



**2025**

**COBRA  
OPEN ENROLLMENT**



## OPEN ENROLLMENT

This is the one-time per year to make election changes without having a “qualifying event”. You can:

- Join or drop the Medical, Dental, Vision
- Change Plans
- Add / Drop Dependents

Decisions are effective January 1, 2025, and are binding through December 31, 2025.

# CHANGES FOR 2025



- Express Scripts will be the new prescription drug carrier for 2025.
- UMR, a United Healthcare company is our medical plan administrator.
  - We are introducing a **NEW plan: EPO/HRA!** This plan utilizes the same network as the PPO and Surest plans, and includes set deductibles, copays and coinsurance. There is a Health Reimbursement Account attached to this plan which provides **VNA funded money** that you can use to pay for qualified out-of-pocket expenses.
  - Effective January 1, 2025, there will be a small contribution to the Dental plan.
  - There are no changes to the existing Vision plan.

## Key Terms Used

**Deductible** – The amount of money you pay for services before coinsurance applies. Does not apply to preventive services required under the Affordable Care Act.



**Copay** – A fixed dollar amount you pay for covered services. Such services include but are not limited to physician office visits, urgent care, and prescriptions.



**Coinsurance** – The percentage you pay for certain services based on the allowed amount charged. Coinsurance applies after the deductible has been met. i.e. 80%/20%.



**Out-of-Pocket Maximum** – Your deductible, copays, and coinsurance all accumulate towards this maximum amount. Once this is met, all covered services will be paid at 100% for the remainder of the plan year.



## SEARCHING FOR PROVIDERS (PPO, EPO/HRA, EPO SUREST)

To find a United Healthcare Choice Plus provider

Go to [www.umar.com](http://www.umar.com)

Enter your Network: [Choice Plus Network](#)

Click on: [View Providers](#)

Search by name or find care by category.

# MEDICAL PLAN OPTIONS – EPO/HRA & PPO



UnitedHealthcare Choice Plus Network	EPO/HRA	PPO
Deductible	\$1,000 / \$2,000	\$1,500 / \$3,000
Accumulation	True Family Aggregate	Embedded
Member Coinsurance	20%	20%
Out-of-Pocket Maximum*	\$5,500 / \$11,000	\$5,500 / \$11,000
Accumulation	True Family Aggregate	Embedded
Primary Care Office Visit	\$20 copay	\$35 copay
Specialist Office Visit	\$40 copay	\$65 copay
Preventive Care	Covered at 100%	Covered at 100%
Outpatient Diagnostics	Ded then \$175 copay	Office: Covered 100% Outpatient: Ded then 20%
Emergency Room	\$500 copay	\$150 copay, ded then 20%
Outpatient Surgery	Ded then \$150 copay	Ded then 20%
Inpatient Hospitalization	Ded then \$2,750 copay	\$300 copay, ded then 20%
Out-of-Network		
Deductible	In-Network Benefits Only Except Emergency Care	\$2,000 / \$4,000
Member Coinsurance		40%
Out-of-Pocket Maximum		\$10,000 / \$20,000

Out of Pocket Maximums do not include prescription drug claims

# REGISTER UMR (PPO & EPO/HRA)



## Once you are enrolled in the PPO or EPO/HRA with UMR, register your UMR account to maximize your plan

If you enroll in the PPO or EPO/HRA plan, register your account on UMR.com

- Check your benefits and see what's covered.
- Look up what you owe and how much you've paid.
- Find a doctor in your network.
- Learn about medical conditions and your treatment options.
- Use the online glossary to understand medical insurance basics.

**Download the UMR app today!**



To get the most out of the plan, you need to register your account.



# INTRODUCING



A UnitedHealthcare Company

## A Revolution in Healthcare

Eliminates deductibles and coinsurance, replacing them with copays.

SUREST mobile application provides members instant access to the cost for their care and quality ratings for the providers and facilities they select.

