

**Namely**  HR for Humans

# HR's Guide to **Virtual Open Enrollment & Benefits**

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# INTRODUCTION

There are few things that strike fear into the hearts of HR leaders quite like open enrollment, or the sliver of time employees have to select their benefits each year. While your actual enrollment period rarely extends beyond a few weeks, behind-the-scenes planning can take as long as six months.

And it's one of the most important things that HR leaders will do all year.

According to Glassdoor, the factor most likely to get job seekers to apply to a job is attractive benefits. And good benefits are also what keep employees happy—and employed at your company.

## Let's look at some stats:

# 49%

of your employees will look for a new job in the next 12 months due to confusion or dissatisfaction with benefits.

Over half of employees,

# 55%

would be at least somewhat likely to accept a job with lower compensation but a more robust benefits package.

Improving benefits ranks

# 2<sup>nd</sup>

(after increasing pay) as a way to retain employees.

Needless to say, the importance of benefits in the workplace cannot be overstated.

Still, benefits, particularly during open enrollment season, can be complicated for everyone involved—from HR to finance and all the way down to individual employees. **And a whopping 31 percent of employees give their employer a “C” or lower when it comes to open enrollment.**

This process can be further complicated by external factors. And let's face it—HR and benefits teams have faced almost no greater challenge in recent years than the COVID-19 pandemic.

As entire companies begin to work from home—many for the first time ever—HR teams are scrambling to determine how to run their Open Enrollment virtually. From selecting new benefits to help employees during a global pandemic to determining how to educate employees on offerings, HR teams have a lot on their plate.

So, Namely put together this eBook to help. Read on to learn how to run virtual OE. From choosing the benefits to offer all the way through whether to use active or passive enrollment, we've got you covered.



# How to Run **Virtual Open Enrollment**

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From offering the right benefits to helping your employees understand their options, find out how to run virtual open enrollment seamlessly.



# CHOOSING YOUR BENEFITS PLAN

Due to COVID-19, employees' daily lives have changed drastically. Whether they're balancing remote work with child care or struggling with their mental health, some of your employees' needs and priorities may have shifted—which means your benefits plans should, too.

But with a wide variety of benefits to choose from, how do you know which ones will support your employees and help them navigate this new normal? Since open enrollment is approaching, it's time to send out some surveys.



# Survey Your Employees

Asking your employees for feedback on your benefits plan will help you understand what matters most to them. By surveying them, you can get a pulse on how they feel about your current benefits offering. A lot has changed in the world since last year's enrollment, so it's more important now than ever before to find out what your employees value the most.

## Not sure where to start? Here are some example survey questions:

1. Overall, how satisfied are you with your current benefits plan?
2. Which three benefits in your plan are most important to you?
3. Are there any benefits you wish your company offered?
4. How satisfied are you with your current healthcare insurance?
5. How satisfied are you with your current PTO plan?
6. Are there any voluntary benefits you wish your company offered?



Based on these survey results, you can invest in benefits packages that your employees actually need—and want. Not only is investing in benefits that your employees aren't using a **waste of your budget**, but it also increases turnover if your employees feel that you aren't considering their feedback. In fact, Achievers' 2020 Engagement and Retention Report found that **90 percent** of employees said they'd be more likely to stay at a company that takes their feedback into account. On top of that, a recent Salesforce survey found that employees are **4.6 times** more likely to feel empowered when they feel like their voice is heard.

Sending out surveys will help you build a cost-efficient benefits plan, while also supporting your employees—which is especially important during this difficult time.





# Rethink Benefits

(In Relation to Virtual Work & COVID-19)

When comparing data from late 2019 to data from April 2020, MetLife found that employees are now **more likely** to think that it's their companies' responsibility to support their health and wellness. According to MetLife's annual benefits report, **41 percent** of employees feel that their company doesn't offer benefits that support them and their wellbeing during this difficult time. Despite this, **37 percent** of companies don't plan on altering their benefits plans for 2021, while 48 percent are still unsure whether they will.

As the COVID-19 pandemic evolves and employees continue to work remotely, it's a no-brainer to rethink your benefits plans. Not only will reevaluating your benefits help you retain your employees, but it will also help you attract potential candidates as we head into this new normal.

