



# Health Benefits Guide



**OPEN ENROLLMENT 2024**

Call 1-877-606-6705 if you have questions  
or need help applying.

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Dear Caregiver,

I love hearing how SEIU 775 Benefits Group's healthcare coverage strengthens the health, peace of mind and financial security of caregivers. As you explore your health benefits, I'd like to share a few of their inspiring stories.

After Dani R. from Asotin had her second child, she enrolled her newborn and older son in Coverage for Kids — our extended coverage for caregivers' children. She praises our "great rates for dependent healthcare", allowing her family to save significantly more each month.

And Deborah M. from Vancouver recently needed to undergo open-heart surgery. Although the surgery costs totaled hundreds of thousands of dollars, she paid much less out of pocket. Without having to worry about costs, she says "I was able to focus on myself and my healing." Today Deborah is breathing easier – physically and financially.

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I'm thrilled to share the latest coverage updates, including an expanded fertility benefit, increased hearing, dental and vision benefits, plus access to more free programs.

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Whether you are signing up for the first time or making a change to existing coverage, it's my hope that you – like Dani and Deborah – will make the most of the healthcare coverage you get as a caregiver.

Yours in Good Health,



Merissa Clyde  
Chief Executive Officer (CEO),  
SEIU 775 Benefits Group



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# Open Enrollment for Healthcare Coverage

## July 1-20

### July 20 is your deadline to:

- ✓ Apply for coverage, if you are eligible and not already enrolled.
- ✓ Change your dental plan, if you are already enrolled.
- ✓ Add medical and/or dental coverage for your children, if you work 120 hours or more per month.



### No action is required if you do not want to change your current coverage.

If you do not take action, you will not be able to apply or make changes until the next Open Enrollment period, unless you have a Qualifying Life Event like having a baby or losing other healthcare coverage.

**Need help applying, language support or have questions?  
Call Customer Service at 1-877-606-6705.**

**Easily Apply for Coverage  
or Make Changes**  
[myseiu.be/oe-online](http://myseiu.be/oe-online)

Apply for or make changes to coverage, check eligibility, access forms and documents and self-pay invoices. Learn how to get started on page 10.



# 2024 Benefit Enhancements

- ✓ Vision hardware limit increased to \$600 every 12 months.
- ✓ Hearing hardware limit increased to \$3,000 each ear every 3 years.
- ✓ Delta Dental annual benefit period limit and orthodontia lifetime limit increased to \$5,000.
- ✓ Willamette Dental orthodontia co-pay reduced to \$1,500.
- ✓ Diabetic supplies and Durable Medical Equipment (DME) reduced to \$0.
- ✓ **NEW! Fertility and Family Building Benefit**

From fertility and family planning to menopause—your new benefit provides coverage for the latest treatments, personalized support, guidance from dedicated Patient Care Advocates and access to high-quality care.



Alyssa E.  
Caregiver, Mount Vernon

In addition to access to high-quality healthcare coverage, you have other benefits available at no cost to you\*—designed to help you reduce stress, be safe in the workplace and improve your quality of life.

Learn more at [myseiu.be/oe-benefits](http://myseiu.be/oe-benefits).

## Caregiver Kicks Free Shoes for Caregivers

Get a free pair of slip-resistant shoes every year! Caregiver Kicks are available in over 70 styles from Reebok to Sketchers, and designed to keep you safer at work while reducing foot and back pain.



\*Eligibility rules apply.

# Healthcare Coverage Overview

Coverage designed for caregivers.



## What are my healthcare coverage options and how much does it cost?

The health plan available to you is based on your home ZIP code. Your plan offers many ways to get care and support for your health and wellbeing. Coverage includes the following benefits plus access to wellness coaching, personalized programs and more.

- ✓ Preventive Care
- ✓ Medical
- ✓ Dental
- ✓ Orthodontia
- ✓ Prescription Drug
- ✓ Emotional Health
- ✓ Vision
- ✓ Hearing
- ✓ Fertility and Family Building
- ✓ Gender-Affirming Care
- ✓ Chiropractic and Massage
- ✓ Physical Therapy

### Individual Coverage Medical and Dental

**\$25/mo.**

Get high-quality healthcare coverage for just \$25 a month.

### Coverage for Kids Medical and Dental

**\$100/mo.**

You can add medical and dental coverage for eligible children for an additional \$100 a month.

### Monthly Co-premium Deduction: \$125

\$25 for individual coverage  
+ \$100 for all your kids

### Coverage for Kids Dental-Only

**\$10/mo.**

You can add dental-only coverage for eligible children for an additional \$10 a month.

### Monthly Co-premium Deduction: \$35

\$25 for individual coverage  
+ \$10 for all your kids

**Monthly Co-premium Deduction:** This is the amount that your employer will automatically deduct from your wages each month.



## How do I become eligible for coverage?

### Individual Coverage

You must work **80 hours or more a month** for 2 months in a row to become eligible for individual coverage.

### Coverage for Kids

You must work **120 hours or more a month** to become eligible for Coverage for Kids.

## When can I apply and when will coverage begin?

You can apply when you become eligible for the first time, during Open Enrollment or if you have a Qualifying Life Event.

### Initial Eligibility Period

When you become eligible for the first time, information on healthcare coverage and how to apply will then be sent to you.

You must complete and submit your Health Benefits Application within 60 days from when initial eligibility was met. The next opportunity for you to apply is Open Enrollment or a QLE Special Enrollment Period.

### When coverage begins is based on the date your completed application is received.

It takes approximately 2 weeks to process your application and coverage can only begin on the first day of a month. It is recommended that you submit your completed application prior to the 15th so your coverage can begin on the first day of the following month.

