO	Open Choice® PPO	Open Choice® PPO
Open Access	Yes	Yes	Yes	Yes	Yes
OON Reimbursement	105%/140%	105%/140%	105%/140%	105%/140%	105%/140%
Deductible/OOP Style	Embedded	Embedded	Embedded	Embedded	Embedded
Member Services #	1-800-704-7287	1-800-704-7287	1-800-704-7287	1-800-704-7287	1-800-704-7287
Plan Website Address	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com
IN NETWORK					
Lifetime Max	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Individual/Family Deductible	\$500/\$1,000	\$1,000/\$2,000	\$3,000/\$6,000	\$5,000/\$10,000	\$3,250/\$6,000 \$3,300/\$6,600
Individual/Family Total Payment Limit	\$3,500/\$7,000	\$4,500/\$9,000	\$6,850/\$13,700	\$6,850/\$13,700 \$7,600/\$15,200	\$5,500/\$11,000
Member Plan Coinsurance	20%	20%	30%	30%	0%
Preventive Services	\$0	\$0	\$0	\$0	\$0
Physician Office Visit	\$25	\$25	\$40	\$40	\$30 after ded
Specialist Office Visit	\$50	\$50	\$80	\$80	\$60 after ded
CVSH Virtual Care/CVSH Virtual PCP	\$0	\$0	\$0	\$0	0% after ded
Standard Virtual Office Visit (Teladoc)	\$25	\$25	\$40	\$40	\$56 consult fee until ded is met, then \$30 *eff 1/1/2026 change to \$58
Designated Minute Clinic	\$0	\$0	\$0	\$0	0% after ded
Walk-in Clinic	\$25	\$25	\$40	\$40	\$30 after ded
Inpatient Hospital	20% after ded	20% after ded	30% after ded	30% after ded	\$500 after ded
Outpatient Surgery-Hospital	20% after ded	20% after ded	30% after ded	30% after ded	\$300 after ded
Outpatient Surgery- Freestanding Facility	20% after ded	20% after ded	30% after ded	30% after ded	\$300 after ded
Emergency	\$350	\$350	\$350	\$ 350 -\$500	\$350 after ded
Ambulance	\$350	\$350	\$350	\$ 350- \$500	0% \$350 after ded
Urgent Care	\$85	\$85	\$85	\$85	\$85 after ded
Diagnostic Bloodwork (Labs)	20% after ded	20% after ded	30% after ded	30% after ded	0% after ded
Diagnostic X-Ray	20% after ded	20% after ded	30% after ded	30% after ded	0% after ded
Complex Medical Imaging	20% after ded	20% after ded	30% after ded	30% after ded	0% after ded
DME	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Bariatric Surgery	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage
Infertility Services	Basic w/Artificial Insemination	Basic w/Artificial Insemination	Basic w/Artificial Insemination	Basic w/Artificial Insemination	Basic w/Artificial Insemination
Prescription Coverage	Sasie Wy weindar inserimation	Basic Ny/ II timelar miserimation	Busic W/Tutillolar inscrimination	Busic W// Wellield: Miselimidelett	After Deductible*
Advanced Control-Aetna	Value Tier 1a \$3	Value Tier 1a \$3	Value Tier 1a \$3	Value Tier 1a \$3	Value Tier 1a \$3
Precert,Step Therapy included,	\$10/\$45/\$70	\$10/\$45/\$70	\$10/\$45/\$70	\$ 10/\$45/\$70	\$10/\$45/\$70
Choose Generics w/DAW	30% to \$300 Max	30% to \$300 Max	30% to \$300 Max	\$15/\$55/\$90	30% to \$300 max
MailOrder 2x copay for 90 day	50% to \$500 Max	50% to \$500 Max	50% to \$500 Max	30% to \$300 Max	50% to \$500 max
Specialty Force to 1st Fill	30% to \$300 Wax	30% to \$300 Wax	30% to \$300 Max	50% to \$500 Max	*Deductible waived for preventive medication
Meets MA Creditble Coverage					Deductible walved for preventive medication
as of January 2024	Yes	Yes	No	No	Yes
OUT OF NETWORK					
Individual/Family Deductible	\$1,500/\$3,000	\$3,000/\$6,000	\$9,000/ \$22,500 \$18,000	\$10,000/ \$30,000 - \$20,000	\$6,000/\$12,000
Individual/Family Total Payment Limit	\$7,000/\$14,000	\$9,000/\$18,000	\$14,000/ \$42,000 -\$28,000	\$20,000/ \$60,000 \$40,000	\$12,000/\$24,000
Physician Office Visit	50% after ded	59,000/\$18,000 50% after ded	50% after ded	50% after ded	50% after ded
Specialist Office Visit	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Inpatient Hospital	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Outpatient Hospital	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Outpatient nospital	50% after ded	30% ditei ueu	50% ditei ueu	50% after ded 50% after \$10/\$45/\$70	50% ditei ueu
Pharmacy - RX Copay Tier	50% after \$10/\$45/\$70	50% after \$10/\$45/\$70	50% after \$10/\$45/\$70	\$15/\$55/\$90	50% after \$10/\$45/\$70 after ded





	New 11/1/2025	New 11/1/2025	New 11/1/2025	New 11/1/2025	New 11/1/2026
Aetna Plan Name	PPO 300/90%	PPO 750/90%	PPO 2000/80%	PPO 7150/100% Value	PPO HDHP 5950/100% Copay
Prestige Plan Name	PLAN 76	PLAN 77	PLAN 78	PLAN 79	PLAN 80
Control/Suffix	181804-15	181804-16	181804-17	181804-18	181804-19
Provider Directory Plan Name	Open Choice® PPO				
Open Access	Yes	Yes	Yes	Yes	Yes
OON Reimbursement	105%/140%	105%/140%	105%/140%	105%/140%	105%/140%
Deductible/OOP Style	Embedded	Embedded	Embedded	Embedded	Embedded
Member Services #	1-800-704-7287	1-800-704-7287	1-800-704-7288	1-800-704-7287	1-800-704-7287
Plan Website Address	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com
IN NETWORK					
Lifetime Max	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Individual/Family Deductible	\$300/\$600	\$750/\$1,500	\$2,000/\$4,000	\$7,150/\$14,300	\$5,950/\$11,900
Individual/Family Total Payment Limit	\$3,000/\$6,000	\$4,000/\$8,000	\$6,850/\$13,700	\$7,600/\$15,200	\$6,700/\$13,400
Member Plan Coinsurance	10%	10%	20%	0%	0%
Preventive Services	\$0	\$0	\$0	\$0	\$0
Physician Office Visit	\$20	\$25	\$30	\$40	\$30 after ded
Specialist Office Visit	\$40	\$50	\$60	0% after ded	\$60 after ded
CVSH Virtual Care/CVSH Virtual PCP	\$0	\$0	\$0	\$0	0% after ded
Standard Virtual Office Visit (Teladoc)	\$20	\$25	\$30	\$40	\$58 consult fee until ded is met, then \$30
Designated Minute Clinic	\$0	\$0	\$0	\$0	0% after ded
Walk-in Clinic	\$20	\$25	\$30	\$40	\$30 after ded
Inpatient Hospital	10% after ded	10% after ded	20% after ded	0% after ded	\$500 after ded
Outpatient Surgery-Hospital	10% after ded	10% after ded	20% after ded	0% after ded	\$300 after ded
Outpatient Surgery- Freestanding Facility	10% after ded	10% after ded	20% after ded	0% after ded	\$300 after ded
Emergency	\$350	\$350	\$350	0% after ded	\$350 after ded
Ambulance	\$350	\$350	\$350	0% after ded	0% after ded
Urgent Care	\$85	\$85	\$85	0% after ded	\$85 after ded
Diagnostic Bloodwork (Labs)	10% after ded	10% after ded	20% after ded	0% after ded	0% after ded
Diagnostic X-Ray	10% after ded	10% after ded	20% after ded	0% after ded	0% after ded
Complex Medical Imaging	10% after ded	10% after ded	20% after ded	0% after ded	0% after ded
DME	50% after ded				
Bariatric Surgery	No Coverage				
Infertility Services	Basic w/Artificial Insemination				
Prescription Coverage Advanced Control-Aetna Precert, Step Therapy included, Choose Generics w/DAW MailOrder 2x copay for 90 day Specialty Force to 1st Fill	Value Tier 1a \$3 \$10/\$45/\$70 30% to \$300 Max 50% to \$500 Max	Value Tier 1a \$3 \$10/\$45/\$70 30% to \$300 Max 50% to \$500 Max	Value Tier 1a \$3 \$10/\$45/\$70 30% to \$300 Max 50% to \$500 Max	Value Tier 1a \$3 \$15/\$55/\$90 30% to \$300 Max 50% to \$500 Max	After Deductible* Value Tier 1a \$3 \$10/\$45/\$70 30% to \$300 max 50% to \$500 max *Deductible waived for preventive medications
Meets MA Creditble Coverage as of January 2024 OUT OF NETWORK	Yes	Yes	Yes	No	Yes
Individual/Family Deductible	\$1,200/\$2,400	\$2,250/\$4,500	\$6,000/\$12,000	\$14,000/\$28,000	\$6,000/\$12,000
•	\$6,000/\$12,000	\$8,000/\$16,000	\$14.000/\$28.000	\$21,000/\$28,000	\$12.000/\$12,000
Individual/Family Total Payment Limit	\$6,000/\$12,000 50% after ded	50% after ded	\$14,000/\$28,000 50% after ded	\$21,000/\$42,000 50% after ded	\$12,000/\$24,000 50% after ded
Physician Office Visit Specialist Office Visit	50% aπer ded 50% after ded		50% after ded		
Specialist Oπice Visit Inpatient Hospital	50% aπer ded 50% after ded	50% after ded 50% after ded	50% after ded	50% after ded 50% after ded	50% after ded 50% after ded
Outpatient Hospital	50% after ded				
•					
Pharmacy - RX Copay Tier	50% after \$10/\$45/\$70	50% after \$10/\$45/\$70	50% after \$10/\$45/\$70	50% after \$15/\$55/\$90	50% after \$10/\$45/\$70 after ded





PrestigePEO - Florida HNO Plans

Aetna Plan Name	FL HNOnly 1500/80%	FL HNOnly 2000/80%	FL HNOnly 3000/70%	FL HNOnly 5000/100%	FL HNOnly 6350/100%
Prestige Plan Name	PLAN 47	PLAN 48	PLAN 49	PLAN 50	PLAN 51
Control/Suffix	246830-10	246830-11	246830-12	246830-13	246830-14
Provider Directory Plan Name	Aetna Health Network Only ^{sм} (Open Access)	Aetna Health Network Only ^{sм} (Open Access)	Aetna Health Network Only ^{sм} (Open Access)	Aetna Health Network Only ^{sм} (Open Access)	Aetna Health Network Only SM (Oper Access)
Open Access	Yes	Yes	Yes	Yes	Yes
OON Reimbursement	N/A	N/A	N/A	N/A	N/A
Deductible/OOP Style	Embedded	Embedded	Embedded	Embedded	Embedded
Member Services #	1-866-551-6664	1-866-551-6664	1-866-551-6664	1-866-551-6664	1-866-551-6664
Plan Website Address	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com
IN NETWORK					
Lifetime Max	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Individual/Family Deductible	\$1,500/\$3,000	\$2,000/\$4,000	\$3,000/\$6,000	\$5,000/\$10,000	\$6,350/\$12,700
Individual/Family Total Payment Limit	\$5,500/\$11,000	\$6,850/\$13,700	\$7,000/\$14,000	\$7,900 /\$15,800	\$7,900 /\$15,800
Member Plan Coinsurance	20%	20%	30%	0%	0%
Preventive	\$0	\$0	\$0	\$0	\$0
Physician Office Visit	\$30	\$35	\$40	\$35	\$40
Specialist Office Visit	\$60	\$70	\$80	\$70	\$80
CVSH Virtual Care/CVSH Virtual PCP	Not Covered				
Standard Virtual Office Visit (Teladoc)	\$30	\$35	\$40	\$35	\$40
Designated Minute Clinic	\$0	\$0	\$0	\$0	\$0
Walk-in Clinic	\$30	\$35	\$40	\$35	\$40
Inpatient Hospital	20% after ded	20% after ded	30% after ded	0% after ded	0% after ded
Outpatient Surgery-Hospital	20% after ded	20% after ded	30% after ded	0% after ded	0% after ded
Outpatient Surgery- Freestanding Facility	20% after ded	20% after ded	30% after ded	0% after ded	0% after ded
Emergency	\$350	\$350	\$350	\$350	\$350
Ambulance	\$0 \$350				
Urgent Care	\$85	\$85	\$85	\$85	\$85
Diagnostic Bloodwork (Labs)	\$0	\$0	\$0	\$0	\$0
Diagnostic X-Ray	\$60	\$70	\$80	\$70	\$80
Complex Medical Imaging	\$250	\$250	\$300	\$300	\$300
DME	50%	50%	50%	50%	50%
Bariatric Surgery	No Coverage				
Infertility Services	Basic w/Artificial Insemination				
Prescription Coverage Advanced Control-Aetna Precert, Step Therapy included, Choose Generics w/DAW MailOrder 2x copay for 90 day Specialty Force to 1st Fill	Value Tier 1a \$3 \$20/\$45/\$70 30% to \$300 Max 50% to \$500 Max	Value Tier 1a \$3 \$20/\$45/\$70 30% to \$300 Max 50% to \$500 Max	Value Tier 1a \$3 \$20/\$45/\$70 30% to \$300 Max 50% to \$500 Max	Value Tier 1a \$3 \$20/\$45/\$70 30% to \$300 Max 50% to \$500 Max	Value Tier 1a \$3 \$20/\$45/\$70 30% to \$300 Max 50% to \$500 Max
Meets MA Creditble Coverage	N/A	N/A	N/A	N/A	N/A





