



November 1, 2024 – October 31, 2025

Member Benefits Overview



Your Benefits

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A Message to Members

This guide contains important information to help you make informed decisions during this open enrollment period and throughout the plan year. We encourage all members to carefully review the material contained in this guide.

FAES strives to provide a comprehensive and competitive benefit package. Please take the time to review this guide in its entirety to fully understand the array of benefits available to you and your dependents. We are dedicated to the personal, professional and financial health of our members and will continue to provide meaningful benefits at affordable rates.

This guide describing the benefit plans is only a summary of the provisions of the plan. While every effort has been made to ensure that this booklet accurately reflects the provisions of the plans, only the official plan documents govern the operation of the plans and payment of benefits. We hope you have a happy, healthy plan year!

- FAES Insurance



Who can I contact for insurance forms and information?

FAES Insurance Contact Information:

Main Number: 301-496-8063

Email: FAESinsurance@mail.nih.gov

Hours of Operation: M-F 9:00 AM – 4:00 PM

Or Scan the QR Code

FAES Insurance Website: <https://w.faes.org/health-insurance>



The information provided is neither an offer of coverage nor medical advice. It is only a partial, general description of the plan or program benefits and does not constitute a contract. In case of a conflict between your plan documents and this information, the plan documents will govern.

Eligibility

Plan Participant Eligibility

Participation in the plan is available to NIH stipend-paid trainees who work at least 30 hours per week or designated entities that directly support NIH stipend-paid trainees.

New Hire Eligibility

Your coverage is effective on your date of hire.

When Coverage Ends

If your employment ends, your medical, dental and vision coverage will end on the date of your separation. Depending upon the circumstances of your termination, you may be eligible to continue coverage under Continuation of Coverage.

Dependent Eligibility

Eligible dependents include:

- Your spouse (unless you are legally separated)
- Your dependent children up to age 26 including children, stepchildren, and legally adopted children.
- A child who has a disability may be eligible for coverage past the age of 26 with proof of disability

Please note: the specific terms of coverage, exclusions and limitations are contained in the Plan Documents and insurance certificates. All coverages and the costs for such coverage for all participants are subject to change at any time in the future. Carrier plan documents supersede any information in this benefit guide. If you have any questions about a specific service or treatment, please contact FAES Insurance.

Newly Eligible Participants

FAES requires all newly eligible participants electing spouse and/or dependent children coverage under our group insurance plans to provide proof of relationship eligibility before coverage can take effect.

Acceptable documentation to confirm spouse and dependent children eligibility includes any of the following as applicable to the dependent relationship being verified:

- Birth Certificate
- Marriage Certificate
- Adoption or legal guardianship document/proof
- Qualified Medical Child Support Order (QMCSO) or National Medical Support Notice (NMSN)
- Written divorce settlement, separation agreement, court or administrative process order assigning legal responsibility of the employee for the welfare of the applicable dependent

Note: For additional information about qualified events, visit: www.IRS.gov for additional information and guidelines.



Enrollment

What Steps Should I Take to Enroll?

- 1. It's time to enroll.** You have 30 days from the date you're hired to enroll in our health insurance plan. Coverage will begin on your award start date. If you do not enroll within 30 days of your start date, you may do so during the open enrollment period, which is usually held during September. Coverage for those who enroll during the Open Enrollment period will begin on November 1st of that same year.
- 2. Determine which (if any) family members you want to include in your plan.** Spouses, dependent children (through their 26th birthday), and disabled dependent children over the age of 26 are all eligible to be included in your plan.
- 3. Provide FAES with NIH Fellowship Activation Forms** obtained from your Administrative Office (AO). Your sponsor must sign the form. FAES requires pages 1, 2 and 3 of the 6 pages of the NIH Fellowship Activation Form.
- 4. Complete the FAES Election Form.** The form can be downloaded [here](#).
- 5. Email** the completed NIH Fellowship Activation Form and completed FAES Election Form to FAES Insurance
Email: FAESinsurance@mail.nih.gov
- 6. Enjoy your coverage!** If you have any questions or need help completing these steps, please contact us.

Please email all necessary documents for new enrollment, renewals, changes or terminations to:

FAESinsurance@mail.nih.gov



Enrollment Continued

Changing your Elections

It is very important to consider your choices carefully before you make your benefit elections. Open Enrollment occurs once each calendar year and you may change your benefit elections during the Open Enrollment period. Once you have made your selection, you may not change benefit elections until the next Open Enrollment, unless you have a Qualifying Life Event during the year.

Qualifying Life Events include:

- Marriage, divorce or legal separation
- Adding a dependent child through birth, adoption or court-ordered custody
- Death of a spouse or child
- Change in work schedule affecting benefits, i.e., full-time to part-time or part-time to full-time
- Dependent loss of eligibility
- Spouse loses coverage through their employer

Note: For additional information and guidelines about qualifying events, visit: www.irs.gov

Please email all necessary documents for new enrollment, renewals, changes or terminations to:

FAESinsurance@mail.nih.gov



What if I am having a baby?

To change your benefit elections to include coverage upon the birth of your new child, you will need to complete a few steps.

1. First, you will need to complete the [FAES change form](#) within 30 days of your child's birth.
2. You will need to provide proof of live birth – this can be a live birth letter or discharge paperwork stating the date of birth of your child.
 - You will need to provide your child's birth certificate and Social Security Number later since these may take more than thirty days to obtain.
 - Upon receipt of your child's birth certificate and Social Security Number, please provide to the FAES Insurance Department.
3. If the arrival of your new child will be changing your coverage from individual to family coverage, FAES will need updated Fellowship Activation Forms.
 - The effective date of the change will be the date of birth of your new child
 - You will need to sign the paperwork and obtain the signature of your fellowship sponsor.

If you experience any of the above qualifying events, you have **30 days** to notify FAES Insurance Department. Otherwise, elections you make will remain in effect for the entire plan year.

Medical Benefits

FAES offers one medical PPO plan utilizing the Aetna provider network. Luminare Health is the administrator that processes the claims for the FAES plan.

Services	In-Network	Out-of-Network
ANNUAL DEDUCTIBLE		
Individual	\$125	\$400
Family	\$250	\$800
ANNUAL OUT-OF-POCKET MAXIMUM		
Individual	\$1,500	\$3,500
Family	\$3,000	\$7,000
LIFETIME MAXIMUM BENEFIT		
	None	None
MEMBER COINSURANCE		
	5%	30%
PREVENTIVE SERVICES		
Well-Child Care	No charge	Deductible, then 30% of Allowed Benefit
Adult Physical Examination	No charge	Deductible, then 30% of Allowed Benefit
Routine GYN Visits	No charge	Deductible, then 30% of Allowed Benefit
Breast Cancer Screening/Mammograms	No charge	Deductible, then 30% of Allowed Benefit
Cancer Screening (Pap Test, Prostate and Colorectal)	No charge	Deductible, then 30% of Allowed Benefit
Preventive Diagnostics and Labs	No charge	Deductible, then 30% of Allowed Benefit
OFFICE VISITS, LABS AND TESTING		
Office Visits for Illness	PCP - \$15 Copay Specialist - \$25 Copay	Deductible, then 30% of Allowed Benefit
Diagnostic Services	Deductible, then 5%	Deductible, then 30% of Allowed Benefit
X-ray and Lab Tests (Outpatient Only)	Deductible, then 5%	Deductible, then 30% of Allowed Benefit
Allergy Testing (Excluding Blood Draws)	\$25 copay	Deductible, then 30% of Allowed Benefit
Allergy Injections	\$25 copay	Deductible, then 30% of Allowed Benefit
Outpatient Physical, Speech and Occupational Therapy (limited to 50 visits maximum benefit per plan year combined)	\$15 copay	Deductible, then 30% of Allowed Benefit
Outpatient Chiropractic (limited to 20 visits per plan year)	\$15 copay	Deductible, then 30% of Allowed Benefit
EMERGENCY CARE AND URGENT CARE		
Urgent Care Center	\$25 per visit	Paid as in-network benefits
Hospital Emergency Room (limited to emergency services)	\$125 per visit (copay waived if admitted)	Paid as in-network benefits
Ambulance (if medically necessary)	\$125 Copay per event	Paid as in-network benefits
HOSPITALIZATION		
Inpatient Facility Services	Deductible, then 5%	Deductible, then 30% of Allowed Benefit
Outpatient Facility Services	Deductible, then 5%	Deductible, then 30% of Allowed Benefit
Inpatient Physician Services	Deductible, then 5%	Deductible, then 30% of Allowed Benefit
Outpatient Physician Services	Deductible, then 5%	Deductible, then 30% of Allowed Benefit