For example, if your completed application is received:

- **By March 15:** Coverage will begin April 1.
- **Between March 16 - March 31:** Coverage will begin May 1.

### Open Enrollment: July 1-20

Open Enrollment is your yearly chance to apply or make changes to your coverage. July 20 is your deadline to apply for healthcare coverage or make changes if you are already enrolled. Changes include changing your dental plan or adding Coverage for Kids.

**Coverage will begin August 1, 2024.**

### Qualifying Life Event (QLE)

### 30-Day Special Enrollment Period

A Qualifying Life Event is a change in your life situation that can make you eligible for a Special Enrollment period. Examples of life events include adopting a baby, losing other healthcare coverage or getting a divorce. For a full list of QLEs visit [myseiu.be/qle](http://myseiu.be/qle).

The easiest way to submit a QLE is using your online account, and QLEs must be submitted within 30 days of your event.



### Not Eligible Now?

**You can still apply for coverage during Open Enrollment.**

Complete a Health Benefits Application for yourself and individual coverage will begin when you start working 80 hours or more a month. You can also add children to your Health Benefits Application and Coverage for Kids will begin when you start working 120 hours or more a month.

## How do I apply?

**The easiest way to apply or make changes to coverage is online. Get started at [myseiu.be/oe-online](http://myseiu.be/oe-online).**

**To apply or make changes by mail or fax:** If you received a printed Health Benefits Guide, you can use the Health Benefits Application included in your mailing. Mail or fax your completed application to the address or fax number listed on the Health Benefits Application. U.S. postage is required.

- ! If you choose to add Coverage for Kids, you will need to submit additional documents. Learn more on page 9.

## How do I pay my monthly co-premium deduction?

Your employer will automatically deduct your monthly co-premium deduction (the amount you pay each month) from your wages. If your employer is not able to make the deduction, you will receive a self-pay letter in the mail and by email directing you to pay your co-premium. You can pay by check, or using your online account (learn more on page 10).

**If you are an IP with CDWA:** Your first monthly payment will be a self-pay.

## How do I keep my coverage?

Once you have coverage, you must continue to work the required hours per month and pay your monthly co-premium deduction on time to maintain continuous coverage. Because individual coverage and Coverage for Kids have different hours requirements, you can lose Coverage for Kids but keep individual coverage. Learn more about how work hours effect your coverage on the next page.

### To keep individual coverage, you need to:

- ✓ Work 80 hours or more per month.
- ✓ Report your hours within 60 days of the month worked.
- ✓ Pay your \$25 monthly co-premium deduction.

### To keep Coverage For Kids, you need to:

- ✓ Work 120 hours or more per month.
- ✓ Report your hours within 60 days of the month worked.
- ✓ Pay the full monthly co-premium deduction for you and your dependent children.



### Report your hours on time to keep your coverage

**You will lose your coverage if you don't report hours on time.**

You can submit late hours or make adjustments with your employer within 60 days of the month worked.



### Get more hours to keep your coverage

If you are an Individual Provider (IP) and need more hours to get or keep coverage, try Carina, a free job-matching website that helps you find more clients.

Learn more at [myseiu.be/oe-carina](http://myseiu.be/oe-carina).



## How do the hours I work affect keeping coverage?

Work Month	Coverage Month
The hours you work in this month:	Determine coverage in this month:
January → March	
February → April	
March → May	
April → June	
May → July	
June → August	
July → September	
August → October	
September → November	
October → December	
November → January	
December → February	

**Once you are enrolled in coverage, the hours you work determine your coverage status 2 months later.**

See the examples below of how your hours in June affect coverage in August.

### Loss of Individual Coverage

Work Month: June	Coverage Month: August
You work less than 80 hours.	You lose coverage.

### Loss of Coverage for Kids

Because individual coverage and Coverage for Kids have different hours requirements, you can lose Coverage for Kids but keep individual coverage.

Work Month: June	Coverage Month: August
You work more than 80 but less than 120 hours.	You keep individual coverage but lose Coverage for Kids.

### Automatic Coverage Reinstatement

If you lose coverage due to insufficient hours, the next time you work the required hours in a Work Month, your coverage will automatically resume in the associated Coverage Month.

Work Month: June	Coverage Month: August
You work the required hours.	Coverage automatically resumes.

 When coverage is reinstated, your employer is not able to automatically deduct the monthly co-premium and you will receive a self-pay notice.

**If you have a gap in coverage of 12 months or more, you will have to reapply for healthcare coverage.**

## What happens if I lose coverage?

**If you lose healthcare coverage, you will get information about continuing coverage through COBRA.**

**COBRA:** (Consolidated Omnibus Budget Reconciliation Act) helps caregivers and their children who have lost healthcare coverage. Through COBRA, when you lose your coverage or Coverage for Kids you can get continued healthcare coverage for a monthly payment. Your COBRA benefit is administered by Ameriflex. For questions about COBRA call customer service: **1-877-606-6705**.

**Other Healthcare Coverage Options:** If you have stopped caregiving and need to find long-term healthcare coverage, visit [wahealthplanfinder.org](http://wahealthplanfinder.org). You can find out if you are eligible for free Washington Apple Health or compare other healthcare options.

# Coverage for Kids

Get the same great coverage for your dependent children.



## If you would like to add children to your healthcare coverage:

- ✓ **Work at least 120 hours per month.**  
If you are not eligible now, you can complete an application during Open Enrollment and Coverage for Kids will begin when you start working 120 hours or more a month.
- ✓ **Fill out the Coverage for Kids section of the Health Benefits Application,** online or by mail. You will need to choose a coverage option for your children (medical and dental or dental-only).
- ✓ **Submit Dependent Verification document(s)** to verify your relationship to your child(ren) with your application.
- ✓ **Pay the monthly co-premium required** for the coverage option you chose for your children.

