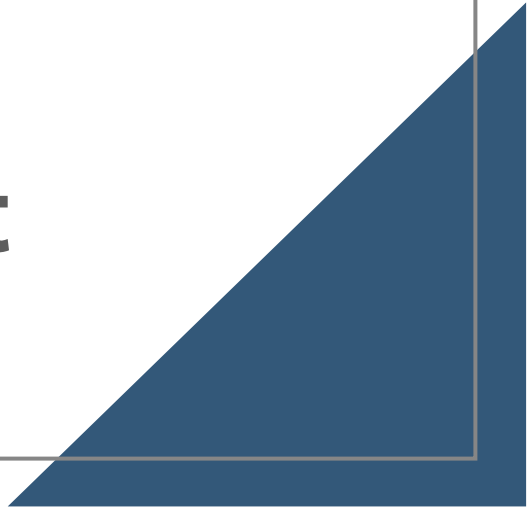




PARSONS

2024 Open Enrollment

October 31, 2023



Anthem Client Team



Pierce Blanchard
Client Consultant



John Derricott
Employer Service
Representative

October 31st: 12:00pm – 1:00pm ET

Virtual OE Tips:

- Please mute yourself
- Hold questions until the end of the presentation or submit them via chat
- If you have a personal or sensitive question, please call the Anthem Health Guides to discuss at **1-833-842-0711**

Agenda

- Open enrollment dates
- What's changed?
- Your benefits
- Programs overview
- Key contacts



Open Enrollment Dates



- **October 30th through November 12th**
- During this time, you can:
 - Enroll in a new benefit plan
 - Review your current elections and decide if a change is needed
 - Learn of new benefits being offered to you for the 2024 plan year
- Use this time to ensure you and your family is set for the future

What's new for 2024?

There will be no plan design changes to the medical plans offered

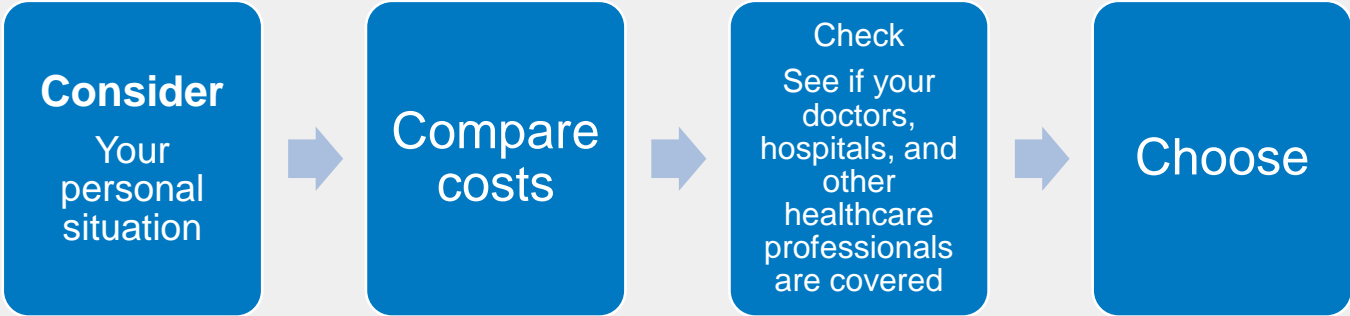
- Hinge Health 
 - A digital musculoskeletal physical therapy service that is no cost to you
 - Webinar to be held on November 2nd at 3:00pm EST
- WINFertility Support 
 - \$40K lifetime maximum infertility benefit
 - Webinar to be held on November 2nd at 12:00pm EST



Plan details

Choosing a plan

When it comes to your healthcare, we're here to support you.



How the plan works



Copay

A flat fee you pay for covered services like emergency room visits or prescription drugs.



Deductible

A set amount you pay each year for covered services before your plan starts to pay for covered health care costs.



Premium

The premium is what you pay for the plan. It's the money that comes out of your paycheck.



Coinsurance

The percentage of costs of a covered service you pay (20% for example) after you have met your deductible.



