# **Advocate Aurora Health Benefits**

AdvocateAuroraHealth<sup>•</sup>

June 2021

# Navigating aahbenefits.org

Your go-to place for all AAH Benefits information!



### Resources

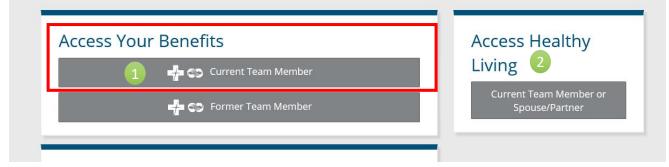
#### for AAH Team Members

Link to Total Rewards and Benefits Enrollment (next slide)

2 Link to **Healthy Living** 

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## What You'll Find: Rewards Center

- Quick actions (print your statement, benefit vendor contracts, etc.)
- Benefits information, enrollment tools, plan detail, vendor information and resources
- AAH Discounts (access home, auto, pet insurance, and mor
- Benefits enrollment, self service, and vendor access throug the Health & Protection title
- 401(k) retirement program and legacy pension accounts
- 6 Healthy Living Portal
- Link to Leave of Absence resources
- Your total rewards summary and link to Total Rewards porta
- Quick view of Paid Time Off and 401(k) balances including cash value

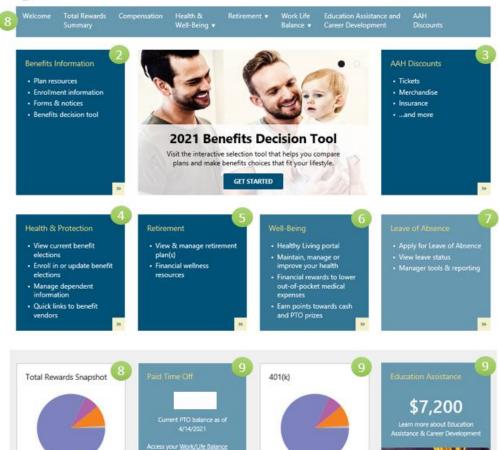
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Summary. Flip This

**Flip This** 

Welcome.

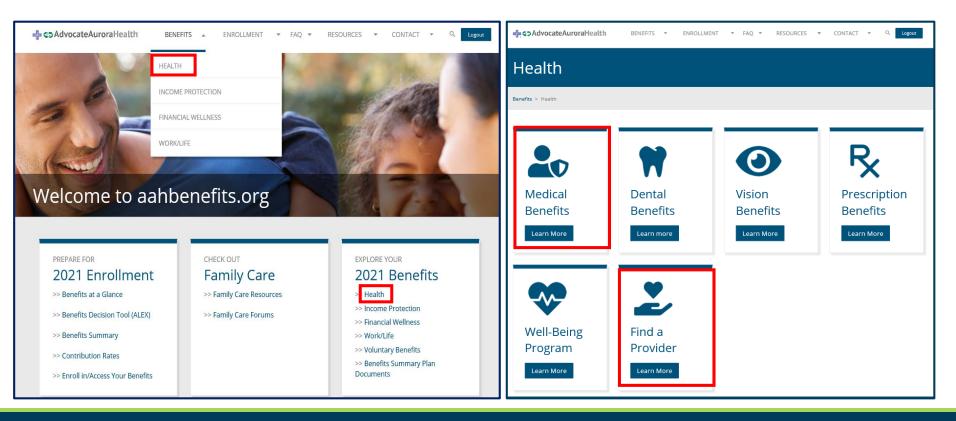
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**Flip This** 



### What You'll Find: Medical Benefits



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## What You'll Find: Medical Benefits

- Medical Plan Providers
- Medical Plan Highlights and Details
- Request for Non-Advocate Aurora Health Provider Waiver

....and much more, including details on all other AAH Benefits plans, FAQs, and resources Medical

Benefits > Health > Medical

#### Overview

Advocate Aurora Health offers comprehensive medical benefits, including your choice of the Advocate Aurora Health Preferred Plan or the Advocate Aurora Health Select Plan.

2021 Medical Plan Highlights (click here)

2021 Medical Summary Plan Document (click here)

#### For More Information or Assistance

Call the AAH Benefits Service Center at 800-775-4784, 8 a.m. to 6 p.m. CT, Monday through Friday, or visit the links below for more information.