## So what benefits are employees looking for?

From telehealth and mental health services to Employee Assistance Programs, here are a few benefits you can offer to support your employees:

1

**Virtual and Telehealth**

2

**Mental Health Support**

3

**Physical Wellness**

# Wellness Benefits

1

## VIRTUAL AND TELEHEALTH

**Telehealth** allows employees to call or video chat with a doctor who can diagnose symptoms and prescribe treatment—all over the phone. No doctor’s office visit needed. If an employee is home sick, they can speak with a doctor and have a prescription sent to their pharmacist—without leaving their bed!

As states extended their social distancing restrictions and employees continued working from home, telehealth has grown quickly in popularity. In fact, **32 percent** of companies are considering adding or expanding their virtual and telehealth programs in 2021.

But with so many telehealth vendors out there now, which ones should you include in your benefits plan? To help narrow down your search, here are some of the best in the business:

### TOUCHCARE

**TouchCare** is a healthcare concierge who strives to put the focus of healthcare back on consumers by helping them to make better decisions. Since many medical and dental practices are closed due to COVID-19, TouchCare now offers TouchCare Shield, a return to work program. This delivers a package of concierge healthcare support and virtual clinical support for employees. TouchCare’s clinical team can also order viral and antibody tests at locations across the country.

### kindbody

**Kindbody’s** mission is to provide fertility, gynecology, and wellness services in modern, tech-enabled clinics—delivering best-in-class clinical care, accessible pricing, and a seamless patient experience. In addition to serving patients and employers in New York, San Francisco, Los Angeles, Kindbody also offers virtual mental health, nutrition, and return-to-work services through its platform.

### first stop health

**First Stop Health** is a best-in-class telehealth vendor. In 2013, the company started offering telemedicine and have since grown and refined its doctor network, technology, user experience, and more. Today, First Stop Health offers a leading telemedicine experience via app, web, or phone with an average wait time of less than 5 minutes.

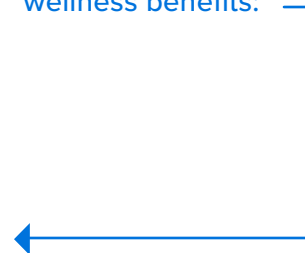


According to SHRM’s Employee Benefits Survey,

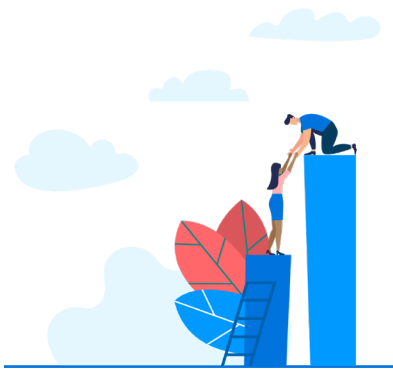
# 67%

of organizations didn’t alter their wellness benefits in 2019.

However, the COVID-19 pandemic has impacted employees’ physical and mental health significantly—meaning companies need to rethink their wellness benefits:



# Wellness Benefits



2

## MENTAL HEALTH SUPPORT

To support their employees during this difficult time, **25 percent** of companies are expanding their mental health support, including offering 24/7 help lines, discounts on mental health apps, and Employee Assistance Programs (EAPs).

EAPs are voluntary programs that offer free and confidential services that address a variety of issues, such as alcohol and substance abuse, grief, and psychological disorders. If your company has an EAP, encourage your employees **to get involved** so they can focus on their mental health throughout this difficult time.

In addition to specializing in telemedicine, **First Stop Health** also offers virtual mental health services. As an optional and affordable add-on, First Stop Health provides unlimited virtual mental health services at no cost to the employee. Patients are paired with counselors licensed in their state who specialize in specific mental health issues, such as depression, anxiety, stress, grief, marital, work and family issues, and alcohol and drug dependencies. There's no cost to employees (employers pay a per-employee-per-month fee) and no pre-defined restrictions on the number of counseling visits or different concerns for which a patient may be treated.