Medical Benefits continued

Services	In-Network	Out-of-Network
HOSPITAL ALTERNATIVES		
Home Health Care	No charge	Deductible, then 30% of Allowed Benefit
Hospice (Maximum 180 days per lifetime)	No charge	Deductible, then 30% of Allowed Benefit
Skilled Nursing Facility (limited to 100 days per plan year)	No charge	Deductible, then 30% of Allowed Benefit
MATERNITY		
Prenatal and Postnatal Office Visits	No charge	Deductible, then 30% of Allowed Benefit
Delivery and Facility Services	Deductible	Deductible, then 30% of Allowed Benefit
NICU (follows in-patient hospital stay)	Deductible, then 5%	Deductible, then 30% of Allowed Benefit
Initial Office Consultation(s) & Testing for Infertility Services/Procedures	\$25 copay	Not covered
Breast Pump Benefit (once per lifetime)	Member can purchase any breast pump (including online) and submit receipt for reimbursement	
MENTAL HEALTH AND SUBSTANCE ABUSE <i>See page 9 for additional details on Mental Health coverage</i>		
Inpatient Facility Services	Deductible, then 5%	Deductible, then 30% of Allowed Benefit
Inpatient Physician Services	Deductible, then 5%	Deductible, then 30% of Allowed Benefit
Outpatient Facility Services	Deductible, then 5%	Deductible, then 5% of Allowed Benefit
Outpatient Physician Services	Deductible, then 5%	Deductible, then 5% of Allowed Benefit
Office Visits	\$15 copay	
Medication Management/Methadone Maintenance	\$15 copay	
MISCELLANEOUS		
Durable Medical Equipment	25% of Allowed Benefit	Paid as in-network benefits
Acupuncture	\$15 copay	Not covered
Transplants	Member is responsible for obtaining authorization for services in-network and out-of-network	
Hearing Aids (limited to \$5,000 per hearing impaired ear every 3 years)	No charge	Paid as in-network benefits

Note: The information provided is only a partial, general description of plan benefits and does not constitute a contract. In case of a conflict between your plan documents and this information, the plan documents will govern.

In-Network vs. Out-of-Network

Using in-network providers will be the most cost-effective option for you and your eligible dependents. Your health care expenses will be more predictable because in-network providers have agreed to negotiated rates (referred to as allowed benefit) with the insurance company. Your health care expenses are based on copayments and coinsurance of those negotiated rates; a deductible (\$125 for individual and \$250 for family) will apply to certain health care services.

On the other hand, out-of-network providers have not agreed to negotiated rates (allowed benefit amount) and their costs for services can vary and be much higher than in-network costs. When you visit an out-of-network provider, you will be responsible for the out-of-network deductible (\$400 for individual and \$800 for family) and you will then pay a 30% coinsurance of the allowed benefit. If the provider's charge for the service is more than the allowed benefit, the provider may bill you for the remainder of the cost, known as balance bill. See the example below to help understand the impact of using in-network versus out-of-network providers.

Example of Surgery Costs	In-Network Provider	Out-of-Network Provider
Appendectomy	\$8,532 (Allowed Benefit)	\$13,199
Member Deductible Responsibility (Individual Level)	\$125	\$400
Remaining Event Exposure	\$8,407	\$12,799
Member Coinsurance Responsibility (percentage of the remaining expense after Deductible, capped by the Out-of-Pocket Maximum)	\$8,407 x 5% coinsurance = \$420.35	\$8,532* x 30% coinsurance = \$2,559.60 <i>*Allowed Benefit</i>
Total Member Responsibility	\$545.35	\$2,959.60

Important Note	The plan covers ALL remaining expenses after the member responsibility for this specific surgery. The total member responsibility amount counts towards the annual out-of-pocket maximum.	The provider can balance bill the member for the \$4,667 above the allowed benefit amount. The balance bill amount does not count towards the out-of-pocket maximum.
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Note: The information provided is only a partial, general description of plan benefits and does not constitute a contract. In case of a conflict between your plan documents and this information, the plan documents will govern.

Out-of-Network Mental Health Benefits

FAES's medical plan allows members to seek mental health care from both in and out-of-network providers for **office visits at the same copay**. Members will have the same coverage for mental health when going in or out of the network. There are no restrictions when selecting your mental health provider as you can go to any provider in the United States.

What does this mean for me?

This means that you can see an in-network mental health provider for your office visits, as well as a provider who is outside of the Aetna Signature Administrator's Provider network.

What happens when I go to an out-of-network (OON) mental health provider for my office visit?

- If you have a mental health office visit with an out-of-network provider, you will need to submit the claim to Luminare for reimbursement by following these simple steps:
 1. Fill out a Luminare Health Claim Form. Pay special attention to the portion pertaining to the authorization of who should be paid to ensure you are only signing one of the options – either to pay the provider or to pay the member.
 2. Include either an itemized statement or complete page 2 of the Health Claim Form.
 3. Attach proof of your payment.
 4. Submit your claim for reimbursement to one of the following:
 - a. Email:
 - a. hbevclaimsubmission@luminarehealth.com
 - b. In the subject line, write "FAES OON Claim Submission"
 - b. Portal:
 - a. Sign into your www.myluminarehealth.com account
 - b. Click on the link for "Messages"
 - c. Select "General Inquiry"
 - d. In the Subject line type "OON Claim Submission"
 - e. Attach claim/itemized statement/proof of payment
 - c. Mail to:
 - a. Luminare Health Benefits
PO Box 2920
Clinton, IA 52733-2920
 5. If you have any questions during this process, please contact Luminare's customer service number, 1-888-270-2044, which can be found on your ID card.
- You have 1 year from the date of service to submit to Luminare for processing. If Luminare does not receive the claim within 365 days from the date of service, the claim will be denied as it will be considered outside of the claims filing deadline.
- Please contact [FAES Insurance](#) if you go to an out-of-network mental health provider and have questions about how to submit for reimbursement.

Making the Right Healthcare Choice



Choosing the right setting for your care (from allergies to X-rays) is key to getting the best treatment with the lowest out-of-pocket costs to you and your family. It is important to understand your options so you can make the best decisions when you or your family member need care.

Primary Care Provider (PCP)

Establishing a relationship with a primary care provider is the best way to receive consistent, quality care. Except for emergencies, your PCP should be your first call when you require medical attention. Your PCP may be able to provide medical guidance via telehealth (i.e., phone, video) or can schedule an appointment for an in-person visit with you right away.

Convenience Care Centers (Retail Health Clinics)

These are typically located inside a pharmacy or retail store (like CVS MinuteClinic or Walgreens Healthcare Clinic) and offer accessible care with extended hours. Visit a convenience care center for help with minor concerns like cold symptoms, ear infections, minor scrapes or bruises.

Urgent Care Centers

Urgent Care Centers (such as Patient First or ExpressCare) have a doctor on staff and are another option when you need care on weekends or after hours. They are a great resource for routine illnesses but also for broken bones, stitches, and other more serious concerns that your PCP and Convenience Care cannot assist with.

Emergency Room (ER)

An emergency room provides treatment for acute illnesses and trauma. You should call 911 or go straight to the ER if you have a life-threatening injury, illness, or emergency. This service is best for heart attacks, major broken bones, severe bleeding, etc.

Site	Average Cost	Your Cost	Services
PCP	\$105	\$15 copay	Main point of contact for all issues. Use them as the first resort except in life-threatening emergencies.
Convenience Care	\$73	\$15 copay	Coughs, colds, pink eye, ear infection, immunizations. Extended hours from Dr. office.
Urgent Care	\$175	\$25 copay	Sprains, strains, minor broken bones, x-rays, stitches, burns, etc. Open nights and weekends.
Emergency Room	\$1,233	\$125 copay	Chest pain, difficulty breathing, major bleeding.