Out-of-pocket limit

This is the most you have to pay out of your own pocket each year for covered services. This amount may include your deductible and your percentage of the costs, depending on your plan.



2024 Parsons Medical Plans

		PPO Plan				Core Plan				HSA Plus Plan			
		In Network		Out of Network		In Network		Out of Network		In Network		Out of Network	
Annual Plan Deductible²	Individual	\$750		\$1,500		\$2,500		\$5,000		\$2,000		\$4,000	
	Family	\$1,500 ¹		\$3,000 ¹		\$5,000 ²		\$10,000 ²		\$4,000 ²		\$8,000 ²	
Annual Out-of-Pocket Limit^{1,3}	Individual	\$2,000		\$4,000		\$6,000		\$12,000		\$5,000		\$10,000	
	Family	\$4,000		\$8,000		\$12,000		\$24,000		\$10,000		\$20,000	
Coinsurance		20%		40%		20%		40%		20%		40%	
Preventive Care		0% (Not subject to deductible)		40% (After deductible)		0% (Not subject to deductible)		40% (After deductible)		0% (Not subject to deductible)		40% (After deductible)	
Emergency Room		\$200 copay (waived if admitted)				20%				20%			
		Retail	Mail	Retail	Mail	Retail	Mail	Retail	Mail	Retail	Mail	Retail	Mail
Pharmacy Benefits Administered by ESI	Tier 1	\$10	\$20	Not covered		20% (\$25 max)	20% (\$50 max)	Not covered		\$10	\$20	Not covered	
	Tier 2	\$45	\$90			20% (\$75 max)	20% (\$150 max)			\$45	\$90		
	Tier 3	\$90	\$180			20% (\$125 max)	20% (\$250 max)			\$90	\$180		

¹ Embedded for individual within family

² Non-embedded for individual within family

³ Includes deductible

Highlights of Parsons' benefit plans through Anthem

Parsons prides themselves in providing comprehensive and inclusive benefits to you that exceed diversity and inclusion goals. Below are a few examples:

Surgery benefits

Bariatric surgery



Bariatric surgery is covered under each plan with pre-certification. The surgery will be covered at the benefits level of services billed.

Surgery benefits

Gender affirmation surgery



Gender affirmation surgery and related services are covered under the medical plans subject to Anthem's medical policy. A \$3K per year per member travel and lodging is available for gender affirming surgery. Parsons' benefits align with the Human Rights Campaign diversity and inclusion criteria.

Family planning

Fertility services with WINFertility



Parsons provides support to members who are looking to start a family and need assistance. Members receive a \$40K lifetime limit (med/Rx combined) in infertility treatment services including but not limited to invitro, cryopreservation, GIFT, and ZIFT.

The power of the BlueCard PPO network

Under all Parsons plans, you have access to Anthem's broadest Preferred Provider Organization (PPO) network



Key features

- Freedom** to go to almost any doctor or hospital
- Not required** to have an assigned primary care doctor to access care
- No referral needed** to see a specialist

How to locate services within the network

1

Go to anthem.com/find-care/

2

Enter your alpha prefix in the *Enter Member ID Number or Prefix* box.

If you live in:	Enter this alpha prefix:	Or use this link:
DMV (DC, MD, and VA metro) area	Q4P	BlueChoice Open Access HMO/PPO
Florida	F8P	FL NetworkBlue POS
Georgia	G8V	GA Blue Open Access POS
Missouri (Kansas City area)	K7P	MO Preferred Care Blue (KC) PPO
Missouri (St. Louis)	Q9M	MO Blue Access Choice (StL) PPO
New Jersey	J8P	Horizon Managed Care Network PPO
All Other Areas	P9Q	National BlueCard PPO

3

Enter the city or ZIP code where you would like to search, and select a type of doctor.

4

Next, choose who you would like to see. You can search for a doctor nearby or use the doctor's name.

5

Select a provider to see more details, such as:

- Specialties
- Languages spoken
- A map of their office location
- Gender
- Training
- Phone number

HSA fact sheet

Parsons offers two plans (Core and HSA Plus) to you that are qualified high-deductible health plans that are paired with an HSA. Parsons will continue to utilize **Optum Bank** as the HSA administrator/bank.