As the COVID-19 pandemic continues, it's not only important to offer your employees mental wellness benefits, but also to boost **employee morale** on a daily basis. From celebrating employee milestones remotely to hosting virtual team lunches and **happy hours**, appreciating your employees and helping them stay connected is crucial to their mental health. Frequently check in with your employees and provide them with **healthy WFH tips** to support them during this challenging time.

According to the Kaiser Family Foundation's recent poll,

# 45%

of adults have experienced anxiety and stress related to COVID-19. Similarly, MetLife's annual benefits report found that

# 44%

of employees said that their mental health is their biggest wellness concern during the pandemic.



# Wellness Benefits

In 2019,

# 29%

of companies offered onsite fitness programs, while

# 32%

provided their employees with offsite opportunities, like corporate fitness memberships.

3

## PHYSICAL WELLNESS

Fitness companies, like ClassPass and PeerFit, offer this kind of membership, which gives employees monthly credits they can use to attend boutique fitness classes or appointments for facials, acupuncture, massages, cryotherapy, and more. Some employers even offer employees discounted fitness watches and reward them for meeting their fitness goals.

However, since gyms and other fitness centers have closed due to COVID-19, and employees are working from home, employers have had to adjust their benefits to the new remote world.

In order to encourage employees to exercise and [stay on top of their physical health](#), companies are starting to offer virtual physical wellness benefits. These benefits include online fitness memberships, virtual workout classes, at-home workout equipment, and free seminars on topics like diet and at-home workouts tips.

“Wellness” means something different to everyone, which is why it’s so crucial to survey your employees and find out what matters most to them. To emphasize this, some companies provide employees with allowances to fund any kind of wellness benefits they want.

By using [JOON's](#) benefits platform, employees can define what wellness means to them. Through [JOON](#), employers can take care of their employees with automated and individualized allowances for health and wellness, food, work from home essentials, learning and development, and more. During the COVID-19 pandemic, the two most popular benefits categories that employees choose through [JOON](#) are health + wellness and food + groceries. The health + wellness category includes products and services that promote physical and mental well-being such as digital fitness subscriptions, meditation apps, at-home workout equipment, and wearables. The food + groceries category includes restaurants, meal delivery, online ordering services, and groceries.



# Caregiving Benefits

The COVID-19 pandemic has thrown businesses around the world for a loop. But the everyday workplace isn't the only environment that has changed drastically. Employees have also had to adjust to a new kind of lifestyle at home.

Since daycares and schools are closed, some of your employees may be [struggling to find child care](#). How can you support the parents and caregivers at your company throughout this new normal and beyond?

By offering caregiving benefits, you can help your employees balance child care and working from home.

According to Mercer's recent survey,

# 55%

of companies are letting employees who are caregivers have flexible schedules by adjusting their working hours. For employees who are struggling to find care coverage,

# 63%

of companies are allowing them to continue working from home until their issues are resolved.

[UrbanSitter's](#) child care benefit provides employees with access to reliable sitters and nannies, anytime they need it. From hiring a nanny while daycares are closed during COVID-19 to booking backup care in minutes, employees are able to find the child care they need quickly and efficiently, so they can stay focused on work.

Parents aren't the only types of caregivers who are struggling during this time. For families with complex, chronic, and ongoing care needs, [Wellthy](#) is the best fit caregiving support service. Families are matched with a Wellthy Care Coordinator to help tackle the logistical and administrative tasks of caring for the ones they love. These experts serve as the family's personal healthcare advocate—understanding their story, setting up a plan, and getting things done on their behalf. Due to COVID-19, Wellthy has seen a rise in the need of medication or meal delivery, arranging safe transportation options, scheduling telehealth/telecounseling services, and finding vetted in-home support.

Additionally, Wellthy has seen new needs arise, like support for working families navigating the ins and outs of childcare in this new era. In response, Wellthy recently rolled out a new offering for personalized, comprehensive childcare support.



# Voluntary Benefits

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Since companies are recovering from COVID-19's financial impact and voluntary benefits are paid for primarily by employees through a payroll deduction, it's not surprising that more employers are starting to offer them. In fact, according to Eastbridge Consulting Group, Inc.'s recent study, 39 percent of brokers anticipate that more companies will start offering voluntary benefits over the next year, while 36 percent believe that more employees will enroll in them.

