The Power of Your Benefits
2021 Open Enrollment

UWUA — Oct. 15 to Nov. 4

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NY Power Authority

Welcome to 2021 Open Enrollment

Your health and the health of your family are a top priority at the New York Power Authority (NYPA). We're proud of our best-in-class benefit programs, which are a key piece of the NYPA total rewards package.

NYPA's annual **Open Enrollment period begins Thursday, Oct. 15** and this is your opportunity to review and make changes to your benefit options for 2021, add or drop dependents from coverage and review your beneficiaries.

Due to the ongoing COVID-19 pandemic, in-person health fairs will not be held this year, but your local HR representatives and the HR Services team are available to answer your questions at HR.Services@nypa.gov or 914-287-3114.

The new benefits webpage at nypa.gov/benefits has many resources to support you during the Open Enrollment period including scheduling a one-on-one meeting with an HR Services representative and viewing helpful benefits-related videos.

Key Update:

Consistent with NYPA's goal of becoming the first end-to-end digital utility, we've launched a new webpage on NYPA.gov that is available to you and your family 24/7, via any device including tablets and smartphones. You now have access to benefits information during Open Enrollment and anytime, anywhere, year-round.

The new webpage, nypa.gov/benefits, will have an icon for UWUA employees. You can access information on various topics such as health & wellness, life at NYPA, planning for the future, forms, communication & regulations and more. A schedule of benefit events and contact information will also be easily accessible.

Open Enrollment: Oct. 15 to Nov. 4

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Open Enrollment Checklist

- ☐ Review all Open Enrollment and benefits materials. Watch an introductory video about the new nypa.gov/benefits webpage. Your family members can also review the site to learn about NYPA benefits
- ☐ Complete your enrollment on MyPageNYPA > Benefits and Payment > Open Enrollment and **save your confirmation**. You must be connected to the NYPA network to access MyPageNYPA. Send any required documentation to your local HR representative by **Wednesday, Nov. 4**
  - Documentation for adding domestic partners must be submitted to HR.Services@nypa.gov by **Wednesday, Nov. 4**
- ☐ If you're newly enrolling in a medical plan for 2021, look for your ID cards to arrive in late December 2020
- ☐ Start using your benefits effective Jan. 1, 2021
- ☐ Review benefit deductions in your first paycheck in January. If you find incorrect information, contact HR.Services@nypa.gov
- ☐ Take this opportunity to review/update your beneficiaries
  - Life insurance beneficiary forms are on the UWUA page in the Forms section of nypa.gov/benefits
  - 457 Plan beneficiaries can be designated on the T.Rowe Price website
  - New York State and Local Retirement System beneficiary forms can be designated on the NYSLRS website and are also available on the UWUA page in the Forms section of nypa.gov/benefits

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Highlights of 2021 Enhancements & Changes

For UnitedHealthcare (UHC) medical plan participants:

- In response to COVID-19, virtual visits were added to the UnitedHealthcare (UHC) medical plan for UWUA employees at $0 copay through Dec. 31, 2020. Virtual visits allow you to talk with a health care provider 24/7 from the comfort of your home, reducing your and others' exposure to the virus.

  The UHC virtual visit benefit is available to members through the following apps: Teladoc, American Well and Doctor on Demand. We'll continue to offer virtual visits through the UHC PPO medical plan at a copay lower than a doctor's office, ER or urgent care visit, at $15 per visit.

- Based on the recent collective bargaining agreement (CBA) ratified by the UWUA, the new health care contribution for the Choice Plan will be $35.57 bi-weekly for employee only and $36.53 bi-weekly for family. The waive coverage stipend will remain at $57.50 bi-weekly.

- The new CBA also changed the PPO Plan retail prescription copays to $10/$30/$45 (Tier 1, 2, and 3 respectively). Mail order copays will be 2.5 times the retail copays.

Pharmacy Benefits – Choice Plan Only

We're introducing a new program to help you save on the high cost of certain specialty medications through Express Scripts called SaveonSP.