### Medical & Dental Coverage For Kids \$125/mo.

\$25 for you + \$100 for all your kids

### Dental-Only Coverage For Kids \$35/mo.

\$25 for you + \$10 for all your kids

THE COST IS  
THE SAME,  
NO MATTER HOW MANY  
KIDS YOU ADD!

## Who can I add to Coverage for Kids?

You can add eligible children (through their 26<sup>th</sup> birthday). Some examples of qualified dependent children are biological children, adopted children, stepchildren and children of your domestic partner.

## What is required for dependent verification?

**When you enroll your children for the first time, you will need to verify your relationship to them before coverage can begin.\*** It is recommended that you submit your Dependent Verification document(s) with your completed Health Benefits Application by July 20. If you are unable to do so, you must submit your documents by **September 30** and make sure to label them with your first and last name and the last four digits of your Social Security number.

\*If you have already submitted verified documents, you do not need to resend your documentation unless it is requested.

## Accepted documents for Dependent Verification

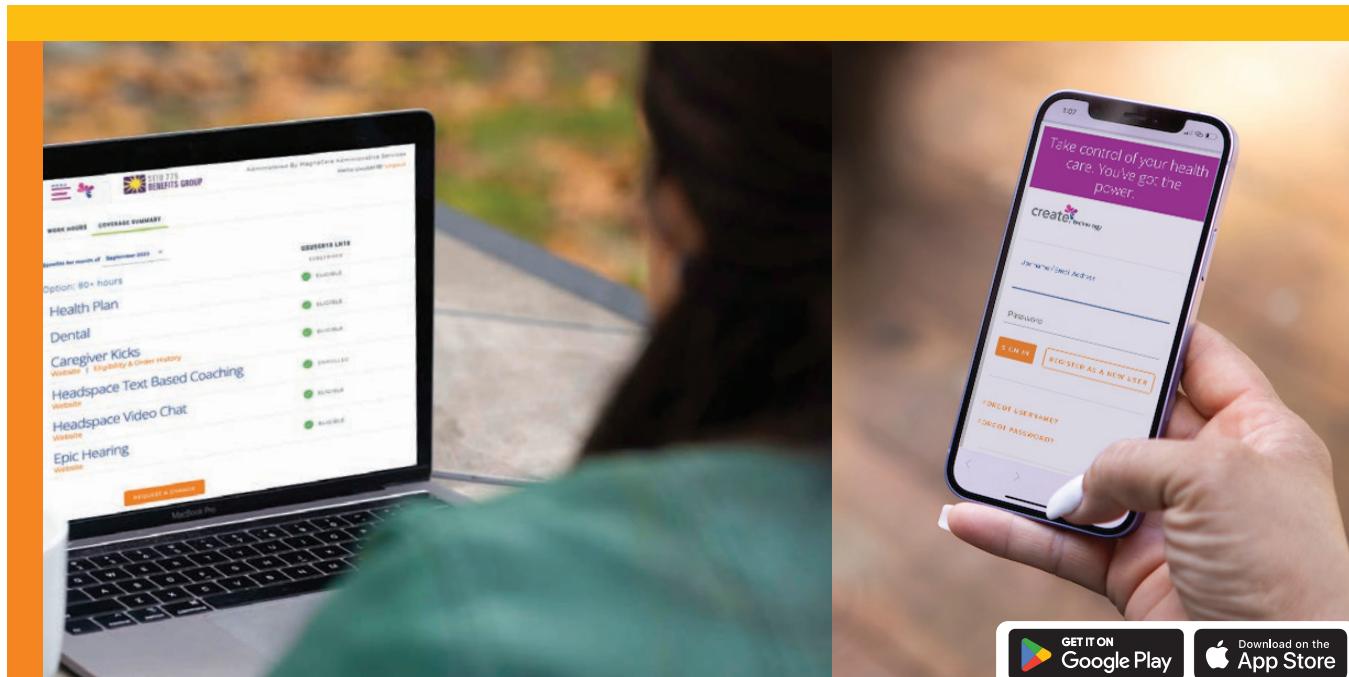
**You need to submit one Dependent Verification document for each child you enroll.** Some examples of documents that can be used for Dependent Verification include:

- A copy of your child's birth certificate.
- A copy of your child's foster, legal guardianship or adoption certificate.
- A copy of your most recent federal tax return that lists your dependent(s).
- Additional documents may be needed, if you are adding the child of a domestic partner.

**For a full list of who qualifies as dependent children and accepted documents, visit [myseiu.be/cfk](http://myseiu.be/cfk).**

# Manage Your Health Benefits with an Online Account

Get started at [myseiu.be/oe-online](http://myseiu.be/oe-online)



## With an account, you can:

- ✓ View hours and eligibility for healthcare coverage, Caregiver Kicks and Headspace Care.
- ✓ Apply for or make changes to healthcare coverage.
- ✓ Add children to your coverage.
- ✓ Access plan documents and forms.
- ✓ Pay co-premiums and view payment history.
- ✓ Sign up for email communications about coverage.

## Making an account is easy —it only takes 5 minutes!



Visit [myseiu.be/oe-online](http://myseiu.be/oe-online) for an instructional video on making a new account.

Online accounts are part of MagnaCare's CREATE website. MagnaCare is the administrator of your healthcare coverage. The website is available in English. If you need help making an account or language support, call Customer Service:

**1-877-606-6705.**

# Health Plan Highlights



Becky F.  
Caregiver, Lacey

## Make the Most of Your Aetna Healthcare Coverage.

Beyond preventive care, your coverage includes many ways to get care and support, like wellness coaching and personalized management programs for chronic conditions like diabetes, hypertension and back pain. Be sure to familiarize yourself with all aspects of your health plan and make the most of your great benefits!

