



2026  
Benefits Guide  
Pre- age 65 Retiree

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This document is an outline of the coverage provided under your employer’s benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the “plan documents”). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer’s benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your WCS Human Resources Team at [benefits@wcs.org](mailto:benefits@wcs.org).

# Benefits Overview

## Eligibility

### Eligible Retirees

You are eligible for benefits:

1. If you were hired prior to 10/2016: age 62 with 5 years of service
2. If you were hired after 10/2016: age 64 with 5 years of service or if age + years of service = 85
3. **Disability Retirement:** Employees are eligible for full retirement regardless of age if they have 10 years of service and are legally deemed disabled by Social Security.

### Covering your dependents:

You may enroll your eligible dependents for coverage once you become eligible. Your eligible dependents include:

- Your legal spouse or domestic partner (eligible if not a relative and if they have lived with you for at least 6 months in a committed relationship).
- Your child (up to age 26 for medical and age 23 for dental) who is your biological child, stepchild, legally adopted child, or child for whom you have obtained legal guardianship.
- Your dependent children must be either:
  1. Under the age of 26 or 23 for dental coverage
  2. Or any age if the dependent child is mentally or physically disabled before reaching the age 26, depends solely on your support and is receiving Supplemental Security Income benefits as a result of the disability

## Enrolling in Benefits

### Open Enrollment Dates:

**November 14th, 2025 – November 30th, 2025**

During the Open Enrollment Period each year you will have the opportunity to enroll in or change your benefit elections. Any newly elected benefits or changes will become effective on January 1st of the following year.

If you decide that you do not need to make any changes for 2026, you do not need to take any action. To make enrollment easier for you and your family, WCS will roll over your current elections.

However, you will need to take action if you want to:

- Change your plan options for medical coverage or waive coverage
- Add, remove, or change a covered dependent

### 3. Upon Retirement

Retirees who are not yet age 65 when they retire can elect to continue their coverage with Aetna at the rates listed on page 4.

No action needs to be taken if you are continuing your coverage. Your current plan selection will be carried over and the applicable premium will be deducted from your pension check each month.



### 4. After a Qualified Life Event

If you experience a Qualified Life Event (QLE), you must change your benefit elections within the 30 days following the QLE, otherwise you will need to wait until the next open enrollment period.

#### Examples of Qualified Life Events include:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Change in employment status of the employee, spouse/ domestic partner, or dependent child

# Medical Benefits

Administered by Aetna

WCS offers a choice between two types of medical plans: the Aetna Open Access Select and the Aetna Choice POS II.

Both the Aetna Open Access Select (Aetna OA Select ) and the Aetna Choice POS II (Aetna POS II) plans are organizations of medical doctors, hospitals, and other health care providers who have agreed with Aetna to provide health care at reduced rates. The difference is that the Aetna OA Select plan only covers IN network care and the Aetna POS II plan offers the option to go IN or OUT of network for care. **Remember:** Out-of-network care is more expensive in most cases. Employees enrolled in either plan can open a Flexible Spending Account (FSA) to help cover eligible expenses. **WCS is happy to provide you with these options in order to best meet the needs of you and your family.**

Plan Provisions	Aetna OA Select	Aetna POS II	
	In-Network Only	In-Network	Out-of-Network
<b>Annual Deductible</b> (individual/family)	\$0	\$250/\$500	\$1,500/\$3,000
<b>Out-of-pocket Maximum</b> (individual/family) includes deductible	\$5,080/\$12,700	\$5,050/\$10,100	\$9,000/\$18,000
<b>Coinsurance</b>	100%	100%	70%
<b>Preventive Care</b>	No charge	No charge	No charge
<b>Primary Care Physician Office Visit</b>	\$25 copay	\$35 copay	70% coinsurance
<b>Specialty Office Visit</b>	\$35 copay	\$45 copay	70% coinsurance
<b>Inpatient Hospital Services</b>	No charge	\$250 copay (\$625 yearly)	70% coinsurance
<b>Outpatient Hospital Services</b>	No charge	No charge	70% coinsurance
<b>Urgent Care</b>	\$25 copay	\$35 copay	70% coinsurance
<b>Emergency Room Care</b>	\$150 copay (waived if admitted within 24 hours)	\$150 copay (waived if admitted within 24 hours)	\$150 copay (waived if admitted within 24 hours)

Prescription Drugs	Aetna OA Select	Aetna POS II	
	In-Network Only	In-Network	Out-of-Network
<b>Prescription Drug Deductible</b> (individual/family)	None	\$50 per person (does not apply to Generics)	NA
<b>RETAIL PRESCRIPTION DRUGS (30 DAY SUPPLY)</b>			
<b>Generic</b>	\$10 copay	\$10 copay	Not covered
<b>Brand Preferred</b>	\$35 copay	\$35 copay	Not covered
<b>Brand Non-Preferred</b>	\$70 copay	\$70 copay	Not covered
<b>Specialty</b>	Applicable cost as noted above	Applicable cost as noted above	Not covered
<b>MAIL-ORDER PRESCRIPTION DRUGS (90 DAY)</b>			
<b>Generic</b>	\$20 copay	\$20 copay	Not covered
<b>Brand Preferred</b>	\$70 copay	\$70 copay	Not covered
<b>Brand Non-Preferred</b>	\$140 copay	\$140 copay	Not covered

AD = After Deductible

\*Employees in Alaska must choose the Aetna Choice POS II option.