This program allows you to take advantage of manufacturer discounts for medications covering conditions such as multiple sclerosis, psoriasis, rheumatoid arthritis, cancer and hepatitis C. Enrollment only takes about 10 minutes.

- Prescriptions purchased under the program will have $0 copay
- Enroll by calling SaveonSP customer service at 800-683-1074
- If you choose not to enroll and need one of these specialty drugs, you'll pay a higher cost for the medication, as determined by the manufacturer

Center of Excellence

If you will receive bariatric or infertility services in 2021, you must use a Center of Excellence (CoE):

- For conditions in which protocols and technology are changing rapidly, UHC can identify facilities, doctors and surgeons to provide effective treatments with fewer complications and shorter recovery times
- While **required** for bariatric and infertility services, many other procedures and services, such as organ transplants, have CoEs available and choosing one can result in:
  - More accurate diagnoses and fewer readmissions and complications
  - Reduced costs and a simplified billing and payment experience
  - Higher survival rates and better outcomes
- To help support the member, and often their family, an on-site care coordinator or experienced nurse acts as a guide throughout the process
- Contact UnitedHealthcare at **866-633-2446** to locate a CoE

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2021 Enhancements & Changes

Additional Changes – Flexible Spending Account / Dependents / Aflac:

- The Health Care Flexible Spending Account (FSA) will increase $50 to the IRS maximum of $2,750
- The amount of Health Care FSA you can rollover into the following year will increase $50 to the IRS maximum of $550
- Dependent children covered under UnitedHealthcare will keep their coverage through the end of the month they turn 26
- Aflac will offer a new accident plan with an increased cash benefit. This plan is available to current Aflac participants and new enrollees

2021 Medical Plans At-a-Glance

Medical Plans	UnitedHealthcare (UHC) PPO Plan		UHC Choice Plan
Bi-weekly cost Employee	$53.84		$35.57
Bi-weekly cost Family	$134.61		$36.53
Types of Services	**In-Network**	**Out-of-Network**	**In-Network**
Preventive Care copay	$0	20% coinsurance*	$0
Virtual Visit copay	$15	N/A	$10
Primary Care copay	$30	20% coinsurance*	$20
Specialist copay	$30	20% coinsurance*	$35
Chiropractic copay	$30	20% coinsurance*	$35
Urgent Care copay	$30	20% coinsurance*	$35
Emergency room copay**	$0	$0	$100
Hospitalization copay	$0	$0	$0
Retail Prescription			
Tier 1/Tier 2/Tier 3	$10/$30/$45	$10/$30/$45	$10/$20/$35
Mail Order Prescription			
Tier 1/Tier 2/Tier 3	$25/$75/$112.50	Not Covered	$20/$40/$70
Deductible			
Individual	$0	$700	$0
Family	$0	$2,100	$0
Out-of-Pocket Limit			
Individual	$7,150	$900	$2,500
Family	$14,300	$2,400	$5,000

*After deductible **Waived if admitted

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How to Enroll

Click on **MyPageNYPA > Benefits and Payment > Open Enrollment** to access your 2021 benefits enrollment. **You must be connected to the NYPA network to access MyPageNYPA.**

When you log in, you'll see personalized options and per-pay period coverage costs. Once you make your elections, review your covered dependents to ensure they meet eligibility requirements. Once you have finalized your elections, click ***Save***.

Best Practice Tip!
Save a confirmation statement for your records.

Flexible Spending Account (FSA)

NYPA's Flexible Spending Account (FSA) options allow you to put aside pretax earnings to pay for out-of-pocket health care expenses or dependent care expenses.

Even if you don't wish to make any other changes to your benefits, **you must re-elect to participate in the FSA(s) each year.**

For a list of eligible expenses, see the UWUA page in the Life at NYPA section of nypa.gov/benefits.

- **Health Care FSA** – use this account for medical and dental copays and deductibles, vision exams, eyeglasses, contact lenses and some over-the-counter medicines without a prescription and menstrual care products. You can contribute up to $2,750 annually to your FSA account.

