

aetna®

boon  
group®



Compliant fringe benefit  
plans designed especially  
for government contractors  
**Aetna MedPremier**

[www.aetna.com](http://www.aetna.com)

57.02.103.1-BNB (9/15)

Brought exclusively to you by  
Aetna and The Boon Group®

Discover an hourly cost, fully insured major medical plan designed specifically for government contractors' unique needs and preferences:

- Quality, competitive medical benefits for your employees and their families is easier than ever
- Affordable medical plans within the designated fringe rate for part-time and full-time employees
- Beneficial third-party administrator expertise from The Boon Group
- Help retaining your employees with affordable health insurance benefits and ancillary plans from Aetna — the most recognized national health insurance company<sup>1</sup>
- Compliance with the Affordable Care Act
- Simplified Service Contract Act and Davis-Bacon Act compliance

<sup>1</sup>Millward Brown, Consumer Brand Awareness Study, December 2011.

# Aetna and The Boon Group

The Boon Group is Aetna's exclusive distributor and administrator of the Aetna MedPremier major medical insurance plan for full-time employees and the Aetna Fixed Benefits<sup>SM</sup> Plan, a fixed indemnity benefit plan for part-time employees working for government contractors.\* Both products feature Aetna's extensive network of participating health care providers and can be designed to meet specific applicable fringe benefit rates. Fringe benefit rates are the designated amount of money government contractors are required to provide employees for health and other benefits, in addition to the basic hourly wage, under federal, state or local prevailing wage laws.

These plans give employers the ability to offer their employees competitive benefits that fit within the designated hourly fringe rate.

## Major medical contractor plan, Aetna MedPremier

Aetna MedPremier is a suite of quality health insurance plans and products designed especially for government contractors.

*Brought exclusively to you by Aetna and The Boon Group.*

## Why offer Aetna MedPremier?

- ✓ Meets the unique needs of government contractors and their hourly employees
- ✓ Gives you the ability to offer competitive benefits that fit within the designated hourly fringe rate
- ✓ Provides employees with access to Aetna's extensive nationwide provider network and negotiated rates with hundreds of thousands of providers
- ✓ Helps you keep your health insurance plans current — the world of fringe benefits for government contractors is changing ... and fast

## Aetna's online tools and programs

Help your employees get more value from their health insurance plan with:

- **ActiveHealth<sup>®</sup> management solution and patented CareEngine<sup>®</sup> system** provide evidence-based medical information to help members stay healthy and avoid hospitalizations, and programs to positively impact their members both financially and clinically, resulting in greater satisfaction.
- **Special discount programs** on oral health care, eyewear, contact lenses, LASIK laser eye surgery, massage, nutritional counseling, vitamins, gym memberships at participating health clubs and more.
- **DocFind<sup>®</sup> online directory** — identifies providers in Aetna's network by specialty and location, and even includes maps and directions to the doctor's office and the ability to search for doctors who speak different languages.
- **Informed Health<sup>®</sup> Line** — access to registered nurses 24 hours a day, 7 days a week, who can help your employees get answers about medical conditions, procedures and treatment options. While only your doctor can diagnose, prescribe or give medical advice, the Informed Health Line nurses can provide information on more than 5,000 health topics.

\*Products sold by The Boon Group, Inc., and administered by Boon Administrative Services, Inc.

# The Boon Group

Connecting the dots in the benefits picture

The Boon Group has developed a collaborative philosophy that extends beyond the products and services we offer. Boon offers a wide array of customized products and services to clients of virtually any size, industry or footprint.

## Services provided by The Boon Group

- Easy-to-use employer tools:
  - Enrollment updates
  - Information editing
  - Eligibility
  - Terminations
  - Deductions history
  - Hour tracking
  - Qualified benefit changes and more
- COBRA administration.
- In-house general counsel focused on government contractor compliance.
- Proprietary enrollment system providing web-based, telephone and paper enrollments.
- Health reimbursement arrangement (HRA) administration with the ConnectXpress debit card.
- Open-architecture government contractor retirement plans through Registered Investment Advisers.
- Healthy Achievers, a Boon Group company, offers a full line of worksite health screenings and travel immunizations to help companies and their employees actively manage and improve their personal health. Healthy Achievers has more than 20 years of experience as a leading wellness resource and provider of onsite corporate health services.

## Breakthrough coverage delivered

- Predictable hourly cost model for employees with varying schedules
- Benefits tied to the actual health and welfare fringe rate
- Government contractors remit only the health and welfare rate required by contract
- Full array of Boon Administrative Services available for all plans
- Part-time plans available to complement full-time employee benefits
- A government-contractor-focused administrator with a Type II SSAE 16 audit

## Meeting the unique benefits needs of government contractors since 1982

For more than three decades, The Boon Group has developed revolutionary products and administrative systems that contractors require.

