



**ACRISURE®**

STELLAR SOLUTIONS  
BENEFITS OPEN ENROLLMENT

JANUARY 1, 2025 – DECEMBER 31, 2025 PLAN YEAR

Presented by Steve Giachetti, Lc #0D64910

# BENEFITS FOR 2025

- Aetna remains the PPO medical carrier for all states
- Kaiser HMO is available in CA, CO, VA, and MD
- \$3,000 employer-sponsored flexible spending account (FSA) for **all** employees
- \$1,000 employer-sponsored health reimbursement arrangement (HRA) for those enrolled in a Stellar medical plan
- Opt-out stipend reinstated for those not enrolling in a Stellar medical plan (\$1,000)
- PlushCare Telehealth
- Guardian Dental
- Guardian (VSP) Vision – slight increase in frame allowance
- Guardian Life and Disability – increase in voluntary maximum (GI limit still applies)
- UNUM long-term care (LTC)
- Employee assistance program (EAP)
- Flexible spending accounts (FSA)
- IDX identity theft protection – Stellar will now sponsor family coverage

# OPEN ENROLLMENT

- Open enrollment window is Monday, November 4<sup>th</sup> through Friday, November 15<sup>th</sup>.
- Make your plan and dependent elections for the January 1, through December 31, 2025 plan year.
- Please plan carefully because the elections made during open enrollment apply for the entire plan year unless you experience a qualifying event.
- Examples of qualifying events
  - Marriage
  - Divorce or legal separation
  - Birth or adoption
  - Death of a spouse or child
  - Loss of prior coverage
  - Major changes to spouse's benefit program

# **MEDICAL PLANS**

# AETNA OPEN ACCESS MANAGED CHOICE (OAMC) POS

BENEFIT	IN-NETWORK	OUT-OF-NETWORK
CALENDAR YEAR DEDUCTIBLE (SINGLE/FAMILY)	\$4,000/\$8,000	\$8,000/\$16,000
CALENDAR YEAR OUT-OF-POCKET MAXIMUM (SINGLE/FAMILY)	\$6,500/\$13,000	\$13,000/\$26,000
PREVENTIVE/WELL-BABY CARE	No charge	Not covered
PRIMARY OFFICE VISIT	20% after deductible	40% after deductible
SPECIALIST OFFICE VISIT	20% after deductible	40% after deductible
URGENT CARE VISIT	20% after deductible	40% after deductible
MOST LABS, X-RAYS	20% after deductible	40% after deductible
INPATIENT HOSPITALIZATION	20% after deductible	40% after deductible
OUTPATIENT SURGERY	20% after deductible	40% after deductible
EMERGENCY ROOM		20% after deductible
RETAIL PRESCRIPTIONS		\$10/\$30/\$50/30% to \$250 max after deductible
MAIL-ORDER PRESCRIPTIONS		\$20/\$60/\$100/30% to \$250 max after deductible



## Make the most of your pharmacy benefits

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- First, see what's covered under your plan at [AetnaPharmacy.com/advancedcontrolaetna](http://AetnaPharmacy.com/advancedcontrolaetna).
- Some drugs need approval for coverage. Or your doctor may need to prescribe another drug first for coverage (step therapy).
- Aetna offers transition of care on prescriptions if you fill your prescription in the first 90 days of the plan.
- After your effective date, you can log in to **Aetna.com** and check your drug coverage and compare costs.
- Get the best coverage when you use a network pharmacy and fill the maximum amount allowed by your plan. This is usually a 90-day supply.
- If you need help, just call us at the toll-free number on your ID card.

# Maintenance Choice with Opt-Out

90-day supply for maintenance drugs

## Medication on hand when members need it



After second retail fill, members can fill a 90-day supply of maintenance drugs at CVS Pharmacy or CVS Caremark Mail Service Pharmacy® or opt-out

If members call to opt-out, they may continue to fill a 30-day supply of their prescription at any in-network retail pharmacy

A 90-day supply helps ensure members have their daily medicine on hand *when they need it*



**Delivery**

Free CVS Pharmacy 1–2-day delivery on eligible Rx and retail items

On-Demand Delivery is available, for a small fee, within 4 hours, to members within a 10-mile radius of a CVS retail location\*

# See if your provider is in our network – or find a new one

Locate a doctor or hospital through our **provider search tool**, which is updated six days a week. You can find doctors by name, specialty and location. You'll also find maps, directions and more. You can even look for doctors who speak your language. Please keep in mind that the availability of any particular provider cannot be guaranteed.