Due to COVID-19, certain voluntary benefits are on the rise, such as hospital indemnity, critical illness, and even pet insurance. Since telehealth has grown so much in popularity, companies that don't include telehealth in their wellness benefits can choose to offer it as a voluntary benefit instead.

On the flip side, there are certain voluntary benefits that are on the decline. For instance, since some employees are still working remotely with no return to the office in sight, companies may want to rethink offering them commuter benefits.



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## 39%

of brokers anticipate that more companies will start offering voluntary benefits over the next year.

## 36%

believe that more employees will enroll in them.

# EMPLOYEE COMMUNICATION & EDUCATION

Rethinking your benefits plan only goes so far if you fail to communicate the changes you've made with your employees. According to one of Randstad's surveys, only 48 percent of employees are fully aware of their benefits options. In addition, Aflac's 2019-2020 WorkForces Report found that only 22 percent of employees feel confident that they understand all the benefits they signed up for during their last enrollment.

When employees are aware of their benefits options, they are more likely to be satisfied with them. In fact, Aflac's report found that employees who understand the total annual cost of their health care plan are 46 percentage points more satisfied with their benefits than those who don't understand.

Despite this, 55 percent of employees spend less than a half an hour researching their benefits options. Therefore, as an employer, it's your responsibility to communicate with your employees to help them understand what their options are.

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## 55%

of employees spend less than a half an hour researching their benefits options.



# Consider New Ways to **Reach Your Employee Populations**

Before the pandemic started and offices were still open, employees could simply walk up to someone's desk and ask them questions about their benefits options. In preparation for open enrollment, employers held company-wide meetings and invited brokers to present benefits options to their employees in-person.

But now in this new remote world, companies need to adjust the way they educate employees about their benefits options. To help you prepare for your virtual open enrollment, here are a few ways you can reach your employees:

## **Virtual Info Sessions**



## **Different Types of Outreach**



## **Virtual Benefits Fairs**





# Virtual Info Sessions

Since your employees are working from home with different schedules, you should host several virtual info sessions so that they can all attend at least one. In these sessions, you can discuss which benefits you're keeping from last year's enrollment, which ones you're removing, and any new options you're adding. At the end of each session, ask your employees for feedback and leave time for a Q&A.

If there are any significant changes in your benefits plan, host breakout sessions about each. For instance, if you decide to offer virtual mental health counseling, host a separate session to explain how employees can access this support.

Even though you can't hold physical "Office Hours," reserve time slots on your calendar for employees to sign up and ask you any questions they may have. Maybe they have a question that they didn't want to ask publicly during an info session or maybe they just want to learn more about a certain offering. Encouraging your employees to take advantage of these "Office Hours" will help them further understand their benefits options.

## Different Types of Outreach

According to Mercer's recent survey,

**32%**

of companies are going to use different media and communication channels for this year's enrollment since their employees are working remotely.

From launching text message campaigns to initiating engagement surveys, companies are getting creative with the ways they can help employees learn about their benefits options.

A recent trend that companies have embraced is sending postcards. Mailing postcards to employees' homes notifies them, their spouses, and dependents that open enrollment is approaching. This may spark a conversation about benefits in their household that probably wouldn't take place otherwise.

# Virtual Benefits Fairs

One of the most popular ways companies inform employees about their benefits options is by hosting a benefits fair—an event where representatives from benefits vendors visit a company’s office to discuss their offerings. However, with offices closed and employees working from home, some companies have shifted their benefits fairs this year from in-person to virtual.

Utilizing a platform like [Vfairs](#) can help you host a successful virtual benefits fair. Vfairs provides you with a variety of tools, such as chat forums, brochures, and webinars. The platform enables benefits vendors to set up virtual booths, where employees can ask them questions in real-time, and ends every benefits fair with a Q&A.