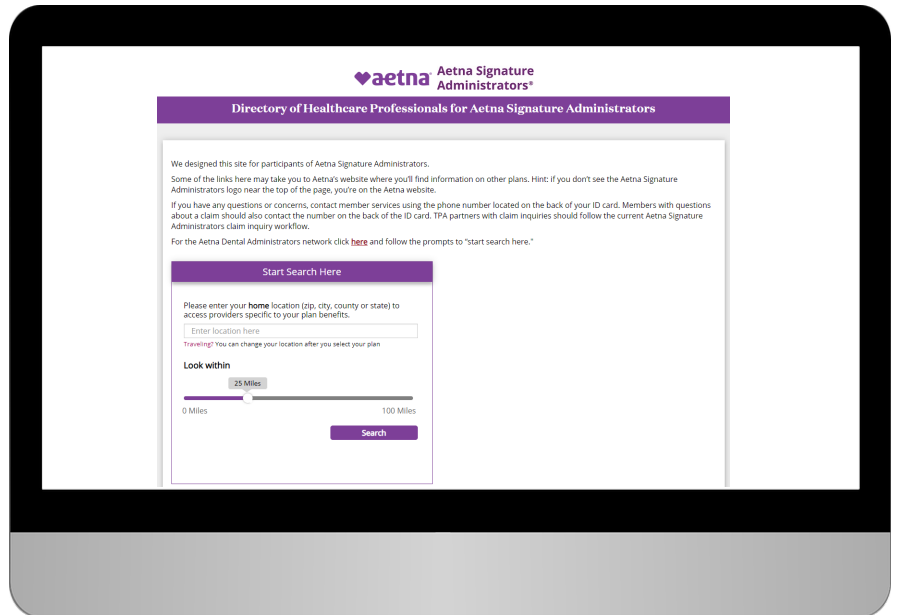
How to Find a Provider

Aetna Signature Administrators® PPO By

Aetna Signature Administrator's (ASA)

DocFind® online provider directory lets you search for doctors and behavioral health practitioners. Search by name, gender, specialty, languages spoken, hospital and medical group affiliation and location.

www.aetna.com/ASA



Narrow your search by name, group, specialty, languages spoken, gender, hospital affiliation and/or other criteria

How To Narrow Your Search

Want to refine your search? Multiple options are available. You can easily:

- Filter by provider characteristics – such as:
 - Zip Code
 - Specialty
 - Languages spoken
 - Gender
 - Board certification
 - Hospital affiliation
 - Accepting new patients
 - Performance
- Expand or reduce the geographic radius of your results
- Sort by best matched or distance
- View a map to see the locations of results and get driving directions
- Print results

If you wish to view additional information about providers, detail pages are available on selected providers.

Filing a Claim

Notice of Claim

A claim for benefits should be submitted to the **claims processor, Luminare**, within ninety (90) calendar days after the occurrence or commencement of any services by the **provider**, or as soon thereafter as reasonably possible.

Failure to file a claim within the time provided shall not invalidate or reduce a claim for benefits if: (1) it was not reasonably possible to file a claim within that time; and (2) that such claim was furnished as soon as possible, but no later than twelve (12) months after the loss occurs or commences, unless the claimant is legally incapacitated.

Notice given by or on behalf of a **covered person** or their beneficiary, if any, to the **plan administrator** or to any authorized agent of the **Plan**, with information sufficient to identify the **covered person**, shall be deemed notice of claim.

How Can I Review a Denied Claim?

You may request a review of a denied claim by making a written request to the Named Fiduciary within 180 calendar days from receipt of a notice of denial, include the reasons you feel the claim should not have been denied along with any additional information and comments relevant to the claim. You are entitled to receive, upon request and free of charge, copies of all documents relevant to the denial including: any internal guideline or similar criterion that was relied on in making the determination; and an explanation of any scientific or clinical judgment on which any medical necessity conducted by individuals who made the original determination or their subordinates. You will be notified of the decision within a reasonable period of time but not later than 60 days after the plan receives your request for review. If your claim is denied on appeal, you have the right to bring a civil action for benefits under Section 502(a) of ERISA. Please see your Plan Document/Summary Plan Description for further details.

Stop Health Care Fraud: If you suspect fraud, call Luminare's Fraud Hotline 888-270-2044.

Documentation for pending or denied claims should be submitted via **Luminare's Secure Fax Line 877-247-0022 which goes directly to the Luminare claims department.**

How Do I Get Pre-Authorization?

Health Care Management

Health care management is the process of evaluating whether proposed services, supplies or treatments are **medically necessary** and appropriate to help ensure quality, cost-effective care. Consult with your provider to verify if pre-authorization is needed.

Certification of **medical necessity** and appropriateness by the **Health Care Management Organization** does not establish eligibility under the **Plan** nor guarantee benefits.

For non-urgent care, the **covered person** (or their authorized representative) must call the **Health Care Management Organization** at least fifteen (15) calendar days prior to initiation of services. If the **Health Care Management Organization** is not called at least fifteen (15) calendar days prior to initiation of services for non-urgent care, benefits may be reduced. For **urgent care**, the **covered person** (or their authorized representative) must call the **Health Care Management Organization** within forty-eight (48) hours or the next business day, whichever is later, after the initiation of services. Please note that if the **covered person** needs medical care that would be considered as **urgent care**, then there is no requirement that the **Plan** be contacted for approval prior to the care.

Filing A Pre-certification Claim

This pre-certification provision will be waived by the **Health Care Management Organization** if the **covered expense** is rendered/provided outside of the continental United States of America or any U.S. Commonwealth, Territory or Possession.

All **inpatient** admissions, partial hospitalizations, **home health care** (excluding supplies and **durable medical equipment**), and **hospice** care are to be certified by the **Health Care Management Organization**.

Covered persons needing pre-authorization shall contact the **Luminare Health Care Management Organization** by calling:
1-888-270-2044

Luminare Member Portal and App

Electronic communications

By opting in, you'll receive helpful info about your benefits and health via email so you can engage on-the-go. You'll also receive an email when your electronic explanation of benefits (EOB) is available, which shows your medical claims and payments made by your health benefit plan. Log on and go to the *About Me* tab to opt in so you can get your info when you need it... and save a few trees along the way!

Access your benefits and claims

You can quickly access plan benefits and claims information for you and your family to help you make smart, informed choices about your health and healthcare spending.



See the status of your deductible and out-of-pocket maximum



Show your ID card to providers



Find a doctor



View and filter claims for quick reference



Access important benefits information



Connect with customer service by phone



Ask questions and receive answers from customer service through our message center



Easily access member-specific services in your benefit plan through the My Programs section



View each family member's information and benefits



Filter claims by family member name and type



Submit a claim using the secure message center

Download the App



Review all your expenses in one place

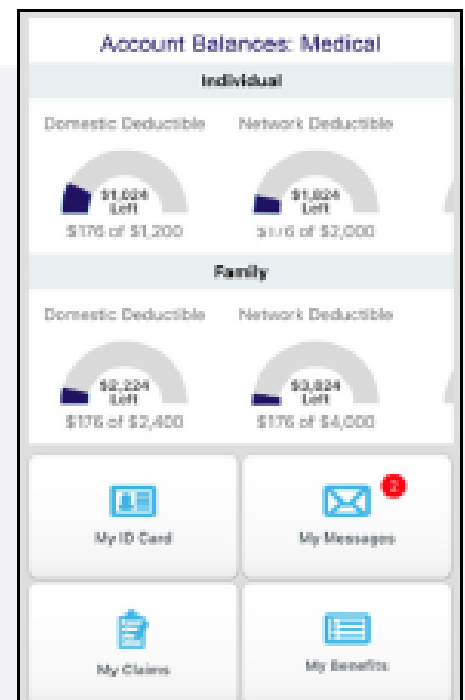
You can review all your claims, deductible, and out-of-pocket balances with just a few clicks. You can even filter your info to find exactly what you're looking for! Just log on and go to the *My Expenses* tab to see all your info.

Connect through the Message Center

Connect with customer service when you have questions, including the ability to immediately send a question about a claim while viewing its details. You can also submit claims and upload the claim form and applicable receipts via the Message Center.

Get a full look at your benefits

Click the My Benefits tile to review the details of your plan, including your coverage, your member ID, and your dependents and their information.



www.myluminarehealth.com

Pharmacy Benefits



Plan Details	Cost	Description
Deductible	None	Your benefit does not have a deductible.
Annual Out-of-Pocket Maximum	Combined with medical out-of-pocket maximum	
Preferred Preventive Drugs <i>(up to a 34-day supply)</i>	\$0	N/A
(Tier 1) - Generic Drugs except Preferred Preventive Drugs <i>(up to a 34-day supply)</i>	\$10	All generic drugs are covered at this copay level.
(Tier 2) Preferred Brand Name Drugs <i>(up to a 34-day supply)</i>	\$15	All preferred brand name drugs are covered at this copay level.
(Tier 3) Non-Preferred Brand Name Drugs <i>(up to a 34-day supply)</i>	45% coinsurance Specialty – 10% coinsurance to a maximum of \$150	All non-preferred brand name drugs are covered at these copay levels. These drugs are not on the preferred drug list. Check the ESI member portal to see if there is an alternative lower cost drug available. Discuss alternatives with your provider.
Maintenance Copays <i>(up to a 90-day supply)</i>	Generic: \$20 Preferred: \$30 Specialty – 10% coinsurance to a maximum of \$300	Maintenance drugs of up to a 90-day supply are available for twice the copay only through the Home Delivery or participating 90-day fill pharmacy.
Plan Feature	Description	
Restricted Generic Substitution	<p>If you choose a non-preferred brand name drug (Tier 3) instead of its generic equivalent, you will pay the highest copay plus the difference in cost between the brand and generic. If a generic version is not available, you will only pay the copay. Also, if your prescription is written for brand name drug and DAW (dispense as written) is noted on the prescription, you will pay the difference in cost between the brand and generic drugs. The cost difference is added to the generic copay and does not count towards your out-of-pocket maximum.</p>	
Prior Authorization	<p>Some prescription drugs require Prior Authorization. Prior Authorization is a process to ensure that you will achieve the maximum clinical benefit from the use of specific targeted drugs. Your physician or pharmacist must call 800-922-1557 to begin the prior authorization process.</p>	

Your Journey with Accredo

At Accredo, your specialty pharmacy, taking care of you is our focus. You might be newly diagnosed and beginning with a specialty medication, or you might just be new to Accredo. Either way, our specialty-trained pharmacists, nurses, pharmacy techs and patient care advocates understand chronic and complex conditions. We're here to help you navigate this journey.