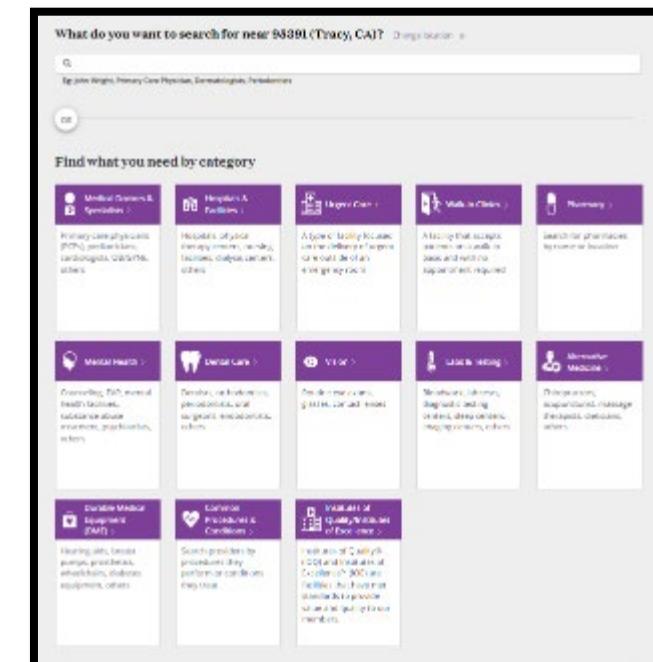
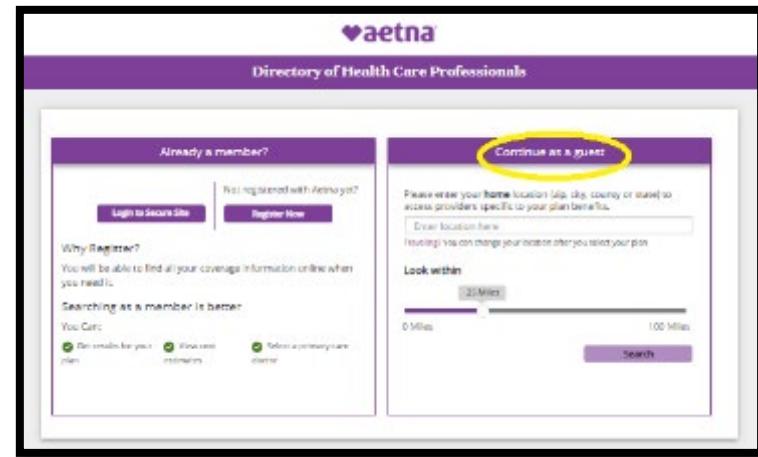
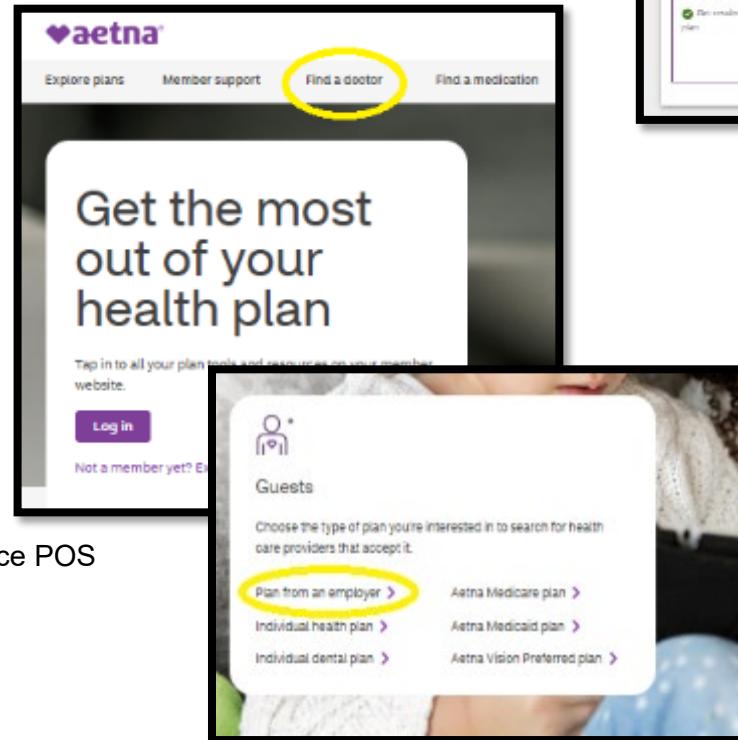
## Steps to locating an in-network provider

1. Visit: <http://www.aetna.com> and click Find a doctor
2. Under Guests click Plan from an employer
3. Continue as a guest and enter required fields
4. Select a Plan:

**OAMC:** Select “Aetna Open Access Plans”, then select “Managed Choice POS (Open Access)”

**Employees in New Mexico should search the PPO network**

5. Search by name or category

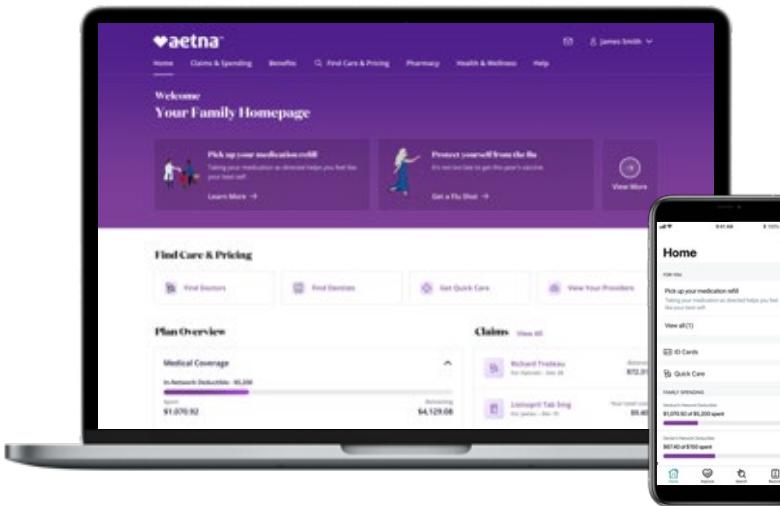


# Take charge of your health care

with the Aetna® member website and the Aetna Health™ app

## Find everything you need, all in one place

Set up your account to manage your benefits and more at home or on the go.



Just visit [Aetna.com](http://Aetna.com) to create an account and log in to your member website.

App screens are a composite of real situations.

All names and other identifying information are fictional.



Download the  
Aetna Health app

A smarter, simpler, more convenient way to take charge of your health care and benefits

### Manage your plan

- Check your plan summary for detailed information on what's covered by your plan.
- Track your spending and understand your progress toward meeting your individual and family deductibles.
- Easily access your digital ID card anytime.

### View claims

- Check up to two years of claims for your whole family.
- Pay claims.



### Connect to care

- Use tools to help you choose quality, in-network and local providers, pharmacies and facilities, including convenient retail clinics and urgent care.
- Get cost estimates for visits and procedures before getting care.
- Talk to a doctor anytime by phone or video chat from home.



### Improve your health

- Receive personalized reminders to improve your health.

# CVS® HealthHUB™ locations

A convenient and affordable option  
to help get you on the path to better health.

## Convenient

Open every day, including nights and weekends. Get the care you need on *your* schedule.

## Affordable

Just use your Aetna® benefits and get care. **No cost for PPO and OAMC plans and low cost for HSA HDHP plan**

### MinuteClinic® services

- Minor illnesses and injuries
- Skin conditions
- Wellness and physicals
- Screenings and monitoring
- Vaccinations and injections
- Travel health
- Women's and men's health services
- Obstructive sleep apnea\* screening assessment and diagnosis
- Point of care lab testing

### Expanded MinuteClinic services available\*\*

- Support managing certain chronic conditions like diabetes, sleep apnea, high cholesterol and more
- Diabetic services like diabetic retinopathy screening and imaging\*\*\*
- Lifestyle support for heart health
- Pelvic exams, STI testing and more
- Colorectal risk assessment
- Chickenpox vaccination (Varivax®)



**Your local MinuteClinic  
may now be a CVS HealthHUB.**

**Visit [CVS.com/HealthHUB](http://CVS.com/HealthHUB)  
to find a location near you.**

\* Sleep apnea screening performed by MinuteClinic. Your MinuteClinic provider may prescribe a home sleep test, sleep test interpretation and diagnosis by an independent third-party.

\*\* Clinical services provided by a MinuteClinic nurse practitioner or physician assistant within a CVS HealthHUB location.

\*\*\*Diabetic retinopathy diagnosis by an independent provider.

# MinuteClinic® visit types

## NATIONWIDE

### Common illnesses

- Allergy symptoms
- Bronchitis and coughs
- Earaches and infections
- Flu-like symptoms
- Gout
- Indigestion and heartburn
- Mononucleosis (mono)
- Mouth and oral conditions
- Mouth and oral pain
- Nausea, vomiting and diarrhea
- Pink eye and styes
- Sinus infections and congestion
- Sore and strep throat
- Sexually transmitted infections
- Upper respiratory infections
- Urinary tract and bladder infections
- Yeast Infections

### Minor injuries

- Bug bites and strings
- Minor burns
- Minor cuts, blisters and wounds
- Splinter removal
- Sprains, strains and joint pain
- Suture and staple removal
- Tick bites

### Skin conditions

- Acne
- Athlete's foot
- Chicken pox
- Cold, canker and mouth sores
- Dermatitis, rash and skin irritation
- Impetigo
- Lice
- Minor psoriasis
- Poison ivy and poison oak
- Ringworm
- Rosacea
- Scabies
- Shingles
- Sunburn
- Swimmer's ear
- Wart evaluation

