



The Power in Personnel®



2021 Benefits Enrollment Guide

We are pleased to be able to provide the best benefits to our hard working employees. Please read this Benefit Guide carefully so you understand the value our benefits offer you as you decide what levels of protection best meet your needs.



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NJ Residents who do not have have healthcare coverage in 2021 will have to pay a tax penalty when filing their 2021 NJ State income tax. The penalty is \$695.00 per uninsured adult, \$347.50 per uninsured child under the age of 18, or 2.5% of the household income whichever is more.

You can avoid paying the “NJ individual Mandate” tax penalty by enrolling in the ACCU Minimum Essential Coverage, MEC Plan. MEC coverage will cover 100% of the 63 listed CMS preventive services including flu vaccinations and Covid-19 tests, the MEC pays only for preventive services.

All ACCU employees on the 1st of the month 60 days after their hire date will be automatically enrolled in the MEC plan which includes (both Telemedicine and a prescription discount card), and the AFLAC Accident plan which pays a cash amount in the event of an accident.



	Network	Non-Network
17 Preventative Services for Adults	100%	Not covered
22 Preventative Services for Women	100%	Not covered
26 Covered Preventative Services for Children	100%	Not covered
PPO Network	Multiplan	

What are the Covered Services in Minimum Essential Coverage?

17 Covered Preventive Services for Adults (ages 18 and older)

1. Abdominal Aortic Aneurysm one-time screening for men of specified ages who have ever smoked
2. Alcohol Misuse screening and counseling
3. Aspirin use to prevent cardiovascular disease for men and women of certain ages
4. Blood Pressure screening for all adults
5. Cholesterol screening for adults of certain ages or at higher risk
6. Colorectal Cancer screening for adults over 50
7. Depression screening for adults
8. Diabetes (Type 2) screening for adults with high blood pressure
9. Diet counseling for adults at higher risk for chronic disease
10. Hepatitis C screening for adults at increased risk, and one time for everyone born 1945 – 1965
11. HIV screening for everyone ages 15 to 65, and other ages at increased risk
12. Immunization vaccines for adults — doses, recommended ages, and recommended populations vary: Hepatitis A, Hepatitis B, Herpes Zoster, Human Papillomavirus, Influenza (Flu Shot), Measles, Mumps, Rubella, Meningococcal, Pneumococcal, Tetanus, Diphtheria, Pertussis, Varicella
13. Lung cancer screening for adults 55 - 80 at high risk for lung cancer because they're heavy smokers or have quit in the past 15 years
14. Obesity screening and counseling for all adults
15. Sexually Transmitted Infection (STI) prevention counseling for adults at higher risk
16. Syphilis screening for all adults at higher risk
17. Tobacco Use screening for all adults and cessation interventions for tobacco users

22 Covered Preventative Services for Women, Including Pregnant Women

1. Anemia screening on a routine basis for pregnant women
2. Breast Cancer Genetic Test Counseling (BRCA) for women at higher risk for breast cancer
3. Breast Cancer Mammography screenings every 1 to 2 years for women over 40
4. Breast Cancer Chemoprevention counseling for women at higher risk
5. Breastfeeding comprehensive support and counseling from trained providers, and access to breastfeeding supplies, for pregnant and nursing women
6. Cervical Cancer screening for sexually active women
7. Chlamydia Infection screening for younger women and other women at higher risk
8. Contraception: Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, as prescribed by a health care provider for women with reproductive capacity (not including abortifacient drugs). This does not apply to health plans sponsored by certain exempt "religious employers."
9. Domestic and interpersonal violence screening and counseling for all women
10. Folic Acid supplements for women who may become pregnant
11. Gestational diabetes screening for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes
12. Gonorrhea screening for all women at higher risk
13. Hepatitis B screening for pregnant women at their first prenatal visit
14. HIV screening and counseling for sexually active women