## Use Your Member ID to Get Started

Once you are enrolled, Aetna will send you a Member ID card by mail. If you do not get your card within 10 business days from the coverage start date, call Aetna Member Services.

With your Member ID card, you can register for an account on the Aetna Member website at [MyAetnaWebsite.com](http://MyAetnaWebsite.com), or use the Aetna Health smartphone app to access your benefits.

Aetna is the health plan available to you based on your home ZIP code.



## Free Primary Care Visits\*

With Aetna, there is no co-pay when you see your primary care doctor (also called a Primary Care Provider, or PCP). You can see your PCP for wellness check-ups and when you are sick. Aetna also offers virtual care options in many cases so you can get care from the comfort of home.

\*Visits with your PCP have no co-pay, however if your doctor orders tests or lab work, you may have to pay a co-pay on those services.

If you can't get a same-day appointment with your doctor or have immediate health needs, your closest Aetna urgent care center is an affordable solution.

Your plan also includes care through CVS Health®, giving you access to on-demand, mental health and primary care virtually with the option of being seen in person.

Primary Care Provider/Online Visits	\$0 Co-Pay
Urgent Care Visits	\$15 Co-Pay
Emergency Room Visits	\$200 Co-Pay



## Prescription Benefits

Aetna uses the Sav-Rx Retail Pharmacy Network for prescription benefits, which includes 75,000 pharmacies nationwide. It's important to present your Sav-Rx ID card at your pharmacy.

You will receive a separate Sav-Rx card in the mail. Once you have your card, visit [savrx.com](http://savrx.com) to register for an account and access your prescription benefits. For questions, contact Sav-Rx at 1-800-228-3108.

\*If you work for a religious-based organization, your health plan excludes contraceptive coverage as permitted under the religious exemption of the Affordable Care Act. However, you will receive these at no cost to you (and without taking any additional action) from Kaiser Permanente, as long as you are enrolled in a health plan. \*\*Value-based drugs are generic medications for treating various health conditions.

Rx Co-pay	Pharmacy 30-day supply	Mail Order 90-day supply
<b>Generic Contraceptives*</b>	<b>\$0</b>	<b>\$0</b>
<b>Value-Based Drugs**</b>	<b>\$4</b>	<b>\$8</b>
<b>Preferred Generic</b>	<b>\$8</b>	<b>\$16</b>
<b>Preferred Brand</b>	<b>\$25</b>	<b>\$50</b>
<b>Non-Preferred</b>	<b>\$50</b>	<b>\$100</b>



## Mental Health and Wellness Benefits

Your emotional health is as important as your physical health. Your coverage includes 24/7 professional support, in-person and virtual care options and helpful online resources.

Your coverage also includes programs like Alma and Headway—that provide counseling for all ages, with therapists available in-person or virtually. Both make it easy to find a provider that matches your personal needs. Get started at [aetna.com](http://aetna.com).



## Vision Benefits

Aetna provides comprehensive eye care. This includes 1 eye exam every 12 months for \$15 and \$600 every 12 months for vision hardware (like lenses, frames and contacts). Dependents under 19 get 1 free pair of frames and lenses per year, or contact lenses covered at 50% coinsurance.



## Hearing Benefits

Hearing loss is a common condition but it's also very treatable. Through EPIC Hearing, you and your kids can get a no-cost annual hearing exam from an EPIC hearing partner care provider and up to \$3,000 of hearing hardware per ear every 36 months at no cost to you. Get started at [myseiu.be/epic](http://myseiu.be/epic).



## Take Control of Your Health

Chronic conditions like diabetes, chronic pain or hypertension can affect your quality of life and require special treatment. Fortunately, they can be effectively treated through a healthy lifestyle, preventive care and ongoing management.

In addition to primary care visits for general care and specialist referrals, your plan also offers:

- Wellness coaching** for individualized guidance to get and stay healthy.
- Programs and guidance** from a personalized care team to help manage your condition.
- Smartphone apps** for custom stretching programs, meditation, counseling and more.

Learn more at [myseiu.be/oe-cc](http://myseiu.be/oe-cc).



**Sandra C.**  
Caregiver, Kennewick



## Self-Insured Aetna Plan Summary

Effective Date 8/1/2024

This is a brief summary of benefits. THIS IS NOT A CONTRACT OR CERTIFICATE OF COVERAGE. All benefit descriptions, including alternative care, are for medically necessary services. The Member will be charged the lesser of the cost share for the covered service or the actual charge for that service. For full coverage provisions, including limitations, please refer to your certificate of coverage. In accordance with the Patient Protection and Affordable Care Act of 2010: Dependent children are eligible to enroll in this plan through their 26th birthday.