  If you have a Health Care FSA, up to $550 of your unused 2020 contributions can be rolled over for use in 2021 (**this does not apply to the Dependent Care Account**). Plan your 2021 election carefully since you may have unused funds from 2020 rolling into 2021—unused funds in excess of $550 will be forfeited.

- **Dependent Care FSA** – can be used for eligible dependents' childcare (under age 13) or elder care expenses while you and your spouse are at work. You can contribute up to $5,000 per year. The Dependent Care FSA is not for health care expenses for a dependent child.

  You may change your annual election if there is a change in the childcare provider or cost of coverage. For example, if a daycare closes due to COVID-19, your election can be reduced or stopped. You have 30 days to complete a Change of Election form found on the UWUA page in the Forms section of nypa.gov/benefits.

FSA Health Care Spending Card

The FSA Health Care Spending Card is a debit card that offers a convenient way to pay for eligible expenses such as medical, dental, vision and pharmacy purchases as well as dependent care expenses.

If you currently participate in the FSA and enroll for 2021, check the expiration date on your card as many will expire in December 2020. If so, UHC will send new cards by early January 2021. Otherwise, hold onto your FSA card, which will be updated with your 2021 contributions. New FSA enrollees will receive their cards in mid-January 2021.

Changing Your Benefits During the Year: Qualifying Events

Once Open Enrollment ends, you can only change benefits under limited circumstances, known as a qualifying event, that will change your status. The IRS requires you to request a change to your benefits within 30 days of the qualifying event.

- **Changes in status** are events that cause you, your spouse/domestic partner, or dependent(s) to gain or lose coverage eligibility. This includes marriage, divorce, adoption, birth of child, change in the employment status of your spouse/domestic partner or dependent child(ren), or having your dependent(s) reach the maximum eligible age for coverage.

If you miss the 30-day window, you will need to wait until the next Open Enrollment period to add or remove a dependent or make other changes.

Visit the UWUA page in the Forms section of nypa.gov/benefits to obtain the necessary documents.

Finding Providers

The UnitedHealthcare PPO and Choice Plans offer provider and behavioral health networks, including additional providers through the Empire Network. Verify your doctor's participation by visiting:

- UnitedHealthcare Options PPO or Choice Plus networks: **myuhc.com**
- UnitedHealthcare Empire Plan: **empireplanproviders.com/provider.htm**

Medical Plan Virtual Visits

NYPA's medical plans offer virtual visits, which allow you to talk with a health care provider 24/7 from the comfort of your home.

The virtual visit benefit is available to members through the UHC app: Teladoc, American Well and Doctor on Demand.

Delta Dental Teledentistry App

We've partnered with Delta Dental to bring you a teledentistry app through May 2021, to help ensure dental care is more accessible during this time. Like virtual visits through our medical plans, Toothpic is a convenient way for employees and dependents **enrolled in NYPA's Delta Dental plan to virtually visit the dentist and get advice.**

Get free professional advice from a licensed dentist through your smartphone:

- **Safe, private and secure.** Your personal health information is protected
- **Personal and practical.** Your personalized report includes an assessment of your case, treatment and care recommendations and a list of Delta Dental dentists near you when care becomes available

Note: Each of your dependents must be registered separately. Click here for registration instructions and FAQ.

Dental Coverage

NYPA provides dental coverage to you and your family through Delta Dental. Diagnostic and preventive services are paid at 100 percent.

Delta Dental Plan – Benefits Summary	
In & out-of-network coverage	
Bi-weekly cost:	Employee only: $0 / Family: $0
Diagnostic & Preventative	100% no deductible
Restorative Care	80% after deductible
Reconstructive Care	50% after deductible
Annual Deductible	$25 Individual/ $50 Family
Maximum	$2,000 per person each calendar year
Orthodontic Maximum	$3,000 per person lifetime

Benefits Coverage for Dependents

You can cover eligible dependents, spouse/domestic partner, child(ren) and eligible foster child(ren), under various benefit plans. Eligible dependent children can continue medical up to the end of the month they turn 26 and dental coverage up to age 23.