- ✓ An HSA is an employee-funded account that you own.
- ✓ Flexibility to use funds for qualified medical expenses of your choice.
- ✓ You determine the pre-tax amount taken out of each of your paychecks. Every dollar you put in lowers your taxable income.
- ✓ If you do not put money in the HSA, you will pay your deductible and other out-of-pocket costs with dollars that have already been taxed.
- ✓ You have the opportunity to invest funds over a certain HSA balance.
- ✓ Tax liability. Form must be filed with IRS to report HSA contributions, distributions and tax deductions.
- ✓ You must keep all receipts of HSA transactions and expenses must meet IRS guidelines.
- ✓ An HSA is a bank account. Funds roll year to year and if you leave Parsons, any funds in the account are yours to keep.



HSA Contribution Limits

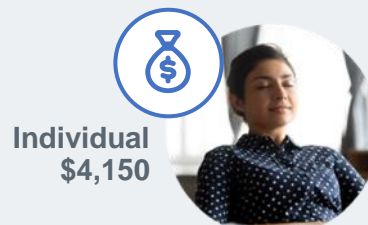
If you enroll in the Core or HSA Plus plan:

- You set aside pre-tax dollars to pay for current and future qualified medical expenses
- The amount you decide to set aside is taken out of your paycheck and placed in the HSA account
- Any money left in the HSA rolls over from year to year. It's yours to keep even if you change health plans or jobs, or retire.

If you are enrolled in the HSA Plus Plan, Parsons will make a contribution to your HSA. See your benefit guide for more information. There is no employer contribution if you are enrolled in the Core or PPO plans.



2024 IRS Contribution Limits





Individual
\$4,150



Family
\$8,300

Your ID card

The key to unlocking your health plan

CARD STOCK DETERMINED BY STATE OF RESIDENCE			
Preview Member		HSA PLAN	
Member ID: R7HMEMBERID			
Group: Plan Code: Core Plan RxBIN/RxPCN: RxGRP: Products: Medical	201104XXXX 425	For detailed benefit information including Deductible and Out of Pocket maximums, please visit anthem.com	
Issue Date: XXXXXXXX			

SAMPLE

CARD STOCK DETERMINED BY STATE OF RESIDENCE

anthem.com

Member Services **1-833-842-0711**
Pre Certification **1-833-842-0711**
24/7 NurseLine **1-800-700-9184**
Coverage While Traveling **1-800-810-2583**
Provider Services **1-800-676-2583**
Rx Provider Pre-Cert (non-one) **1-833-293-0659**
AIM Specialty Health Pre-Cert **1-888-853-8703**
Pharmacy Member Services* **1-800-987-5229**
Pharmacist Questions* **1-800-922-1557**
LiveHealth Online
livehealthonline.com

Please file medical claims with the Blue Cross and Blue Shield plan in the state where services are rendered. If Medicare is primary, file claims to Medicare.

Possession of this card does not guarantee eligibility for benefits.

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Virginia, Inc., serving all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. Independent licensees of the Blue Cross and Blue Shield Association. Anthem Blue Cross and Blue Shield provides administrative claim management services only and does not assume any financial risk or obligation with respect to claims.