Benefits	Preferred Provider Network	Non-Preferred Provider Network
<b>Plan deductible</b>	No annual deductible	Individual deductible: \$500 per calendar year Family deductible: \$1,000 per calendar year
<b>Individual deductible carryover</b>	Not applicable	4th quarter carryover applies
<b>Plan coinsurance</b>	No plan coinsurance	Plan pays 80%, you pay 20% of the Allowed Amount.
<b>Out-of-pocket limit</b>	<b>Medical out-of-pocket limit:</b> Individual: \$800 Family: \$1,600 <b>Prescription drugs out-of-pocket limit:</b> Individual: \$400 Family: \$800 Out-of-pocket expenses for the following covered services are included in the out-of-pocket limit. All cost shares for covered services.	Shared with in-network
<b>Pre-existing condition (PEC) waiting period</b>	No PEC	Same as preferred provider network
<b>Lifetime maximum</b>	Unlimited	Same as preferred provider maximum
<b>Outpatient services (Office visits)</b>	\$15 co-pay. If you designate a primary care doctor on the Aetna website, all visits with this doctor will have a \$0 co-pay	\$15 co-pay, deductible and coinsurance apply
<b>Hospital services</b>	<b>Inpatient services:</b> \$100 co-pay, per day for up to 5 days per admit <b>Outpatient surgery:</b> \$50 co-pay	<b>Inpatient services:</b> \$100 co-pay, per day for up to 5 days per admit. Deductible and coinsurance apply. <b>Outpatient surgery:</b> \$50 co-pay, deductible and coinsurance apply
<b>Prescription drugs</b> (some injectable drugs may be covered under Outpatient services)	Value based/prefers generic (Tier 1)/preferred brand (Tier 2)/non-preferred (Tier 3) \$4/\$8/\$25/\$50 co-pay Insulin: Preferred generic (Tier 1)/preferred brand (Tier 2)/non-preferred (Tier 3) \$0/\$0/\$25 co-pay	Preferred generic/prefers brand/non-preferred \$13/\$30/\$55 co-pay Insulin: Preferred generic (Tier 1)/preferred brand (Tier 2)/non-preferred (Tier 3) \$13/\$30/\$35 co-pay
<b>Prescription mail order</b>	2 x prescription cost share per 90 day supply	Not covered
<b>Acupuncture</b>	20 visits per calendar year \$0 co-pay	Shared with preferred provider visit limit \$15 co-pay, deductible and coinsurance apply
<b>Ambulance services</b>	Plan pays 80%, you pay 20%	Same as preferred provider benefit
<b>Chemical dependency</b>	<b>Inpatient:</b> \$100 co-pay, per day for up to 5 days per admit <b>Outpatient:</b> \$0 co-pay	<b>Inpatient:</b> \$100 co-pay, per day for up to 5 days per admit, deductible and coinsurance apply <b>Outpatient:</b> \$15 co-pay, deductible and coinsurance apply

Benefits	Preferred Provider Network	Non-Preferred Provider Network
<b>Devices, equipment and supplies</b> <ul style="list-style-type: none"> <li>Durable medical equipment</li> <li>Orthopedic appliances</li> <li>Post-mastectomy bras limited to two (2) every six (6) months</li> <li>Ostomy supplies</li> <li>Prosthetic devices</li> </ul>	Covered at 100%	Covered at 50%, deductible applies
<b>Diabetic supplies</b>	Insulin, needles, syringes and lancets-see prescription drugs. External insulin pumps, blood glucose monitors, testing reagents and supplies-see devices, equipment and supplies. When devices, equipment and supplies or prescription drugs are covered and have benefit limits, diabetic supplies are not subject to these limits.	Insulin, needles, syringes and lancets-see prescription drugs. External insulin pumps, blood glucose monitors, testing reagents and supplies-see devices, equipment and supplies. When devices, equipment and supplies or prescription drugs are covered and have benefit limits, diabetic supplies are not subject to these limits.
<b>Diagnostic lab and X-ray services</b>	<b>Inpatient:</b> Covered under hospital services <b>Outpatient:</b> Covered in full	<b>Inpatient:</b> Covered under hospital services <b>Outpatient:</b> Deductible and coinsurance apply
<b>Emergency services</b> (co-pay waived if admitted)	\$200 co-pay	\$200 co-pay
<b>Hearing exams (routine)</b>	\$15 co-pay	\$15 co-pay, deductible and coinsurance apply
<b>Hearing hardware</b>	Covered through a separate benefit: EPIC Hearing. No co-pay, up to \$3,000 per ear every 3 years toward the cost of a hearing aid. Learn more at <a href="http://myseiu.be/epic">myseiu.be/epic</a>	Covered through a separate benefit: EPIC Hearing. No co-pay, up to \$3,000 per ear every 3 years toward the cost of a hearing aid. Learn more at <a href="http://myseiu.be/epic">myseiu.be/epic</a>
<b>Home health services</b>	Covered in full up to 130 visits total per calendar year	Shared with preferred provider visit limit, deductible and coinsurance apply.
<b>Hospice services</b>	Covered in full	Deductible and coinsurance apply.
<b>Infertility services</b>	Covered through a separate benefit: Progyny Fertility and Family Building. 2+1 Smart Cycles to help members through their Fertility and Family Building journey. Learn more at <a href="http://myseiu.be/progyny">myseiu.be/progyny</a>	Not covered
<b>Manipulative therapy</b>	Covered up to 20 visits per calendar year without prior authorization \$0 co-pay	Visit limits shared with in-network \$15 co-pay, deductible and coinsurance apply
<b>Massage services</b>	\$15 co-pay (20 visits per calendar year)	Shared with preferred provider visit limit \$15 co-pay, deductible and coinsurance apply
<b>Maternity services</b>	<b>Inpatient:</b> \$100 co-pay, per day for up to 5 days per admit <b>Outpatient:</b> \$15 co-pay. Routine care not subject to outpatient services co-pay.	<b>Inpatient:</b> \$100 co-pay, per day for up to 5 days per admit, deductible and coinsurance apply. <b>Outpatient:</b> \$15 co-pay, deductible and coinsurance apply. Routine care not subject to outpatient services co-pay.
<b>Mental Health</b>	<b>Inpatient:</b> \$100 co-pay, per day for up to 5 days per admit <b>Outpatient:</b> \$0 co-pay	<b>Inpatient:</b> \$100 co-pay, per day for up to 5 days per admit, deductible and coinsurance apply <b>Outpatient:</b> \$15 co-pay, deductible and coinsurance apply
<b>Naturopathy</b>	\$0 co-pay. Unlimited visits per calendar year	Shared with preferred provider visit limit \$15 co-pay, deductible and coinsurance apply

