

The Power of Your Benefits 2021 Open Enrollment

Management — Oct. 15 to Nov. 4



**NY Power
Authority**

Welcome to 2021 Open Enrollment

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

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

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

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



Key Updates:

- 2021 health and prescription drug plans have been enhanced to help you more easily manage your care, and some may save you money.
- Consistent with NYPA's goal of becoming the first end-to-end digital utility, we've launched a new webpage on nypa.gov that is available to you and your family 24/7, via any device including tablets and smartphones. You now have access to benefits information during Open Enrollment and anytime, anywhere, year-round.

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

Open Enrollment: Oct. 15 to Nov. 4

Open Enrollment Checklist



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

Highlights of 2021 Enhancements & Changes

For the past several years, health care costs have been increasing at NYPA and across the country. Following that trend, there will also be a modest increase in some 2021 plans.

NYPA continues to pay the majority of your medical plan costs and at a rate greater than our comparator organizations, which span the Northeast and are in utility and government industries. In all cases, NYPA is contributing more toward your benefits cost by nearly 15 percent compared to other utilities.

Last year, we were able to lower your medical contribution percent and even with the unprecedented circumstances we are currently experiencing, we've worked hard to maintain the same contribution strategy for 2021. For 2022, we will again move toward a contribution increase that is more in line with medical trends, so please do your part to keep our health care costs down.

Your exact rate will depend on the plan you choose. NYPA provides you with benefit credits to further offset your costs. The credit amounts will remain the same in 2021: Single (\$2,750) / Family (\$4,650).

Keeping health care costs under control is something you can help by getting preventive care, using in-network providers, taking advantage of virtual doctor visits, avoiding unnecessary emergency room trips and leveraging the new programs we're introducing in 2021.



2021 Enhancements & Changes

For UnitedHealthcare (UHC) Medical Plan Participants:

Pharmacy Benefits

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

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

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

PPO Plan Out-of-Network Coverage

The PPO plan has out-of-network coverage, but you'll generally pay more for providers who are out of the network. As a further incentive to see in-network providers whenever possible, we're increasing the out-of-network, out-of-pocket maximum from \$1,500 (single) / \$3,000 (family) to \$2,000 (single) / \$4,000 (family).



Center of Excellence

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

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

For HMO Participants:

- **CDPHP:** Out-of-Pocket limit will increase to \$8,550 (single) / \$17,100 (family)
- **Independent Health:** Copays will apply to certain telemedicine services; routine vision exam (through EyeMed) will be \$0 copay
- HMO plan summaries are available on the Management page in the Health & Wellness section of nypa.gov/benefits, or contact the HMOs customer service. HMOs may have additional changes that are pending approval by New York State

Additional Changes – Flexible Spending Account / Dependents / Aflac:

- The Health Care Flexible Spending Account (FSA) will increase \$50 to the IRS maximum of \$2,750
- The amount of Health Care FSA you can rollover into the following year will increase \$50 to the IRS maximum of \$550
- Dependent children covered under UnitedHealthcare, Dental and Vision will keep their coverage through the end of the month they turn 26. (HMOs already cover dependents similarly)
- Dependent life insurance is now available for domestic partners, but additional documentation must be provided. See the Management page in the Open Enrollment section of nypa.gov/benefits for details
- Aflac will offer a new accident plan with an increased cash benefit. This plan is available to current Aflac participants and new enrollees