Specialty Clinicians Are Your Guide

- Our Specialty-trained pharmacists and nurses are **available 24/7** for any questions about your therapy
- You'll receive **one-on-one clinical support** to help you administer your medication safely and effectively
- Your Accredo team helps you manage possible side effects
- For certain conditions, **Accredo nurses help you administer your medication** in the comfort of your home, when appropriate

An Easy Route For Getting Your Medication

- **Free shipping** to where you choose, when you choose
- **Additional supplies**, like syringes and sharps containers, included at no additional charge
- Medication is **handled with care**, including refrigeration if needed (plus information on how to properly store your medication at home)
- **Refill reminders** and shipment updates by email or text to make sure you don't run out
- **Order refills** at [accredo.com](https://www.accredo.com), our mobile app or by calling the number on your prescription label

Navigate Insurance and Financial Assistance

- Get help **understanding your insurance coverage** and coordinating with your health plan on approvals and eligibility
- **We'll find financial assistance** programs that may be available from drug manufacturers and community organizations
- In 2017, Accredo coordinated **\$575 million in copay assistance** for qualified patients

Accredo provides personalized clinical support and care for a wide range of complex conditions, *including:*

- Age-related macular degeneration
- Alpha-1 antitrypsin deficiency
- Anemia
- Severe asthma
- Cancer
- Crohn's disease
- Cystic fibrosis
- Deep vein thrombosis
- Growth hormone deficiency
- Hemophilia
- Hepatitis C
- Hereditary angioedema
- Hereditary tyrosinemia
- Immune deficiency
- Infertility
- Lysosomal storage disorders
- Multiple sclerosis
- Neutropenia
- Osteoarthritis
- Osteoporosis
- Psoriasis
- Pulmonary arterial hypertension
- Respiratory syncytial virus
- Rheumatoid arthritis
- And many more, including orphan and ultra-orphan conditions

Contact Accredo by calling:
877-895-9697

Registering with Express Scripts

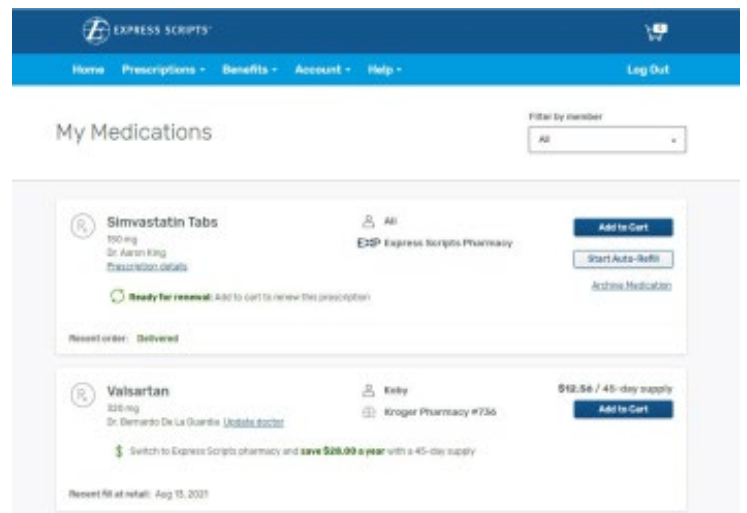
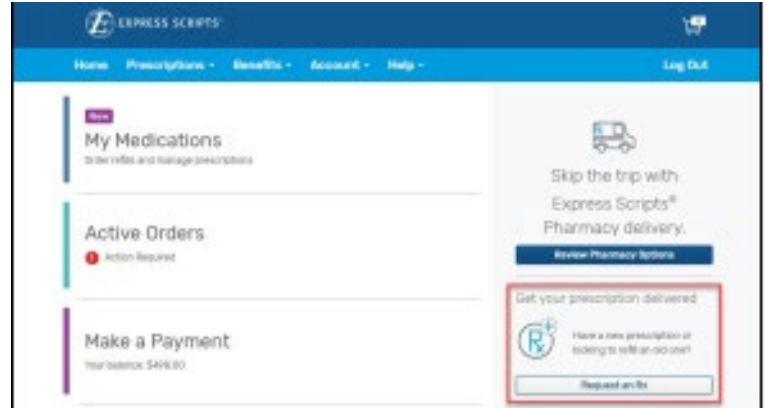


Welcome to Express Scripts

As a member, you'll have convenient, 24/7 access to your prescription information, Important facts about health and wellness, plus potential opportunities to save money.

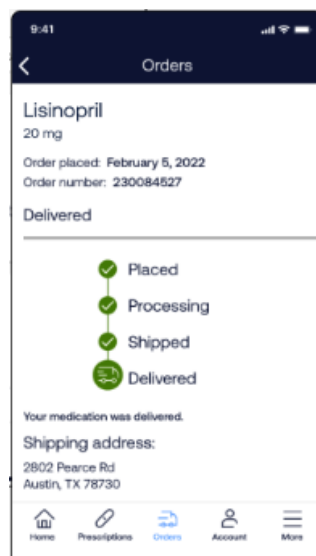
Access the member website.....

1. Visit express-scripts.com or select Register OR download the Express Scripts mobile app for free from your phones app store and select Register
2. Enter the requested information, including your member ID or Social Security number, and create your username and password.
3. Click or tap Register now



Online access to savings and convenience

- Check order status
- Refill and Renew prescriptions
- Check Prices and coverage
- Find convenient pharmacies
- View your Rx claims and balances
- Pay your balance using a variety of payment options
- And much more



Express Scripts[®] Pharmacy

EXP Mobile app



Get the app



Home Delivery and 90-day



Getting Started with Home Delivery from Express Scripts

Whether you are viewing the member website or using the Express Scripts™ mobile app, you can easily manage your home delivery prescription:

To access the member website ...

Log-in to express-scripts.com (Register if it is your first visit. Just have your member ID or SSN handy.)

If you have a NEW prescription ...

- **Get started** by contacting your doctor to request a 90-day prescription that he or she can ePrescribe directly to Express Scripts
- **Or** print a form by selecting “Forms” or “Forms & Cards” from the menu under “Benefits,” print a mail order form and follow the mailing instructions.
- **Or** call Express Scripts and they’ll contact your doctor for you.
- **Please allow 10 to 14 days for your first prescription order to be shipped.**

If you already have a prescription ...

- **Check Order Status** online or using Express Scripts’ app to view details and track shipping.
- **Transfer retail prescriptions to home delivery.** Just click *Add to Cart* for eligible prescriptions and check out. Express Scripts contact your provider on your behalf and take care of the rest. Check **Order Status** to track your order.
- **Refill and Renew Prescriptions** for yourself and your family while online or while using the app. Just click *Add to Cart* for eligible prescriptions and check out. Express Scripts will contact your provider on your behalf, if renewals are included, and take care of the rest.

Getting Started with a 90-day Supply of your Long-Term Medicine

You can now get a three-month supply of your long-term medicine. Getting a single three-monthly supply saves you money over three, one-month supplies. Standard shipping costs are included as part of your prescription plan benefit. Plus, you’ll make fewer trips to the pharmacy, and you’ll be less likely to miss a dose since you won’t have to refill as often.

Delivered to you

Have your medicine delivered from Express Scripts Pharmacy with:

- FREE standard shipping
- Access to a pharmacist 24/7
- Automatic refill reminders so you’re less likely to miss a dose
- Extended Payment Plan available

It’s easy to start! Just call **855.778.1444** or go to express-scripts.com/3month. Express Scripts will contact your doctor to get your new prescription.

OR At a participating pharmacy

To find a pharmacy that participates in filling three-month supplies, log in or register at express-scripts.com/3month, select “Prescriptions,” and click “Find a Pharmacy”.

The pharmacy can tell you how to transfer your prescription or start a new one.



Contact Express Scripts by calling:
855-778-1444

Who is RxBenefits?



FAES has partnered with RxBenefits to provide an enhanced customer service experience. RxBenefits will work in partnership with Express Scripts (ESI), your pharmacy benefit manager, to bring you improved member services and support for your prescription needs. RxBenefits also works with your physician to get approval for any medications that need Prior Authorization.

RxBenefits® Member Services

Our Member Services representatives have access to the same system utilized by Express Scripts (ESI) and are equipped to help you, your physician, and your pharmacy with questions such as:

“Is my pharmacy in the network?”

“Is my drug covered?”

“How do I start using Mail Order for my medications?”

“How do I get a Prior Authorization?”