United Choice Plus Providers and facilities that consistently deliver high-value care have lower copays.

**54%** of Surest members had lower out-of-pocket costs<sup>1</sup>.

**See how powerful simple can be.**

**Check prices on the pre-member website:**

**<https://join.surest.com/VNAHG/access-login>**

**Access code: VNAHG2024**



UnitedHealthcare Choice Plus Network	EPO SUREST
Deductible	Not Applicable
Accumulation	Not Applicable
Member Coinsurance	Not Applicable
Out-of-Pocket Maximum	\$5,500 / \$11,000
Accumulation	Embedded
Primary Care Office Visit	\$10 - \$65
Specialist Office Visit	\$10 - \$65
Preventive Care	Covered at 100%
Outpatient Diagnostics	Copays Vary by Location/Service: <a href="https://join.surest.com/VNAHG/access-login">https://join.surest.com/VNAHG/access-login</a> <b>Access code: VNAHG2024</b>
Emergency Room	\$750
Outpatient Surgery	Copays Vary by Location/Service: <a href="https://join.surest.com/VNAHG/access-login">https://join.surest.com/VNAHG/access-login</a> <b>Access code: VNAHG2024</b>
Inpatient Hospitalization	
Out-of-Network	
Deductible	In-Network Benefits Only Except Emergency Care
Member Coinsurance	
Out-of-Pocket Maximum	

<sup>1</sup> Members who migrated from a non-Surest plan into a Surest plan in 2022, compared to those who stayed with a non-Surest plan.

\* Out of Pocket Maximums include prescription drug claims



# REGISTER EPO SUREST



## Once you are enrolled in Surest, register your Surest account to maximize your plan

- See upfront prices (copays) for providers **before** a visit.
- Search for care by symptom or condition to find treatment options that may be a lower cost.
- Find doctors and providers in our area or when you're on the go.
- Set communication preferences to get timely information about your claims, health tips, and reminders.
- Access a digital member ID card from your phone so you don't leave home without it.

**Download the Surest app or visit: [Benefits.Surest.com](https://Benefits.Surest.com)**



**To get the most out of the plan, you need to register your account.**



# surest™

A UnitedHealthcare Company



## VIRTUAL MOBILE MULTI-SPECIALTY MEDICAL GROUP

Consult with Primary Care & Specialty Care Physicians  
via Chat or Video anytime on the Galileo app -  
available in English & Spanish.

No appointments necessary!

Annual wellness exam over video.

Doctors can diagnose most healthcare concerns, from  
acne to anxiety, diabetes, hypertension, cold & flu,  
and more.

Get quick prescriptions, labs, and specialist referrals.

No medical copays, deductibles or claims!

**REMEMBER - Just as you would in a new Dr.'s office, you must complete the provider  
questionnaire to access services.... Don't Wait, Complete it Today**

Visit:  
**[galileo.health/vnanj](https://galileo.health/vnanj)**  
Access code: **vnanj2023**



# ESI PHARMACY BENEFITS

	EPO/HRA	EPO SUREST	PPO
<b>Rx Deductible</b>	Combined with Medical	Not Applicable	\$100 N/A to Generics or Specialty fills enrolled in SaveOn
<b>Retail</b>	<b>30 Day Supply</b>	<b>30 Day Supply</b>	<b>30 Day Supply</b>
<b>Generic</b>	\$10 Copay	\$10 Copay	\$10 Copay
<b>Preferred Brand</b>	\$60 Copay	\$60 Copay	\$40 Copay
<b>Non-Preferred Brand</b>	\$75 Copay	\$75 Copay	\$55 Copay
<b>Specialty</b> Enrolled in SaveOn Not Enrolled in SaveOn	\$0 30%	\$0 30%	\$0 30%
<b>Mail Order</b>	<b>90 Day Supply</b>	<b>90 Day Supply</b>	<b>90 Day Supply</b>
<b>Generic</b>	\$20 Copay	\$20 Copay	\$20 Copay
<b>Preferred Brand</b>	\$150 Copay	\$180 Copay	\$100 Copay
<b>Non-Preferred Brand</b>	\$188 Copay	\$240 Copay	\$138 Copay
<b>Specialty <sup>(2)</sup></b> Enrolled in SaveOn Not Enrolled in SaveOn	\$0 30%	\$0 30%	\$0 30%
<b>RX Out-of-Pocket Max.</b> Individual / Family	Combined with Medical	Combined with Medical	\$2,600 / \$5,200