			New Plan Options 11/1/2025		HDHP Plans
Aetna Plan Name	AZ JV BNR OA MC 500/100%	AZ JV BNR OA MC 1000/80%	AZ JV BNR OA MC 3000/70%	AZ JV BNR OA MC 6500/100%	AZ JV BNR OA MC HDHP 5500/80%
Prestige Plan Name	PLAN 87	PLAN 88	PLAN 89	PLAN 90	PLAN 91
Control/Suffix	259923-10	259923-11	259923-12	259923-13	259923-14
	Banner Managed Plus/Open Access	Banner Managed Plus/Open Access	Banner Managed Plus/Open Access	Banner Managed Plus/Open Access	Banner Managed Plus/Open Access Manage
Provider Directory Plan Name	Managed Plus	Managed Plus	Managed Plus	Managed Plus	Plus
Open Access	Yes	Yes	Yes	Yes	Yes
OON Reimbursement	105%/140%	105%/140%	105%/140%	105%/140%	105%/140%
Deductible/OOP Style	Embedded	Embedded	Embedded	Embedded	Embedded
Member Services #	1-888-862-0204	1-888-862-0204	1-888-862-0204	1-888-862-0204	1-888-862-0204
Plan Website Address	www.banneraetna.com	www.banneraetna.com	www.banneraetna.com	www.banneraetna.com	www.banneraetna.com
IN NETWORK		WWW.Ballineraeananeen	WWW.ballinolage.iaioo.ii	WWW.ballinola.cula.com	THE THE PART OF TH
Lifetime Max	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Individual/Family Deductible	\$500/\$1,000	\$1,000/\$2,000	\$3,000/\$6,000	\$6,500/\$13,000	\$5,500/\$11,000
Individual/Family Total Payment Limit	\$3.000/\$6.000	\$5.500/\$11.000	\$6.850/\$16.700	\$7.500/\$15.000	\$6.500/\$13.000
Member Plan Coinsurance	0%	20%	30%	0%	20%
Preventive Services	\$0	\$0	\$0	\$0	\$0
Physician Office Visit	\$15	\$25	\$40	\$25	20% after ded
Specialist Office Visit	\$50	\$50	\$80	\$65	20% after ded
CVSH Virtual Care	, , ,			,	
CVSH Virtual PCP	\$0	\$0	\$0	\$0	\$0 after ded
Standard Virtual Office Visit (Transcarent)	\$0	\$0	\$0	\$0	\$5
Designated Minute Clinic	\$0	\$0	\$0	\$0	\$0 after ded
Walk-in Clinic	\$15	\$25	\$40	\$25	20% after ded
Inpatient Hospital	\$300/day x 5 days after ded	20% after ded	30% after ded	0% after ded	20% after ded
Outpatient Surgery-Hospital	\$250 after ded	20% after ded	30% after ded	0% after ded	20% after ded
Outpatient Surgery- Freestanding Facility	\$250 after ded	20% after ded	30% after ded	0% after ded	20% after ded
Emergency	\$400	\$400	\$400	0% after ded	20% after ded
Ambulance	\$400	\$400	\$400	0% after ded	20% after ded
Urgent Care	\$85	\$85	\$85	0% after ded	20% after ded
Diagnostic Bloodwork (Labs)	\$0	20% after ded	30% after ded	0% after ded	20% after ded
Diagnostic X-Ray	0% after ded	20% after ded	30% after ded	0% after ded	20% after ded
Complex Medical Imaging	0% after ded	20% after ded	30% after ded	0% after ded	20% after ded
DME	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Bariatric Surgery	No Coverage	No Coverage	No Coverage	No Coverage	No Coverage
Infertility Services	Basic w/Artifical Insemination	Basic w/Artifical Insemination	Basic w/Artifical Insemination	Basic w/Artifical Insemination	Basic w/Artifical Insemination
Prescription Coverage					After Deductible*
Advanced Control-Aetna	Value Tier 1a \$3	Value Tier 1a \$3	Value Tier 1a \$3	Value Tier 1a \$3	Value Tier 1a \$3
Precert, Step Therapy included,	\$10/\$45/\$80	\$10/\$45/\$80	\$10/\$45/\$80	\$10/\$45/\$80	\$10/\$45/\$80
Choose Generics w/DAW	30% to \$300 max	30% to \$300 max	30% to \$300 max	30% to \$300 max	30% to \$300 max
MailOrder 2x copay for 90 day	50% to \$500 max	50% to \$500 max	50% to \$500 max	50% to \$500 max	50% to \$500 max
Specialty Force to 1st Fill	0076 to \$000 max	00% to \$000 max	00 % to \$000 max	CON to GOOD Max	*Deductible waived for preventive medication
Meets MA Creditble Coverage					
as of January 2025	N/A	N/A	N/A	N/A	N/A
OUT OF NETWORK		<u></u>	<u></u>	<u></u>	<u> </u>
Individual/Family Deductible	\$2.000/\$4.000	\$3.000/\$6.000	\$9.000 /\$18.000	\$15.000/\$30.000	\$15.000/\$30.000
Individual/Family Total Payment Limit	\$9.000/\$18.000	\$12.000/\$24.000	\$14.000 /\$28.000	\$25.000/\$50.000	\$25.000/\$50.000
Physician Office Visit	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Specialist Office Visit	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Inpatient Hospital	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Outpatient Hospital	50% after ded	50% after ded	50% after ded	50% after ded	50% after ded
Pharmacy - RX Copay Tier	50% after ded 50% after \$10/\$45/\$80	50% after \$10/\$45/\$80	50% after \$10/\$45/\$80	50% after \$10/\$45/\$80	50% after \$10/\$45/\$80 after ded
i marmacy - ICA Oopay Tier	30 /θ alter ψ Ιθ/ψ 1 θ/ψθθ	30 /0 aiter ψ 10/ψ+3/ψ00	30 /θ alter ψ 10/ψ+3/ψ00	30 /θ alter ψ 10/ψ+3/ψ00	30 /0 alter ψ lo/ψ+0/ψου alter ded





PrestigePEO_ Utah Intermountain AWH Plans

					HDHP	Plans
				ptions 11/1/2025		
Aetna Plan Name	UT AWH OA MC 300/90%	UT AWH OA MC 1000/80%	UT AWH OA MC 2000/80%	UT AWH OA MC 3000/70%	UT AWH OA MC HDHP 3500/90%	UT AWH OA MC HDHP 5000/80%
Prestige Plan Name	PLAN 81	PLAN 82	PLAN 83	PLAN 84	PLAN 85	PLAN 86
Control/Suffix	259922-10	259922-11	259922-12	259922-13	259922-14	259922-15
Provider Directory Plan Name	Aetna Whole Health (UT) - Connected	Aetna Whole Health (UT) - Connected				
Flovider Directory Flam Name	Utah Open Access Managed Choice	Utah Open Access Managed Choice				
Open Access	Yes	Yes	Yes	Yes	Yes	Yes
OON Reimbursement	105%/140%	105%/140%	105%/140%	105%/140%	105%/140%	105%/140%
Deductible/OOP Style	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Member Services #	1-800-704-7287	1-800-704-7287	1-800-704-7287	1-800-704-7287	1-800-704-7287	1-800-704-7287
Plan Website Address	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com
IN NETWORK						
Lifetime Max	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Individual/Family Deductible	\$300/\$600	\$1,000/\$2,000	\$2,000/\$4,000	\$3,000/\$6,000	\$3,500/\$7,000	\$5,000/\$10,000
Individual/Family Total Payment Limit	\$3,000/\$6,000	\$4,500/\$9,000	\$6,850/\$13,700	\$6,850/\$13,700	\$6,000/\$12,000	\$6,850/\$13,700
Member Plan Coinsurance	10%	20%	20%	30%	10%	20%
Preventive Services						
Physician Office Visit	\$20	\$25	\$30	\$40	10% after ded	20% after ded
Specialist Office Visit	\$40	\$50	\$60	\$80	10% after ded	20% after ded
CVSH Virtual Care CVSH Virtual PCP	\$0	\$0	\$0	\$0	\$0 after ded	\$0 after ded
Standard Virtual Office Visit (Teladoc)	\$20	\$25	\$30	\$40	\$56 consult fee until ded is met, then 10% coinsurance *eff 1/1/2026 change to \$58	\$56 consult fee until ded is met, then 20% coinsurance *eff 1/1/2026 change to \$58
Designated Minute Clinic	\$0	\$0	\$0	\$0	\$0 after ded	\$0 after ded
Walk-in Clinic	\$20	\$25	\$30	\$40	10% after ded	20% after ded
Inpatient Hospital	10% after ded	20% after ded	20% after ded	30% after ded	10% after ded	20% after ded
Outpatient Surgery-Hospital	10% after ded	20% after ded	20% after ded	30% after ded	10% after ded	20% after ded
Outpatient Surgery- Freestanding Facility	10% after ded	20% after ded	20% after ded	30% after ded	10% after ded	20% after ded
Emergency	\$350	\$350	\$350	\$350	10% after ded	20% after ded
Ambulance	\$350	\$350	\$350	\$350	10% after ded	20% after ded
Urgent Care	\$85	\$85	\$85	\$85	10% after ded	20% after ded
Diagnostic Bloodwork (Labs)	10% after ded	20% after ded	20% after ded	30% after ded	10% after ded	20% after ded
Diagnostic X-Ray	10% after ded	20% after ded	20% after ded	30% after ded	10% after ded	20% after ded
Complex Medical Imaging	10% after ded	20% after ded	20% after ded	30% after ded	10% after ded	20% after ded
DME	50% after ded	50% after ded				
Bariatric Surgery	No Coverage	No Coverage				
Infertility Services	Basic w/Artifical Insemination	Basic w/Artifical Insemination				
Prescription Coverage Advanced Control-Aetna Precert, Step Therapy included, Choose Generics w/DAW MailOrder 2x copay for 90 day Specialty Force to 1st Fill	Value Tier 1a \$3 \$10/\$45/\$70 30% to \$300 max 50% to \$500 max	Value Tier 1a \$3 \$10/\$45/\$70 30% to \$300 max 50% to \$500 max	Value Tier 1a \$3 \$10/\$45/\$70 30% to \$300 max 50% to \$500 max	Value Tier 1a \$3 \$10/\$45/\$70 30% to \$300 max 50% to \$500 max	After Deductible* Value Tier 1a \$3 \$10/\$45/\$70 30% to \$300 max 50% to \$500 max *Deductible waived for preventive medications	After Deductible* Value Tier 1a \$3 \$10/\$45/\$70 30% to \$300 max 50% to \$500 max *Deductible waived for preventive medications
Meets MA Creditble Coverage as of January 2025	N/A	N/A	N/A	N/A	N/A	N/A
OUT OF NETWORK						
Individual/Family Deductible	\$1,200/\$2,400	\$3,000/\$6,000	\$6,000/\$12,000	\$9,000/\$18,000	\$7,000/\$14,000	\$10,000/\$20,000
Individual/Family Total Payment Limit	\$6,000/\$12,000	\$9,000/\$18,000	\$14,000/\$28,000	\$14,000/\$28,000	\$13,000/\$26,000	\$14,000/\$28,000
Physician Office Visit	50% after ded	50% after ded				
Specialist Office Visit	50% after ded	50% after ded				
Inpatient Hospital	50% after ded	50% after ded				
Outpatient Hospital	50% after ded	50% after ded				
Pharmacy - RX Copay Tier	50% after \$10/\$45/\$70	50% after \$10/\$45/\$70				