Adding Dependents for the First Time

To add a spouse or dependent child(ren), send a completed Change of Status form (from the UWUA page in the Forms section of nypa.gov/benefits), attach documentation, and **email to HR.Services@nypa.gov or your local HR representative by Wednesday, Nov. 4**.

Re-Enrolling Dependents

If you are enrolling a dependent that was previously covered but not enrolled in 2020, you must select each dependent for each benefit (e.g. medical or dental).

Adding Domestic Partners

For information on Domestic Partner eligibility criteria, cost, imputed income and enrollment information, review the Domestic Partner Guide on the UWUA page in the Health & Wellness section of nypa.gov/benefits or contact HR Services at HR.Services@nypa.gov or call 914-287-3114.

Vision Plan Benefits

The Vision Care Benefit provides reimbursement up to $100 during a 12-month period (from the last date you received service) for an eye exam and is available to employees only, at no cost.

Health Reimbursement Account (For Hearing Aids)

The health reimbursement account provides reimbursement up to $1,500 for the purchase of a hearing aid appliance once every three years. This benefit is available to employees only, at no cost.

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Additional Benefits

Employee Life Insurance

You will automatically receive core life insurance (at no cost to you) equal to 150% of your base annual wage. Life insurance coverage in excess of $50,000 is considered taxable income and will appear on your W-2.

Business Travel Life Insurance

You also have protection in case of your death due to an accident occurring while traveling on business. Your regular commute to and from work is not covered.

This policy has a lump sum payment of $250,000 to your designated surviving beneficiary.

Long-Term Disability

Long-term disability (LTD) coverage provides income to protect you and your family if you are disabled and cannot work after three consecutive months of absence from work.

The LTD benefit is 50% of covered salary with a maximum monthly amount of $3,000. There is no cost to you for the LTD benefit.

Cancer Plan

The Aflac Cancer Plan helps with unexpected expenses if cancer occurs and can help maintain your lifestyle. Benefits are paid directly to you, regardless of any other insurance, copays, etc. Information about the Cancer Plan is on the UWUA page in the Health & Wellness section of nypa.gov/benefits.

Accident Expense Plan

The Aflac Accident Expense Plan helps with unexpected expenses if an accident occurs. Benefits include costs associated with accident emergency treatment, accident follow-up treatment, initial accident hospitalization, accident hospital confinement, accidental death and dismemberment, physical therapy, blood and plasma and ambulance.

Levels of reimbursement for each benefit vary. Information about the Accident Expense Plan is on the UWUA page in the Health & Wellness section of nypa.gov/benefits.

Cancer and Accident Expense Enrollment Process

If you are electing the Cancer or Accident Expense Plan through Aflac for the first time or changing coverage, please review carefully:

Step 1 – Make your election on MyPageNYPA > Benefits and Payment > Open Enrollment. You must be connected to the NYPA network to access MyPageNYPA.

Step 2 – In November, after the Open Enrollment period has closed, our Aflac Representative, Jennifer Boulle, will contact you to complete your enrollment. Until you speak with Jennifer, your new election or change to your existing coverage will be pending.

Contact Jennifer Boulle at 845-337-2134 with any questions regarding the Aflac plans.

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Download Your Health Care Provider's Mobile App

All NYPA health care providers have mobile apps where you can quickly access health plan ID cards, verify coverage information and access claims.
You can also locate providers and facilities, learn about treatments, track spending and utilize more services.

If you have not already done so, register as a new member on your provider's website and download its mobile app. Visit nypa.gov/benefits > Contact Us for vendor contact information.

Questions?

Contact your local HR representative or HR Services at **HR.Services@nypa.gov**, call 914-287-3114 or visit **nypa.gov/benefits**.

This newsletter is intended to assist you in your selection of benefits and provides information on the PPO and Choice plans. Final determination of benefits, exact terms, and exclusions of coverage for each of the benefit plans will be determined by each insurance carrier. Providing false or misleading information about eligibility for coverage is considered fraud. At any time during the year, you may be requested to provide proof of dependent eligibility. Failure to do so may jeopardize your family's coverage.