- Affordable, hourly priced, employee health care plans to suit limited/fixed budgets
- Flexible plans to cover contractors with high rates of turnover and workers with fluctuating hours
- Administrative systems that ensure compliance with federal, state and local regulations

Boon stands apart as a provider to contractors across the country.

## Specialized administrative services — expect the best

- **Full integration** — with your existing payroll, HRIS, contract and/or accounting software
- **Custom system solutions** — benefit from Boon's years of experience developing comprehensive systems for companies like yours
- **Modular** — services and systems to support your administrative platform, offered as a suite or à la carte, pick those services that best meet your company's needs
- **Simple, easy-to-use interface** — direct feed to employee and employer portals

Top contractors in the industry  
rely on us — **why not you?**

# Aetna MedPremier

Sample benefits\* for **full-time employees**

Plan features	In-network	Out-of-network
Deductible (per calendar year)	\$2,000 individuals \$4,000 family	\$4,000 individual \$8,000 family
Member coinsurance	20%	40%
Payment limit (per calendar year)	\$6,000 individual \$12,000 family	\$12,000 individual \$24,000 family
Routine physical exams/waived immunizations	Covered 100%; deductible waived	\$75 copay; deductible
Office visits to nonspecialist	\$30 office visit copay; deductible waived	40%; after deductible
Specialist office visits	\$50 office visit copay; deductible waived	40%; after deductible
Outpatient diagnostic X-ray/lab	20%; deductible waived	40%; after deductible
Emergency room	20%; deductible waived	Same as in-network care
Inpatient coverage	20%; after deductible	40%; after deductible
Pharmacy	\$20/\$40/\$70 copay	40% of submitted cost; after applicable copay

**Design without compromise** —  
simple, competitive, compliant

\*Multiple plan design options available



# Aetna Fixed Benefits Plan

## Sample benefits\* for optional part-time employees

Plan features	Class I 1 – 50 hours	Class II 51 – 100 hours	Class III 101 – 119 hours
<b>Outpatient benefits</b>			
<b>Physician office visits*</b>			
Plan pays per day on which doctors' services are provided	\$70	\$75	\$85
Maximum number of days per coverage year	7	7	7
<b>X-ray and laboratory services**</b>			
Plan pays per day on which lab or X-ray services are provided	\$90	\$100	\$120
Maximum number of days per coverage year	3	3	3
<b>Prescription drugs, equipment and supplies</b>			
Plan pays per day on which a prescription drug, equipment or supply is obtained	\$45	\$50	\$60
Maximum number of days per coverage year	12	12	12
<b>Outpatient surgical procedure</b>			
Plan pays per day on which a surgical procedure is performed	\$450	\$500	\$600
Maximum number of days per coverage year	2	2	2
<b>Emergency room</b>			
Plan pays per day on which an emergency room visit occurs	\$275	\$325	\$425
Maximum number of days per coverage year	2	2	2
<b>Inpatient benefits</b>			
<b>Hospital admission — per diem</b>			
Plan pays per day in a private or semi-private room	\$500	\$550	\$700
Plan pays per day in intensive care unit (ICU)	\$1,000	\$1,100	\$1,400
Maximum number of days per stay	Unlimited	Unlimited	Unlimited
Maximum number of stays per coverage year	2	2	2
<b>Hospital admission — lump sum</b>			
Plan pays per initial day of an inpatient stay	\$700	\$800	\$1,000
Maximum number of stays per coverage year	2	2	2
<b>Inpatient surgical procedure</b>			
Plan pays per day on which a surgical procedure is performed	\$450	\$500	\$600
Maximum number of days per coverage year	2	2	2
<b>Supplemental benefits</b>			
<b>Supplemental accident</b>			
Plan pays per initial day for an accident	\$300	\$300	\$400
Maximum number of days per coverage year	2	2	2
<b>Additional programs and services</b>			
Informed Health Line, employee assistance program, and discount programs and services	Included	Included	Included

\*Routine preventive office visit and immunizations for dependents under 18 years old are covered under the physician office visit benefit.

\*\*Routine diagnostic health screenings are covered under the X-ray and lab services benefit.

Members can lower their medical expenses by seeing a participating provider in the Aetna Open Choice® PPO network. To locate a participating provider, call toll-free **1-866-292-3374** or visit: [www.aetna.com/docfind/custom/aahc/bn](http://www.aetna.com/docfind/custom/aahc/bn).

<sup>6</sup> Plans also may include hospital indemnity, vision, dental, term life and short-term disability.

### **Aetna MedPremier plan exclusions and limitations**

The following is a list of services and supplies that are generally not covered. However, your plan documents may contain exceptions to this list based on state mandates or the plan design or rider(s) purchased by your employer. Refer to the actual policy and Booklet-Certificate to determine which services are covered and to what extent.