15. Human Papillomavirus (HPV) DNA Test every 3 years for women with normal cytology results who are 30 or older
16. Osteoporosis screening for women over age 60 depending on risk factors
17. Rh Incompatibility screening for all pregnant women and follow-up testing for women at higher risk
18. Sexually Transmitted Infections counseling for sexually active women
19. Syphilis screening for all pregnant women or other women at increased risk
20. Tobacco Use screening and interventions for all women, and expanded counseling for pregnant tobacco users
21. Urinary tract or other infection screening for pregnant women
22. Well-woman visits to get recommended services for women under 65

26 Covered Services for Children

1. Alcohol and Drug Use assessments for adolescents
2. Autism screening for children at 18 and 24 months
3. Behavioral assessments for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
4. Blood Pressure screening for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
5. Cervical Dysplasia screening for sexually active females
6. Depression screening for adolescents
7. Developmental screening for children under age 3
8. Dyslipidemia screening for children at higher risk of lipid disorders at the following ages: 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
9. Fluoride Chemoprevention supplements for children without fluoride in their water source
10. Gonorrhea preventive medication for the eyes of all newborns
11. Hearing screening for all newborns
12. Height, Weight and Body Mass Index measurements for children at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
13. Hematocrit or Hemoglobin screening for children
14. Hemoglobinopathies or sickle cell screening for newborns
15. HIV screening for adolescents at higher risk
16. Hypothyroidism screening for newborns
17. Immunization vaccines for children from birth to age 18 — doses, recommended ages, and recommended populations vary: Diphtheria, Tetanus, Pertussis, Haemophilus influenzae type b, Hepatitis A, Hepatitis B, Human Papillomavirus, Inactivated Poliovirus, Influenza (Flu Shot), Measles, Meningococcal, Pneumococcal, Rotavirus, Varicella
18. Iron supplements for children ages 6 to 12 months at risk for anemia
19. Lead screening for children at risk of exposure
20. Medical History for all children throughout development at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
21. Obesity screening and counseling
22. Oral Health risk assessment for young children Ages: 0 to 11 months, 1 to 4 years, 5 to 10 years.
23. Phenylketonuria (PKU) screening for this genetic disorder in newborns
24. Sexually Transmitted Infection (STI) prevention counseling and screening for adolescents at higher risk
25. Tuberculin testing for children at higher risk of tuberculosis at the following ages: 0 to 11 months, 1 to 4 years, 5 to 10 years, 11 to 14 years, 15 to 17 years.
26. Vision screening for all children.



Being prepared for whatever life brings is no accident.

The financial fallout from accidents is often surprising. Aflac Group Accident can help you pay for the unexpected costs, so you can focus on getting better, available to eligible ACCU employees. Benefits can be used to pay any bill, and are payable directly to you. The plan includes \$75,000 Accidental Death benefits.

This is not health insurance and does not satisfy the requirement of minimum essential coverage.

This information is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of benefits. Please refer to your policy for benefits, limitations and exclusions.

Employee Only Aflac Group Accident benefits^{1,2}

BENEFIT CATEGORY	BENEFIT AMOUNT
Accident Treatment	<ul style="list-style-type: none"> • \$125 ER/Urgent Care w/ X-ray • \$75 Office w/X-ray • \$100 ER/Urgent Care • \$50 Office no X-ray
Accident Follow Up Treatment	\$25
Major Diagnostic Testing	\$100
Initial Accident Hospitalization	<ul style="list-style-type: none"> • \$625 if regular hospital admission • \$825 if ICU admission
Accident Hospital Confinement	\$150
Physical Therapy	\$25
Ambulance	\$200 ground, \$600 air
Appliances	\$20 - \$200
Fractures	\$160 - \$4,000
Dislocations	\$120 - \$3,000
Burns	\$50 - \$10,000
Blood/Plasma/Platelets	\$100
Concussions	\$250
Emergency Dental Work	\$25 - \$100
Eye Injury	\$125
Outpatient Surgery	\$200 - \$25 If not performed in a Hospital or Ambulatory Surgical Center
Inpatient Surgery	\$500
Accidental Death	\$75,000 for Employee, \$50,000 for Spouse, \$10,000 for Children
Term Life Rider	\$5,000
Transportation	\$100 for Ground, \$250 for Plane. (Minimum required distance is 100 miles)
Family Member Lodging	\$100 per day

Value Added Services Included in Your Aflac Plan³

Medical Bill Saver	Access to negotiators who will work to reduce your medical and dental bills
MeMed	Telephonic online access for medical care

See pages 4 to 7 for an explanation of the Value Added Services

¹ Unless otherwise assigned.

