

# Get ready to **ENROLL IN BENEFITS!**

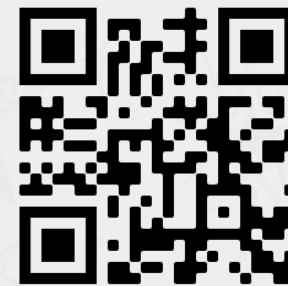
Log in to LCG360. Under Benefits, click on "Your Benefits" to check on your current enrollments or view all plan details directly via MyLCGBenefits.com.

Click on the "Make Changes" button in Benefits when you are ready to begin the enrollment process.

You may also enroll over the phone through Pay & Benefits at 877-767-5241 (select Benefits option). The call center is available from 8-5pm local time, M-F.

**If you are on leave of absence, call 877-767-5241 to enroll in your benefits.**

**Find important contacts, rates, and documents on the LCG benefits website:**



[mylrgbenefits.com](http://mylrgbenefits.com)

**IMPORTANT BENEFITS INFORMATION**  
ENROLL BETWEEN OCTOBER 12-26

Learning Care Group  
21333 Haggerty Road (Suite 200)  
Novi, Michigan 48375



Learning Care Group

## **2022 OPEN ENROLLMENT**

**This year's enrollment is passive.**

**That means all of your benefits roll over if you take no action during Open Enrollment.**

**However, you must re-enroll in your HSA and/or FSA.**

# Medical Plan Details

	Basic Plan	Enhanced Plan	Savers Plan
Deductible			
Individual	\$2,000	\$500	\$1,400
Family	\$6,000	\$1,500	\$2,800
Out-of-pocket max			
Individual	\$5,000	\$4,000	\$4,200
Family	\$12,000	\$8,000	\$8,400
PCP	\$25 copay	1st 3 PCP visits free, then \$50 copay	20% coinsurance*
Specialist visit	\$50 copay	\$50 copay	20% coinsurance*
Behavioral health	\$25 copay	\$25 copay	20% coinsurance*
Virtual care w/CirrusMD	FREE!	FREE!	\$5 consult fee
Virtual physical care/MSK-SWORD	FREE!	FREE!	FREE!
Inpatient services	20% coinsurance*	\$500 copay	20% coinsurance*
Emergency room	True: \$350 copay Not true: \$500 copay	True: \$250 copay Not true: \$500 copay	20% coinsurance*
Pharmacy w/Navitus			
Deductible	Does not apply	N/A - combined w/medical	N/A - Combined with medical
Preventive	Based on Rx tiers	Based on Rx tiers	Deductible waived
Generic	\$15 copay	\$10 copay	\$15 copay after deductible
Preferred Brand	\$45 copay	30% coinsurance up to \$50	\$45 copay after deductible
Non-Preferred Brand	\$80 copay	50% coinsurance up to \$100	\$80 copay after deductible
Specialty	25% coinsurance up to \$250	25% coinsurance up to \$250	25% coinsurance after deductible up to \$250

\*After deductible

A Summary of Benefits and Coverage (SBC) has been designed to assist you with better understanding the coverage being offered to you, and to allow you to compare coverage options. The SBC is available on [www.mylcgbenefits.com](http://www.mylcgbenefits.com). A paper copy is also available, free of charge, by calling 833-905-1423. In the event of any conflict between the information found on this mailer and the Summary Plan Description (SPD), the provisions of the SPD shall prevail.



Need to find an Aetna doctor or hospital?



Go to [www.aetnadocfind.com/lcg](http://www.aetnadocfind.com/lcg)



## Introducing Sharecare

Available soon!

After this past year, your physical and mental health has never been more important. Sharecare wants to help you live healthy and stay resilient with FREE access to award-winning programs that work.

Use the app to discover your real age based on scientific factors like what you eat and how you sleep. Track healthy habits as you achieve goals. Get tailored tips backed by research, yummy and nutritious recipes, and mindset-changing meditation videos. Safely store all your health details in one place.



Download on the App Store



GET IT ON Google Play



## Benefits Education Central

● Full-Time Benefit

● Part-Time Benefit

**aetna** Aetna Members Only Benefit

Navitus *New!*

Included in your 2022 Aetna medical benefits package, Navitus Health Solutions is proud to be your new pharmacy provider. Aetna plan members will receive a separate ID card from Navitus.

Visit [mylcgbenefits.com](http://mylcgbenefits.com) to learn more.



DHMO *New!*

It's a new day for your dental plan options with the new and improved Cigna Dental Care® (DHMO) plan. This voluntary benefit covers most preventive and diagnostic services at a competitive rate, or at no extra cost. Select a network general doctor when you enroll and experience savings on specialist referrals as well.



AetnaOne Advocate *New!*

Managing your health and your benefits can be challenging — but you don't have to do it alone. With Aetna One Advocate, you have a team of member service and clinical care specialists that work side by side — in the same location — to coordinate your whole health care and well-being, wherever you are on your journey.

When you enroll in an Aetna medical plan (Basic, Enhanced, Savers) you get a pod of professionals, like well-being advocates, social workers, nurses, behavioral health specialists, pharmacists, and dietitians, to help support a healthier you by providing member education, health care planning, help with network questions and community resources.

And best of all, they are always just one call away.



### Benefits Refresher

Here's a look at what else is available to you, for details visit [mylcgbenefits.com](http://mylcgbenefits.com)

- ✓ Multiple Comprehensive Medical Plan Options
- ✓ HSA Available When Enrolled in Aetna Savers
- ✓ Tobacco Cessation
- ✓ Text-based Virtual Care with CirrusMD
- ✓ Diabetes/Hypertension Management with Livongo
- ✓ Virtual Physical Care with SWORD
- ✓ Dental and Vision Care Options
- ✓ Health Care FSA or Dependent Care FSA
- ✓ Reliance Standard Limited Medical Plan
- ✓ Life, AD&D, and Disability
- ✓ Accident & Critical Illness
- ✓ Group Legal
- ✓ Family Planning and Personal Support with Cleo
- ✓ Caregiving Support & Inclusive Professional Development w/Rethink
- ✓ Pet and ID Theft Protection Options
- ✓ Resources for Living Employee Assistance Program
- ✓ Employee Shopping Discounts
- ✓ 401K + Company Match

2nd.MD *New!*

When dealing with illness, injury or chronic pain, 2nd.MD makes it easy to get a virtual expert medical consultation from the best in medicine — a second opinion that can help you make better decisions about your care.

2nd.MD is available, at no additional cost, to all LCG employees and their dependents enrolled in an Aetna medical plan.