“Can you assist me with general benefit questions?”

No matter what the issue or need, members can always expect RxBenefits to:

- **Act with urgency**
- **Remain responsive to change**
- **Follow all issues to Resolution**

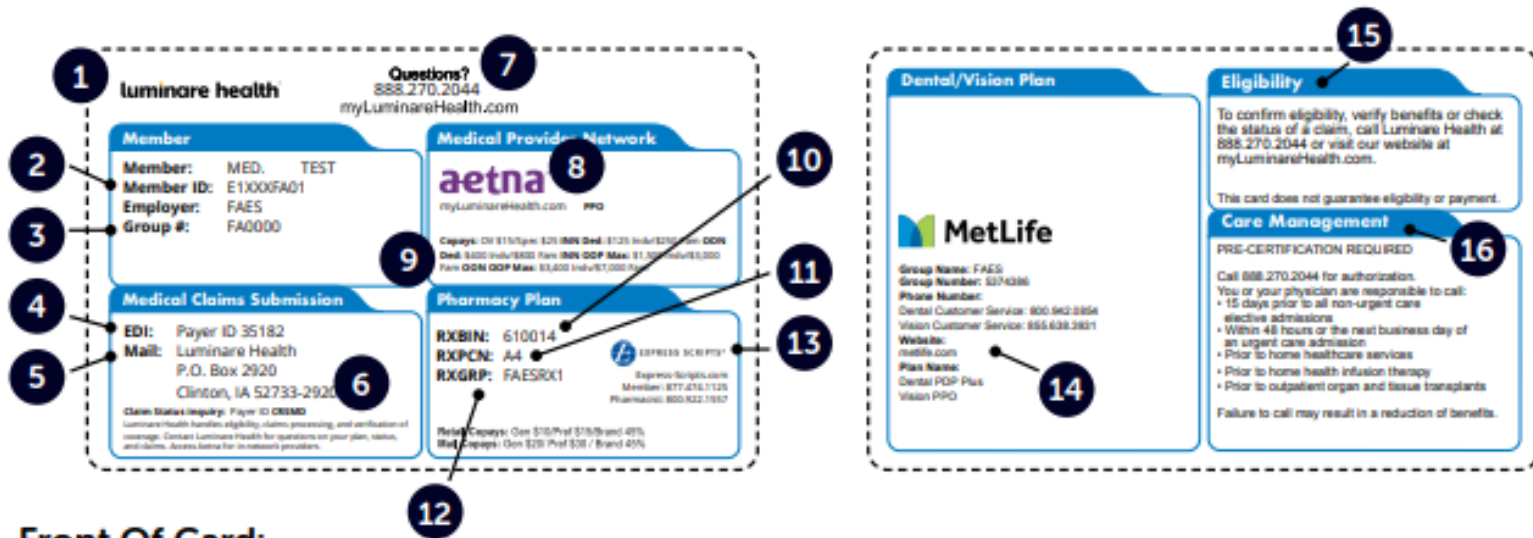
Contact the RxBenefits Member Services Team at **800.334.8134** or CustomerCare@rxbenefits.com

RxBenefits Member Services Team members are available from **7:00 AM to 8:00 PM CST, Monday – Friday**. On weekends, after hours, and on holidays, members are given the option to speak with a Express Scripts (ESI) representative or leave a message for the RxBenefits Member Services Team to return their call.



Contact RxBenefits by calling:
1-800-334-8134

Understanding Your ID Card



Front Of Card:

1. **Plan Administrator** – your insurance is through Luminare Health and utilizes the Aetna network of providers. Luminare Health processes claims and manages the day-to-day aspects of your group plan
2. **Member ID** – used by Luminare Health Customer Service to verify eligibility and coverage
3. **Group Number** – helps Luminare Health identify the benefits of your particular plan
4. **EDI Payer ID** – the number your provider uses to submit claims information to Luminare Health
5. **Mail** – mailing address for claims submissions
6. **Aetna Notice** – Aetna is your network of providers; benefits are insured by Luminare Health
7. **Questions?** – Toll free and online support to get information or access care
8. **Network of providers** – to find a provider search www.aetna.com/asa
9. **Office Visit Copays** – amount you pay on the day you visit your provider. These are your deductible and out-of-pocket amounts.
10. **RxBin** – pharmacists use this number to process your prescriptions
11. **RxPCN** – pharmacists use this number to identify plan benefits
12. **RxGroup** – pharmacists use this number to identify plan benefits
13. **Express Scripts** – prescription coverage administrator and customer service

Back Of Card:

14. **MetLife** – the back of your ID card contains important Group Name, Group Number, and Contact. Information for your Dental and Vision Plan through MetLife
15. **Eligibility** – contact Luminare Health to confirm your eligibility, verify benefits, and check the status of your claim
16. **Care Management** – For authorization of certain services under your Luminare Health plan, you and your provider will need to contact Care Management

Contact Luminare for Claims and Coverage Questions

This health plan uses a third-party administrator (TPA) to process claims and manage other aspects of their health benefits, including contracting for PPO network access. Luminare Health Benefits is the TPA for this plan. Aetna Signature Administrators is the PPO network this patient can access for in-network care.

Luminare vs. Network Responsibility

The information below outlines some of the general responsibilities of Luminare and Aetna Signature Administrators.

Luminare's Responsibility

- Answer provider eligibility questions and benefit verification
- Answer provider claims questions
- Receive and process claims
- Manage precertification and appeals
- Provide customer service

Aetna Signature Administrators Responsibility

- Provide network access
- Resolve provider contract issues

Questions and Claims Submissions

Log in to the Luminare provider portal, myLuminareBenefits.com, or call Luminare at 888.270.2044 for all claims and eligibility questions. This number is also located at the top of the patient's ID card.

Submit all claims to Luminare at the address listed on the patients ID card under *Medical Claims Submission*.

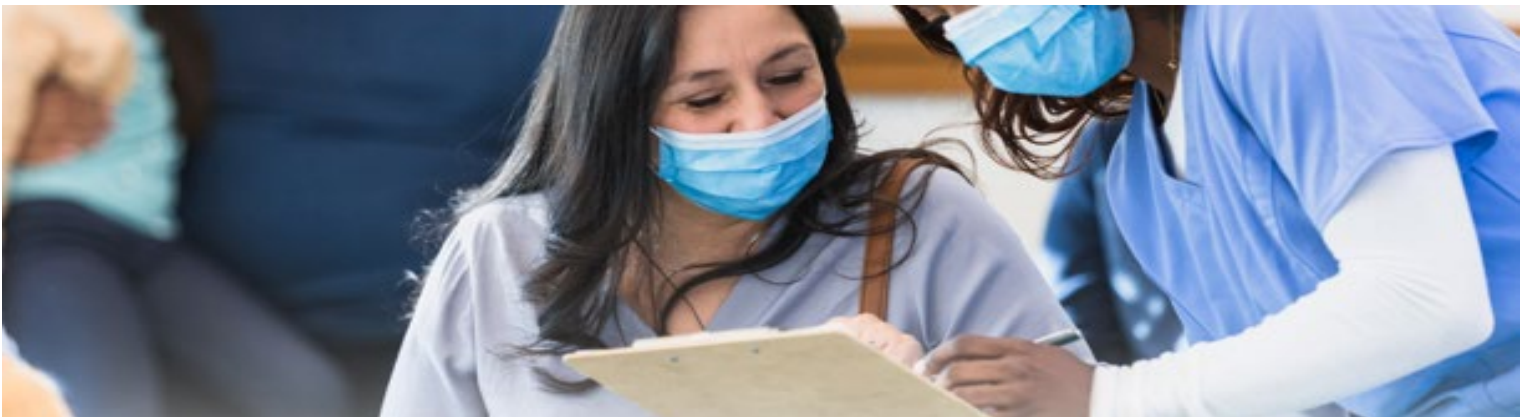
EDI: Payer ID 35182

Mail: Luminare Health Benefits

P.O. Box 2920

Clinton, IA 52733-2920

Do not submit claims or direct questions to Aetna Signature Administrators. Submitting claims to the network instead of Luminare will result in payment delays and incorrect denials.



Use myLuminareHealth.com for anytime provider self-service.

Dental Benefits



The MetLife 2024-2025 Dental Plan offers comprehensive in-network and out-of-network benefits. In-network refers to the benefits provided under this program for covered dental services that are provided by a participating dentist. Out-of-network benefits refer to benefits provided under this program for covered dental services that are not provided by a participating dentist. Please see the back of your Luminare ID Card for your MetLife Dental PDP Plus Plan group number and contact information.

