

# Mainland Office Benefit Provider Comparison

New providers. More benefits. Enhanced resources. Same costs.

Benefit Type	Previous Benefit Provider	2019-2020 Benefit Provider	Highlights
Medical: <ul style="list-style-type: none"> <li>• Core</li> <li>• Buy-Up</li> <li>• High Deductible Health Plan (HDHP)</li> </ul>	Horizon Blue Cross Blue Shield	Aetna	<ul style="list-style-type: none"> <li>• Additional coverage for several new benefits, such as 3D mammography, infertility, and hearing aids</li> <li>• Increased member tools and resources including easy physician/facility search functionality (99% of your current physicians will remain in network)</li> <li>• Only one card and contact information for both medical and pharmacy</li> </ul>
Prescription Drug Plan	Express Scripts	Aetna Rx	<ul style="list-style-type: none"> <li>• As part of a broader network, you now have the option to fill maintenance drug prescriptions by mail order or retail (CVS)</li> </ul>
Employee Assistance Program (EAP) Aetna Resources for Living	—	Aetna	<ul style="list-style-type: none"> <li>• Up to 6 face-to-face sessions per topic, per year</li> <li>• Legal, financial, worklife consultation services</li> </ul>
Minimum Coverage Plan and Enhanced Minimum Coverage Plan	Nationwide (Fringe)	No change in provider	<ul style="list-style-type: none"> <li>• Enhanced drug copay/discount program remains</li> </ul>
Dental	Delta Dental of NJ	No change in provider	<ul style="list-style-type: none"> <li>• Full mouth and panoramic x-rays now covered at 100% once per five years</li> <li>• Sealants now fully covered; extractions covered at 80%</li> <li>• Fluoride treatments now covered twice a year for children up to 19 years</li> <li>• Carryover Maximum: Members may carry over a portion of their unused Annual Maximum from one plan year to the next year</li> </ul>
Vision	EyeMed (INSIGHT Network)	No change in provider	<ul style="list-style-type: none"> <li>• \$150 frame allowance; no out-of-pocket costs for frames purchased at Target or Sears</li> <li>• Contact Lens Booster Plan: Members receive an additional \$20 contact lens allowance when they use <a href="http://contactsdirect.com">contactsdirect.com</a> <ul style="list-style-type: none"> <li>• Current contact lens allowance is \$130</li> </ul> </li> </ul>
Healthcare Flexible Spending Account (FSA)	Ameriflex	ConnectYourCare	<ul style="list-style-type: none"> <li>• Integration with Aetna and ConnectYourCare</li> <li>• Access to a mobile-friendly online portal/app to view reimbursement requests, account balances, claims, and more</li> </ul>
Dependent Care Account (DCA)	Ameriflex	ConnectYourCare	
Health Savings Account (HSA)	Ameriflex - Bancorp	ConnectYourCare	
Basic Life Basic AD&D Voluntary Life Long-Term Disability Short-Term Disability	Cigna	MetLife	<ul style="list-style-type: none"> <li>• Special 2019 Open Enrollment opportunity to enroll in Voluntary Life Insurance without previously required proof of good health</li> </ul>
Aflac Voluntary Products	Aflac	No change in provider	<ul style="list-style-type: none"> <li>• Voluntary lines of coverage (fully employee-funded) remain available to all employees</li> </ul>
Retirement	Prudential	No change in provider	<ul style="list-style-type: none"> <li>• 401(k) Plan now offers another way to help fund your future: post-tax Roth contributions</li> </ul>



BAYADA specialty practices include Home Health Care, Pediatrics, Hospice, and Habilitation.

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