### Physicals

- Camp physicals
- College physicals
- DOT physicals
- General medical exams (excludes annual physicals)
- Sports physicals

### Wellness

- Birth control care
- Comprehensive health screenings
- Ear wax removal
- Epinephrine injection pen refills
- Eyelash lengthening consultation
- Motion sickness prevention
- One-time medication renewal
- Pregnancy tests
- Shingles vaccine prescription
- Start to stop smoking cessation program
- TB testing
- Titer/immunity
- Travel consultation including malaria prevention
- Traveler's diarrhea prevention and care
- Weight-loss program

### Chronic condition care

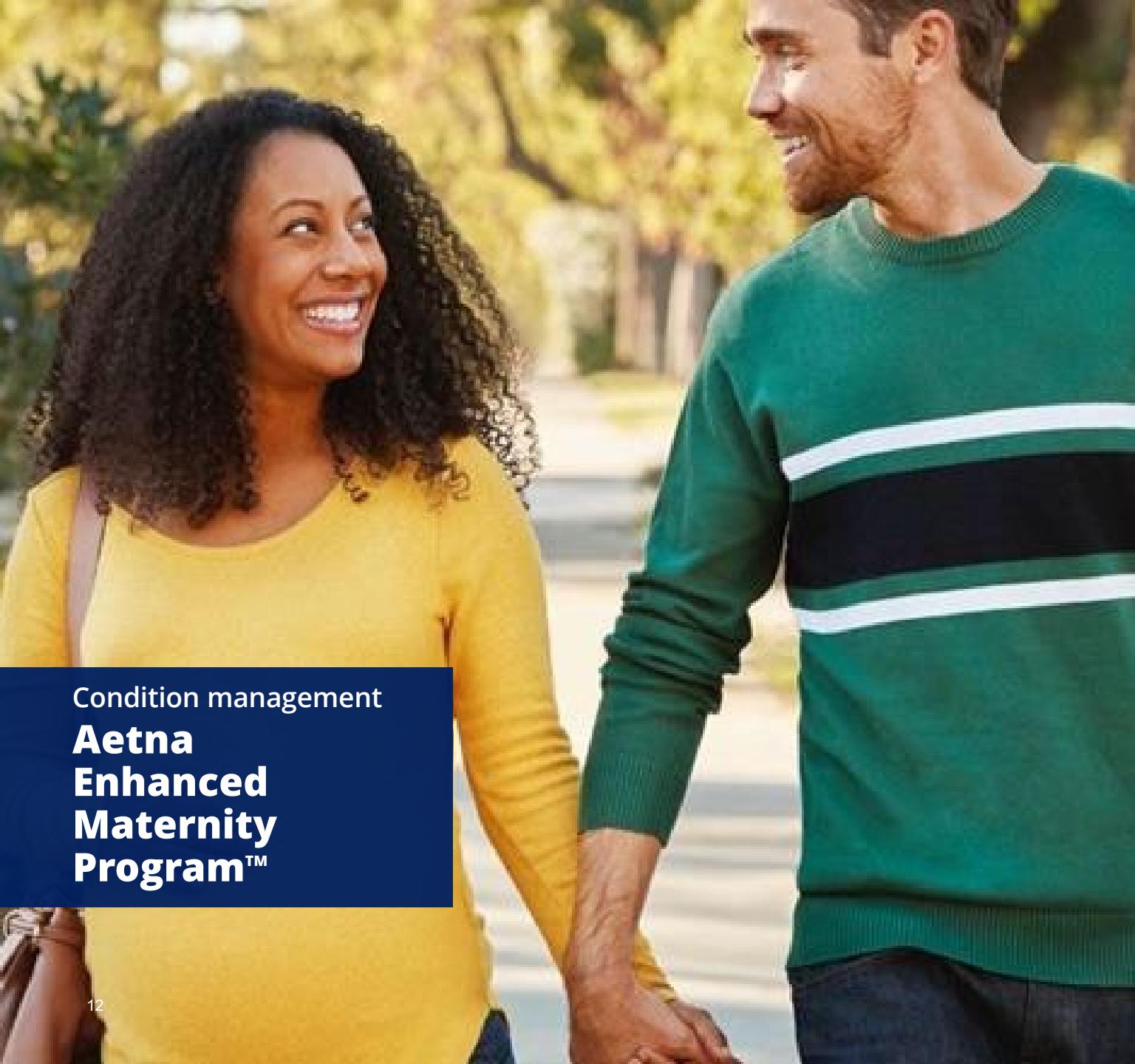
- Asthma monitoring and treatment
- Cholesterol screening, monitoring screening, monitoring and treatment
- Diabetes screening, monitoring and treatment, A1c checks
- Hepatitis C screening
- High blood pressure, screening, monitoring and treatment
- Thyroid evaluation and treatment