	Medical Insurance (includes vision) Monthly Contributions			
	Aetna OA Select		Aetna POS II*	
	Retiree	WCS	Retiree	WCS
<b>Employee</b>	\$530.33	\$795.49	\$536.56	\$804.85
<b>Employee + 1</b>	\$1,060.66	\$1,590.99	\$1,073.14	\$1,609.70
<b>Employee + Child(ren)</b>	\$954.59	\$1,431.88	\$965.82	\$1,448.74
<b>Family</b>	\$1,590.98	\$2,386.48	\$1,609.70	\$2,414.54

## How do I find a doctor?

Visit the Aetna **"Find a Doctor"** tool to find an in-network provider.

- If enrolled in the Aetna OA Select, select the Aetna Select (Open Access) plan
- If enrolled in the Aetna POS II plan, select the Aetna Choice POS II (Open Access) plan

## Aetna Resources and Programs

### Aetna Concierge

**Aetna Concierge is your personal healthcare assistant.** WCS wants to help you understand your benefits so that you can make informed decisions. Aetna Concierge can help you and your family with getting answers about a diagnosis, selecting a doctor, learning about your coverage, planning for an upcoming treatment, scheduling an appointment, and much more. Call today to ask questions about which medical coverage option would be the best fit for you and your family.

To speak to a concierge, simply call **866.276.1945**, Monday through Friday from 8 a.m. to 6 p.m. in your time zone.

### Teladoc®

**Teladoc® gives you access 24 hours, 7 days a week to a U.S. board-certified doctor through the convenience of phone, video, or mobile app visits.** Teladoc® is less expensive than an ER or urgent care visit and can treat medical conditions such as cold/flu like symptoms, allergies, pink eye, sinus problems, skin problems, and more. Set up your account today at [Teladoc.com/Aetna](https://www.teladoc.com/Aetna) so that this easy to use care is ready for you whenever you and your family need it most.

### CVS Health MinuteClinic®

**As a WCS employee and Aetna member, you can access all covered CVS Health MinuteClinic® services at no cost to you.** MinuteClinic® is a walk-in clinic inside select CVS Pharmacy and Target stores. It offers a broad range of services to keep you and your family healthy. Clinics are open 7 days a week and in the evenings to help make visits more convenient for you.

### Aetna Mobile App

**The Aetna Mobile app makes it easy for you to manage your health wherever, whenever you need to.** With the Aetna Mobile app you can: find care, search claims, view coverage and benefits, access your ID card, manage prescriptions, email member services, estimate costs, and more!

### Aetna Transform Oncology

**Transform Oncology Care Program aims to help improve patient outcomes and decrease costs.** This program uses genomic testing results at the point of prescribing to help patients start on the best treatment faster and, in addition, matches eligible patients to clinical trials. Participants have access to an experienced personal navigator to help with care coordination, Aetna's Cancer Support Center, and the Guided Genetic Health® program: genetic counseling and testing can help guide your treatment and assess your risk of developing other forms of cancer.

For more information, please visit [Aetna.com/cancersupport](https://www.aetna.com/cancersupport).

### Aetna Back & Joint Care

**The Aetna Back and Joint Care program, offered to enrolled employees (and dependents) age 18 or older, supports those dealing with musculoskeletal issues, acute and chronic pain, and either taking opioids or trying to avoid opioids.** The program helps you improve your quality of life by helping you manage and reduce your chronic musculoskeletal pain without surgery or drugs. It also offers innovative digital programs for back, knee, hip, neck, and shoulder pain in easy-to-do 15-minute exercise therapy sessions. Eligible participants will receive access to exercise therapy, motivational coaching, one-on-one support, and education that is tailored to the participant's specific needs.

**The Women's Pelvic Health pathway supports women through pregnancy, postpartum, and menopause, addressing pelvic floor disorders.** The care team offers video visits, digital exercise programs, health coaches, and urogynecologists. A single platform coordinates pelvic and MSK care, integrating education to increase awareness and reduce stigma.

To get started, visit [hingehealth.com/find/aetna](https://www.hingehealth.com/find/aetna) and **complete the clinical screener.**

### Hello Heart

**The Hello Heart app, offered at no cost to enrolled employees (and dependents) age 18 and older, allows you to track and manage your heart health in one place.** It includes an FDA-cleared blood pressure monitor that pairs with your smartphone at no cost to you. The app also tracks cholesterol, weight, and activity, provides clear explanations of your health metrics, offers personalized heart health tips, and generates progress reports that can be shared with your doctor. Additionally, support is available via phone or email.

To get started, visit [join.helloheart.com](https://www.join.helloheart.com) and enter WCS to create an account.

## Vision Insurance

Administered by Aetna

The Aetna Vision Plan is offered alongside WCS' Aetna Medical Plans. If you enroll in a medical plan, you are automatically enrolled in this vision coverage; therefore, you do not need to elect vision coverage.