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Aetna Plan Name	HMO 0/100% 20/50 NCA	HMO 500/100% NCA	HMO 1000/100% NCA	HMO 3000/100% NCA	HMO 5000/100% NCA
	HMO 0/100% 20/50 SCA	HMO 500/100% SCA	HMO 1000/100% SCA	HMO 3000/100% SCA	HMO 5000/100% SCA
Prestige Plan Name	Plan 53 (N.CA)	Plan 54 (N.CA)	Plan 55 (N.CA)	Plan 56 (N.CA)	Plan 57 (N.CA)
Fresuge Flait Name	Plan 62 (S.CA)	Plan 63 (S.CA)	Plan 64 (S.CA)	Plan 65 (S.CA)	Plan 66 (S.CA)
Control/Suffix	246831-10 (N.CA)	246831-11 (N.CA)	246831-12 (N.CA)	246831-13 (N.CA)	246831-14 (N.CA)
Control/Suriix	246831-20 (S.CA)	246831-21 (S.CA)	246831-22 (S.CA)	246831-23 (S.CA)	246831-24 (S.CA)
Provider Directory Plan Name	HMO	HMO	HMO	HMO	HMO
Open Access	No	No	No	No	No
OON Reimbursement	N/A	N/A	N/A	N/A	N/A
Deductible/OOP Style	Embedded	Embedded	Embedded	Embedded	Embedded
Member Services #	1-866-551-6664	1-866-551-6664	1-866-551-6664	1-866-551-6664	1-866-551-6664
Plan Website Address	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com
IN NETWORK					
Lifetime Max	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Individual/Family Deductible	\$0	\$500/\$1,000	\$1,000/\$2,000	\$3,000/\$6,000	\$5,000/\$10,000
Individual/Family Total Payment Limit	\$4,000/\$8,000	\$6,000/\$12,000	\$7,000/\$14,000	\$7,000/\$14,000	\$7,000/\$14,000
Member Plan Coinsurance	0%	0%	0%	0%	0%
Preventive	\$0	\$0	\$0	\$0	\$0
Physician Office Visit	\$20	\$30	\$40	\$55	\$40
Specialist Office Visit	\$50	\$60	\$70	\$70	\$70
CVSH Virtual Care/CVSH Virtual PCP	Not Covered				
Standard Virtual Office Visit (Teladoc)	\$50	\$56	\$56	\$56	\$56
Designated Minute Clinic	\$0	\$0	\$0	\$0	\$0
Walk-in Clinic	\$20	\$30	\$40	\$55	\$40
Inpatient Hospital	\$400/day, 3 days	\$600/day after ded, 3 days	\$300/day after ded, 5 days	\$500/day after ded, 5 days	\$500/day after ded, 5 days
Outpatient Surgery-Hospital	\$300	\$350 after ded	\$250 after ded	\$350 after ded	\$300 after ded
Outpatient Surgery- Freestanding Facility	\$300	\$350 after ded	\$250 after ded	\$350 after ded	\$300 after ded
Emergency (copav waived if admitted)	\$350	\$350	\$350 copay after ded	\$350 copay after ded	\$350 copay after ded
Ambulance	\$0	\$0	\$0	\$0	\$0
Urgent Care	\$75	\$75	\$100	\$100	\$100
Diagnostic Bloodwork (Labs)	\$0	\$0	\$0	\$0	\$0
Diagnostic X-Ray	\$50	\$60	\$70	\$70	\$70
Complex Medical Imaging	\$100	\$200	\$150	\$250	\$200
DME	50%	50%	50%	50%	50%
Bariatric Surgery	\$400/day, 3 days	\$600/day after ded, 3 days	\$300/day after ded, 5 days	\$500/day after ded, 5 days	\$500/day after ded, 5 days
	Basic with Artifical Insemination and ART:				
Infertility Services	\$50 copay (cost share based on place of	\$60 copay (cost share based on place of	\$70 copay (cost share based on place of	\$70 copay (cost share based on place of	\$70 copay (cost share based on place of
,	service)	service)	service)	service)	service)
Prescription Coverage	\$150/\$450 Deductible*				
Advanced Control Plan - Aetna: California	Value Tier1a \$3				
Precert, Step Therapy included.	\$15/\$35/\$60	\$15/\$35/\$60	\$15/\$35/\$60	\$15/\$35/\$60	\$15/\$35/\$60
Choose Generics w/DAW	30% to \$250 max				
MailOrder 2x copay for 90 day	*Deductible waived for Generic and Value				
Specialty Force to 1st Fill	Tier 1a				
Meets MA Creditble Coverage	N/A	N/A	N/A	N/A	N/A
OUT OF NETWORK	147.1	13// \	13/73	1973	13/73
Individual/Family Deductible	Not Covered				
Individual/Family Total Payment Limit	Not Covered				
	Not Covered	Not Covered	Not Covered Not Covered	Not Covered	Not Covered
Physician Office Visit	1101 0010104	1121 221212	1111 9111111		Not Covered
Physician Office Visit	Not Covered	Not Covered	Not Covered		
Specialist Office Visit	Not Covered Not Covered	Not Covered Not Covered	Not Covered Not Covered	Not Covered Not Covered	
	Not Covered Not Covered Not Covered	Not Covered Not Covered Not Covered	Not Covered Not Covered Not Covered	Not Covered Not Covered Not Covered	Not Covered Not Covered Not Covered







Aetna Plan Name	Aetna Value Network HMO 0/100% 20/50 NCA	Aetna Value Network HMO 500/100% NCA	Aetna Value Network HMO 1000/100% NCA	Aetna Value Network HMO 5000/100% NCA
Aetha Pian Name	Aetna Value Network HMO 0/100% 20/50 SCA	Aetna Value Network HMO 500/100% SCA	Aetna Value Network HMO 1000/100% SCA	Aetna Value Network HMO 5000/100% SCA
Prestige Plan Name	Plan 58 (N.CA)	Plan 59 (N.CA)	Plan 60 (N.CA)	Plan 61 (N.CA)
- Testige Flair Hame	Plan 67 (S.CA)	Plan 68 (S.CA)	Plan 69 (S.CA)	Plan 70 (S.CA)
Control/Suffix	246831-15 (N.CA)	246831-16 (N.CA)	246831-17 (N.CA)	246831-18 (N.CA)
Provider Directory Plan Name	246831-25 (S.CA) Aetna Value Network HMO	246831-26 (S.CA) Aetna Value Network HMO	246831-27 (S.CA) Aetna Value Network HMO	246831-28 (S.CA) Aetna Value Network HMO
Open Access	No	No	No	No
Open Access OON Reimbursement	NO N/A	N/A	N/A	N/A
	N/A Embedded	N/A Embedded	N/A Embedded	N/A Embedded
Deductible/OOP Style Member Services #	1-866-551-6664	1-866-551-6664	1-866-551-6664	1-866-551-6664
Plan Website Address	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com
IN NETWORK	Unlimited	Unlimited	Unlimited	Unlimited
Lifetime Max	\$0	\$500/\$1,000	\$1,000/\$2,000	\$5,000/\$10,000
Individual/Family Deductible				
Individual/Family Total Payment Limit Member Plan Coinsurance	\$4,000/\$8,000 0%	\$6,000/\$12,000 0%	\$7,000/\$14,000 0%	\$7,000/\$14,000 0%
Preventive	\$0	\$0	\$0	\$0
	\$0	\$30	\$40	\$40
Physician Office Visit	\$20	\$30	\$40	\$40
Specialist Office Visit	7	7	7.7	7
CVSH Virtual Care/CVSH Virtual PCP	Not Covered	Not Covered	Not Covered	Not Covered
Standard Virtual Office Visit (Teladoc)	\$50	\$56	\$56	\$56
Designated Minute Clinic	\$0	\$0	\$0	\$0
Walk-in Clinic	\$20	\$30	\$40	\$40
Inpatient Hospital	\$400/day, 3 days	\$600/day, 3 days	\$300/day after ded, 5 days	\$500/day after ded, 5 days
Outpatient Surgery-Hospital	\$300	\$350	\$250 after ded	\$300 after ded
Outpatient Surgery- Freestanding Facility	\$300	\$350	\$250 after ded	\$300 after ded
Emergency (copay waived if admitted)	\$350	\$350	\$350 copay after ded	\$350 copay after ded
Ambulance	\$0	\$0	\$0	\$0
Urgent Care	\$75	\$75	\$100	\$100
Diagnostic Bloodwork (Labs)	\$0	\$0	\$0	\$0
Diagnostic X-Ray	\$50	\$60	\$70	\$70
Complex Medical Imaging	\$100	\$200	\$150	\$200
DME	50%	50%	50%	50%
Bariatric Surgery	\$400/day, 3 days	\$600/day after ded, 3 days	\$300/day after ded, 5 days	\$500/day after ded, 5 days
Infantility Campiana	Basic with Artifical Insemination and ART: \$50 copay (cos	Basic with Artifical Insemination and ART: \$60 copay (cos	Basic with Artifical Insemination and ART: \$70 copay (cost	Basic with Artifical Insemination and ART: \$70 copa
Infertility Services	share based on place of service)	share based on place of service)	share based on place of service)	share based on place of service)
Prescription Coverage	\$150/\$450 Deductible*	\$150/\$450 Deductible*	\$150/\$450 Deductible*	\$150/\$450 Deductible*
Advanced Control Plan - Aetna: California	Value Tier1a \$3	Value Tier1a \$3	Value Tier1a \$3	Value Tier1a \$3
Precert, Step Therapy included,	\$15/\$35/\$60	\$15/\$35/\$60	\$15/\$35/\$60	\$15/\$35/\$60
Choose Generics w/DAW	30% to \$250 max	30% to \$250 max	30% to \$250 max	30% to \$250 max
MailOrder 2x copay for 90 day	*Deductible waived for Generic and Value Tier 1a	*Deductible waived for Generic and Value Tier 1a	*Deductible waived for Generic and Value Tier 1a	*Deductible waived for Generic and Value Tier
Specialty Force to 1st Fill	N/A	N/A	N/A	N/A
Meets MA Creditble Coverage OUT OF NETWORK	IN/A	N/A	N/A	N/A
Individual/Family Deductible	Not Covered	Not Covered	Not Covered	Not Covered
Individual/Family Deductible Individual/Family Total Payment Limit	Not Covered	Not Covered Not Covered	Not Covered	Not Covered
Physician Office Visit	Not Covered	Not Covered Not Covered	Not Covered Not Covered	Not Covered Not Covered
Specialist Office Visit	Not Covered	Not Covered Not Covered	Not Covered Not Covered	Not Covered Not Covered
Inpatient Hospital	Not Covered Not Covered	Not Covered Not Covered	Not Covered Not Covered	Not Covered Not Covered
Outpatient Hospital	Not Covered Not Covered	Not Covered Not Covered	Not Covered Not Covered	Not Covered Not Covered
Pharmacy - Rx Copay Tier	-	-	-	
Pharmacy - RY Conay Her	Not Covered	Not Covered	Not Covered	Not Covered