### Vaccinations

- DTaP(diphtheria, tetanus, pertussis)
- Flu (high dose and seasonal)
- Hepatitis A
- Hepatitis B
- HPV (Human Papillomavirus)
- IPV (Polio)
- Meningitis
- MMR (Measles, mumps and rubella)
- Pneumonia (Prevnar13 and Pneumovax23)
- Td (Tetanus, diphtheria)
- Shingles vaccine (herpes zoster vaccine)

### LOCATION SPECIFIC

- Sleep Assessments (for Obstructed Sleep Apnea)
- Diabetic retinopathy
- Phlebotomy services



Condition management  
**Aetna  
Enhanced  
Maternity  
Program™**

**You can count on us for support  
— wherever you are in your  
maternity journey.**

This program supports all women throughout their entire experience, whether they have risk factors or not.

**Special program features include:**

- A fertility advocate\* to be your care manager and provide support if you're facing infertility
- Predictive data to help us identify pregnancies early on so we can provide timely, more responsive outreach to you
- Preeclampsia prevention by providing education and resources, if needed
- Guided genetic counseling and screening services, backed by medical expertise
- Education and resources to help close racial gaps in health care and support women of color

\*While only your doctor can diagnose, prescribe or give medical advice, our fertility advocates/care managers can provide information on a variety of maternity-related topics.

Condition management  
**AbleTo**



## Behavioral health support that fits your schedule.

We've teamed up with AbleTo, a leading behavioral health care provider to offer a digital program members can complete from home.

- Convenient eight-week program with counseling and coaching by video or phone
- Two sessions per week, one with a therapist to address emotional challenges and one with a behavior coach to identify health goals and develop an action plan
- Members choose the times that work best for them. During the day, in the evening or on weekends

This is what  
it feels like to  
feel better

Aetna has you covered!



## Welcome to Meru Health!

Meru Health is a personalized mental health program built around continuous support from a dedicated therapist—plus a suite of transformative digital tools. Sign up today to experience the new science of feeling better. The Meru Health therapy program is available to eligible members ages 18 and up.

“This has been a truly life-changing experience.”

—Meru Health participant

## How Meru Health Helps You

### Continuous therapist support

Your licensed Meru Health therapist is available via both **scheduled face-to-face video sessions and unlimited in-app chat**. Mental health doesn't wait for the calendar—neither should your mental health care.

### Faster, more effective care

Feeling better doesn't have to require months or years of therapy. Meru Health's 12-week program has been clinically proven to deliver superior and long-lasting results.

### Connecting your mind and body

Mental health isn't just mental. In fact, certain breathing exercises have been clinically shown to reduce stress better than mindfulness practices. With Meru Health's wearable heart-rate variability device, you can see this happen in real time.



**Meru Health is included with your Aetna health plan.**  
Scan this code or visit [meruhealth.com/aetna](http://meruhealth.com/aetna) to get started.



Health delivery

**Online  
health  
coaching**

### For healthy changes that last

- Be tobacco-free
- Manage diabetes
- Have a healthy back
- Get heart healthy by managing cholesterol
- Stress less
- Manage weight
- Live well with asthma
- Eat healthier

It's simple  
**to get started with Aetna®**



**Enroll** during your open enrollment period.

+



After your effective date:

**Visit Aetna.com** to create an account and log in to your member website.

**Download the Aetna Health<sup>SM</sup> app**



**Review** the drug list and work with your doctor if you're taking any medicine that needs approval.

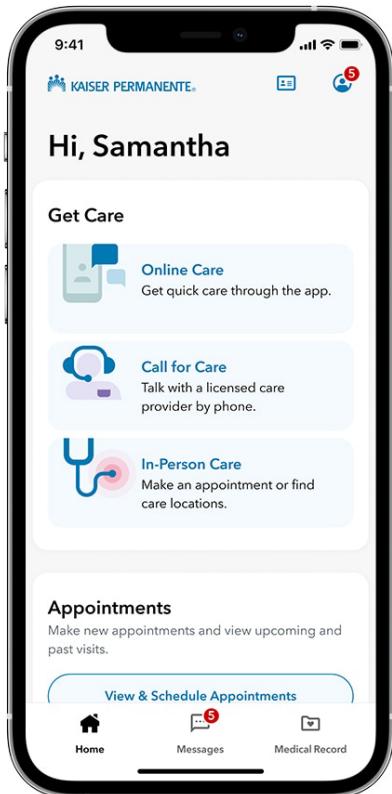
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# KAISER HIGH DEDUCTIBLE HMO