For questions specifically about plan medical claim payments, contact the following:

• Anthem - Wisconsin

Anthem: 844-205-5416, 8 a.m. - 6 p.m. CT, Monday through Friday

BlueCross BlueShield of Illinois (Most other states & Out-of-Area)
 BlueCross BlueShield: 888-907-7870, 8 a.m.- 6 p.m. CT, Monday through Friday

#### • Medical

Dental

- Vision
- Prescription
- Well-Being Program
- Find a Provider

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# Advocate Aurora Health (AAH) Benefit Plans



## **AAH Medical Plans**

#### **Preferred Medical Plan**

The lower cost plan that provides benefits as long as you seek care from within the extensive Advocate Aurora Health Network.

#### Select Medical Plan

The plan that offers expanded access to providers in your carrier network and provides benefits at a lower costs when you seek care from within the extensive Advocate Aurora Health Network.

CSAdvocateAuroraHealth BENEFITS - ENROLLMENT - FAQ - R	RESOURCES 🔻 CONTACT 🔻 🔍 Logout
Medical	
Benefits > Health > Medical	
Overview Advocate Aurora Health offers comprehensive medical benefits, including your choice of the Advocate Aurora Health Preferred Plan or the Advocate Aurora Health Select Plan. 2021 Medical Plan Highlights (click here)	• <b>Medical</b> • Dental • Vision • Prescription
2021 Medical Summary Plan Document ( <b>click here</b> )	Well-Being Program     Find a Provider

### **AAH Medical Plan Highlights**

	Preferred Medical Plan	Select Medical Plan
Features	<ul> <li>Lowest premiums, deductibles, co-pays, and out-of- pocket costs.</li> </ul>	• Pay less when you receive care within Advocate Aurora Health Network.
	Prescription Drug Coverage included.	Prescription Drug Coverage included.
Preventative Care	<ul> <li>100% preventative care coverage.</li> <li>Co-pays for primary care physician, special visits, and other types of care.</li> </ul>	<ul> <li>100% preventative care coverage if care is sought in either the Advocate Aurora Health Network or the carrier network.</li> <li>Co-pays for primary care physician, special visits, and other types of care.</li> </ul>
Emergency Coverage	Coverage outside of AAH service area when traveling.	Coverage outside of AAH service area when traveling.
Linergency Coverage	coverage outside of AAIT service area when traveling.	coverage outside of AAT service area when traveling.
Network	<ul> <li>Seek care from Advocate Aurora Health Network and approved partners.</li> <li>Team members (and covered dependents) living outside of the AAH service area will be offered Preferred Plan and are covered when they seek care from providers in BlueCross BlueShield network.</li> </ul>	<ul> <li>Expanded access to providers in your carrier's network.</li> <li>Anthem (WI)</li> <li>BlueCross BlueShield (Chicagoland)</li> </ul>
Concierge Service	Provides support and transition of care to Advocate Aurora Health provider.	Provides support and transition of care to Advocate Aurora Health provider.

### AAH Medical Concierge Services

Helps team members navigate the AAH Network and provides assistance navigating existing applications and online tools.

#### **Concierge Team**

1-855-376-2386





## **Healthy Living Well-Being Program**

An overall well-being initiative to promote health, prevent disease, and help you achieve your best health by providing education, support, resources and rewards.



#### **Healthy Living Reward**

Provides up to a \$600 incentive per eligible participant.

Visit the Healthy Living Portal after enrolling in medical benefits to get started!



#### **Fitness Center Incentive**

On the AAH Medical Plan, you and your covered spouse/partner, can earn an additional cash reward of \$15 per month in which you enroll at a fitness center that is partnered with the Healthy Living Program and attend that fitness center at least 10 times in a month.



#### **Tobacco Surcharge**

Participants who use tobacco will pay a \$40 surcharge per pay period if covered on the Medical Plan. The surcharge is applied automatically, unless you complete necessary steps to certify that you are tobacco-free.



#### Healthy Living Sweepstake Program

Healthy Living Points earn entries to drawings for quarterly \$500 cash drawings, quarterly week of PTO drawings, annual \$5,000 drawings, and the Grand prize drawing of \$15,000.

## **AAH Dental Plan Highlights**

Administered by: Delta Dental

Receive dental care from any licensed provider. Pay less when you receive care from a dentist in network.