² This is a brief product overview only. The policy has limitations and exclusions that may affect benefits payable. Refer to the policy for complete details, limitations and exclusions.

³ In available states

Don't let medical bills bring you down

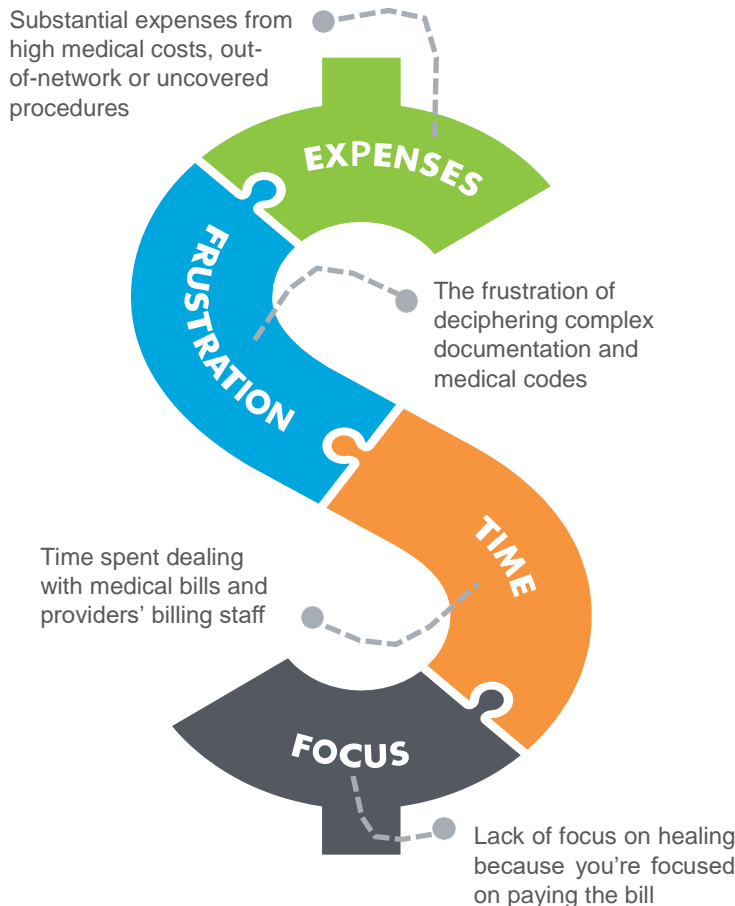
Medical Bill Saver,TM available through Aflac, can help you save on your medical costs.

High costs can add insult to injury. It can be overwhelming to receive an expensive bill for medical or dental treatment just when you're starting to feel better. That's why Aflac is pleased to provide you with a program that can help save you money — and time.

Through Medical Bill Saver, you have access to skilled negotiators who will work to reduce medical and dental bills over \$400 – it's simple and easy to use.



What can Medical Bill Saver save you?



HOW DOES IT WORK?

Medical Bill Saver is available for you, your spouse, dependent children, parents and parents-in-law.



Send in your medical or dental bills of \$400 or more.



Your negotiator will contact the provider and try to negotiate a discount or reduction.



Once an agreement is made, the provider approves payment terms and conditions.