BENEFIT	YOU PAY
CALENDAR YEAR DEDUCTIBLE (SINGLE/FAMILY)	\$4,000/\$8,000
CALENDAR YEAR OUT-OF-POCKET MAXIMUM (SINGLE/FAMILY)	\$6,500/\$13,000
PREVENTIVE/WELL-BABY CARE	No charge
PRIMARY OFFICE VISIT	30% after deductible
SPECIALIST OFFICE VISIT	30% after deductible
URGENT CARE VISIT	30% after deductible
MOST LABS, X-RAYS	30% after deductible
INPATIENT HOSPITALIZATION	30% after deductible
OUTPATIENT SURGERY	30% after deductible
EMERGENCY ROOM	30% after deductible
RETAIL PRESCRIPTIONS	\$15/\$35/\$70/30% after deductible
MAIL-ORDER PRESCRIPTIONS	\$30/\$70/\$140 after deductible

# KAISER TOOLS & SUPPORT



## Mobile App

- ✓ Email doctor
- ✓ Schedule visits
- ✓ Refill prescriptions
- ✓ Access digital ID card and more



## ClassPass

- ✓ Unlimited on-demand video workouts at no cost
- ✓ Reduced rates on in-person fitness classes

**NO ADDITIONAL COST TO MEMBERS**

**Calm**

The number one app for sleep and meditation — designed to help lower stress, anxiety, and more.

**NO ADDITIONAL COST TO MEMBERS**

**Ginger**

Text one-on-one with an emotional support coach anytime, anywhere. Support is just a text message away.

**NO ADDITIONAL COST TO MEMBERS**

**myStrength**

Build a personalized plan to strengthen your emotional health whenever, wherever you need to.

# EMPLOYER-SPONSORED FSA AND HRA

- Pay out-of-pocket medical, dental and vision expenses with tax-free dollars from an employer-sponsored flexible spending account (FSA) and health reimbursement arrangement (HRA)
- Employer contribution to FSA is \$3,000 for all employees
  - Employees can contribute an additional \$3,300 through payroll deductions for a total of \$6,300 in a pre-tax account
- Employer contribution to HRA is \$1,000 for those enrolled in a Stellar medical plan
- Eligible expenses include deductibles, coinsurance, prescriptions, and copays as well as over-the-counter items
- FSA expenses can be incurred under any medical, dental or vision plan
- Eligible dependents are those recognized by the IRS as dependents
- FSA and HRA can be used for any Stellar-insured dependent in the family

# ANCILLARY BENEFITS

# PLUSHCARE TELEHEALTH

- Board-certified doctors available 24/7/365 for non-emergency issues
- Online access to video consultations via your smartphone
- Your choice of appointment time and doctor
- Common issues treated include cold and flu symptoms, bronchitis, urinary tract infection, nausea and vomiting
- The cost is just your insurance copay
- Lab referrals, specialist referrals, care coordination
- Patient not charged if referred to in-person care

# GUARDIAN DENTAL

BENEFIT	IN-NETWORK (YOU PAY)	NON-NETWORK (YOU PAY)*
CLASS I (PREVENTIVE)	0%	0%
CLASS II (BASIC)	10%	20%
CLASS III (MAJOR)	40%	50%
CLASS IV (ORTHODONTIA)	50%	50%
CALENDAR YEAR DEDUCTIBLE (APPLIES TO CLASS II AND III ONLY)	\$50/member (3 max per family)	\$50/member (3 max per family)
CALENDAR YEAR MAXIMUM (PER MEMBER)		\$1,500
LIFETIME ORTHODONTIA MAXIMUM (PER MEMBER)		\$1,500

# GUARDIAN (VSP) VISION

BENEFIT	IN-NETWORK (YOU PAY)	NON-NETWORK (YOU PAY)
EXAM COPAY	\$10	All charges after allowance
MATERIALS COPAY	\$10	All charges after allowance
EXAM FREQUENCY		Every 12 months
LENS/CONTACT LENS FREQUENCY		Every 12 months
FRAME FREQUENCY		Every 12 months
FRAME/CONTACT LENS ALLOWANCE	\$130 (discount on remaining balance)	All charges after allowance

# MONTHLY EMPLOYEE CONTRIBUTIONS

	EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(REN)	EMPLOYEE + FAMILY
AETNA MEDICAL	\$0.00	\$220.79	\$118.88	\$322.67
KAISER MEDICAL (CA)	\$0.00	\$135.04	\$72.71	\$197.36
KAISER MEDICAL (CO)	\$0.00	\$146.48	\$78.87	\$214.08
KAISER MEDICAL (VA, MD, DC)	\$0.00	\$105.63	\$56.88	\$154.38
GUARDIAN DENTAL	\$0.00	\$9.70	\$13.63	\$25.42
GUARDIAN VISION	\$0.00	\$3.73	\$3.73	\$3.73