Benefits	Preferred Provider Network	Non-Preferred Provider Network
<b>Newborn Services</b>	<b>Initial hospital stay:</b> See Hospital Services; Office visits: See Outpatient Services; Routine well care: See Preventive care. Any applicable cost share for newborn services is separate from that of the mother.	<b>Initial hospital stay:</b> See Hospital Services; Office visits: See Outpatient Services; Routine well care: See Preventive care. Any applicable cost share for newborn services is separate from that of the mother.
<b>Obesity-related surgery (bariatric)</b>	Covered at cost shares when medical criteria is met	Not covered
<b>Organ transplants</b>	Unlimited, no waiting period <b>Inpatient:</b> \$100 co-pay, per day for up to 5 days per admit <b>Outpatient:</b> \$15 co-pay	Not covered
<b>Preventive care</b> (Well-care physicals, immunizations, Pap smear exams, mammograms)	Covered in full Women's preventive care services (including contraceptive drugs and devices and sterilization) are covered in full.	Not covered Women's preventive care services (including contraceptive drugs and devices and sterilization) are subject to the applicable Preventive Care cost share and benefit maximums. Routine mammograms: Deductible and coinsurance apply
<b>Rehabilitation services</b> <b>(Rehabilitation visits are a total of combined therapy visits per calendar year)</b>	<b>Inpatient:</b> 60 days per calendar year. Services with mental health diagnoses are covered with no limit. \$100 co-pay, per day for up to 5 days per admit <b>Outpatient:</b> 60 visits per calendar year. Services with mental health diagnoses are covered with no limit. \$15 co-pay	<b>Inpatient:</b> Day limits shared with preferred provider benefit limit. \$100 co-pay, per day for up to 5 days per admit. Deductible and coinsurance apply <b>Outpatient:</b> Visit limits shared with preferred provider benefit limit. \$15 co-pay, deductible and coinsurance apply
<b>Skilled nursing facility</b>	Covered in full up to 60 days per calendar year	Day limits shared with preferred provider benefit, deductible and coinsurance apply.
<b>Sterilization</b> (vasectomy, tubal ligation)	<b>Inpatient:</b> \$100 co-pay, per day for up to 5 days per admit <b>Outpatient:</b> \$15 co-pay Women's sterilization procedures are covered in full.	<b>Inpatient:</b> \$100 co-pay, per day for up to 5 days per admit, deductible and coinsurance apply <b>Outpatient:</b> \$15 co-pay, deductible and coinsurance apply Women's sterilization procedures are covered subject to the applicable Preventive Care cost share and benefit maximums.
<b>Temporomandibular Joint (TMJ) services</b>	<b>Inpatient:</b> \$100 co-pay, per day for up to 5 days per admit <b>Outpatient:</b> \$15 co-pay	<b>Inpatient:</b> \$100 co-pay, per day for up to 5 days per admit, deductible and coinsurance apply <b>Outpatient:</b> \$15 co-pay, deductible and coinsurance apply
<b>Tobacco cessation counseling</b>	Quit for Life Program - covered in full	Applicable cost shares apply
<b>Routine vision care</b> (1 visit every 12 months)	\$15 co-pay	\$15 co-pay, deductible and coinsurance apply
<b>Optical hardware</b> (Lenses, including contact lenses and frames)	<b>Members under 19:</b> 1 pair of frames and lenses per year or contact lenses covered at 50% coinsurance <b>Members age 19 and over:</b> \$600 per 12 months	Shared with preferred provider benefit



NEW!

# Fertility and Family-Building Benefits

Get benefits for every stage of life, from fertility and family-building to pregnancy, postpartum and menopause.

**Enhanced fertility benefits are now available to you through Progyny.**

Progyny provides coverage for the latest treatments, personalized support and guidance from dedicated Patient Care Advocates (PCAs) and access to high-quality in-person and virtual care.

PCAs are the first touchpoint of your family-building journey. They will guide you through your entire fertility, family-building or menopausal journey by providing education about available programs, treatment options, care coordination and dedicated support.

In addition to the PCA support, you have access to the Progyny member portal and app, where you can view coverage details, review upcoming appointments, communicate directly with your PCA and access fertility and family-building education.

## Pre-Conception and Support

Starting to think about building a family can feel overwhelming. Through Progyny, you can access a 12-month program for personalized support, education and resources for healthy pregnancies and happy babies.

## Fertility and Family-Building

Whether you want to learn more about fertility preservation, are trying to conceive or are seeking fertility treatment, Progyny can support you every step of the way with:

- Convenient access to a network of fertility specialists.
- Unlimited clinical and emotional support from a dedicated PCA.
- All individual services, tests and treatments you may need.

## Menopausal and Mid-Life Care

Get virtual care at all stages of menopause with Progyny's network of certified physicians, dieticians and nurses. After an initial assessment, you will receive a personalized care plan that utilizes a combination of:

- Non-hormonal supplements and hormonal medications.
- Lifestyle support for nutrition, weight, sleep and emotional health.
- Screenings for age-related health risks. You can continue to receive medication refills and on-demand support as long as you need.

## Transition of Care

If you are currently receiving fertility treatments through your health plan and your treatment will not be complete by the end of the plan year (July 31, 2024), Progyny provides transition of care coordination to provide continued support in your fertility and family-building journey.

Call **1-833-233-0517** to speak with a PCA who will be able to assist you in the transition of care process and ensure there is no interruption in care.

**Learn more or start using  
your benefit by calling**

**1-833-233-0517**

Caregivers enrolled in healthcare coverage can access this benefit starting August 1, 2024.



