

# Enroll

## WHAT'S NEW FOR 2020?

Take your first step toward maximizing your benefits: Familiarize yourself with the new programs and coverage changes for 2020.

**Prescriptions.** If you take a maintenance medication, you are required to fill your prescription through the new **CVS Smart90 program** or the existing mail order program from Express Scripts. Switching from a 30-day maintenance prescription at a retail pharmacy to a 90-day prescription through CVS can help you follow your medication plan, which can lead to better health management and outcome, and can save you time and money. If you continue to fill a 30-day maintenance prescription at a CVS or a non-CVS retail pharmacy, you will be required to pay the full cost. [Learn more.](#)

**Fertility.** With help from **Ovia Health** and **Progyny**, you'll receive support if you need help starting or growing your family. [Learn more.](#)

**Standard Medical Option out-of-network coverage.** Coinsurance for out-of-network care reduces from 60% to 50% of covered expenses. That means if you use out-of-network care under the Standard Medical Option, the plan will pay 50% of recognized charges after you meet your out-of-network deductible in 2020.

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## Contributions

The **contributions** you make for your 2020 coverage will increase slightly—by less than 5%. This increase is to offset the rising cost of health care. Don't forget—if you've selected the Active Health Option, you'll have money in your HRA to help cover out-of-pocket expenses.

**Out-of-network reimbursement.** For out-of-network care, both the Active Health Option and Standard Medical Option pay 50% of the recognized charges after you meet your out-of-network deductible. Beginning in 2020, recognized charges generally will be based on 150% of the published rates allowed by Medicare. It is important to remember amounts that exceed the recognized charges do not count toward your out-of-network deductible or out-of-pocket maximum. Using out-of-network providers could result in an increase in your out-of-pocket costs.

**Out-of-network renal services.** While our plans will continue to cover renal services, including renal dialysis performed at an in-network setting, we will no longer cover these services at an out-of-network setting. If you need assistance finding in-network care, call the Aetna Concierge team at (877) 440-4708.

**Health incentives for your HRA.** If you are in the Active Health Option, the health incentive for the online health programs will no longer be available as of January 1, 2020. Because of the newly expanded coverage under Ovia Health, we will no longer offer the Beginning Right Maternity program and its corresponding health incentives. [Learn more.](#)

**Life coverage.** All active Managing Partners, regardless of salary and tenure, will participate in Executive Officer Life coverage. Coverage for eligible retirees, including Managing Partners, currently remains at the levels in effect on December 31, 2018.