# GUARDIAN LIFE, AD&D, DISABILITY AND EAP

## Group Life and AD&D

- 3 x annual earnings to a \$450,000 maximum

## Short-Term Disability

- 7-day elimination period
- Pays 66% of weekly earnings to \$2,308 maximum
- Benefit paid for 13 weeks

## Long-Term Disability

- 90-day elimination period
- Pays 60% of monthly earnings to \$15,000 maximum
- Benefit paid until Social Security Normal Retirement Age

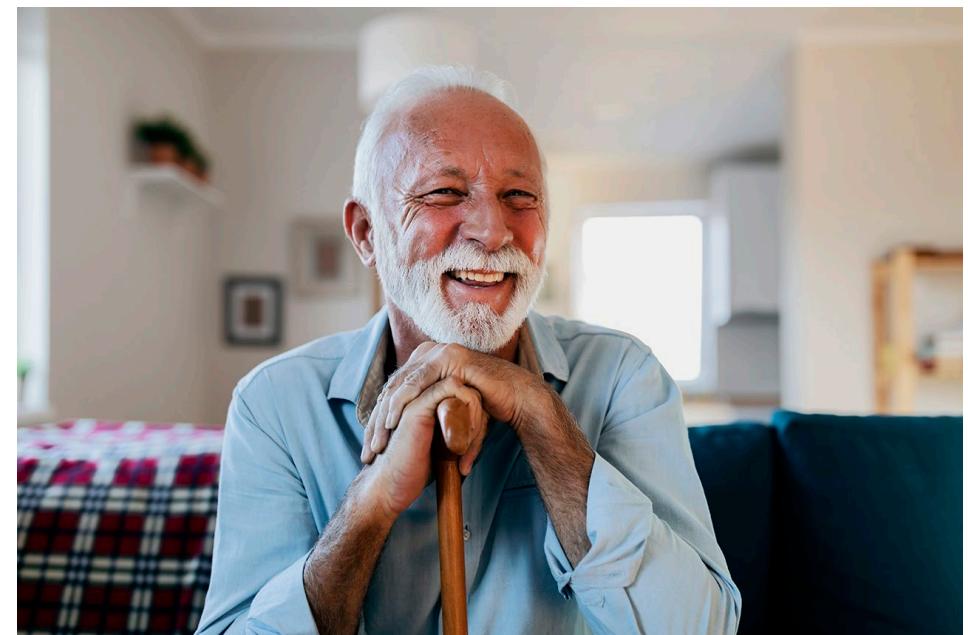
## Voluntary Life – EOI may apply

- Employee: \$10,000 increments to **\$500,000** maximum
- Spouse: \$5,000 increments to **\$250,000** maximum
- Child: \$1,000 increments to \$10,000 maximum



# UNUM LONG-TERM CARE

- Stellar Solutions sponsors a base long-term care plan that provides a \$3,000 benefit for a 3-year duration
- Provides benefits for nursing facility, residential care facility and home- and community-based care
- Employees have the option to purchase additional coverage
  - 6-year duration; \$3,000-\$8,000 benefit
  - Unlimited duration; \$3,000-\$8,000 benefit



# GUARDIAN EMPLOYEE ASSISTANCE PROGRAM (EAP)

- Confidential support for you and your family members
- Unlimited telephonic counseling
- Up to 3 face-to-face counseling visits per member per year
- Topics of interest include stress management, dependent/elder care, nutrition, fitness, legal and financial



# FLEXIBLE SPENDING ACCOUNTS (FSA)

- Administered by Basic Pacific
- Save on taxes because elections are deducted from your earnings before tax withholdings are calculated
- Pay for out-of-pocket expenses with pre-tax dollars
- Convenient online access to your account information at <https://cda.basiconline.com/login>
- View account balance, pending claims, claim history and submit claims
- **Participants must re-enroll each year for payroll deductions up to \$3,300**
- Employer-sponsored contribution is automatic



# FLEXIBLE SPENDING ACCOUNTS (FSA)

## Health Care FSA

- Pay for out-of-pocket expenses like copays, prescriptions, dental and vision with pre-tax dollars (\$3,300 max for 2025)
- Employer contributes \$3,000 and employee can contribute an additional \$3,300 for a total of \$6,300 in a pre-tax account.