2021 Medical Plans At-a-Glance

Medical Plans	UnitedHealthcare (UHC) PPO Plan		UHC Choice Plan	CDPHP HMO (Generally Albany, Blenheim-Gilboa and Clark locations, plus Dutchess and Orange Counties)	Independent Health HMO Flex Fit Active (Buffalo, Niagara)	Independent Health HMO Flex Fit Family (Buffalo, Niagara)
Bi-weekly cost Employee	\$67.53		\$48.23	\$56.48	\$46.35	\$46.35
Bi-weekly cost Family	\$243.29		\$210.84	\$202.48	\$165.54	\$165.54
Types of Services	In-Network	Out-of-Network	In-Network	In-Network	In-Network	In-Network
Preventive Care copay	\$0	20% coinsurance*	\$0	\$0	\$0	\$0
Virtual Visit copay	\$15	N/A	\$10	\$20	General medicine: \$10 adult / \$25 child	General medicine: \$15 adult / \$0 child
Primary Care copay	\$25	20% coinsurance*	\$20	\$20	\$10 copay adult / \$25 child	\$15 copay adult / \$0 child
Specialist copay	\$40	20% coinsurance*	\$35	\$20	\$25	\$25
Chiropractic copay	\$40	20% coinsurance*	\$35	\$20	\$25	\$25
Urgent Care copay	\$40	20% coinsurance*	\$35	\$30	\$35	\$35
ER Visits copay**	\$150	\$150	\$100	\$50	\$150	\$150
Hospitalization copay	\$0	\$0	\$0	\$0	\$0	\$0
Retail Prescriptions						
Tier 1/Tier 2/Tier 3 copay	\$10/\$30/\$45	\$10/\$30/\$45	\$10/\$20/\$35	\$10/\$25/\$40	\$4/\$15/\$30	\$4/\$15/\$30
Mail Order Prescriptions						
Tier 1/Tier 2/Tier 3 copay	\$20/\$60/\$90	N/A	\$20/\$40/\$70	\$25/\$62.50/\$100	\$10/\$37.50/\$75	\$10/\$37.50/\$75
Deductible						
Single	\$0	\$600	\$0	\$0	\$0	\$0
Family	\$0	\$1,200	\$0	\$0	\$0	\$0
					Out-of-network: \$1,000 Single / \$2,000 Family (20% coinsurance)	
Out-of-Pocket Limit						
Single	\$3,000	\$2,000	\$2,500	\$8,550	\$6,350	\$6,350
Family	\$6,000	\$4,000	\$5,000	\$17,100	\$12,700	\$12,700
					Out-of-network: \$10,000 Single / \$20,000 Family (20% coinsurance)	

*After deductible **Waived if admitted

How to Enroll

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

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

Best Practice Tip!

Save a confirmation statement for your records.

Flexible Spending Account (FSA)

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

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

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

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

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

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

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

FSA Health Care Spending Card

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

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

Changing Your Benefits During the Year: Qualifying Events

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

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

In some circumstances, (i.e. divorce, legal separation, child ceasing to be eligible dependent, Medicaid/CHIP eligibility change) you have 60 days to request a change to your benefits.

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

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

Finding Providers

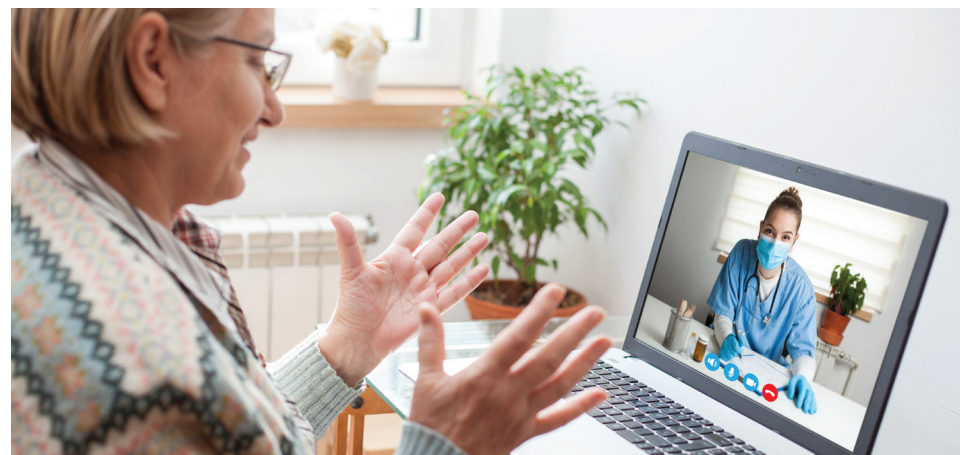
The UnitedHealthcare PPO and Choice Plans offer provider and behavioral health networks, including additional providers through the Empire Network. Verify your doctor's participation by visiting:

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

Medical Plan Virtual Visits

NYPA's medical plans offer virtual visits, which allow you to talk with a health care provider 24/7 from the comfort of your home. The virtual visit benefit is available to members through the following apps:

- **UHC:** Teladoc, American Well and Doctor on Demand
- **Independent Health:** Teladoc
- **CDPHP:** Doctor Demand