Present your card anytime you receive services

Refer to your card for pharmacy service as well



Individualized cards for insured members with each person's name



Be on the lookout for a plain envelope for your ID cards



Anthem benefits and programs available to you

Digital resources: Sydney Health and anthem.com

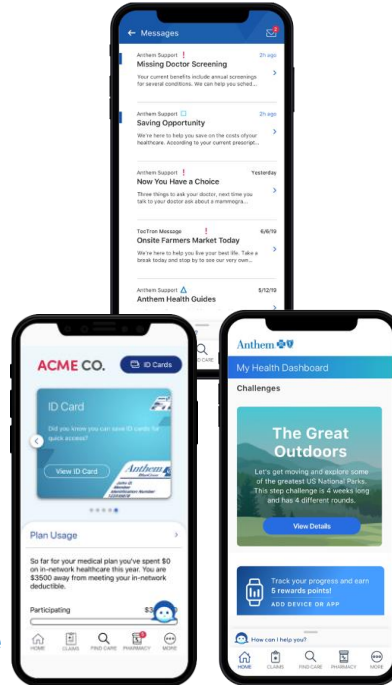


Sydney Health App

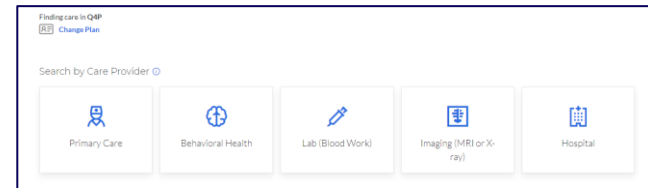
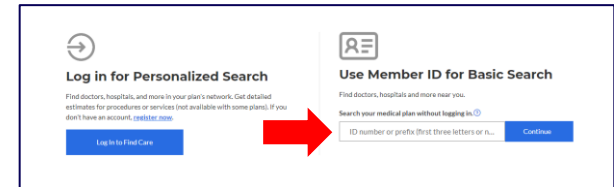
With Sydney Health, you have a single point of access to your Anthem benefits, tools, and resources

- › See a doctor face-to-face in minutes online
- › Track physical activity, sleep, and more
- › Get reminders about scheduling checkups and important tests
- › View your ID cards
- › Check the status of your claims
- › Find a doctor or facility in the network
- › Keep track of deductible and OOP charges

Available from the [Apple App Store](#) or [Android Play Store](#)



You can also utilize [anthem.com](#) as a resource to find care, review claims, and more.



Anthem Health Guide

Your partners and advocates in your healthcare journey

Whatever is easiest for you

Reach a Health Guide by calling the number on the back of your member ID card. You also can go to [anthem.com](https://www.anthem.com) or the Sydney app to send a secure email or use our interactive chat feature.

An Anthem Health Guide can help you make informed decisions about your plan.

They will partner with you, so you can:



Find the right benefits for your needs



Help in scheduling of appointments



Get help resolving claim and benefit questions

Anthem Health Guide: 1-833-842-0711

ConditionCare

Managing an ongoing health condition isn't easy. And having a little extra help and encouragement can make all the difference. That's why we offer ConditionCare, a no-cost health and wellness program that provides tools, resources, and support to members and their covered dependents with:

- Diabetes
- Asthma
- Heart Failure
- Coronary Artery Disease
- Chronic Obstructive Pulmonary Disease

Signing up for ConditionCare is easy

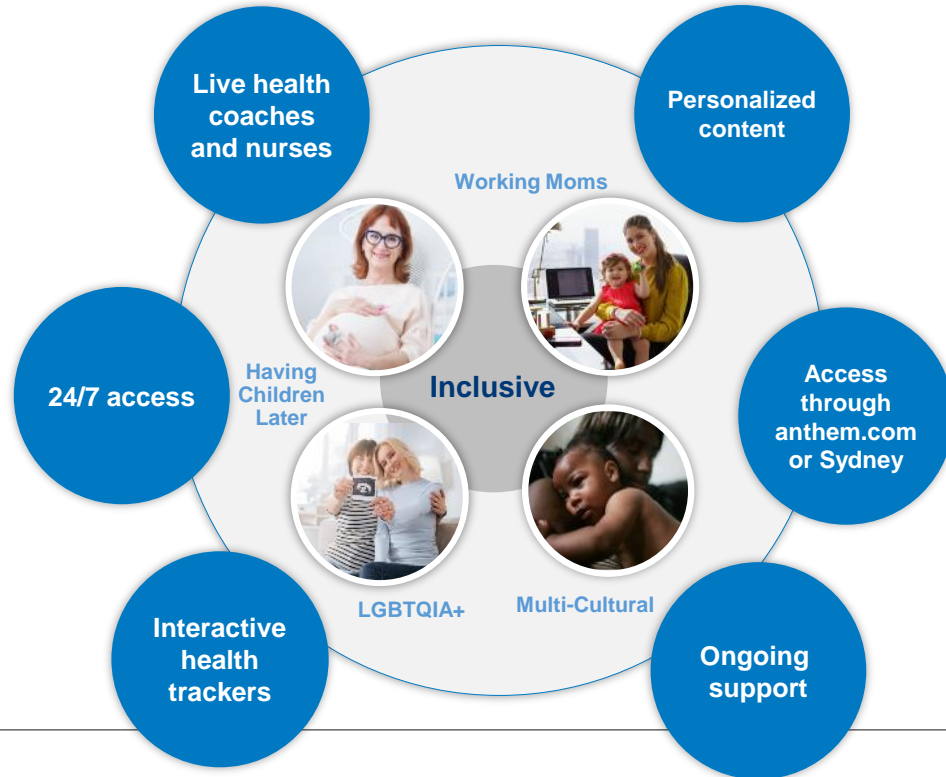
We'll call you or you can call us toll free at the Member Services number located on your ID card. Once enrolled in ConditionCare you get:

- Educational resources, like email newsletters
- Support from nurse care managers, dietitians, and other health care professionals
- Our nurse care managers that will work with your doctor to help you follow your care plan



Maternity resource: Building Healthy Families

This program recognizes every individual's and/or family's unique path to parenthood and supports them through every phase of their journey.



Virtual Second Opinion: My Medical Ally

Be confident in the diagnosis

When you are diagnosed with a serious health issue or a doctor recommends surgery, it's normal for you to have questions or concerns. In these cases, a Virtual Second Opinion via **My Medical Ally** may be a good next step.

- Connect with a leading specialist for the health issue
- Receive answers to your questions regarding the health issue
- Learn more about your condition
- Confirm your diagnosis is correct
- Understand and compare treatment options
- Feel confident the treatment that is chosen is right for you



To access, call:
Anthem Health Guides
(1-833-842-0711) or
My Medical Ally
(1-888-361-3944)

Telemedicine: LiveHealth Online and telehealth

Parsons members have access to virtual care visits using LiveHealth Online (LHO) (Anthem's proprietary telehealth service) or telehealth services with a provider. Whether you or your dependent has a cold, is feeling anxious, or needs help managing medication, you can have face-to-face visits with doctors when you need it.

Connect with a doctor anytime, anywhere with **LiveHealth Online**

- Medical doctors are available 24/7 to:
 - Assess symptoms
 - Provide treatment plans
 - Prescribe or refill medications
- Visit a licensed therapist in four days or less

Parsons in-network LHO and telehealth benefits

PPO Plan

LHO is covered at 100%; deductible does not apply

Telehealth is a \$20 copay; deductible does not apply

Core Plan

LHO is covered at 100%; deductible does not apply

Telehealth is covered at 80% after the deductible is met

HSA Plus Plan

LHO is covered at 100%; deductible does not apply

Telehealth is covered at 80% after the deductible is met

Note: Telephonic visits with a provider are not covered.

Tips and tools to save time and money



- › **Save emergency room (ER) visits for emergencies**
If you have a real emergency, go straight to the ER or call 911. Otherwise, consider an urgent care center, retail clinic, or walk-in doctor's office.
- › **See doctors in your plan's network**
Go to doctors in your plan and pay less out of pocket.
- › **Use the Find Care tool to check costs and quality ratings**
Comparison shop for health care. Find cost ranges for services with different doctors and check quality reviews.
- › **Save money with healthy choices**
Receive discounts on health-related products and services for you, your family, and your home.
- › **LiveHealth Online for virtual Medical and Behavioral Health visits**
- › **24/7 NurseLine**
You have access to trained registered nurses any time of the day or night.
- › **Remember to get your preventive annual exams, covered at 100%.**



Next steps and reminders



Make a benefits election

Open Enrollment is from October 30 through November 12. Go to parsonsbenefits.com for information and **Workday** to enroll.



ID cards will be issued for new enrollees

Continue using current card if you are already enrolled. Digital cards via the Sydney Health app will be available to you



Download Sydney

With the Sydney app, make the most of your plan and find support for healthy habits



Your Trusted Health Partner Your Anthem

Questions?