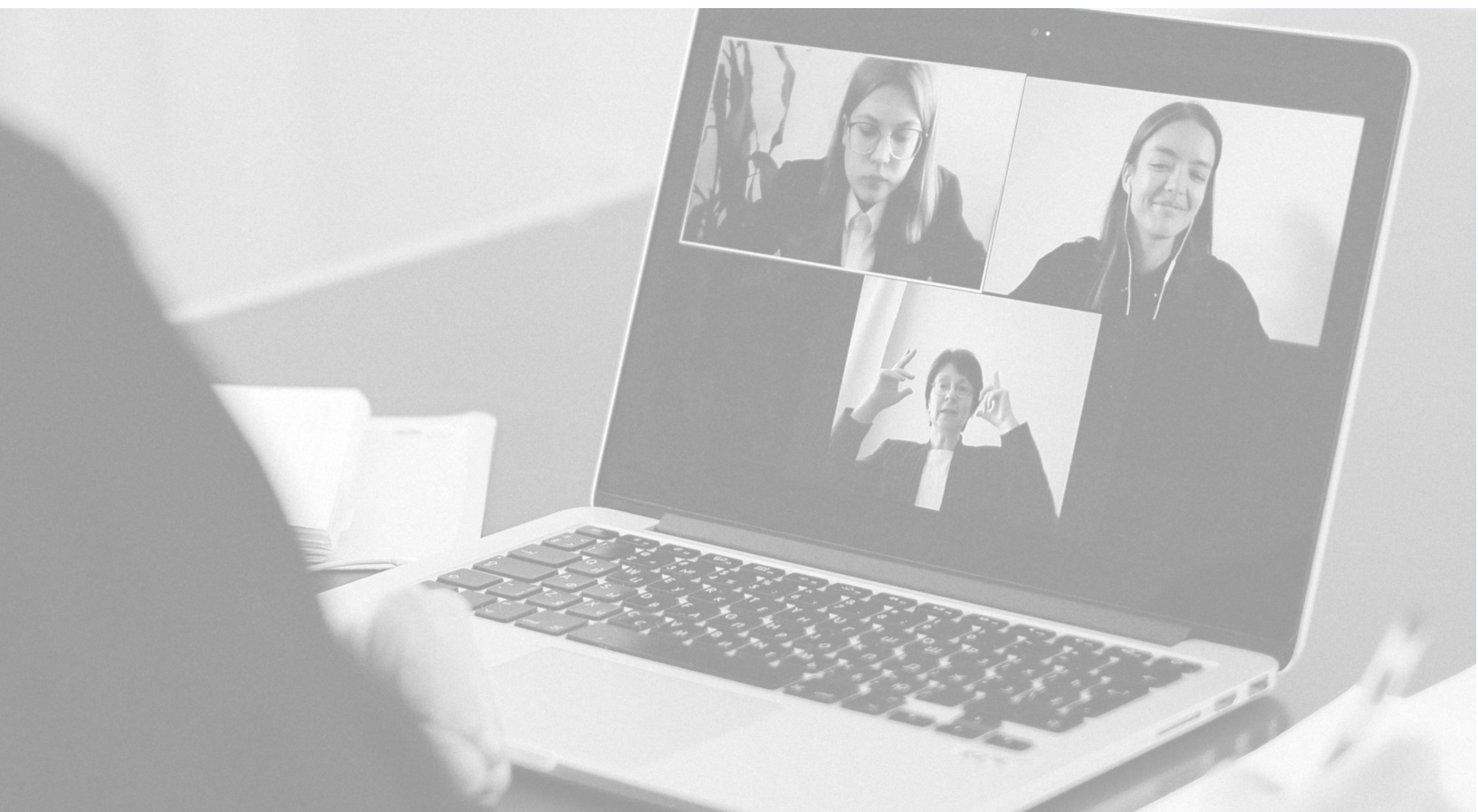
According to Mercer, almost

**25%**

of companies are hosting virtual health fairs before open enrollment, while

**18%**

are hosting virtual wellness fairs.





# OTHER TIPS & TOOLS TO STREAMLINE OPEN ENROLLMENT

Still feeling stressed about the upcoming switch to virtual Open Enrollment?

Don't be. We've got you covered with two more (super important) tips and tools to help you.