**Sandra C.**  
Caregiver, Kennewick



**Summary of Benefits and Coverage**  
**Coverage Period: 08/01/2024 – 07/31/2025**

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. This is only a summary. For more information about your coverage, please contact your dedicated Progyny Patient Care Advocate (PCA) at (833) 233-0517.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	Individual \$0 / Family \$0	There is no deductible with your Progyny plan.
Do I have a copayment?	No	There is no coinsurance with your Progyny plan.
Do I have coinsurance?	No	There is no coinsurance with your Progyny plan.
Are there services covered before you meet your deductible?	No	You will pay out-of-pocket for your eligible fertility services until you reach the \$0 annual per person deductible.
Are there other deductibles for specific services?	No	There is only the deductible required for the Progyny HRA plan.
What is the out-of-pocket limit for this plan?	Individual \$0 / Family \$0	There is no out-of-pocket limit with your Progyny plan.
Will you pay less if you use a network provider?	Not applicable.	Progyny's Center of Excellence Network providers are all included in this plan. You must use an in-network provider.

**Excluded Services & Other Covered Services:**

Exclusions include home ovulation prediction kits, services and supplies furnished by an out-of-network provider, and treatments considered experimental by the American Society of Reproductive Medicine. All charges associated with services for a gestational carrier, including but not limited to fees for laboratory tests, are not covered. If your doctor requests services that are not listed in this guide, please check with your PCA to confirm coverage. There are some services that do not fall under Progyny's coverage; however, they may be provided through your medical plan.

**Your Rights to Continue Coverage:**

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Healthcare.gov: [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318-2596 or state health insurance marketplace or SHOP. Other coverage options may be available to you, too, including buying individual insurance coverage through the Health Insurance Marketplace. For more information about the Marketplace, visit [www.HealthCare.gov](http://www.HealthCare.gov) or call 1-800-318- 2596.

**Your Grievance and Appeals Rights:**

There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, go to [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) and <http://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants>.

**Does this plan provide Minimum Essential Coverage? Not Applicable.**

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

**Does this plan meet the Minimum Value Standards? Not Applicable.**

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

# Dental Plan Options

Compare dental plans and choose the one that is best for you.



## Dental coverage is included in your \$25 monthly co-premium deduction.

Use the chart below and review the plan benefit summaries to help you compare plans and understand your potential out-of-pocket costs. If you are already enrolled in coverage and would like to switch your dental plan, submit your application by July 20.

	 <b>Delta Dental®</b>	<b>Willamette Dental Group</b>
<b>Annual Maximum Benefit</b>	<b>\$5,000</b>	<b>None</b>
<b>Deductible</b>	<b>\$0</b>	<b>\$0</b>
<b>Routine Exams</b>	<b>Covered In Full</b>	<b>Covered In Full</b>
<b>Orthodontia Benefits</b>	<b>Yes</b>	<b>Yes</b>
<b>Provider Network</b>	Delta Dental has a broad network of providers, including in rural areas. You'll want to find a Delta Dental PPO dentist to maximize your benefit.	Willamette Dental has many convenient locations in western Washington, making it easy to find a Willamette dentist if you live along the I-5 corridor.
<b>Find a Dentist Near You</b>	Visit <a href="http://deltadentalwa.com/fad/search">deltadentalwa.com/fad/search</a> and select 'Delta Dental PPO' to filter your search results.	Visit <a href="http://locations.willametedental.com">locations.willametedental.com</a> and enter your ZIP code into the search bar.
<b>For Questions or More Information</b>	<b>1-800-554-1907</b> <b>DeltaDentalWA.com</b>	<b>1-855-433-6825</b> <b>myseiu.be/oe-willamette</b>



## PPO Plan

Effective Date 8/1/2024

This is a brief summary of available benefits for comparison purposes only and does not constitute a contract. Once enrolled in a plan, you will have access to your benefits booklet which provides more details of your Delta Dental PPO plan. Call the Delta Dental Customer Service department at **1-800-554-1907** or visit [DeltaDentalWA.com](http://DeltaDentalWA.com) if you have any questions.

**Benefit Period:**  
1/1/2025-12/31/2025

**Benefit Period Maximum\***  
(per person; does not apply to Class I):  
\$5,000

**Orthodontia—Adults & Children:**  
50% with a lifetime maximum  
of \$5,000 per person

\*Dental care received at a PDA dentists will be covered in full up to the \$2,000 maximum, with coinsurance waived with Class III - Major services.

### Delta Dental Network

Your benefits go the furthest with the Delta Dental PPO network. You also get access to the Delta Dental Premier® network, which helps you expand your options.

Get a Free  
Sonicare  
Toothbrush

Delta Dental members who visit a Pacific Dental Alliance (PDA) provider as a new patient can receive a free Sonicare toothbrush.

View the complete PDA provider list: [myseiu.be/oe-pda](http://myseiu.be/oe-pda).

	Delta Dental PPO	Delta Dental Premier	Out-of-Network
<b>Benefit Period Deductible</b>			
Does Not Apply to Class I & Orthodontia Out-of-Network (\$50 Per Person)	\$0	\$50	\$50
<b>Class 1 - Diagnostic &amp; Preventative</b>			
Exams Cleaning Fluoride X-Rays Sealants	100%	80%	80%
<b>Class II - Restorative</b>			
Restorations Posterior Composite Fillings Endodontics (Root Canal) Periodontics Oral Surgery	100%	60%	60%
<b>Class III - Major</b>			
Dentures Partial Dentures Implants Bridges Crowns	80%	40%	40%

Features			
Least out-of-pocket costs	○		
Files claims forms for you	○	○	
Quality management and cost protection	○	○	

**Dental Emergency:** Participating Providers will provide treatment for Dental Emergencies during office hours. The Company will provide benefits for Covered Services provided by Participating Providers for treatment of a Dental Emergency. The Enrollee may see treatment for a Dental Emergency from a Non-Participating Provider if the Enrollee is more than 50 miles from any Participating Provider Office.