Some national chains in the Aetna Vision network include Target, LensCrafters, Sears, JC Penny, and Pearle Vision. There is also a network of online retailers including Contacts Direct, Glasses.com, and LensCrafters online. You can also search for in-network providers at [aetnavision.com](http://aetnavision.com) or on the mobile app.

**Special Offers for members:** Aetna Vision provides perks for members such as discounts on additional pairs of eye – wear, retail coupons, and more! Check [aetnavision.com](http://aetnavision.com) for the most up to date list of perks.

Aetna Vision Plan		
	In-Network	Out-of-Network
<b>VISION BENEFITS: EXAM – ANNUALLY; LENSES – ANNUALLY (EYEGLOSS OR CONTACT); FRAME – ANUALLY</b>		
<b>Exam with Dilation as Necessary</b>		
<b>Routine/Comprehensive Eye Exam</b>	\$10 Copay	\$38 Reimbursement
<b>Standard Contact Lens Fit/Follow-up</b>	Member pays discounted fee of \$40	Not Covered
<b>Premium Contact Lens Fit/Follow-up</b>	Member pays 90% of retail	Not Covered
<b>HARDWARE</b>		
<b>Standard Plastic Single Vision Lenses</b>	\$10 Copay	\$28 Reimbursement
<b>Standard Plastic Bifocal Vision Lenses</b>	\$10 Copay	\$44 Reimbursement
<b>Conventional Contact Lenses</b>	\$150 One-time Use Allowance; 15% off balance over allowance	\$120 Reimbursement
<b>Any Frame available, including frames for prescription sunglasses</b>	\$150 One-time Use Allowance; 20% off balance over allowance	\$75 Reimbursement

With network eye care providers, you can find discounts on products and services that may not be covered under your plan, including but limited to:

- Up to 15% off retail price or 5 percent off promotional price for LASIK laser eye surgery
- Up to 40% off extra pairs of eye glasses and sunglasses
- Lens options like anti reflective coatings



# Dental Benefits

Administered by Delta Dental of NY

Regular dental exams are an important part of maintaining both your oral and overall health. They can help detect issues early, when treatment is simpler and less costly. Through Delta Dental of NY, you have comprehensive coverage to keep your teeth and gums healthy and help prevent decay and periodontal disease. Your plan also includes Enhanced Maternity Benefits and SmileWay®, which offer extra cleanings and periodontal services at no additional cost for members with certain chronic conditions.

Dental PPO Plan	
Plan Provisions	In-Network & Out-of-Network
<b>Annual Deductible</b> (individual/family)	\$25/\$75
<b>Annual Maximum per person</b>	\$2,000
<b>Diagnostic and Preventive Care:</b> cleanings, fluoride treatments, sealants, and x-rays	100%
<b>Basic Services:</b> fillings, periodontics, scaling, and oral surgery	80%
<b>Major Services:</b> crowns, bridges, and full and partial dentures	50%
<b>Orthodontia</b> (Children up to age 26 and adults)	50%
<b>Orthodontia Lifetime Maximum</b>	\$1,500

	Dental Insurance Monthly Contributions	
	DPPO	
	Retiree	WCS
<b>Employee</b>	\$9.65	\$28.95
<b>Employee + Spouse</b>	\$14.44	\$43.31
<b>Employee + Child(ren)</b>	\$17.63	\$52.88
<b>Family</b>	\$29.20	\$87.60

**NEW!** We're excited to introduce adult orthodontia coverage and SmileWay® through Delta Dental.

- The dental plan now offers orthodontia coverage for adults and children up to age 26.
- SmileWay® provides expanded coverage for members with certain chronic conditions (such as diabetes, heart disease, or pregnancy), offering extra cleanings and periodontal maintenance at no additional cost. You can opt in online at [www1.deltadentalins.com/smileway](http://www1.deltadentalins.com/smileway) or by calling Customer Service.

Dental PPO plans provide access to a network of licensed dentists that have agreed to provide services at a discounted rate.

**Delta Dental PPO vs Delta Dental Premier**

The Delta Dental PPO network offers greater savings and lower-out-of-pocket cost, while the Delta Dental Premier network offers a larger network of dentist, typically with a higher out-of-pocket costs. Both dentists are considered in-network. Each dentist is assigned to a category based on their contract/negotiated rates.

**Remember:** Out-of-network care is more expensive in most cases.

## Contact Information

If you have specific questions about a benefit plan, please contact the administrator listed below, or your local Human Resources department.

Line of Coverage	Carrier	Contact	Website
Medical Insurance	Aetna	866.276.1945	<a href="http://www.aetna.com">www.aetna.com</a>
Vision Insurance	Aetna Vision	866.276.1945	<a href="http://www.aetnavision.com">www.aetnavision.com</a>
Dental Insurance	Delta Dental	800.932.0783	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
WCS Human Resources	WCS	718.220.5126 <a href="mailto:benefits@wcs.org">benefits@wcs.org</a>	<a href="http://www.wcsservice-team.com">www.wcsservice-team.com</a>



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## Notes:

This benefits guide prepared by



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