	MetLife Dental Plan PDP Plus	
	In-Network	Out-of-Network***
Preventive & Diagnostics (such as cleanings, exams, x-rays)	100%	100% of allowed benefit
Basic Services** (fillings, endodontics, periodontics, oral surgery)	80%	80% of allowed Benefit
Major Services ** (includes crowns, inlays, bridges, dentures)	50%	50% of allowed benefit
Orthodontia Covered Services	50%	50% of allowed benefit
Plan Year Deductible Individual Family	\$50 \$150	\$50 \$150
Annual Plan Year Maximum Benefit (per member per calendar year)	\$3,000 per person*	\$3,000 per person*
Orthodontia Lifetime Maximum (such as braces & retainers)	\$2,000 per person*	\$2,000 per person*
Dependent Age	A dependent child is eligible for benefits up to their 26 th birthday	

*Maximum is combined for in and out of network.

** Deductible applies

***Out of network reimbursement is paid at 90% of R&C, reasonable and customary

Dental Coverage Details



Preventive Care



For example cleanings, x-rays and exams

TYPE A

Preventive & Diagnostic

- Oral Exams
- Prophylaxis (Cleaning)
- Bitewing X-rays
- Fluoride treatments
- Sealants
- Lab and other tests

Basic Care



For example fillings and extractions

TYPE B

Restorative

- Space Maintainers
- Full Mouth X-Rays
- Periapical X-Rays
- Periodontal maintenance
- Resin Composite Fillings
- Palliative Care
- Oral Surgery (simple extractions)

Major Care



For example Bridges, crowns and dentures

TYPE C

Prosthodontics

- Consultations
- Root Canal
- Periodontal Surgery
- Prefabricated Crowns
- Crown Buildups (Post Core)
- Dentures
- Fixed Bridges
- Implant Services
- Periodontal Surgery
- Oral Surgery (surgical extractions)
- General Anesthesia

Orthodontics

The orthodontia benefits cover both the adult and child (up to age 26). The lifetime maximum coverage amount is \$2,000. The services performed for the purpose of orthodontia benefits will be considered at the 50% coinsurance amount.

Dental PDP Plus Frequencies



Service Category	Selected Covered Services	How Many/How Often
Type A – Preventive & Diagnostic	Oral Examinations	2 in a year
	Bitewing X-Rays (Adult/Child)	1 in 12 months
	Prophylaxis – Cleanings	2 in a year
	Topical Fluoride Applications	1 in a year – Children up to age 14
	Sealants	1 in 60 months – Children up to age 16
Type B – Restorative	Full Mouth X-Rays	1 in 60 months
	Space Maintainers	1 per lifetime per tooth area – Children up to age 14
	Amalgam and Composite Fillings	1 in 24 months – Anterior teeth only
	Periodontal Scaling & Root Planing	1 in 24 months per quadrant
	Periodontal Maintenance	2 in 1 year – includes 2 cleanings
Type C – Prosthodontics	Crowns/Inlays/Onlays	1 per tooth in 84 months
	Prefabricated Crowns	1 in 84 months
	Repairs	1 in 12 months
	Endodontics Root Canal	1 per tooth per lifetime
	Periodontal Surgery	1 in 36 months per quadrant
	Bridges	1 in 84 months
	Dentures	1 in 84 months
	Consultations	2 in 12 months
	Implant Services	1 service per tooth in 84 months – 1 repair per 12 months

The information provided is neither an offer of coverage nor medical advice. It is only a partial, general description of the plan or program benefits and does not constitute a contract. In case of a conflict between your plan documents and this information, the plan documents will govern.

Vision Benefits



The MetLife 2024-2025 Vision Plan offers comprehensive in-network and out-of-network benefits. Please see the back of your Luminare ID Card for your MetLife Vision Plan group number and contact information.

MetLife Vision Plan			
	In-Network	Out-of-Network Reimbursement	Frequency Period**
Eye Exam	\$10 Copay	Up to \$45 allowance	Once per plan year
Eyewear Copay		N/A	
Lenses (one pair plan year)			
Single Vision	\$20 copay	Up to \$30 allowance	Once per plan year
Lined Bifocal	\$20 copay	Up to \$50 allowance	Once per plan year
Lined Trifocal	\$20 copay	Up to \$65 allowance	Once per plan year
Lenticular	\$20 copay	Up to \$100 allowance	Once per plan year
Frames* (once per plan year)*	Up to \$130 allowance \$70 allowance at Costco, Walmart and Sam's Club	Up to \$70 allowance	Once per plan year
Contact Lenses* (one pair or single purchase per plan year)			
Elective	Up to \$130 allowance	Up to \$105 allowance	Once per plan year
Therapeutic	Covered 100% after eyewear copay	Up to \$210 allowance	Once per plan year

* You can choose 1 pair of frames OR contact lenses each plan year; Inquire with your in-network provider if there are additional discounts available on hardware.

** Your Frequency Period Begins November 1, 2024 through October 31, 2025 (Plan Year)

Finding a Dental Provider

With MetLife Dental insurance, you can choose from thousands of general dentists and specialists nationwide. You can find the names, addresses, languages spoken and phone numbers of participating dentists by searching MetLife's online **Find a Dentist** directory.

1. Go to [metlife.com](https://www.metlife.com)
2. Select Find a Dentist
3. Under choose your network, select the PDP Plus option
4. Enter your zip code

Please note- if you go out of network your dentist can balance bill you up to their charges. MetLife will only pay up to their allowed fee. It is recommended that you speak to your providers billing office about their balance billing processes prior to having any services rendered

Finding a Vision Provider

With MetLife Dental insurance, you can choose from thousands of general dentists and specialists nationwide. You can find the names, addresses, languages spoken and phone numbers of participating dentists by searching MetLife's online **Find a Vision Provider** directory.

1. Go to [metlife.com](https://www.metlife.com)
2. Select Find a Vision provider
3. Under choose your network, select the MetLife Vision-VSP Choice option.
4. Enter your zip code



Eye doctor visits can be expensive. From wellness care to significant incidents, vision insurance is a smart way to protect your eyesight and pocketbook.



11 million Americans over the age of 12 need vision correction.

Creating a MetLife Account



How do I register on MyBenefits?

MyBenefits provides you with a personalized, integrated, and secure view of your MetLife-delivered benefits. You can take advantage of a number of self-service capabilities as well as a wealth of easy to access information. As a first-time user, you will need to register on MyBenefits, by following the steps outlined below.

Step 1: Provide your group name

Access MyBenefits at www.metlife.com/mybenefits and enter the employer name and click to select it and then click 'Next.'

Employer Name: FAES



Step 2: The login screen

On the Home Page, you can access general information. To begin accessing personal plan information, click on "Log In" at the top-middle of the page and on the next screen select 'Create New Account' and complete the registration process. Going forward, you will be able to log-in directly.

www.Metlife.com/mybenefits

Step 3: Enter authentication information

Begin by entering your phone number, address, and email to confirm your identity. You will then receive a code via email that you will need to enter to continue the registration process. Upon validation, you will be prompted to provide your SSN, first and last name, and date of birth.

Step 4: Establish account credentials

You will need to create a unique user name and password for future access to MyBenefits. You will also need to choose and answer three identity verification questions, to be used in the event you forget your password. In addition to reading and agreeing to the website's Terms of Use, you will be asked to opt into electronic consent.

Step 5: Process complete

Now you will be redirected to the 'Thank You' page. Lastly, a confirmation of your registration will be sent to the email address you provided during registration.

Continuation of Health Coverage

You must notify FAES within 30 days of the following qualifying event:

- divorce or legal separation
- death of an employee
- dependent child's loss of dependent status

When any covered member loses health insurance coverage based on a termination of employment or the occurrence of other qualifying events, the member will be eligible to elect continuation of coverage. Once your termination of health insurance coverage is processed you will receive a continuation of coverage packet in mail from BRI, FAES's Continuation of Coverage administrator. You will have 60 days to elect continuation of coverage. Once continuation of coverage is elected your coverage is retroactive to the date you lost coverage. There will be no lapse in coverage. Please contact a FAES insurance representative for additional information on pricing regarding continuation of coverage.

Each individual who is covered by the health plan immediately preceding the member's qualifying event has independent election rights to continue his or her medical, dental or vision coverage. The right to continuation of coverage ends at the earliest of when:

- you, your spouse or dependents become covered under another group health plan: or,
- you become entitled to Medicare: or,
- you fail to pay the cost of coverage: or,
- your Continuation Period expires.

Please contact a FAES insurance representative for additional information regarding continuation of coverage.

Individual election rights to continuation of coverage

Loss of Coverage due to:

Voluntary or Involuntary loss of employment

Max Continuation for covered individuals:

You	18 Months
Spouse	18 Months
Child	18 Months

Loss of Coverage due to:

Disability (at the time of event)

Max Continuation for 29 covered individuals:

You	Months
Spouse	29 Months
Child	29 Months

Loss of Coverage due to:

Your Death

Max Continuation for covered individuals:

You	n/a
Spouse	36 Months
Child	36 Months

Loss of Coverage due to:

Your Divorce or Legal Separation

Max Continuation for covered individuals:

You	n/a
Spouse	36 Months
Child	36 Months

Loss of Coverage due to:

You become entitled to Medicare

Max Continuation for covered individuals:

You	n/a
Spouse	36 Months
Child	36 Months

Commonly Used Terms

Allowable charge – sometimes known as the "allowed amount," or network negotiated amount, this is the dollar amount considered by a health insurance company to be a reasonable charge for services or supplies based on the rates in your area.