Underwritten by Willamette Dental of Washington, Inc., this plan provides extensive coverage. The below list gives information for some of the most common procedures covered in your plan. Call **1-855-433-6825** or visit [myseiu.be/oe-willamette](http://myseiu.be/oe-willamette) for more information. For a list of limitations and exclusions, visit [myseiu.be/willamette-exclusions](http://myseiu.be/willamette-exclusions).

Benefits	Co-pays
Annual Maximum	No Annual Maximum*
Deductible	No Deductible
General & Orthodontic Office Visit	No Co-pay per visit
<b>Diagnostic and Preventative Services</b>	
Routine and Emergency Exams, X-rays, Teeth Cleaning, Fluoride Treatment, Sealants (Per tooth), Head and Neck Cancer Screening, Oral Hygiene Instruction, Periodontal Charting, Periodontal Evaluation	Covered with the Office Visit Co-pay
<b>Restorative Dentistry</b>	
Fillings (Amalgam)	Covered with the Office Visit Co-pay
Porcelain-Metal Crown	You pay a \$250 Co-pay
<b>Prosthodontics</b>	
Complete Upper or Lower Denture	You pay a \$400 Co-pay
Bridge (per Tooth)	You pay a \$250 Co-pay
<b>Endodontics &amp; Periodontics</b>	
Root Canal Therapy – Anterior	You pay a \$85 Co-pay
Root Canal Therapy – Bicuspid	You pay a \$105 Co-pay
Root Canal Therapy – Molar	You pay a \$130 Co-pay
Osseous Surgery (per Quadrant)	You pay a \$150 Co-pay
Root Planning (per Quadrant)	You pay a \$75 Co-pay
<b>Oral Surgery</b>	
Routine Extraction (Single Tooth)	Covered with the Office Visit Co-pay
Surgical Extraction	You pay a \$100 Co-pay
<b>Orthodontia Treatment</b>	
Pre-Orthodontia Treatment	You pay a \$150 Co-pay**
Comprehensive Orthodontia Treatment	You pay a \$1,500 Co-pay
<b>Dental Implant</b>	
Dental Implant Surgery	Implant benefit maximum of \$1,500 per calendar year
<b>Miscellaneous</b>	
Local Anesthesia	Covered with the Office Visit Co-pay
Dental Lab Fees	Covered with the Office Visit Co-pay
Nitrous Oxide	You pay a \$40 Co-pay
Specialty Office Visit	You pay a \$30 Co-pay per Visit
Out of Area Emergency Care Reimbursement	You pay charges in excess of \$250

\*TMJ has a \$1000 annual maximum/ \$5000 lifetime maximum \*\*Co-pay credited towards the Comprehensive Orthodontia Treatment co-pay if patient accepts treatment plan. **Dental Emergency:** Participating Providers will provide treatment for Dental Emergencies during office hours. The Company will provide benefits for Covered Services provided by Participating Providers for treatment of a Dental Emergency. The Enrollee may see treatment for a Dental Emergency from a Non-Participating Provider if the Enrollee is more than 50 miles from any Participating Provider Office.

# Resources and Support



## Customer Service

Get help with applying, questions about coverage, COBRA and more.

**1-877-606-6705**

[SEIU775BG-caregiver@magnacare.com](mailto:SEIU775BG-caregiver@magnacare.com)

(8 a.m. to 6 p.m., Monday-Friday)

## Health Benefits Online Account [myseiu.be/oe-online](http://myseiu.be/oe-online)

Login to apply or make changes and access plan information. You can also chat online with a customer service representative.

## Common Health Insurance Terms [myseiu.be/oe-terms](http://myseiu.be/oe-terms)

Learn the definitions of common terms to better understand your healthcare coverage.

<b>Aetna</b>		
<b>Member Services</b>	1-855-736-9469	<a href="http://aetna.com">aetna.com</a>
<b>Mental Health Services</b>	1-800-424-4047	<a href="http://aetna.com">aetna.com</a>
<b>24 Hour Nurse Line</b>	1-800-556-1555	<a href="http://aetna.com">aetna.com</a>
<b>Find the Right PCP</b>	1-888-982-3862	<a href="http://aetna.com">aetna.com</a>
<b>Member Language Assistance</b>	1-855-736-9469	<a href="http://myseiu.be/aetna-language">myseiu.be/aetna-language</a>

<b>Dental</b>		
<b>Delta Dental</b>	1-800-554-1907	<a href="http://deltadentalwa.com">deltadentalwa.com</a>
<b>Willamette Dental</b>	1-855-433-6825	<a href="http://myseiu.be/oe-willamette">myseiu.be/oe-willamette</a>

<b>Other Benefits</b>		
<b>EPIC Hearing</b>	1-866-956-5400	<a href="http://myseiu.be/epic">myseiu.be/epic</a>
<b>Progyny (Fertility and Family-building)</b>	1-833-233-0517	<a href="http://myseiu.be/progyny">myseiu.be/progyny</a>

## Get Support in Your Language

Call Customer Service at **1-877-606-6705** or email [SEIU775BG-caregiver@magnacare.com](mailto:SEIU775BG-caregiver@magnacare.com). You will be connected to a representative who speaks your language and can assist with questions about applying for and managing your benefits.

Once you have been enrolled in healthcare coverage, language support will be available through your health plan.