# New Jersey - All

2025 Medical Plan Options UMR – UHC Choice Plus Network	2025 Dental Plan Options Horizon	2025 Vision Plan Option Davis Vision
1) PPO	1) Dental Option Plan	1) Vision
2) EPO Surest NJ Non Union		
3) EPO/HRA NJ Non Union		

# Ohio- Non Union

2025 Medical Plan Options UMR – UHC Choice Plus Network	2025 Dental Plan Options MetLife	2025 Vision Plan Option Davis Vision
1) PPO OH/FL	1) Dental High Plan	1) Vision
2) EPO Surest – FL OH	2) Dental Low Plan	
3) EPO/HRA FL OH Non Union		

# FL/National Non Union

2025 Medical Plan Options UMR – UHC Choice Plus Network	2025 Dental Plan Options Horizon	2025 Vision Plan Option Davis Vision
1) PPO OH/FL	1) Dental Option Plan	1) Vision
2) EPO Surest – FL OH		
3) EPO/HRA FL OH Non Union		

# ONA Union

2025 Medical Plan Options UMR – UHC Choice Plus Network	2025 Dental Plan Options MetLife	2025 Vision Plan Option Davis Vision
1) PPO - ONA Union	1) Dental High Plan - ONA	1) Vision
2) EPO Surest - ONA Union	2) Dental Low Plan - ONA	
3) EPO/HRA- ONA Union		

## ONA 1K

2025 Medical Plan Options UMR – UHC Choice Plus Network	2025 Dental Plan Options MetLife	2025 Vision Plan Option Davis Vision
1) PPO - ONA 1K	1) Dental High Plan - ONA	1) Vision
2) EPO Surest - ONA 1K	2) Dental Low Plan - ONA	
3) EPO/HRA- ONA 1K		



## ONA 2K

2025 Medical Plan Options UMR – UHC Choice Plus Network	2025 Dental Plan Options MetLife	2025 Vision Plan Option Davis Vision
1) PPO - ONA 2K	1) Dental High Plan - ONA	1) Vision
2) EPO Surest - ONA 2K	2) Dental Low Plan - ONA	
3) EPO/HRA- ONA 2K		

## SEIU

2025 Medical Plan Options UMR – UHC Choice Plus Network	2025 Dental Plan Options MetLife	2025 Vision Plan Option Davis Vision
1) PPO - SEIU	1) Dental High Plan - SEIU	1) Vision
2) EPO Surest - SEIU	2) Dental Low Plan - SEIU	
3) EPO/HRA- SEIU		

## SEIU 1K

2025 Medical Plan Options UMR – UHC Choice Plus Network	2025 Dental Plan Options MetLife	2025 Vision Plan Option Davis Vision
1) PPO – SEIU 1K	1) Dental High Plan - SEIU	1) Vision
2) EPO Surest - SEIU 1K	2) Dental Low Plan - SEIU	
3) EPO/HRA- SEIU 1K		

**YOU ARE REQUIRED TO ENROLL TO HAVE COVERAGE JANUARY 1, 2025**

**IF YOU DO NOT ENROLL, YOU WILL BE DROPPED FROM YOUR CURRENT  
COVERAGE**

**QUESTIONS or NEED HELP ENROLLING?**

**CONTACT CBIZ FLEX**

**800-815-3023, OPTION 6**