## Dependent Care FSA

- Pay for eligible out-of-pocket dependent care expenses like pre-school, after-school care, licensed day care and dependent adult day care with pre-tax dollars (\$5,000 per year, \$2,500 if filing separately)

## Commuter Benefit

- Pay for eligible out-of-pocket parking and transit expenses (\$325/month max for 2025)

# IDX IDENTITY THEFT PROTECTION

## **IDX Monitoring**

- Credit monitoring, credit report, dark web monitoring, SSN trace and more

## **Privacy protection**

- SSN social media protection, lost wallet protection, etc.

## **Complete identity recovery**

- IDX's power of attorney can act on your behalf, saving you time and stress

## **\$1 million insurance**

- Members are backed by \$1 million, allowing them to rest easy knowing that they will be reimbursed for any out-of-pocket expenses related to the restoration of their identity

***Benefits apply to employees and dependents***

# SAMPLE EXPENSES – HRA & FSA ELIGIBLE?

EXPENSE	HRA ELIGIBLE	FSA ELIGIBLE
Blood pressure monitor	Yes	Yes
Breast pump	Yes	Yes
Compression (anti-embolism) socks	Yes	Potentially yes
Dental products for general health	No	No
Diaper rash ointments	Potentially yes	Potentially yes
Gluten-free products	No	No
Hand sanitizer (60% alcohol to prevent COVID spread)	Yes	Yes
Health club dues (as treatment for a medical condition diagnosed by a licensed healthcare professional)	Potentially yes	Potentially yes
Incontinence supplies	Yes	Yes
Long-term care services	No	No
Nasal spray (saline solution – over the counter)	Yes	Yes
Nasal strips (over the counter)	Yes	Yes
Occlusal guard to prevent teeth grinding	Yes	Yes
Prescription drugs for cosmetic purposes	No	No
Prescription swim goggles and masks	No	No
Sunscreen (15+ SPF)	Yes	Yes
Walking aids (canes, walkers, crutches)	Yes	Yes
Weight loss program (for treatment of a medical condition)	Yes	Potentially yes
Weight loss program (to improve or maintain general health)	No	No

## MORE ON YOUR FSA...

- Employer contribution to Health Care FSA is \$3,000 for 2025
- All employees are automatically enrolled and will receive this contribution
- FSA expenses can be incurred under any medical, dental or vision plan (including Tricare and Medicare)
- Funds cannot be used to pay premium
- In addition to the \$3,000 contribution from Stellar, employees are eligible to contribute the 2025 IRS limit of \$3,300 to their Health Care FSA
- Unused FSA contributions—regardless of whether they're made by Stellar or the employee—will roll over to the following year (up to the IRS limit of \$660)
- Unused FSA contributions that exceed the rollover maximum of \$660 will be forfeited to the employer per IRS regulations
- Claims documentation, invoices and receipts must be in English and must be converted to US dollars
- Expenses incurred in 2025 can be submitted for reimbursement until March 31, 2026
- Any rollover amount will not affect the amount that you may receive from Stellar in 2026

## MORE ON YOUR HRA...

- Employer contribution to HRA is \$1,000 for 2025 *only if you are enrolled in a Stellar medical plan*
- Expenses must be incurred by employee or their covered dependents under a Stellar medical plan and can cover qualifying medical, dental, vision and over-the-counter expenses
- Expenses—including OTC items—incurred under the Cigna International plan are eligible; employee must be paid in US dollars and have a US-based bank to be reimbursed; claims documentation, invoices and receipts must be in English, must be converted to US dollars and must be filed online
- If you are located overseas and are covered by the local government-sponsored medical program, the HRA can be used for dental, vision, and OTC expenses only
- If you have both an HRA and FSA, the HRA is depleted first
- Unused HRA contributions do not roll over to the following year
- You cannot contribute to a health savings account (HSA) if you receive HRA benefits
- Expenses incurred in 2025 can be submitted for reimbursement until March 31, 2026

## EMPLOYEE PERKS – FREE DISCOUNT MARKETPLACE

AcrisurePerks, powered by Beneplace, gives you access to exclusive savings at theme parks such as Disneyland, Walt Disney World, Universal Studios, Six Flags and more. Hotels, flights, rental cars, cruises, movie tickets, concerts, sporting events, and the list goes on. There are over 400 different brands that offer exclusive discounts. Be sure to visit the site often as new discount deals are constantly being added.

How to sign up:

Go to: **acrisure.savings.beneplace.com**

Enter in your work email address

Create a password

And begin saving!



## DEADLINES & SUPPORT

Please logon to Flock to review your options and costs and make your elections for the 2025 plan year. All elections must be made by  
Friday, November 15, 2024.

Your benefits will become effective January 1, 2025.

You may contact your dedicated benefits team if you have questions or need help during open enrollment and throughout the plan year.

[benefits@stellarsolutions.com](mailto:benefits@stellarsolutions.com)

Additional information including detailed plan designs, required documents and more are available at:

<https://mybenefits.cc/stellar/>