- All medical and hospital services not specifically covered in, or which are limited or excluded by, your plan documents
- Cosmetic surgery, including breast reduction
- Custodial care
- Dental care and dental X-rays
- Donor egg retrieval
- Durable medical equipment
- Experimental and investigational procedures, except for coverage for medically necessary routine patient care costs for members participating in a cancer clinical trial
- Hearing aids
- Home births
- Immunizations for travel or work, except where medically necessary or indicated
- Implantable drugs and certain injectable drugs, including injectable infertility drugs
- Infertility services, including artificial insemination and advanced reproductive technologies such as in vitro fertilization, zygote intrafallopian transfer, gamete intrafallopian transfer, intracytoplasmic sperm injection and other related services, unless specifically listed as covered in your plan documents
- Long-term rehabilitation therapy
- Nonmedically necessary services or supplies
- Orthotics except diabetic orthotics
- Outpatient prescription drugs (except for treatment of diabetes), unless covered by a prescription plan rider, and over-the-counter medicine (except as provided in a hospital) and supplies
- Radial keratotomy or related procedures
- Reversal of sterilization
- Services for the treatment of sexual dysfunction or inadequacies, including therapy, supplies or counseling, or prescription drugs
- Special-duty nursing
- Therapy or rehabilitation other than those listed as covered
- Treatment of behavioral disorders
- Weight-control services including surgical procedures, medical treatments, weight-control/loss programs, dietary regimens and supplements, appetite suppressants and other medicine, food or food supplements, exercise programs, exercise or other equipment, and other services and supplies that are primarily intended to control weight or treat obesity, including morbid obesity, or for the purpose of weight reduction, regardless of the existence of comorbid conditions

### **Aetna Fixed Benefits Plan exclusions and limitations**

The following is a partial list of services and supplies that are generally not covered. However, the plan may contain exceptions to this list based on state mandates or the plan design purchased. Refer to the actual policy and Booklet-Certificate to determine which services are covered and to what extent.

- All medical or hospital services not specifically covered, or which are limited or excluded, in the plan documents
- Cosmetic surgery, including breast reduction
- Custodial care
- Experimental and investigational procedures
- Infertility services, including, but not limited to, donor egg retrieval, artificial insemination and advanced reproductive technologies, and reversal of sterilization
- Nonmedically necessary services or supplies

No benefit is paid for or in connection with the following stays or visits or services:

- Those received outside the United States
- Those for education, special education or job training, whether or not given in a facility that also provides medical or psychiatric treatment

### **About The Boon Group**

The Boon Group has more than 30 years of experience in providing clients with efficient, knowledgeable and purposeful solutions to address their compliance issues. As a leader in the fringe benefits industry, The Boon Group's broad expertise and multi-faceted capabilities supported by flexible and scalable administrative systems enable us to create simple solutions to complicated issues.

The Boon Group's robust in-house services, confidence and creative approach keeps us ahead of the competition — and provides clients with guaranteed compliance solutions.

### **About Aetna**

Aetna is one of the nation's leading diversified health care insurance benefits companies, serving approximately 36.7 million people with information and resources to help them make better informed decisions about their health care. Aetna offers a broad range of traditional, voluntary and consumer-directed health insurance products and related services, including medical, pharmacy, dental, behavioral health, group life and disability plans, and medical management capabilities, Medicaid health care management services and health information technology services. Our customers include employer groups, individuals, college students, part-time and hourly workers, health plans, health care providers, governmental units, government-sponsored plans, labor groups and expatriates.

## Aetna MedPremier hourly employee benefits:

- ✓ Improved health coverage
- ✓ Comprehensive reporting
- ✓ Strong administration
- ✓ Flexibility
- ✓ Reduced medical costs
- ✓ Increased employee productivity

Contact Verus Health Partners your local representative today.

Call: **1-321-421-7389**

E-mail: **info@verushp.com**

Visit: **www.verushp.com**

Or Contact The Boon Group to put our experience and creative solutions to work for you. Just tell them Keith sent you.

Call: **1-800-368-BOON (1-800-368-2666)**

E-mail: **info@boongroup.com**

Visit: **www.boongroup.com**

This material is for information only and is not an offer or invitation to contract. Not all health services are covered. Health insurance plans contain exclusions and limitations. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Discount programs provide access to discounted prices and are NOT insured benefits. The member is responsible for the full cost of the discounted services. The CareEngine is a proprietary technology platform developed by ActiveHealth Management, an Aetna company. In conjunction with clinicians, the CareEngine continuously analyzes claims and other data against evidenced-based best practices and alerts the members and their physicians about possible care gaps and other inconsistencies. Information is not a substitute for diagnosis or treatment by a physician or other health care professional. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to **www.aetna.com**.

Administrative services provided by Aetna Life Insurance Company and Boon Administrative Services, Inc.

**Policy form numbers include:** GR-9/GR-9N, GR-23 and/or GR-29/GR-29N.

**Aetna Fixed Benefit Plan policy form numbers include:** GR-23, GR-96172 and GR-96173.

**www.aetna.com**

©2015 Aetna Inc.  
57.02.103.1-BN B (9/15)

**aetna**<sup>®</sup>

**boon**  
**group**<sup>®</sup>