			New Plan Options 11/1/2025 Aetna Whole Health Southern CA Network		
Aetna Plan Name	AWH Southern CA HMO 0/100% 20/50	AWH Southern CA HMO 500/100%	AWH Southern CA HMO 1000/100%	AWH Southern CA HMO 3000/100%	AWH Southern CA HMO 5000/100%
Prestige Plan Name	PLAN 92	PLAN 93	PLAN 94	PLAN 95	PLAN 96
Control/Suffix	259929-10	259929-11	259929-12	259929-13	259929-14
Provider Directory Plan Name	AWH - Southern CA HMO	AWH - Southern CA HMO	AWH - Southern CA HMO	AWH - Southern CA HMO	AWH - Southern CA HMO
Open Access	No	No	No	No	No
OON Reimbursement	N/A	N/A	N/A	N/A	N/A
Deductible/OOP Style	Embedded	Embedded	Embedded	Embedded	Embedded
Member Services #	1-866-551-6664	1-866-551-6664	1-866-551-6664	1-866-551-6664	1-866-551-6664
Plan Website Address	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com	www.aetna.com
IN NETWORK					
Lifetime Max	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Individual/Family Deductible	\$0	\$500/\$1,000	\$1,000/\$2,000	\$3,000/\$6,000	\$5,000/\$10,000
Individual/Family Total Payment Limit	\$4,000/\$8,000	\$6,000/\$12,000	\$7,000/\$14,000	\$7,000/\$14,000	\$7,000/\$14,000
Member Plan Coinsurance	0%	0%	0%	0%	0%
Preventive	\$0	\$0	\$0	\$0	\$0
Physician Office Visit	\$20	\$30	\$40	\$55	\$40
Specialist Office Visit	\$50	\$60	\$70	\$70	\$70
CVSH Virtual Care/CVSH Virtual PCP	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Standard Virtual Office Visit (Teladoc)	\$50	\$56	\$56	\$56	\$56
Designated Minute Clinic	\$0	\$0	\$0	\$0	\$0
Walk-in Clinic	\$20	\$30	\$40	\$55	\$40
Inpatient Hospital	\$400/day, 3 days	\$600/day after ded, 3 days	\$300/day after ded, 5 days	\$500/day after ded, 5 days	\$500/day after ded, 5 days
Outpatient Surgery-Hospital	\$300	\$350 after ded	\$250 after ded	\$350 after ded	\$300 after ded
Outpatient Surgery- Freestanding Facility	\$300	\$350 after ded	\$250 after ded	\$350 after ded	\$300 after ded
Emergency	\$350	\$350	\$350 copay after ded	\$350 copay after ded	\$350 copay after ded
(copay waived if admitted) Ambulance	\$0	\$0	\$0	\$0	\$0
Urgent Care	\$75	\$75	\$100	\$100	\$100
Diagnostic Bloodwork (Labs)	\$75	\$75 \$0	\$100	\$100	\$100
Diagnostic Bioddwork (Labs)	\$50	\$60	\$70	\$70	\$0 \$70
Complex Medical Imaging	\$100	\$200	\$150	\$250	\$200
DME	50%	50%	50%	50%	50%
Bariatric Surgery	\$400/day, 3 days	\$600/day after ded, 3 days	\$300/day after ded, 5 days	\$500/day after ded, 5 days	\$500/day after ded, 5 days
barratric Surgery	Basic with Artifical Insemination and ART (cost share				Basic with Artifical Insemination and ART (
Infertility Services	based on place of service)	based on place of service)	based on place of service)	share based on place of service)	share based on place of service)
Prescription Coverage		, ,	, .	, .	
Advanced Control Plan - Aetna: California	\$150/\$450 Deductible*	\$150/\$450 Deductible*	\$150/\$450 Deductible*	\$150/\$450 Deductible*	\$150/\$450 Deductible*
Precert,Step Therapy included,	Value Tier1a \$3	Value Tier1a \$3	Value Tier1a \$3	Value Tier1a \$3	Value Tier1a \$3
Choose Generics w/DAW	\$15/\$35/\$60	\$15/\$35/\$60	\$15/\$35/\$60	\$15/\$35/\$60	\$15/\$35/\$60
MailOrder 2x copay for 90 day	30% to \$250 max	30% to \$250 max	30% to \$250 max	30% to \$250 max	30% to \$250 max
Specialty Force to 1st Fill	*Deductible waived for Generic and Value Tier 1a	*Deductible waived for Generic and Value Tier 1a	*Deductible waived for Generic and Value Tier 1a	*Deductible waived for Generic and Value Tier 1a	*Deductible waived for Generic and Value Ti
Meets MA Creditble Coverage	N/A	N/A	N/A	N/A	N/A
OUT OF NETWORK					
Individual/Family Deductible	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Individual/Family Total Payment Limit	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Physician Office Visit	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Specialist Office Visit	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Inpatient Hospital	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Outpatient Hospital	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Pharmacy - Rx Copay Tier	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered





Aflac's BenExtend Now Available Through PrestigePEO



Wednesday, August 27, 2025, 2:00 p.m. EST

PrestigePEO is proud to partner with Aflac to offer a powerful new voluntary benefit, BenExtend, for the 2025 Open Enrollment season.

Register at www.prestigepeo.com/benextend-webinar

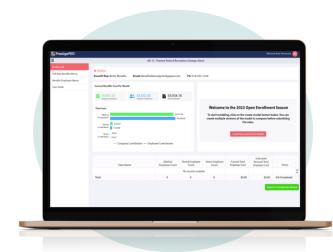


What to Expect

- Carrier Renewals finalized and communicated to brokers first: (On or near) August 13th
- Renewals communicated to clients directly: Sept 2nd
- Client decisions for Plans offered and contribution strategy: Due September 24th
- Portal set up between Sept 18th and September 30th for employee e-mails to go out starting on October 2nd (there are 2 employees waves Oct 2nd -17th and Oct 9th -24th)
- By request, Open Enrollment Meetings with specialists and employees are scheduled after decisions from employers are received mid September through the beginning of October.
- Employee decisions for their own plan elections due October 17th (Wave 1) or October 24th (Wave 2)



PrestigePEO conducts Open enrollment for our employer groups and employees. It is broken down into 2 phases:

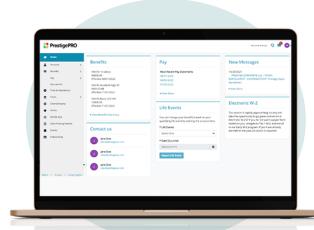


Benefits Renewal Portal (NEW FEATURES)

Phase 1 for Clients and Broker



OE Resource Center (located on PrestigePEO.com)



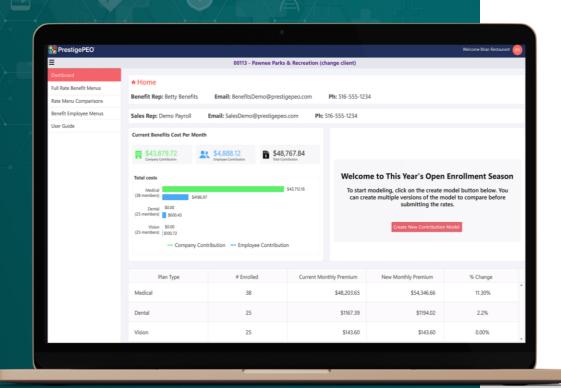
Open Enrollment Portal (in PrestigePRO)



Phase 2 for Clients and WSE's







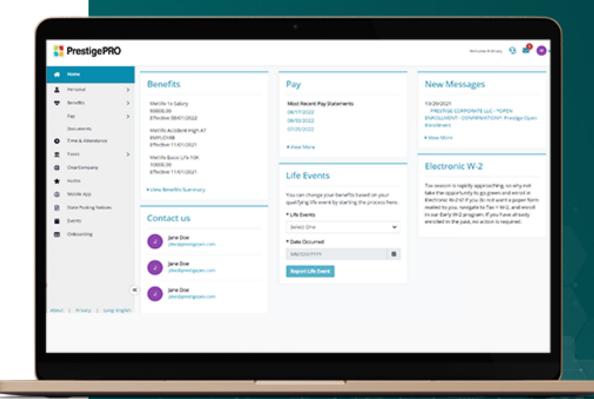
Phase 1 Benefits Renewal Portal

Phase 1 is the delivery of renewal rates and plans to the client/broker contacts and decision makers. Strategy meetings are conducted and decisions made for plans offered and contributions by employer for each coverage.



Phase 2 Open Enrollment Employee Portal (PrestigePRO)

The second phase is the set up for all employees to go through their own benefit portal and see the changes, their costs, and any new products. We offer meetings for employees to go over changes and what to expect for open enrollment.





Open Enrollment —— Broker Advantage ——

As we gear up for another Open Enrollment, we have new features in the Benefits Renewal Portal! This year the technology was improved to allow you to plan your benefits for the upcoming year and share those plans with decision makers.

- Compare existing plans to new plans using the Rate Comparison tool
- View or download Full Renewal and Employee Census Report
- View your clients on your dashboard with Open Enrollment rates
- Simpler way to view and compare benefit menus
- Track status of your clients
- Test and Build contribution strategy models for your clients





GETTING STARTED

Brokers New to the PrestigePEO Renewal Portal

- 1. You will receive an email from no-reply@auth.prestigepeo.com.
- 2. Within that email, you will see an activate button.
- 3. Click the Activate Portal Account button.
- 4. You will be brought to a new screen.
- 5. On that screen, use your Prestige-given email address as your username and create a new password.
- 6. Once you land on the welcome page, you will see a blue welcome banner at the top of the page.

Password Reset Instructions for the PrestigePEO Renewal Portal

Brokers who had access to the portal last year will be able to see the renewals for their groups as they become available by going to https://openenrollment.prestigepeo.com/login.

To reset your password, follow the instructions below.

- 1. Click "Need help signing in?" link located under the Sign-In button.
- 2. Click "Forgot password?" link.
- You will be prompted to enter your password or username. Your username is preset to match your email address.
- Click "Reset via Email" button.

If you have any issues logging in, please call 833-PEO-BEN1 and a Benefits Specialist will get back to you.



Welcome to 2025 Open Enrollment Season. Please select your company below to review your current renewal and create comparison models with new contributions.

Search...

Company Id	Company Name :	Broker :	Current Cost	New Cost	Percentage Inc:	Status :	Action :	Submission:
00110	Charles Xavier's Gifted	Michael Scott	\$14,191.29	\$15,127.44	6.60%	In Progress	Review	A
00105	Demo Cyberdyne	Pam Beesly	\$51,388.95	\$56,013.95	9.00%	In Progress	Review	
00113	Pawnee Parks &	Dwight Schrute	\$5,661.41	\$5,992.31	5.84%	Not Started	Review	
00112	Ryan's Restauran	Stanley Hudson	\$70,643.09	\$78,413.83	11.00%	In Progress	Review	¥
	▶ 20 ▼ items	s per page						1 - 4 of 4 items

PrestigePEO



CLIENT DASHBOARD

00113 - Pawnee Parks & Recreation (change client)

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Full Rate Benefit Menus

Rate Menu Comparisons

Benefit Employee Menus

User Guide





Welcome to This Year's Open Enrollment Season

To start modeling, click on the create model button below. You can create multiple versions of the model to compare before submitting the rates.