	Standard Plan	Enhanced Plan
Preventative Care	100% preventative care coverage.	100% preventative care coverage.
Deductible	\$75 Individual \$225 Family	\$50 Individual \$150 Family
Basic Services	Plan pays 80% You pay 20%	Plan pays 90% You pay 10%
Orthodontia	Not covered	Plan pays 50% (per child up to age 19) You pay 50% (per child up to age 19) Lifetime Ortho Max: \$1,500 (per child)



### **AAH Vision Plan**

Administered by: EyeMed

- Primary benefits help cover the cost of most common vision care services.
- Secondary discounts provide additional savings once your primary benefit is exhausted, enabling you to purchase eyewear and accessories for the remainder of the year at a discount up to 40% off retail price at EyeMed provider locations.
- The EyeMed Vision Care network includes Aurora Vision providers, thousands of private care practitioners as well as retailers such as LensCrafters, most Pearle Vision locations, Sears Optical locations, and Target Optical.

### AAH Retirement Savings Plan – 401(k)

Annual Company Contribution	<ul> <li>3% of eligible pay</li> <li>Contribution is made to your 401(k) account even if you aren't contributing.</li> <li>Must work 1,000 hours or more during the plan year and be employed on the last day of the plan year to be eligible.</li> </ul>
Employer Match	<ul> <li>Dollar-for-dollar match of your contributions up to 3% of pay</li> <li>Advocate Aurora Health match is deposited in your 401(k) account each pay period.</li> </ul>
Your Contributions	<ul> <li>Save up to 75% of eligible pay, subject to IRS limits</li> <li>2 ways to save: <ul> <li>Traditional 401(k) – Pre-tax contributions, pay taxes when you take a distribution</li> <li>Roth 401(k) – After-tax contributions</li> </ul> </li> <li>You select funds to invest in using core funds in the plan.</li> </ul>
Additional Details	<ul> <li>Automatic Enrollment         <ul> <li>New team members will be automatically enrolled at 2%. You can opt out or change your elections at any time on aahbenefits.org,</li> </ul> </li> <li>Automatic Contribution Increases         <ul> <li>Your contributions will automatically increase 1% each year, up to 10% to help you reach your retirement goals. You can increase or decrease your elections at any time.</li> </ul> </li> </ul>

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### **Additional Benefits**

- Flexible Spending Accounts (FSA)
  - Dependent Care FSA and Health Care FSA
- Disability Benefits and Leave of Absence Programs
  - Short Term and Long Term Disability
  - Family Medical Leave, Military Leave, Parental Leave, Personal Leave, VESSA Leave
- Life and AD&D Insurance
  - Basic Life Insurance, Supplemental Life Insurance (for you, your spouse/partner, or child(ren)), Optional AD&D Insurance
- Employee Assistance Program (EAP)
- Voluntary Benefits
  - Accident Insurance, Critical Illness, Hospital Indemnity, Pet Insurance, Identity Theft, and more!

#### Details can be found in your Resident Benefits Summary or at aahbenefits.org

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### Resources

#### for AAH Team Members

Link to Total Rewards

2 Link to Healthy Living (next slide) AdvocateAuroraHealth

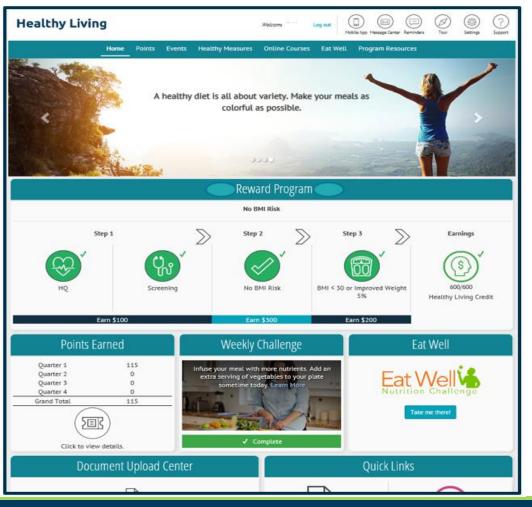




## What You'll Find: Healthy Living

- Rewards Program Summary
- Weekly Challenges
- Healthy Club Subsidy
- Quick Link (videos, healthy recipes, tobacco information, etc.)
- Document Upload Center

....and much more



#### 

### Resources

- Resident Benefits Summary
- aahbenefits.org
  - Access to enrollment and retirement portals, additional benefits information, find a provider
- AAH Benefits Service Center
  - 800-775-4784 7 a.m. 6 p.m., M-F
- Benefits Enrollment Guide
  - Personalized guide mailed to your home within the next 2 weeks

Don't forget! Complete your benefits enrollment within 30 days of your start date. Keep an eye out for emails from AAH Benefits with additional details!

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# **Questions?**