Benefit – the amount payable by the insurance company to a plan member for medical costs.

Coinsurance – the amount you pay to share the cost of covered services after your deductible has been paid. The coinsurance rate is usually a percentage. For example, if the insurance company pays 80% of the claim, you pay 20%.

Coordination of benefits – a system used in group health plans to eliminate duplication of benefits when you are covered under more than one group plan. Benefits under the two plans usually are limited to no more than 100% of the claim.

Copayment – one of the ways you share in your medical costs. You pay a flat fee for certain medical expenses (e.g., \$15 for every visit to the doctor), while your insurance company pays the rest.

Deductible – the amount of money you must pay each year to cover eligible medical expenses before your insurance policy starts paying.

Dependent – any individual, spouse or child, which is covered by the primary insured member's plan.

Exclusion or limitation – any specific situation, condition, or treatment that a health insurance plan does not cover.

In-network provider – a health care professional, hospital, or pharmacy that is part of a health plan's network of preferred providers. You will generally pay less for services received from in-network providers due to negotiated discounts for services in exchange for the insurance company sending more patients their way.

Medicare – the federal health insurance program that provides health benefits to Americans age 65 and older. Signed into law on July 30, 1965, the program was first available to beneficiaries on July 1, 1966 and later expanded to include disabled people under 65 and people with certain medical conditions. Medicare has two parts; Part A, which covers hospital services, and Part B, which covers doctor services.

Network – the group of doctors, hospitals, and other health care providers that insurance companies contract with to provide services at discounted rates. You will generally pay less for services received from providers in your network.

Out-of-network provider – a health care professional, hospital, or pharmacy that is not part of a health plan's network of preferred providers. You will generally pay more for services received from out-of-network providers.

Out-of-pocket maximum – the most money you will pay during a year for coverage. It includes deductibles, copayments, and coinsurance, but is in addition to your regular premiums. Beyond this amount, the insurance company will pay all eligible expenses for the remainder of the year.

Preferred provider organization (PPO) – a health insurance plan that offers greater freedom of choice than HMO (health maintenance organization) plans. Members of PPOs are free to receive care from both in-network or out-of-network (non-preferred) providers, but will receive the highest level of benefits when they use providers inside the network.

Provider – any person (i.e., doctor, nurse, dentist) or institution (i.e., hospital or clinic) that is licensed to provide medical care.

Waiting period – the period of time that an employer makes a new Employee wait before he or she becomes eligible for coverage under the company's health plan. Also, the period of time beginning with a policy's effective date during which a health plan may not pay benefits for certain pre-existing conditions

For a complete glossary of healthcare terms visit

HealthCare.gov

www.healthcare.gov/glossary

FAES Additional Programs

FAES Academic Programs

The Academic Programs department at FAES delivers high-quality and innovative courses and workshops to dynamic and culturally diverse professionals. We offer more than 150 online courses and workshops per year designed to accommodate the schedule of working professionals.

We prepare learners for lifelong professional success in careers in biomedical research, academic research, education, clinical practice, private businesses, and non-profit organizations. In addition, we provide a dynamic teaching environment and faculty development opportunities for NIH postdoctoral fellows and others interested in pursuing an academic career.

- Online registration at education.faes.org – Fall, Spring, and Summer course terms; year-round workshops
- Flexible payment options, including invoice to NIH Institute or Center
- Scholarships available for self-funding students
- Transcripts available for medical school applicants, students seeking to transfer credits to degree-granting institutions, and others
- FAES academic programs are also open to the public

FAES is an equal opportunity organization and does not discriminate against Faculty Members or learners. FAES admits learners of any race, sex, disability, and age to all the rights, privileges, programs, and activities accorded or made available to learners at FAES. FAES does not discriminate based on race, sex, disability, age, or any other protected class in the administration of its educational policies, admissions policies, scholarships, and other academically administered programs.

Scan the QR code at the top of the page for a full list of upcoming courses and workshops as well as more information on the Academic Programs department at FAES.



FAES Housing



FAES Housing provides large private, single occupancy bedrooms close to the NIH main campus in Bethesda, Maryland. All units have a private bathroom, individual refrigerator, pantry, and entry cubby. Houses may be co-occupied by up to 5 visiting NIH trainees. FAES Housing offers flexible agreement terms for trainees looking for long-term or short-term accommodations. All utilities, including high-speed internet, complimentary basic household supplies, monthly cleaning services, and maintenance services are included in the monthly payment. FAES Housing is designed to inspire and deliver practical solutions for NIH trainees while offering a collaborative environment to enhance professional and personal development during your NIH assignment. For more information, please visit their [website](#).

FAES Retail

The FAES Bookstore is in Room 1C172 (next to the Coffee Place) near the South entrance and the FAES Administrative offices.

We sell NIH-branded apparel and merchandise as well as greeting cards, health and beauty items, and snacks. The Bookstore also sells books, stationery, and science-themed items including drinkware, bags, and toys/games.

The FAES Bookstore also handles special orders for books still in print, including textbooks and medical reference. We will research the availability of the book(s) and provide you with a quote. Once we place your order, you can choose to pick it up at the Bookstore, delivered on campus, or shipped anywhere in the United States. Let us do the research and work for you!



We also have an online store: shopFAES.com. Just like with book special orders, you can have us ship your purchase to you or you can pick it up at the Bookstore.

Contact FAES Retail at FAESBookstore@mail.nih.gov and 301-496-5272.

Resources

Important Contact Information

Plan Questions	FAES Insurance	301-496-8063 FAESinsurance@mail.nih.gov
Medical Provider Network	Aetna	www.aetna.com/ASA
Medical Administrator	Luminare Health	1-888-270-2044 myLuminareHealth.com
Dental	MetLife	1-800-275-4638 www.metlife.com
Vision	MetLife	1-800-275-4638 www.metlife.com
Pharmacy Customer Service	RxBenefits - Members	1-800-334-8134
Specialty Pharmacy	Express Scripts - Accredo	877-895-9697 accredo.com

The information provided is neither an offer of coverage nor medical advice. It is only a partial, general description of the plan or program benefits and does not constitute a contract. In case of a conflict between your plan documents and this information, the plan documents will govern.

Apps to Download:



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



[MetLife](http://www.metlife.com)



[Express Scripts](http://ExpressScripts.com)



Annual Notices

Right to Rescind Coverage PPACA requires group health plans to provide notice 30 days prior of group health plan termination. The rules prohibit rescissions except in very limited situations such as employees who commit fraud or make intentional misrepresentations. For example, if plan documents require employees enrolling family members to assert that these individuals meet plan eligibility requirements and to immediately notify the employer if their status changes, rescission might be possible for an employee who intentionally misrepresented marital status to obtain coverage for a friend. Prospective terminations of coverage and retroactive terminations for failure to pay premiums or contributions are not rescissions.

FAES Group Health Plan the privacy rules under the Health Insurance Portability and Accountability Act (HIPAA) require the Group Health Plan (the “Plan”) to periodically send a reminder to participants about the availability of the Plan’s Privacy Notice and how to obtain a copy of this notice. The Privacy Notice explains participants’ rights and the Plan’s legal duties with respect to protected health information (PHI) and how the plan may use and disclose PHI.

Mothers’ and Newborns’ Act Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother’s or newborn’s attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and insurers may not, under federal law, require that a provider obtain authorization from the plan or issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Medicare Information Attention Members who are Medicare eligible or who have Medicare eligible dependents—(or those who will soon be eligible). Coordination of benefits between the group plan and Medicare Parts A & B depends on specific criteria and reason for election of Medicare. Please contact the FAES Insurance Team for more information in regards to these criteria and how the coordination of benefits would be determined.

Uniformed Services Employment and Reemployment Rights Act (USERRA) Health Insurance Protection if you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your dependents for up to 24 months while in the military. Even if you don’t elect to continue coverage during your military service, you have the right to be reinstated in your employer’s health plan when you are reemployed, generally without any waiting periods or exclusions except for service-connected illnesses or injuries.

Women’s Health and Cancer Rights Act of 1998 If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women’s Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- *All stages or reconstruction of the breast on which the mastectomy was performed;*
- *Surgery and reconstruction of the other breast to produce a symmetrical appearance;*
- *Prostheses; and*
- *Treatment of physical complications of the mastectomy, including lymphedemas.*

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the plan.