Create New Contribution Model

Plan Type	# Enrolled	Current Monthly Premium	New Monthly Premium	% Change	
Medical	38	\$48,203.65	\$54,346.66	11.30%	•



Plan Type	# Enrolled	Current Monthly Premium	New Monthly Premium	% Change
Medical	38	\$48,203.65	\$54,346.66	11.30%
Dental	25	\$1167.39	\$1194.02	2.2%
Vision	25	\$143.60	\$143.60	0.00%

Class Name	Medical Employee Count	Dental Employee Count	Vision Employee Count	Current Total Employer Cost	Estimated Renewal Total Employer Cost	Status	
OWNERS	2	1	1	\$4,667.74	\$0.00	Pending (•
SUPERVISORS	5	4	4	\$8,612.81	\$0.00	Pending ()	
ALL EMPLOYEES	31	20	20	\$30,599.17	\$0.00	Pending ()	~
Total	38	25	25	\$43,879.72	\$0.00	0/3 Completed	

Submit Contribution Model



≡

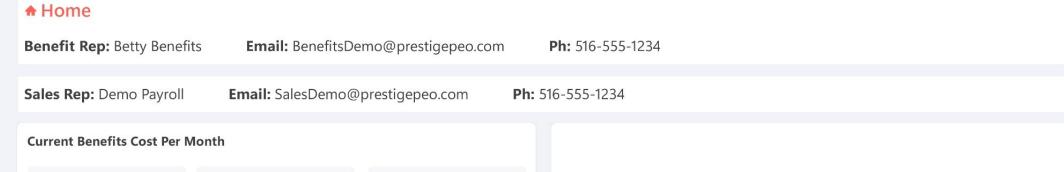
Dashboard

Full Rate Benefit Menus

Rate Menu Comparisons

Benefit Employee Menus

User Guide



Current Benefits Cost Per Month \$43,879.72 \$4,888.12 \$\$48,767.84 Total Contribution Total costs Medical (38 members) \$4186.97 Dental \$0.00 (25 members) \$600.43 Vision \$0.00 (25 members) \$100.72 — Company Contribution — Employee Contribution

Welcome to This Year's Open Enrollment Season

To start modeling, click on the create model button below. You can create multiple versions of the model to compare before submitting the rates.

Create New Contribution Model

Plan Type	# Enrolled	Current Monthly Premium	New Monthly Premium	% Change	
Medical	38	\$48,203.65	\$54,346.66	11.30%	A





SUMMARY PAGE



Summary

OWNERS SUPERVISORS EMPLOYEES

Summary

Export

Class Name	Medical Employee Count	Dental Employee Count	Vision Employee Count	Current Total Employer Cost	Estimated Renewal Total Employer Cost	Status	
OWNERS	2	1	1	\$4,667.74	\$5,249.12	Pending 🕕	•
SUPERVISORS	5	4	4	\$8,612.81	\$10,053.74	Pending ()	
ALL EMPLOYEES	31	20	20	\$30,599.17	\$34,498.66	Pending 🕕	•
Total	38	25	25	\$43,879.72	\$49,801.52	0/3 Completed	

NOTE:

Submit Contribution Model



Employee Census Report

Employee N	Benefit Grou	Plan ID	Plan Descrip	Status	Plan Type	Premium A	Company C	Employee C	Employee St
	Derient Groun.		· idir Desempiii •	otatas ,	· idii iype •		company c •	zmpioyee em •	zmpioyee still .
Darugar, Rebecca Lynn	DIRECTORS	METDENS	Metlife Dental Standard	А	ES	52.24	0	52.24	NY
Darugar, Rebecca Lynn	DIRECTORS	OXNY01	Plan 01 Oxford Liberty Direct NY	А	ES	1607.94	1607.94	0	NY
Darugar, Rebecca Lynn	DIRECTORS	VISV	UHC Vision Voluntary	А	ES	7.9	7.9	0	NY
Eckert, Chris	ALL FT EMPLOYEES	METDENS	Metlife Dental Standard	А	EE	28.61	0	28.61	NY
Eckert, Chris	ALL FT EMPLOYEES	OXNY01	Plan 01 Oxford Liberty Direct NY	А	EE	784.16	784.16	0	NY
Eckert, Chris	ALL FT EMPLOYEES	VISV	UHC Vision Voluntary	А	EE	4.27	4.27	0	NY
Kim, Daniel	ALL FT EMPLOYEES	METDENS	Metlife Dental Standard	А	EE	28.61	0	28.61	NY
Kim, Daniel	ALL FT EMPLOYEES	OXNY01	Plan 01 Oxford Liberty Direct NY	А	EE	784.16	784.16	0	NY
Kim, Daniel	ALL FT EMPLOYEES	VISV	UHC Vision Voluntary	А	EE	4.27	4.27	0	NY
Medina, Summer Rose	ALL FT EMPLOYEES	METDENS	Metlife Dental DHMO	А	EE	12.75	0	12.75	NY





REVIEW GROUP OFFERINGS

♠ Home → Model Version 1 ✓

Summary **OWNERS**

SUPERVISORS

ALL **EMPLOYEES**

Class:3 - ALL EMPLOYEES

Add or Terminate Plans

Set Max Medical Plan Contribution

Contribution Shortcuts

				Last Year Rate				Next Year Rate						
		Monthly Contributions	Final Co	ntribution				Monthly Contr	ributions	Fir	al Contribution	1		
Tier	Rate	%	Employer	Employee	Employee Count	Total	Rate Effective 11/1/2025	%	\$	Employer	Employee	Rate Change		
▼ Plan 03 Oxford Fro	eedom EPO NY													
Single	\$1,192.06	82.00%	\$987.07	\$204.99	2	\$1,343.98	\$1,343.98					▲ 12.74%		
Couple	\$2,443.73	40.00%	\$987.07	\$1,456.66	0	\$2,755.17	\$2,755.17					▲ 12.74%		
Single Parent	\$2,057.52	47.00%	\$987.07	\$1,070.45	1	\$2,319.74	\$2,319.74					▲ 12.74%		
Family	\$3,595.24	27.00%	\$987.07	\$2,608.17	0	\$4,053.41	\$4,053.41					▲ 12.74%		
▼ Plan 04 Oxford Fro	eedom Direct NY													
Single	\$1,303.66	75.00%	\$987.07	\$316.59	0	\$1,469.79	\$1,469.79					▲ 12.74%		
Couple	\$2,672.47	36.00%	\$987.07	\$1,685.40	0	\$3,013.04	\$3,013.04					▲ 12.74%		
Single Parent	\$2,250.09	43.00%	\$987.07	\$1,263.02	0	\$2,536.85	\$2,536.85					▲ 12.74%		
Family	\$3,931.80	25.00%	\$987.07	\$2,944.73	0	\$4,432.87	\$4,432.87					▲ 12.74%		
▼ Plan 09 Oxford	Freedom EPO NY													
Single	\$987.07	100.00%	\$987.07	\$0.00	26	\$1,112.86	\$1,112.86					▲ 12.74%		
Couple	\$2,023.50	48.00%	\$987.07	\$1,036.43	0	\$2,281.36	\$2,281.36					▲ 12.74%		



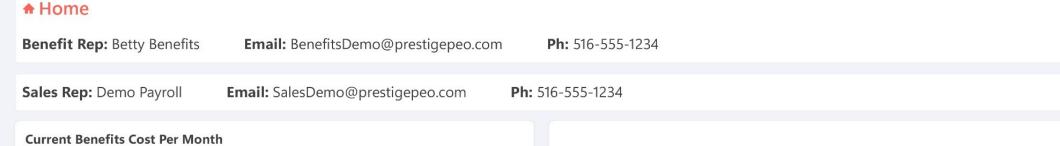
ashboard

Full Rate Benefit Menus

Rate Menu Comparisons

Benefit Employee Menus

User Guide





Welcome to This Year's Open Enrollment Season

To start modeling, click on the create model button below. You can create multiple versions of the model to compare before submitting the rates.

Create New Contribution Model

Plan Type	# Enrolled	Current Monthly Premium	New Monthly Premium	% Change	
Medical	38	\$48,203.65	\$54,346.66	11.30%	A



Dashboard

Full Rate Benefit Menus

Rate Menu Comparisons

Benefit Employee Menus

User Guide

Full Rate Benefits Menus

Medical Benefit Menu

Please select the desired file format below to initiate the download

PrestigePEO 2025 Medical Benefits Menu.pdf

Dental Benefit Menu

Please select the desired file format below to initiate the download

Vision Benefit Menu

Please select the desired file format below to initiate the download

PrestigePEO 2025 Vision Benefits Menu.pdf

Previous Year Full Rate Benefits Menus

Medical Benefit Menu

Please select the desired file format below to initiate the download

PrestigePEO 2024 Medical Benefits Menu.pdf

Dental Benefit Menu

Please select the desired file format below to initiate the download

PrestigePEO 2024 Dental Benefits Menu.pdf

Medical Benefit Menu

Please select the desired file format below to initiate the download

PrestigePEO 2024 Vision Benefits Menu.pdf

PrestigePEO 2024 Vision Benefits Menu.xls





Rate Menu Comparisons

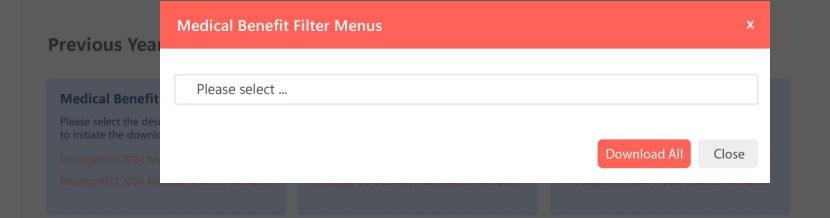
Benefit Employee Menus

Full Rate Benefits Menus

Medical Benefit Menu

Dental Benefit Menu

Vision Benefit Menu









1-Nov-25 Aetna National

	Plan 01 Aetna OA MC POS 300/90	Plan 02 Aetna OA MC POS 500/80	Plan 03 Aetna OA MC POS 750/90	Plan 04 Aetna OA MC POS 1000/80
Benefits	In-Network	In-Network	In-Network	In-Network
Preventative / Primary Care / Specialist	\$0 / \$20 / \$40	\$0 / \$25 / \$50	\$0 / \$25 / \$50	\$0 / \$25 / \$50
Deductible (Invididual / Family)	\$300 / \$900	\$500 / \$1,000	\$750 / \$1,500	\$1,000 / \$,2000
Co-Insurance Percent	10%	20%	10%	20%
Maximum OOP (Individual / Family)	\$3,000 / \$6,000	\$3,500 / \$7,000	\$3,000 / \$6,000	\$4,500 / \$9,000
Hospital Semi-Private Room	Deductible & Co-insurance	Deductible & Co-insurance	Deductible & Co-insurance	Deductible & Co-insurance
Hospital Emergency Room	\$350 Copay	\$350 Copay	\$350 Copay	\$350 Copay
Outpatient Surgery	Deductible & Co-insurance	Deductible & Co-insurance	Deductible & Co-insurance	Deductible & Co-insurance
Laboratory Services	Deductible & Co-insurance	Deductible & Co-insurance	Deductible & Co-insurance	Deductible & Co-insurance
MRI, MRA, PET, Ultrasound	Deductible & Co-insurance	Deductible & Co-insurance	Deductible & Co-insurance	Deductible & Co-insurance
Urgent Care	\$85 Copay	\$85 Copay	\$85 Copay	\$85 Copay
	Out-of-Network	Out-of-Network	Out-of-Network	Out-of-Network
Deductible (Invididual / Family)	\$1,200 / \$3,600	\$1,500 / \$3,000	\$2,250 / \$4,500	\$3,000 / \$6,000
Maximum OOP (Individual / Family)	\$6,000 / \$18,000	\$7,000 / \$14,000	\$8,000 / \$16,000	\$9,000 / \$18,000
Co-Insurance Percent	50%	50%	50%	50%
	Prescriptions	Prescriptions	Prescriptions	Prescriptions
Deductible	N/A	N/A	N/A	N/A
Co-Pays	\$10 / \$45 / \$70	\$10 / \$45 / \$70	\$10 / \$45 / \$70	\$10 / \$45 / \$70
Covered Employees and Rates				
Employee	\$676.86	\$601.29	\$608.95	\$530.65
Employee + Spouse	\$1,489.08	\$1,322.83	\$1,339.68	\$1,167.43
Employee + Child(ren)	\$1,353.71	\$1,202.58	\$1,217.89	\$1,061.30
Employee + Family	\$2,098.26	\$1,864.00	\$1,887.74	\$1,645.01

Please Note: All co-payments, deductibles, and co-insurance (medical & prescription) paid for In-Network Covered Services contribute to the In-Network out-of-pocket maximum. Information above is for illustration purposes. Refer to the Summary Plan Description for full details and plan provisions. For detailed summaries contact your Benefit Specialist.



