



VNA Health Group

Benefits FAQs

General/Common Questions:

- Who is the Medical Insurance Carrier for 2026?
 - Cigna
- Are GLP-1 drugs covered?
 - GLP-1 drugs are covered for diabetes when certain criteria are met. GLP-1 drugs are not covered for weight loss at this time.
- Can we use CVS pharmacies to fill prescriptions?
 - Yes, you can use CVS or Walgreens to fill prescriptions in 2026.
- Does my RWJBH doctor have to be in-network with Cigna in order to receive the \$0 copay for an office visit?
 - Yes, your provider must be in Cigna's Open Access Plus Network in order to receive the \$0 copay for an office visit. You can register on mycigna.com and use the provider directory found [here](#) to see which RWJ physicians are in-network. They will show as a \$0 copay.
- What is the network for the medical plans? Is it the same for all three plans?
 - All three VNA medical plans utilize the same network through Cigna – the Cigna Open Access Plus Network.
- Can I have both an HSA and an FSA?
 - No, you cannot have a Flexible Spending Account (FSA) if you enroll in the High-Deductible Health Plan (HDHP) and contribute to a Health Savings Account (HSA).
- Who is the telemedicine provider for 2026?
 - The telemedicine provider for 2026 is MDLive – you can access MDLive directly through the MyCigna app. This benefit is available to employees and dependents enrolled in a VNA medical plan.



Simple Copay Plan Questions:

- Does the HRA plan have a funded debit card, or will I need to pay up-front and be reimbursed?
 - You will have a debit card with the funds available for payment.
- What plans include the HRA?
 - Only the Simple Copay plan has the HRA attached. You will not be able to use HRA funds if you are not enrolled in the Simple Copay plan.
- Will I receive a separate HRA card if I am enrolled in the FSA?
 - Yes, you will receive two ID cards if you are enrolled in the Simple Copay Plan with the HRA, and the FSA. The HRA is administered by Cigna/HSA Bank, and the FSA is administered by Flex Facts.
- How can I access my HRA funds?
 - To access your HRA funds, you will receive a debit card in the mail.
- When can I access my HRA funds?
 - You will be able to access HRA funds on your debit card starting 1/1 for medical and prescription drug copays.

Prescription Drug Questions:

- Who is the Prescription Drug carrier for 2026?
 - Express Scripts is the Rx carrier for 2026.
- I did not receive my new pharmacy card. Where can I get a temporary ID card?
 - Please log on to the Express Scripts portal to access a temporary ID card.

Additional Questions:

- Where can I see my contribution rates?
 - Contributions are available on the ADP platform.
- What is the FSA roll over amount for 2026?
 - For 2026, the FSA roll over amount will be \$680. That means you can roll over unused funds up to \$680 from 2026 to 2027.
- Is there an app for the BenePortal?



- No, but the site is mobile optimized and can be saved to your home screen for easy access.
- What is the phone number for the Benefits MAC team?
 - **888-363-9077, option 2.**
- Where can I find more information on my benefits options?
 - Visit the BenePortal website at www.myvnabenefits.org
 - The New Hire Orientation presentation is on the BenePortal.
 - You can also call the Benefits MAC team and they can walk you through your options.