Medicare Part D Notice

Important Notice from the employer about Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage and your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium. The employer has determined that the prescription drug coverage offered by the plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan? You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th. If you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide To Join A Medicare Drug Plan? If you decide to join a Medicare drug plan, your group coverage will not be affected. You and your dependents can keep this coverage if part D is elected and the plan will coordinate with Part D. See pages 7- 9 of the CMS Disclosure of Creditable Coverage To Medicare Part D Eligible Individuals Guidance (available at <http://www.cms.hhs.gov/CreditableCoverage/>), which outlines the prescription drug plan provisions/options that Medicare eligible individuals may have available to them when they become eligible for Medicare Part D. If you do decide to join a Medicare drug plan and drop your current coverage, be aware that you and your dependents will be able to get this coverage back but you/they may have to wait until the next open enrollment plan.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan? You should also know that if you drop or lose your current group coverage and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information about This Notice or Your Current Prescription Drug Coverage. Contact your HR Manager for further information. It is always best to discuss your personal situation with a Medicare expert when you are considering your options. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this group coverage changes. You also may request a copy of this notice at any time. More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage: Visit www.medicare.gov or call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1- 800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

New Health Insurance Marketplace Coverage Options

PART A: General Information

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers “one-stop shopping” to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2024 for coverage starting as early as January 1, 2025.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the “minimum value” standard set by the Affordable Care Act, you may be eligible for a tax credit.

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution – as well as your employee contribution to employer-offered coverage – is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact your HR department. The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](https://www.healthcare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

Part B: Information about Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

<u>Employer Name</u> Foundation For Advanced Education In The Sciences	<u>Employer Identification Number (EIN)</u> 52-0743814	
<u>Employer Address</u> 10 Center Drive	<u>Employer Phone Number</u> 301-496-8063	
<u>City</u> Bethesda	<u>State</u> MD	<u>Zip Code</u> 20892
<u>Who can we contact about employee health coverage at this job?</u> Christina Farias		
<u>Phone number (if different from above)</u>	<u>Email Address</u>	

- Eligible members regularly scheduled to work more than 30 hours each week.
- Dependent coverage - eligible dependents are spouses and children (biological, adopted and step-children)
- Coverage meets minimum value standards, and the cost of this coverage to you is intended to be affordable, based on employee wages.

*** Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount. ****

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Above is the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.

CHIP Notice

Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2024. Contact your State for more information on eligibility —

ALABAMA – Medicaid	ALASKA – Medicaid
Website: http://myalh Hipp.com Phone: 1-855-692-5447	The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx
ARKANSAS – Medicaid	CALIFORNIA – Medicaid
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	Health Insurance Premium Payment (HIPP) Program Website: http://dhcs.ca.gov/hipp Phone: 916-445-8322 Fax: 916-440-5676 Email: hipp@dhcs.ca.gov
COLORADO – Health First Colorado (Colorado’s Medicaid Program) & Child Health Plan Plus (CHP+)	FLORIDA – Medicaid
Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711 CHP+: https://hcpf.colorado.gov/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.mycohibi.com/ HIBI Customer Service: 1-855-692-6442	Website: https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html Phone: 1-877-357-3268

CHIP Notice

GEORGIA – Medicaid	INDIANA – Medicaid
<p>GA HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162, Press 1 GA CHIPRA Website: https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra Phone: 678-564-1162, Press 2</p>	<p>Health Insurance Premium Payment Program All other Medicaid Website: https://www.in.gov/medicaid/ http://www.in.gov/fssa/dfcr/ Family and Social Services Administration Phone: 1-800-403-0864 Member Services Phone: 1-800-457-4584</p>
IOWA – Medicaid and CHIP (Hawki)	KANSAS – Medicaid
<p>Medicaid Website: Iowa Medicaid Health & Human Services Medicaid Phone: 1-800-338-8366 Hawki Website: Hawki - Healthy and Well Kids in Iowa Health & Human Services Hawki Phone: 1-800-257-8563 HIPP Website: Health Insurance Premium Payment (HIPP) Health & Human Services (iowa.gov) HIPP Phone: 1-888-346-9562</p>	<p>Website: https://www.kancare.ks.gov/ Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660</p>
KENTUCKY – Medicaid	LOUISIANA – Medicaid
<p>Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: https://chfs.ky.gov/agencies/dms/member/Pages/kihhipp.aspx Phone: 1-855-459-6328 Email: KIHIPPPROGRAM@ky.gov KCHIP Website: https://kynect.ky.gov Phone: 1-877-524-4718 Kentucky Medicaid Website: https://chfs.ky.gov/agencies/dms</p>	<p>Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)</p>
MAINE – Medicaid	MASSACHUSETTS – Medicaid and CHIP
<p>Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US Phone: 1-800-442-6003 TTY: Maine relay 711 Private Health Insurance Premium Webpage: https://www.maine.gov/dhhs/of/applications-forms Phone: 1-800-977-6740 TTY: Maine relay 711</p>	<p>Website: https://www.mass.gov/masshealth/pa Phone: 1-800-862-4840 TTY: 711 Email: masspremassistance@accenture.com</p>
MINNESOTA – Medicaid	MISSOURI – Medicaid
<p>Website: https://mn.gov/dhs/health-care-coverage/ Phone: 1-800-657-3672</p>	<p>Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005</p>

CHIP Notice

<p align="center">MONTANA – Medicaid</p>	<p align="center">NEBRASKA – Medicaid</p>
<p>Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HSHIPPProgram@mt.gov</p>	<p>Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178</p>
<p align="center">NEVADA – Medicaid</p>	<p align="center">NEW HAMPSHIRE – Medicaid</p>
<p>Medicaid Website: http://dhcfnv.gov Medicaid Phone: 1-800-992-0900</p>	<p>Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext. 15218 Email: DHHS.ThirdPartyLiabi@dhhs.nh.gov</p>
<p align="center">NEW JERSEY – Medicaid and CHIP</p>	<p align="center">NEW YORK – Medicaid</p>
<p>Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Phone: 1-800-356-1561 CHIP Premium Assistance Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710 (TTY: 711)</p>	<p>Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831</p>
<p align="center">NORTH CAROLINA – Medicaid</p>	<p align="center">NORTH DAKOTA – Medicaid</p>
<p>Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100</p>	<p>Website: https://www.hhs.nd.gov/healthcare Phone: 1-844-854-4825</p>
<p align="center">OKLAHOMA – Medicaid and CHIP</p>	<p align="center">OREGON – Medicaid and CHIP</p>
<p>Website: http://www.insureoklahoma.org Phone: 1-888-365-3742</p>	<p>Website: http://healthcare.oregon.gov/Pages/index.aspx Phone: 1-800-699-9075</p>
<p align="center">PENNSYLVANIA – Medicaid and CHIP</p>	<p align="center">RHODE ISLAND – Medicaid and CHIP</p>
<p>Website: https://www.pa.gov/en/services/dhs/apply-for-medicoid-health-insurance-premium-payment-program-hipp.html Phone: 1-800-692-7462 CHIP Website: Children's Health Insurance Program (CHIP) (pa.gov) CHIP Phone: 1-800-986-KIDS (5437)</p>	<p>Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347, or 401-462-0311 (Direct RItE Share Line)</p>
<p align="center">SOUTH CAROLINA – Medicaid</p>	<p align="center">SOUTH DAKOTA - Medicaid</p>
<p>Website: https://www.scdhhs.gov Phone: 1-888-549-0820</p>	<p>Website: http://dss.sd.gov Phone: 1-888-828-0059</p>

CHIP Notice

TEXAS – Medicaid	UTAH – Medicaid and CHIP
<p>Website: Health Insurance Premium Payment (HIPP) Program Texas Health and Human Services Phone: 1-800-440-0493</p>	<p>Utah’s Premium Partnership for Health Insurance (UPP) Website: https://medicaid.utah.gov/upp/ Email: upp@utah.gov Phone: 1-888-222-2542 Adult Expansion Website: https://medicaid.utah.gov/expansion/ Utah Medicaid Buyout Program Website: https://medicaid.utah.gov/buyout-program/ CHIP Website: https://chip.utah.gov/</p>
VERMONT – Medicaid	VIRGINIA – Medicaid and CHIP
<p>Website: Health Insurance Premium Payment (HIPP) Program Department of Vermont Health Access Phone: 1-800-250-8427</p>	<p>Website: https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs Medicaid/CHIP Phone: 1-800-432-5924</p>
WASHINGTON – Medicaid	WEST VIRGINIA – Medicaid and CHIP
<p>Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022</p>	<p>Website: https://dhhr.wv.gov/bms/ http://mywvhipp.com/ Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)</p>
WISCONSIN – Medicaid and CHIP	WYOMING – Medicaid
<p>Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm Phone: 1-800-362-3002</p>	<p>Website: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ Phone: 1-800-251-1269</p>

To see if any other states have added a premium assistance program since July 31, 2024, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
 Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
 1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
 Centers for Medicare & Medicaid Services
www.cms.hhs.gov
 1-877-267-2323, Menu Option 4, Ext. 61565

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.



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