Dashboard

Full Rate Benefits Menus

Rate Menu Comparisons

Benefit Employee Menus

User Guide

Full Rate Benefit Plan Comparisons

Medical Benefit Menu

Please select the desired file format below to initiate the download

PrestigePEO 2025 Medical Benefits Menu.pdf

Dental Benefit Menu

Please select the desired file format below to initiate the download

PrestigePEO 2025 Medical Benefits Menu.xls

Vision Benefit Menu

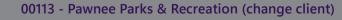
Please select the desired file format below to initiate the download

PrestigePEO 2025 Vision Benefits Menu.pdf

PrestigePEO 2025 Vision Benefits Menu.xls









Full Rate Benefits Menus

Benefit Employee Menus

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Full Rate Benefit Plan Comparisons

Medical Benefit Menu

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Dental Benefit Menu

Please select the desired file format below to initiate the download

Vision Benefit Menu

Please select the desired file format below to initiate the download





Plan 15 Oxford Freedomw Direct NY x

Close



	Plan 04 Oxford Freedom Direct NY	Plan 03 Oxford Freedom EPO NY	Plan 09 Oxford Freedom EPO NY	Plan 15 Oxford Freedom Direct NY
Benefits	In-Network	In-Network	In-Network	In-Network
Preventative / Primary Care / Specialist	\$0 / \$25 / \$50	\$0 / \$30 / \$60	\$0 / \$30 / \$60	\$0 / \$25 / \$50
Deductible (Invididual / Family)	\$500 / \$1,000	N/A / N/A	\$1,000 / \$2,000	\$750 / \$1,500
Co-Insurance Percent	10%	N/A	10%	10%
Maximum OOP (Individual / Family)	3000 / \$4,000	4000 / \$5,000	4000 / \$5,000	\$5,000 / \$10,000
Hospital Semi-Private Room	Deductible & Co-insurance	\$500 Copay	Deductible & Co-insurance	Deductible & Co-insurance
Hospital Emergency Room	\$400 (Waived if Admitted)			
Outpatient Surgery	Deductible & Co-insurance	\$250 Copay	Deductible & Co-insurance	Deductible & Co-insurance
Laboratory Services	PL: \$0 / NPL: Deductible & Co-insurance			
MRI, MRA, PET, Ultrasound	Deductible & Co-insurance	Hosp: Co-insurance / FS: \$0	Deductible & Co-insurance	Deductible & Co-insurance
Urgent Care	\$100 Copay	\$100 Copay	\$100 Copay	\$100 Copay
	Out-of-Network	Out-of-Network	Out-of-Network	Out-of-Network
Deductible (Invididual / Family)	\$1,000 / \$2,000	N/A / N/A	N/A / N/A	\$2,500 / \$5,000
Maximum OOP (Individual / Family)	\$4500 / \$7,000	N/A / N/A	N/A / N/A	\$8,000 / \$16,000
Co-Insurance Percent	30%	N/A	N/A	30%
	Prescriptions	Prescriptions	Prescriptions	Prescriptions
Deductible	\$100 Deductible Tier 2 & 3			
Co-Pays	\$15 / \$35 / \$75	\$15 / \$35 / \$75	\$15 / \$35 / \$75	\$15 / \$35 / \$75
Coverage Tiers	Monthly Cost	Monthly Cost	Monthly Cost	Monthly Cost
Employee	1 enrolled @ \$1,914.15	\$1,750.30	\$1,449.31	\$1,699.96
Employee + Spouse	1 enrolled @ \$3,923.96	\$3,588.13	\$2,971.08	\$3,447.96
Employee + Child(ren)	1 enrolled @ \$3,303.80	\$3,021.05	\$2,501.51	\$2,902.27
Employee + Family	1 enrolled @ \$5,773.04	\$5,278.86	\$4,371.10	\$5,071.37
Totals				
Monthly Premium	\$14,914.95	\$13,638.34	\$11,293.00	\$13,120.56
		\$0.00	\$0.00	\$0.00
Annualized Premium	\$178,979.40	\$163,660.08	\$135,516.00	\$157,446.72
		\$0.00	\$0.00	\$0.00

Please Note: All co-payments, deductibles, and co-insurance (medical & prescription) paid for In-Network Covered Services contribute to the In-Network out-of-pocket maximum. Information above is for illustration purposes.

Refer to the Summary Plan Description for full details and plan provisions. For detailed summaries contact your Benefit Specialist.



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Summary

SUPERVISORS

ALL EMPLOYEES

Class:3 - ALL EMPLOYEES

Add or Terminate Plans

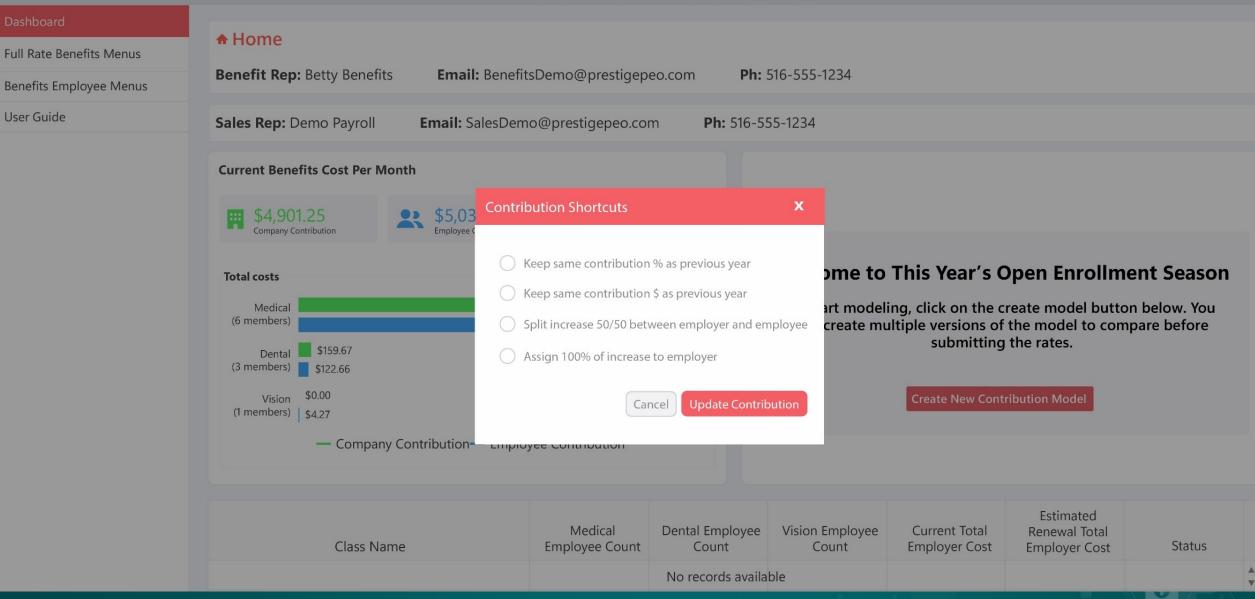
Set Max Medical Plan Contribution

Contribution Shortcuts

Save Draft

				Last Year Rate					Next Y	ear Rate		
		Monthly Contributions	Final Co	ntribution				Monthly Cont	ributions	Fin	al Contribution	n
Tier	Rate	%	Employer	Employee	Employee Count	Total	Rate Effective 11/1/2025	%	\$	Employer	Employee	Rate Change %
▼ Plan 03 Oxford Fr	eedom EPO NY											
Single	\$1,192.06	82.00%	\$987.07	\$204.99	2	\$1,343.98	\$1,343.98					▲ 12.74%
Couple	\$2,443.73	40.00%	\$987.07	\$1,456.66	0	\$2,755.17	\$2,755.17					▲ 12.74%
Single Parent	\$2,057.52	47.00%	\$987.07	\$1,070.45	1	\$2,319.74	\$2,319.74					▲ 12.74%
Family	\$3,595.24	27.00%	\$987.07	\$2,608.17	0	\$4,053.41	\$4,053.41					▲ 12.74%
▼ Plan 04 Oxford Fr	eedom Direct NY											
Single	\$1,303.66	75.00%	\$987.07	\$316.59	0	\$1,469.79	\$1,469.79					▲ 12.74%
Couple	\$2,672.47	36.00%	\$987.07	\$1,685.40	0	\$3,013.04	\$3,013.04					▲ 12.74%
Single Parent	\$2,250.09	43.00%	\$987.07	\$1,263.02	0	\$2,536.85	\$2,536.85					▲ 12.74%
Family	\$3,931.80	25.00%	\$987.07	\$2,944.73	0	\$4,432.87	\$4,432.87					▲ 12.74%
▼ Plan 09 Oxford	Freedom EPO NY											
Single	\$987.07	100.00%	\$987.07	\$0.00	26	\$1,112.86	\$1,112.86					▲ 12.74%
Couple	\$2,023.50	48.00%	\$987.07	\$1,036.43	0	\$2,281.36	\$2,281.36					▲ 12.74%





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Summary

OWNERS

SUPERVISORS

ALL EMPLOYEES

Class:3 - ALL EMPLOYEES

Add or Terminate Plans

Set Max Medical Plan Contribution

Contribution Shortcuts

Save Draft

					Last Year Rate						1	Vext Y	ear Rate		
			Monthly Contributions	Final Co	ntribution				Moi	nthly Co	ontributions		Fir	nal Contribution	1
	Tier	Rate	%	Employer	Employee	Employee Count	Total	Rate Effective 11/1/2025	%		\$		Employer	Employee	Rate Change %
Pla	an 03 Oxford Free	dom EPO NY													
Si	ingle	\$1,192.06	82.00%	\$987.07	\$204.99	2	\$1,343.98	\$1,343.98	82		\$1,102.06	V	\$1,102.06	\$241.92	▲ 12.74%
C	Couple	\$2,443.73	40.00%	\$987.07	\$1,456.66	0	\$2,755.17	\$2,755.17	40		\$1,102.06		\$1,102.06	\$1,653.11	▲ 12.74%
Si	ingle Parent	\$2,057.52	47.00%	\$987.07	\$1,070.45	1	\$2,319.74	\$2,319.74	47		\$1,090.28		\$1,090.28	\$1,229.46	▲ 12.74%
Fa	amily	\$3,595.24	27.00%	\$987.07	\$2,608.17	0	\$4,053.41	\$4,053.41	27		\$1,094.42		\$1,094.42	\$2,958.99	▲ 12.74%
Pla	an 04 Oxford Free	dom Direct NY										~			
Si	ingle	\$1,303.66	75.00%	\$987.07	\$316.59	0	\$1,469.79	\$1,469.79	75		\$1,102.34		\$1,102.34	\$367.45	▲ 12.74%
C	Couple	\$2,672.47	36.00%	\$987.07	\$1,685.40	0	\$3,013.04	\$3,013.04	36		\$1,084.69		\$1,084.69	\$1,928.35	▲ 12.74%
Si	ingle Parent	\$2,250.09	43.00%	\$987.07	\$1,263.02	0	\$2,536.85	\$2,536.85	43		\$1,090.84	\checkmark	\$1,090.84	\$1,446.01	▲ 12.74%
Fa	amily	\$3,931.80	25.00%	\$987.07	\$2,944.73	0	\$4,432.87	\$4,432.87	25		\$1,108.21		\$1,108.21	\$3,324.66	▲ 12.74%
,	Plan 09 Oxford Fr	eedom EPO NY										\checkmark			
Si	ingle	\$987.07	100.00%	\$987.07	\$0.00	26	\$1,112.86	\$1,112.86	100		\$1,112.86		\$1,112.86	\$0.00	▲ 12,74%
C	ouple	\$2,023.50	48.00%	\$987.07	\$1,036.43	0	\$2,281.36	\$2,281.36	48		\$1,095.05	V	\$1,095.05	\$1,186.31	▲ 12.74%