Delta Dental Teledentistry App

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

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

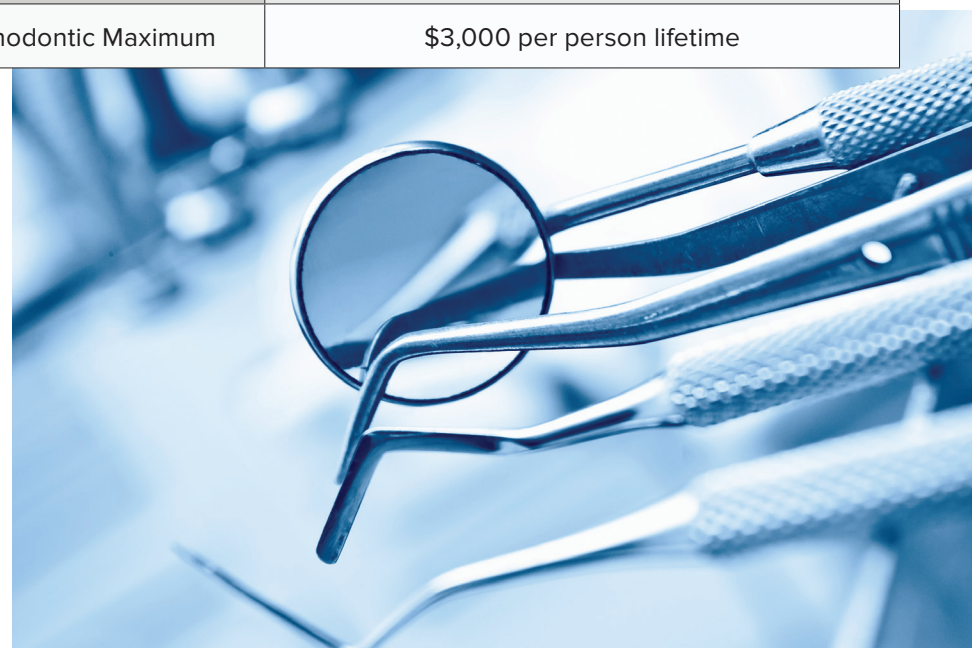
- **Safe, private and secure.** Your personal health information is protected
- **Personal and practical.** Your personalized report includes an assessment of your case, treatment and care recommendations and a list of Delta Dental dentists near you when care becomes available

Note: Each of your dependents must be registered separately. Click [here](#) for registration instructions and FAQ.

Dental Coverage

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

Delta Dental Plan – Benefits Summary	
In & out-of-network coverage	
Bi-weekly cost:	Employee only: \$4.35 / Family: \$10.50
Diagnostic & Preventative	100% no deductible
Restorative Care	80% after deductible
Reconstructive Care	50% after deductible
Annual Deductible	\$25 Individual/ \$50 Family
Maximum	\$2,000 per person each calendar year
Orthodontic Maximum	\$3,000 per person lifetime



Benefits Coverage for Dependents

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

Adding Dependents for the First Time

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

Re-Enrolling Dependents

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

Adding Domestic Partners

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

Vision Plan Benefits

There are two options for vision plan benefits:

- **Core Vision Plan is available to employees only** (not dependents) and is paid by NYPA. Under this option, you are reimbursed up to \$100 for a routine eye exam, prescription lenses and frames or prescription contact lenses once every 24 months
- **Optional Vision Plan** is administered through Davis Vision and provides access to participating providers to receive benefits for eye exams, eyeglasses and contact lenses

Bi-weekly cost:	Employee only: \$2.31 / Family: \$5.38
Eye Examination	Covered in full
Frames	Selection of frames covered in full
Lenses	Selection of lenses covered in full with additional discounts available
Contact Lenses	Selection of contacts covered in full; or \$180 allowance



Additional Benefits

Employee Life Insurance

You will receive \$50,000 in core life insurance at no cost to you, or you may choose from three additional levels of life insurance coverage for yourself, up to \$400,000.

- One time your salary plus Core (\$50,000)
- Two times your salary including Core (\$50,000)
- Two times your salary plus Core (\$50,000)

What you pay is based on your salary, the amount of insurance and your age. Life insurance coverage in excess of \$50,000 is considered taxable income and will appear on your W-2.

Dependent Life Insurance

Protect your family by electing \$20,000 coverage for your spouse or domestic partner and \$4,000 coverage for each child or domestic partner's child. You will automatically be named beneficiary of any dependent life insurance.

Business Travel Life Insurance

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

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

Long-Term Disability

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

Choose from 50% of covered salary with a maximum monthly amount of \$5,000 (Core Plan) or 60% of covered salary with a maximum monthly amount of \$10,000. Cost-of-living increases, survivor benefits, education benefits and rehabilitation incentives are built into the coverage options.

Cancer Plan

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

Accident Expense Plan

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

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

Cancer and Accident Expense Enrollment Process

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

Step 1 – Make your election on [MyPageNYPA > Benefits and Payment > Open Enrollment](#).

You must be connected to the NYPA network to access MyPageNYPA.

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

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

Accidental Death & Dismemberment Insurance

Under this plan, you're covered 24-hours a day, 365 days a year against covered accidents in the course of business or pleasure.

You may select benefit amounts ranging from \$50,000 to a maximum of \$400,000.

Group Legal Plan

The Group Legal Plan provides professional legal advice and representation for most personal legal matters, such as: wills and estate planning, home and real estate matters, debt and identity theft matters, family law and elder care.

Download Your Health Care Provider's Mobile App

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

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



Questions?

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

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