



**Benefits & Wellness Center**  
303 Lippincott Drive, 4<sup>th</sup> Floor  
Marlton, NJ 08053

October 11, 2023

## **WELCOME TO 2024 OPEN ENROLLMENT!**

It is benefit election time for 2024, and Virtua Health is pleased to renew its commitment to providing a solid and competitive benefits package to meet the needs of you and your family.

You will enroll in your 2024 benefits by logging in at [virtuabenefits.org](https://virtuabenefits.org). **Note:** Your username/password is not the same as your Virtua network username/password. If you are visiting [virtuabenefits.org](https://virtuabenefits.org) for the first time, you will need to create a username and password to setup your online account.

It is important that you review your benefit options prior to enrolling. Additional information will be available on **Monday, Oct. 16** in the **2024 Benefits Enrollment Kit** that can be found on the Human Resources page of the Colleague Corner intranet site. Here, you will find the **2024 Colleague Benefit Guide** (featuring photos of Virtua colleagues and their families), which will allow you to compare plan options. Additionally, you will find the **2024 Colleague Contribution Rate Sheet** and other information regarding your benefit options. This information is also available at [virtuabenefits.org](https://virtuabenefits.org) by choosing "Resources" and then "Documents".

### ***Enrollment Dates:***

Open enrollment is scheduled to begin at 8 a.m. on **Monday, Oct. 16**. You will have until 11:59 p.m. on **Monday, Oct. 30** to make your elections for the 2024 plan year.

Elections must be made during this time if you are changing or adding participation in any benefit plan, adding or removing a dependent, or contributing to a Health Care and/or Dependent Care Flexible Spending Account in 2024.

### ***What's New in 2024:***

#### ***Medical***

- All colleagues and their dependents will be issued new Aetna ID cards for 2024. Please note that if you have selected electronic delivery, your Aetna ID cards will be available only via [Aetna.com](https://Aetna.com).
- Virtua has updated the networks within the Medical plans:
  - **Virtua Integrated Network (Maximum Savings)** includes Virtua providers and facilities, as well as providers and facilities who are strategically aligned with Virtua. Use of the Virtua Integrated Network offers the **Maximum Savings** to Virtua colleagues and their dependents.
  - **Aetna Network (Standard Savings)** includes other Aetna providers and facilities covered for services under the health plan.
  - **Out-of-Network** includes providers and facilities who are not part of the Aetna Network. Out-of-Network services will result in additional out-of-pocket expenses. This network is only available under the Aetna Choice POS II (PPO) plan.
- Colleagues and their dependents in the Aetna Whole Health Virtua (HMO) plan without a Primary Care Provider (PCP) on file, or those enrolling for the first time, will have their PCP defaulted to a Virtua Primary Care Telehealth provider. Colleagues and their dependents can update their PCP at any time to another Virtua Integrated Network (Maximum Savings) provider by accessing their online Aetna account. There will be no coverage for PCP's outside of the Virtua Integrated Network (Maximum Savings) for those enrolled in the Aetna Whole Health Virtua (HMO) plan, including for colleagues or dependents living outside of the Virtua Integrated Network's (Maximum Savings) service area.

## ***Prescription***

- CVS Caremark will be replaced by OptumRx to provide a more customer-focused pharmacy benefit experience.
- As a result of the change to OptumRx, Virtua has engaged with RxBenefits, a concierge service, to assist colleagues with all pharmacy benefit needs. Colleagues can contact the RxBenefits Member Services Team Monday through Friday, 8 a.m. to 9 p.m. by calling 800-334-8134 or emailing [CustomerCare@RxBenefits.com](mailto:CustomerCare@RxBenefits.com).
- All colleagues and their dependents will be issued new OptumRx ID cards for 2024.
- Current pre-authorizations and remaining medication refills will be transferred to OptumRx.
- Virtua's Specialty Pharmacy (VSP) is a new opportunity to serve you and your covered dependent's complex pharmacy needs. This service will help make managing your complex medications easier and coordination with your Virtua providers stronger. All specialty medications must now go through the VSP. Members of the VSP team can assist in transferring existing specialty scripts to the pharmacy by contacting 856-322-3080.

## ***Things to Remember:***

- When utilizing **Virtua facilities**, colleagues and their dependents receive **100% coverage for lab, diagnostic, and therapy services**.
- **Referrals are required** for the HMO plan outside of the Virtua Integrated Network (Maximum Savings).
- You may visit [aetna.com/dse/custom/virtua](https://aetna.com/dse/custom/virtua) or call 800-288-8742 at any time to confirm participating physicians.
- The **Virtua Colleague Health Care Concierge Service** is available for all Virtua colleagues. The Concierge Service guides colleagues through Virtua's health care services and scheduling appointments—helping you to the exact care you need, when you need it. The Concierge Service can be reached by calling 856-325-3344 (x53344) or by emailing [Colleague.Concierge@virtua.org](mailto:Colleague.Concierge@virtua.org). Colleagues can speak with a personal health navigator with little to no wait time, Monday to Friday, 8:30 a.m. to 5 p.m.
- Enrollment in **Flexible Spending Accounts (FSA)** must be completed annually. **All funds must be utilized by the end of the plan year; elections will not roll over year to year.**
  - Health Care FSA – This account reimburses you for various eligible health care expenses. These include medical, dental, vision, hearing, and prescription drug expenses. The 2024 annual plan maximum is \$3,050. The minimum annual contribution is \$130.
  - Dependent Care FSA – This account reimburses you for eligible child and adult care expenses. Expenses include day care, before and after school care, nursery school, pre-school, and summer day camp. This account does not cover dependent health care expenses. The 2024 annual plan maximum is \$5000. The minimum annual contribution is \$130.

You can visit the Human Resources page on the Colleague Corner intranet site for more information on these and other benefits.

Open enrollment is a paperless process. Please remember that your enrollment needs to be completed through [virtuabenefits.org](https://virtuabenefits.org) **by 11:59 p.m. on Monday, Oct. 30.**

You can contact the Benefits & Wellness Center at 856-761-3900 (x13900) if you have any questions.

Sincerely,



Clare Hall

SVP Total Rewards, HR Technology & Analytics