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Summary

OWNERS

ALL **EMPLOYEES**

SUPERVISORS

Class:3 - ALL EMPLOYEES

Add or Terminate Plans

Set Max Medical Plan Contribution

Contribution Shortcuts

				Last Year Rate					Next Y	ear Rate		
		Monthly Contributions	Final Co	ntribution				Monthly Contri	ibutions	Fin	al Contributio	า
Tier	Rate	%	Employer	Employee	Employee Count	Total	Rate Effective 11/1/2025	%	\$	Employer	Employee	Rate Change
▼ Plan 03 Oxford Free	dom EPO NY											
Single	\$1,192.06	82.00%	\$987.07	\$204.99	2	\$1,343.98	\$1,343.98					▲ 12.74%
Couple	\$2,443.73	40.00%	\$987.07	\$1,456.66	0	\$2,755.17	\$2,755.17					▲ 12.74%
Single Parent	\$2,057.52	47.00%	\$987.07	\$1,070.45	Î.	\$2,319.74	\$2,319.74					▲ 12.74%
Family	\$3,595.24	27.00%	\$987.07	\$2,608.17	0	\$4,053.41	\$4,053.41					▲ 12.74%
Plan 04 Oxford Free	dom Direct NY											
Single	\$1,303.66	75.00%	\$987.07	\$316.59	0	\$1,469.79	\$1,469.79					▲ 12.74%
Couple	\$2,672.47	36.00%	\$987.07	\$1,685.40	0	\$3,013.04	\$3,013.04					▲ 12.74%
Single Parent	\$2,250.09	43.00%	\$987.07	\$1,263.02	0	\$2,536.85	\$2,536.85					▲ 12.74%
Family	\$3,931.80	25.00%	\$987.07	\$2,944.73	0	\$4,432.87	\$4,432.87					▲ 12.74%
Plan 09 Oxford F	reedom EPO NY											
Single	\$987.07	100.00%	\$987.07	\$0.00	26	\$1,112.86	\$1,112.86					▲ 12.74%
Couple	\$2,023.50	48.00%	\$987.07	\$1,036.43	0	\$2,281.36	\$2,281.36					▲ 12.74%



OWNE

SUPER ALL EMPLO

Medical Dental Vision

	Plan Name	Employee Rate	Spouse Rate	Single Parent Rate	Family Rate
	OXNY01 - Plan 01 Oxford Liberty Direct NY	\$939.22	\$1,925.87	\$1,621.09	\$2,832.66
	OXNY02 - Plan 02 Oxford Liberty POS NY	\$1,145.34	\$2,323.04	\$1,955.39	\$3,416.80
~	OXNY03 - Plan 03 Oxford Freedom EPO NY	\$1,343.98	\$2,755.17	\$2,319.74	\$4,053.41
~	OXNY04 - Plan 04 Oxford Freedom Direct NY	\$1,469.79	\$3,013.04	\$2,536.85	\$4,432.87
	OXNY05 - Plan 05 Oxford Freedom Access NY	\$1,938.05	\$3,972.97	\$3,345.05	\$5,845.13
	OXNY06 - Plan 06 Oxford Liberty EPO NY	\$1,076.82	\$2,208.04	\$1,858.60	\$3,247.67
	OXNY07 - Plan 07 Oxford Freedom HDHP POS NY	\$1,036.41	\$2,124.63	\$1,806.39	\$3,143.04
	OXNY08 - Plan 08 Oxford Freedom HDHP EPO NY	\$849.51	\$1,741.49	\$1,466.25	\$2,562.09
	OXNY09 - Plan 09 Oxford Freedom EPO NY	\$1,084.92	\$2,224.09	\$1,872.58	\$3,272.13

Cancel

Save Changes



OWNE

ALL EMP Medical Dental Vision Plan Name Employee Rate Spouse Date Single Parent Rate Family Rate Move employees to different plan OXNY01 - Plan 01 Oxford \$1,621.09 \$2.832.66 Liberty Direct NY Please select Plan to move the employees to estimate project cost OXNY02 - Plan 02 Oxford \$1,955.39 \$3,416.80 Liberty POS NY Plan OXNY03 - Plan 03 Oxford \$2,319.74 \$4,053.41 Freedom EPO NY OXNY04 - Plan 04 Oxford Note: Employees moved to another plan only for \$2,536.85 \$4,432.87 modeling purposes. Employees on this plan will need Freedom Direct NY to elect a new plan through the employee open enrollment portal before 11/1/2025 OXNY05 - Plan 05 Oxford \$3,345.05 \$5,845.13 Freedom Access NY OXNY06 - Plan 06 Oxford \$1,858.60 \$3,247.67 Liberty EPO NY Cancel OXNY07 - Plan 07 Oxford \$1,806.39 \$3,143.04 Freedom HDHP POS NY OXNY08 - Plan 08 Oxford \$849.51 \$1,741.49 \$1,466.25 \$2,562.09 Freedom HDHP EPO NY OXNY09 - Plan 09 Oxford \$1,084.92 \$2,224.09 \$1,872.58 \$3,272.13 Freedom EPO NY



SETTING A MAX CONTRIBUTION

(Max Contributions can only be entered for Medical Plans)

♣ Home → Model Version 1 🗸

Summary

OWNERS

SUPERVISORS

ALL **EMPLOYEES**

Class:3 - ALL EMPLOYEES

Add or Terminate Plans

Set Max Medical Plan Contribution

Contribution Shortcuts

				Last Year Rate					Next Y	ear Rate		
		Monthly Contributions	Final Co	ntribution				Monthly Contri	ibutions	Fin	al Contributio	า
Tier	Rate	%	Employer	Employee	Employee Count	Total	Rate Effective 11/1/2025	%	\$	Employer	Employee	Rate Change
▼ Plan 03 Oxford Free	dom EPO NY											
Single	\$1,192.06	82.00%	\$987.07	\$204.99	2	\$1,343.98	\$1,343.98					▲ 12.74%
Couple	\$2,443.73	40.00%	\$987.07	\$1,456.66	0	\$2,755.17	\$2,755.17					▲ 12.74%
Single Parent	\$2,057.52	47.00%	\$987.07	\$1,070.45	Î.	\$2,319.74	\$2,319.74					▲ 12.74%
Family	\$3,595.24	27.00%	\$987.07	\$2,608.17	0	\$4,053.41	\$4,053.41					▲ 12.74%
Plan 04 Oxford Free	dom Direct NY											
Single	\$1,303.66	75.00%	\$987.07	\$316.59	0	\$1,469.79	\$1,469.79					▲ 12.74%
Couple	\$2,672.47	36.00%	\$987.07	\$1,685.40	0	\$3,013.04	\$3,013.04					▲ 12.74%
Single Parent	\$2,250.09	43.00%	\$987.07	\$1,263.02	0	\$2,536.85	\$2,536.85					▲ 12.74%
Family	\$3,931.80	25.00%	\$987.07	\$2,944.73	0	\$4,432.87	\$4,432.87					▲ 12.74%
Plan 09 Oxford F	reedom EPO NY											
Single	\$987.07	100.00%	\$987.07	\$0.00	26	\$1,112.86	\$1,112.86					▲ 12.74%
Couple	\$2,023.50	48.00%	\$987.07	\$1,036.43	0	\$2,281.36	\$2,281.36					▲ 12.74%



Summary

OWNERS

SUPERVISORS

ALL EMPLOYEES

Class:3 - ALL EMPLOYEES

Add or Terminate Plans

Set Max Medical Plan Contribution

Contribution Shortcuts

Save Draft

				Last Year Rate					Next	Year Rate		
		Monthly Contributions	Set	Max Monthly	Contributi	on	x	Monthly Con	tributions	Fi	nal Contributio	n
Tier	Rate	%	Em Sing	le Max Contribut	ion			%	\$	Employer	Employee	Rate Change
▼ Plan 03 Oxford Free	edom EPO NY		\$1	,200.00			•					
Single	\$1,192.06	82.00%	\$9 Cour	ole Max Contribu	ition			101				▲ 12.74%
Couple	\$2,443.73	40.00%	\$9 \$1	,600.00			\$					▲ 12.74%
Single Parent	\$2,057.52	47.00%	\$9 Sing	le Parent Max Co	ntribution							▲ 12.74%
Family	\$3,595.24	27.00%	\$9 \$1	,600.00			*					▲ 12.74%
▼ Plan 04 Oxford Free	edom Direct NY		Fami	ly Max Contribu	tion							
Single	\$1,303.66	75.00%	\$9 \$1	,800.00			‡					▲ 12.74%
Couple	\$2,672.47	36.00%	\$9									▲ 12.74%
Single Parent	\$2,250.09	43.00%	\$9		Can	Set Max	Contribution					▲ 12.74%
Family	\$3,931.80	25.00%	\$987.07	\$2,944.73	0	\$4,432.87	\$4,432.87					▲ 12.74%
Plan 09 Oxford F	reedom EPO NY											
Single	\$987.07	100.00%	\$987.07	\$0.00	26	\$1,112.86	\$1,112.86					▲ 12.74%
Couple	\$2,023.50	48.00%	\$987.07	\$1,036.43	0	\$2,281.36	\$2,281.36					▲ 12.74%
Single Parent	\$1,703.69	57.00%	\$987.07	\$716.62	1	\$1,920.79	\$1,920.79					▲ 12.74%
Family	\$2,976.99	33.00%	\$987.07	\$1,989.92	1	\$3,356.37	\$3,356.37					▲ 12.74%



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Summary

OWNERS

SUPERVISORS

ALL **EMPLOYEES**

Class:3 - ALL EMPLOYEES

Add or Terminate Plans

Set Max Medical Plan Contribution

Contribution Shortcuts

					Last Year Rate						١	lext Y	ear Rate		
			Monthly Contributions	Final Co	ntribution				Monthly Con		ontributions		Final Contribution		1
	Tier	Rate	%	Employer	Employee	Employee Count	Total	Rate Effective 11/1/2025	%		\$		Employer	Employee	Rate Change %
▼ PI	lan 03 Oxford Free	dom EPO NY										~			
9	Single	\$1,192.06	82.00%	\$987.07	\$204.99	2	\$1,343.98	\$1,343.98	89		\$1,200.00	\checkmark	\$1,200.00	\$143.98	▲ 12.74%
(Couple	\$2,443.73	40.00%	\$987.07	\$1,456.66	0	\$2,755.17	\$2,755.17	58		\$1,600.00	V	\$1,600.00	\$1,155.17	▲ 12.74%
9	Single Parent	\$2,057.52	47.00%	\$987.07	\$1,070.45	1	\$2,319.74	\$2,319.74	69		\$1,600.00	\checkmark	\$1,600.00	\$719.74	▲ 12.74%
F	Family	\$3,595.24	27.00%	\$987.07	\$2,608.17	0	\$4,053.41	\$4,053.41	44		\$1,800.00	V	\$1,800.00	\$2,153.41	▲ 12.74%
▼ PI	lan 04 Oxford Free	dom Direct NY										V			
9	Single	\$1,303.66	75.00%	\$987.07	\$316.59	0	\$1,469.79	\$1,469.79	82		\$1,200.00	V	\$1,200.00	\$269.79	▲ 12.74%
(Couple	\$2,672.47	36.00%	\$987.07	\$1,685.40	0	\$3,013.04	\$3,013.04	53		\$1,600.00	\checkmark	\$1,600.00	\$1,413.04	▲ 12.74%
9	Single Parent	\$2,250.09	43.00%	\$987.07	\$1,263.02	0	\$2,536.85	\$2,536.85	63		\$1,600.00	\checkmark	\$1,600.00	\$936.85	▲ 12.74%
F	Family	\$3,931.80	25.00%	\$987.07	\$2,944.73	0	\$4,432.87	\$4,432.87	41		\$1,800.00	V	\$1,800.00	\$2,632.87	▲ 12.74%
•	Plan 09 Oxford Fr	eedom EPO NY										V			
9	Single	\$987.07	100.00%	\$987.07	\$0.00	26	\$1,112.86	\$1,112.86	100		\$1,200.00	\checkmark	\$1,200.00	\$0.00	▲ 12.74%
(Couple	\$2,023.50	48.00%	\$987.07	\$1,036.43	0	\$2,281.36	\$2,281.36	70		\$1,600.00	\checkmark	\$1,600.00	\$1,168.50	▲ 12.74%





