

Non-Licensed Field 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"> • Core • Buy-Up • High Deductible Health Plan (HDHP) 	Horizon Blue Cross Blue Shield	Aetna	<ul style="list-style-type: none"> • Additional coverage for several new benefits, such as 3D mammography, infertility, and hearing aids • Increased member tools and resources including easy physician/facility search functionality (99% of your current physicians will remain in network) • Only one card and contact information for both medical and pharmacy
Prescription Drug Plan	Express Scripts	Aetna Rx	<ul style="list-style-type: none"> • As part of a broader network, you now have the option to fill maintenance drug prescriptions by mail order or retail (CVS)
Employee Assistance Program (EAP) Aetna Resources for Living	—	Aetna	<ul style="list-style-type: none"> • Up to 6 face-to-face sessions per topic, per year • Legal, financial, worklife consultation services
Minimum Coverage Plan and Enhanced Minimum Coverage Plan	Nationwide (Fringe)	No change in provider	<ul style="list-style-type: none"> • Enhanced drug copay/discount program remains
Dental	Delta Dental of NJ	No change in provider	<ul style="list-style-type: none"> • Full mouth and panoramic x-rays now covered at 100% once per five years • Sealants now fully covered; extractions covered at 80% • Fluoride treatments now covered twice a year for children up to 19 years • Carryover Maximum: Members may carry over a portion of their unused Annual Maximum from one plan year to the next year
Vision	EyeMed (INSIGHT Network)	No change in provider	<ul style="list-style-type: none"> • \$150 frame allowance; no out-of-pocket costs for frames purchased at Target or Sears • Contact Lens Booster Plan: Members receive an additional \$20 contact lens allowance when they use contactsdirect.com <ul style="list-style-type: none"> • Current contact lens allowance is \$130
Health Savings Account (HSA)	Ameriflex - Bancorp	ConnectYourCare	<ul style="list-style-type: none"> • Integration with Aetna and ConnectYourCare • Access to a mobile-friendly online portal/app to view reimbursement requests, account balances, claims, and more
Basic Life and Basis AD&D	Cigna	MetLife	<ul style="list-style-type: none"> • A Basic Life Insurance benefit and Accidental Death and Dismemberment benefit are available through MetLife at no cost to you
Aflac Voluntary Products	Aflac	No change in provider	<ul style="list-style-type: none"> • Voluntary lines of coverage (fully employee-funded) remain available to all employees
Retirement	Prudential	No change in provider	<ul style="list-style-type: none"> • 401(k) Plan now offers another way to help fund your future: post-tax Roth contributions



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

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