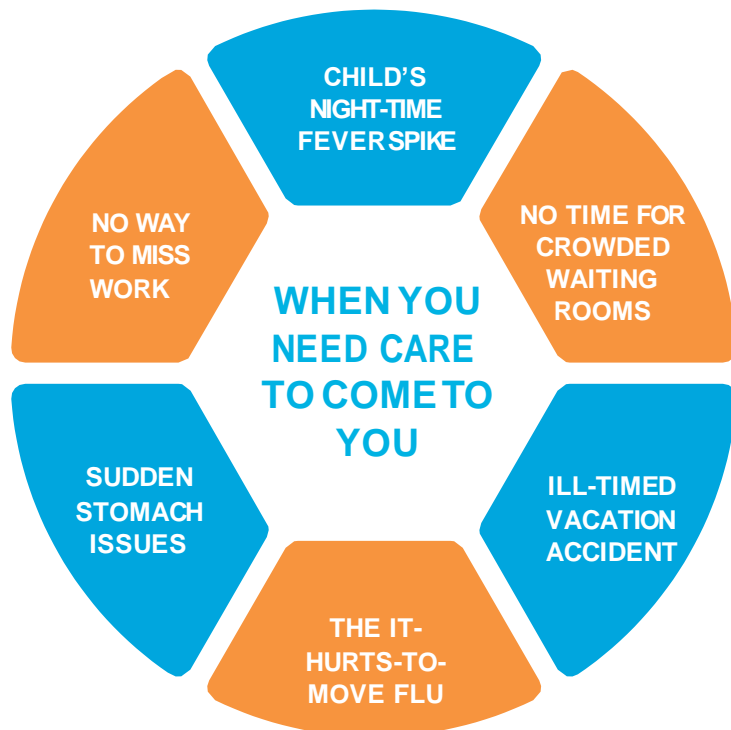
You receive an easy-to-read personal Savings Result Statement that summarizes the outcome and payment terms.

Wave goodbye to the waiting room.

With MeMD, available through Aflac, care is just a click away.

Not feeling so great? Avoid the waiting room, and get care right where you are — from your phone, app or online. Introducing MeMD™ telemedicine service.

With MeMD, you or your family members can connect to a board-certified, U.S.-licensed medical provider from almost any location. Day and night. Weekends and holidays. All using your phone or computer. You'll get a confidential diagnosis, along with a treatment plan and needed prescriptions for common medications — for just \$25 per visit.



MeMD PROVIDES CARE WHEN YOU NEED IT.



PRIVATE CONSULTATIONS WITH U.S. LICENSED MEDICAL PROVIDERS



GET HELP 24/7 NEARLY ANYWHERE IN THE U.S.



CONNECT BY PHONE, WEB OR MOBILE APP



\$25 PER VISIT



EASY REGISTRATION AND PAYMENT

With MeMD, get help for conditions like:



Abrasions, bruises, sprains and strains



Allergies, asthma, hives, skin infections, bites and stings



Sinus infections and symptoms, fever, sore throat, cough, body aches



Dehydration, vomiting, nausea, urinary tract infections



Anxiety, insomnia, migraines



Short-term medication refills and more



For help, when and where you need it.

When your coverage begins,
call: **855-636-3669** | visit: **MeMD.me/Aflac**.

Available through Aflac, powered by MeMD™.

CAIC's affiliation with the Value-Added Service providers is limited only to a marketing alliance, and CAIC and the Value-Added Service providers are not under any sort of mutual ownership, joint venture, or are otherwise related. CAIC makes no representations or warranties regarding the Value-Added Service providers, and does not own or administer any of the products or services provided by the Value-Added Service providers. Each Value-Added Service provider offers its products and services subject to its own terms, limitations and exclusions. Value-Added Services are not available in Idaho or Minnesota. State availability may vary. Continental American Insurance Company, a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated.

When medically necessary, MeMD providers can submit a prescription electronically for purchase and pick-up at your local participating pharmacy; however, MeMD providers cannot prescribe elective medications, narcotic pain relievers, or controlled substances. MeMD's providers are each licensed by the appropriate licensing board for the state in which they are providing services and all have prescriptive authority for each of the states in which they are licensed.

aflacgroupinsurance.com | 1.800.433.3036

Continental American Insurance Company | Columbia, South Carolina

Contact Information

Benefit	Carrier	Phone Number	Website
Minimum Essential Coverage (MEC)	Loomis	800-346-1223	www.loomisco.com
Loomis Call Center	Loomis	866-410-7248	
AFLAC Accident Insurance	AFLAC	800-433-3036	Fax to: groupclaimfiling@aflac.com
Medical Bill Saver	Health Advocate	855-423-8585	www.healthadvocate.com/Aflac
AFLAC MeMD	Health Advocate	855-636-3669	www.MeMD.com/Aflac