♣ Home → Model Version 1 🗸

Summary

OWNERS SUPERVISORS

ALL **EMPLOYEES** Class:3 - ALL EMPLOYEES

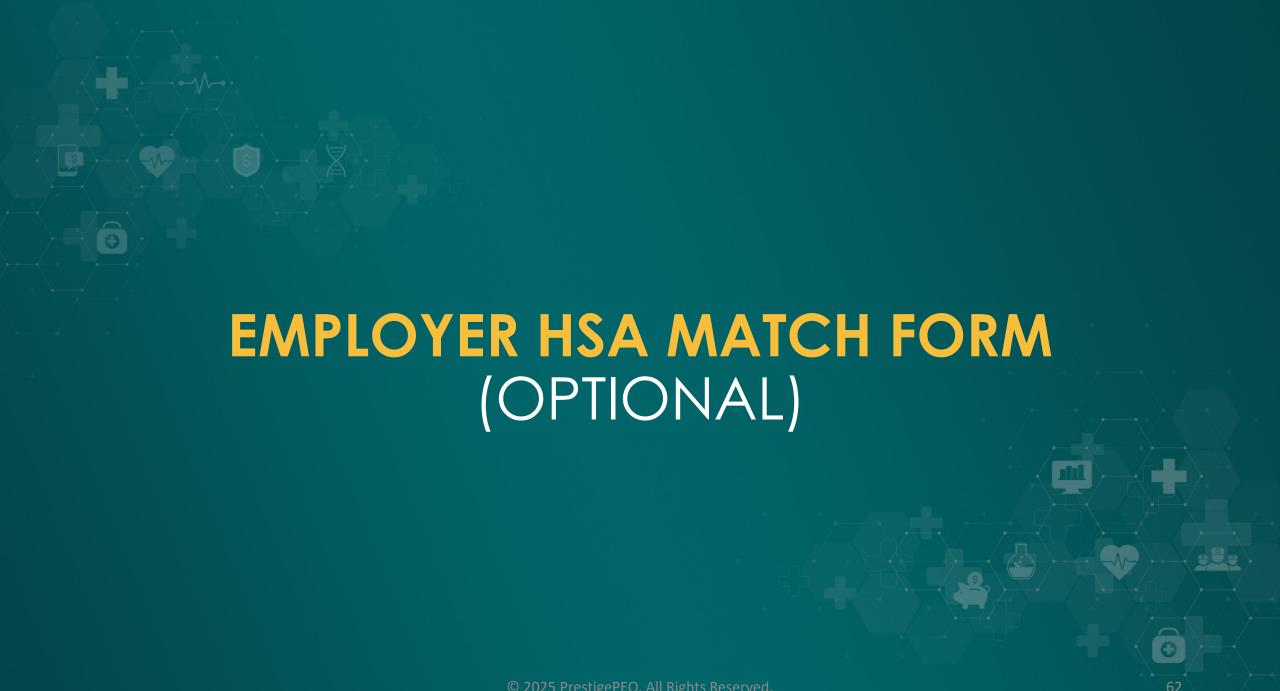
Add or Terminate Plans

Set Max Medical Plan Contribution

Contribution Shortcuts

					Last Year Rate					Next Y	ear Rate	
			Monthly Contributions	Final Co	ntribution				Monthly Co	ntributions	Final Contrib	ution
	Tier	Rate	%	Employer	Employee	Employee Count	Total	Rate Effective 11/1/2025	%	\$	Employer Employ	Rate Change
•	Plan 03 Oxford Free	dom EPO NY										
	Single	\$1,192.06	82.00%	\$987.07	\$204.99	2	\$1,343.98	\$1,343.98				▲ 12.74%
	Couple	\$2,443.73	40.00%	\$987.07	\$1,456.66	0	\$2,755.17	\$2,755.17				▲ 12.74%
	Single Parent	\$2,057.52	47.00%	\$987.07	\$1,070.45	1	\$2,319.74	\$2,319.74				▲ 12.74%
	Family	\$3,595.24	27.00%	\$987.07	\$2,608.17	0	\$4,053.41	\$4,053.41				▲ 12.74%
•	Plan 04 Oxford Free	dom Direct NY									pi	
	Single	\$1,303.66	75.00%	\$987.07	\$316.59	0	\$1,469.79	\$1,469.79				▲ 12.74%
	Couple	\$2,672.47	36.00%	\$987.07	\$1,685.40	0	\$3,013.04	\$3,013.04				▲ 12.74%
	Single Parent	\$2,250.09	43.00%	\$987.07	\$1,263.02	0	\$2,536.85	\$2,536.85				▲ 12.74%
	Family	\$3,931.80	25.00%	\$987.07	\$2,944.73	0	\$4,432.87	\$4,432.87				1 2.74%
•	Plan 09 Oxford Fi	reedom EPO NY										
	Single	\$987.07	100.00%	\$987.07	\$0.00	26	\$1,112.86	\$1,112.86				▲ 12.74%
	Couple	\$2,023.50	48.00%	\$987.07	\$1,036.43	0	\$2,281.36	\$2,281.36				▲ 12.74%





OWNERS	_			\$4,001.14	ψ3,E-13.1E	renaing 0	
SUPERVISORS	5	4	4	\$8,612.81	\$10,053.74	Pending ()	
ALL EMPLOYEES	31	20	20	\$30,599.17	\$34,498.66	Pending ()	
Total	38	25	25	\$43,879.72	\$49,801.52	0/3 Completed	

NOTE:

Employer HSA Match Form (Optional)

Please fill out the form below to provide employer match details for HSA contributions.

Do you want to provide an employer match for HSA?

Select...

V

Submit

Employee Census Report

Export to Excel



Submit Contribution Model

Employer HSA Match Form (Optional)

Please fill out the form below to provide employer match details for HSA contributions.

Yes	
163	
Employer Annual Election Amount (USE) for Employee Only Coverage
Enter amount	
Employer Annual Election Amount (USD)	for Employee+Spouse Coverage
Enter amount	
Employer Annual Election Amount (USD) fo	or Employee+Child(ren) Coverage
Enter amount	
Employer Annual Election Amount	USD) for Family Coverage
Enter amount	
What is the timing of the em	oloyer contribution?
Select timing	
Should the employer contribution be pro-rat	ed for enrollments later in the year?
Select	





REVIEWING YOUR POTENTIAL RENEWAL COSTS





Model Version 1 🗸

Summary

OWNERS

SUPERVISORS

ALL EMPLOYEES

Summary



Class Name	Medical Employee Count	Dental Employee Count	Vision Employee Count	Current Total Employer Cost	Estimated Renewal Total Employer Cost	Status	
OWNERS	2	1	1	\$4,667.74	\$5,249.12	Pending ()	•
SUPERVISORS	5	4	4	\$8,612.81	\$10,053.74	Pending 🕕	
ALL EMPLOYEES	31	20	20	\$30,599.17	\$34,498.66	Pending ()	•
Total	38	25	25	\$43,879.72	\$49,801.52	0/3 Completed	

NOTE:

Submit Contribution Model

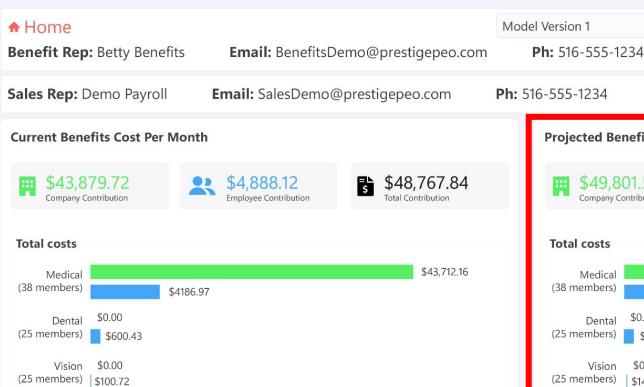
Employer HSA Match Form (Optional)

Please fill out the form below to provide employer match details for HSA contributions.

Do you want to provide an employer match for HSA?







Company Contribution
 Employee Contribution



Created by Betty Benefits

 \blacksquare

Class Name	Medical Employee Count	Dental Employee Count	Vision Employee Count	Current Total Employer Cost	Estimated Renewal Total Employer Cost	Status	
OWNERS	2	1	1	\$4,667.74	\$5,249.12	Completed 🗸	•
SUPERVISORS	5	4	2	\$8,612.81	\$10,053.74	Completed 🗸	







Summary

OWNERS

SUPERVISORS

ALL EMPLOYEES

Summary

Export

Class Name	Medical Employee Count	Dental Employee Count	Vision Employee Count	Current Total Employer Cost	Estimated Renewal Total Employer Cost	Status	
OWNERS	2	1	1	\$4,667.74	\$5,249.12	Pending 🕕	•
SUPERVISORS	5	4	4	\$8,612.81	\$10,053.74	Pending ()	
ALL EMPLOYEES	31	20	20	\$30,599.17	\$34,498.66	Pending ()	•
Total	38	25	25	\$43,879.72	\$49,801.52	0/3 Completed	

NOTE:

Submit Contribution Model

Employer HSA Match Form (Optional)

Please fill out the form below to provide employer match details for HSA contributions.

Do you want to provide an employer match for HSA?





SUBMITTING YOUR RENEWAL

♣ Home > Model Version 1

Summary

OWNERS

SUPERVISORS

ALL **EMPLOYEES**

Summary



Class Name	Medical Employee Count	Dental Employee Count	Vision Employee Count	Current Total Employer Cost	Estimated Renewal Total Employer Cost	Status	
OWNERS	2	1	1	\$4,667.74	\$5,249.12	Pending 🕕	A
SUPERVISORS	5	4	4	\$8,612.81	\$10,053.74	Pending 🕕	
ALL EMPLOYEES	31	20	20	\$30,599.17	\$34,498.66	Pending ()	•
Total	38	25	25	\$43,879.72	\$49,801.52	0/3 Completed	

NOTE:

Submit Contribution Model

Employer HSA Match Form (Optional)

Please fill out the form below to provide employer match details for HSA contributions.

Do you want to provide an employer match for HSA?



ALL EMPLOYEES	31	20	20	\$30,599.17	\$34,498.66	Completed 🗸
Total	38	25	23	\$43,879.72	\$49,801.52	3/3 Completed

Group Name	Plan Name			Current Monthly Premium	New Monthly Premium	% Change
OWNERS - BENEFITS	Plan 04 Oxford Freedom Direct NY	Single	0	\$0.00	\$0.00	0.00%
OWNERS - BENEFITS	Plan 04 Oxford Freedom Direct NY	Couple	0	\$0.00	\$0.00	0.00%
OWNERS - BENEFITS	Plan 04 Oxford Freedom Direct NY	Single Parent	0	\$0.00	\$0.00	0.00%
OWNERS - BENEFITS	Plan 04 Oxford Freedom Direct NY	Family	1	\$0.00	\$5,374.34	100.00%
OWNERS - BENEFITS	Plan 05 Oxford Freedom Access NY	Single	0	\$0.00	\$0.00	0.00%
OWNERS - BENEFITS	Plan 05 Oxford Freedom Access NY	Couple	0	\$0.00	\$0.00	0.00%
OWNERS - BENEFITS	Plan 05 Oxford Freedom Access NY	Single Parent	0	\$0.00	\$0.00	0.00%
OWNERS - BENEFITS	Plan 05 Oxford Freedom Access NY	Family	0	\$0.00	\$0.00	0.00%
OWNERS - BENEFITS	Plan 05 Oxford Freedom HDHP POS NY	Single	0	\$0.00	\$0.00	0.00%

Submit Contribution Model



Plan Type	# Enrolled	Current Monthly Premium	New Monthly Premium	% Change	
Medical	38	\$48,203.65	\$54,346.66	11.30%	A
Dental	25	\$1167.39	\$1194.02	2.2%	
Vision	25	\$143.60	\$143.60	0.00%	•

Class Name	Medical Employee Count	Dental Employee Count	Vision Employee Count	Current Total Employer Cost	Estimated Renewal Total Employer Cost	Status	
OWNERS	2	1	1	\$4,667.74	\$5,249.12	Pending ()	A
SUPERVISORS	5	4	4	\$8,612.81	\$10,053.74	Pending ()	
ALL EMPLOYEES	31	20	20	\$30,599.17	\$34,498.66	Pending ()	•
Total	38	25	25	\$43,879.72	\$49,801.52	0/3 Completed	

Submit Contribution Model



Questions / Comments / Discussion?



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