# Ditch Your PEO: It's Time to Utilize HCM Software

**26%**

of people would rather skip their morning coffee or give up their favorite food rather than complete their benefits enrollment.

## Are your employees a part of that 26%?

If so, you might have outgrown your PEO.

**The good news is:** there's a much better way. HCM Software. Let's explore why:

## User-Friendly Interface

Employees ranked an easy-to-use enrollment website as their number one tool for a smooth open enrollment. As an employee, dealing with disparate enrollments across vendors can be an absolute pain—and this is often the OE experience that employees have when their company uses a PEO. An HCM solution, on the other hand, can offer paperless enrollment in a modern and intuitive wizard, making OE simple, and even enjoyable, for employees.

On the HR side, an HCM solution can help manage plans easily and efficiently with a benefits setup tool. Once admins sign off, deductions automatically flow into payroll.

## Carrier & Plan Flexibility

With a PEO, companies must use the preferred plans or carriers of the PEO—meaning they can't personalize their benefits to fit their employee population, location, situation, or company culture. With HCM tech, companies can be in charge of their own benefits selection, meaning they can pick the best package for their unique company, budget, and employee base.



## Easy Communication

One of the added benefits of some HCM platforms is that they're great tools for communicating to employees. Think back to your last Open Enrollment period—did you struggle to get the word out and drive participation ahead of the deadline? Today, some HR platforms feature a newsfeed feature, similar to what you might find on social media. By posting on the feed, company leadership and regular employees alike can share updates, reminders, and even appreciate one another, especially in the lead up to OE.



## Compliance & Reporting

When it comes time to set up employee benefits, there's no other choice than to stay compliant with local, state, and federal regulations. It gets even trickier when you add in the different organization's compliance rules. With an HCM solution, your company can ensure accurate elections with global enrollment maximums and embedded election rules, generate 1094 and 1095 forms, and easily build census reports, benefits billing insights, and more.





# Better Packages, **Better Prices**

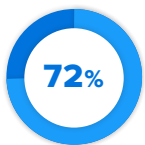
Many HCM solutions offer more than just a user-friendly interface. For instance, Namely offers a Managed Benefits solution that allows companies to simplify the way they evaluate, administer, and run their employee benefits programs—with the help of Benefits Advisors (also known as “Brokers”).

Nearly three-fourths,

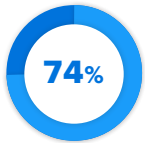
## 72%

of companies who use a broker or other benefits consultant say they can offer better benefits packages as a result. And they’re not alone.

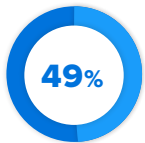
### Employers find value in using a broker to help determine their benefits options, too:



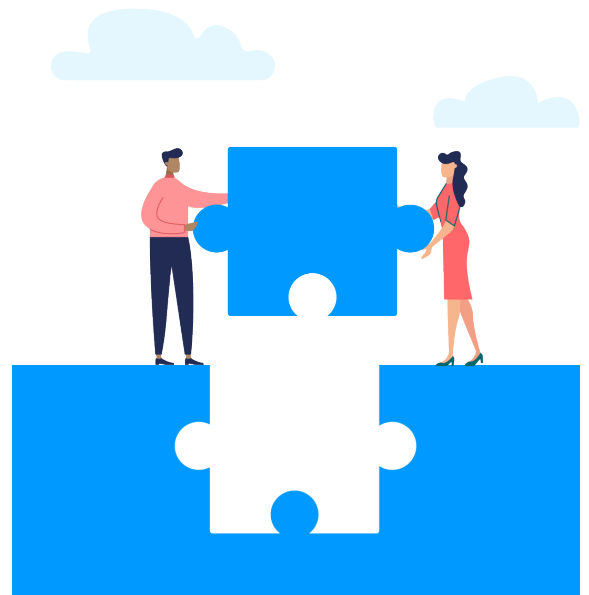
72 percent say brokers help their company offer a better benefits package.



74 percent say they get more for their money by working with a broker.



49 percent say hiring a broker made their benefits package less expensive.



	OFF PEO	ON PEO
<b>Carrier &amp; Plan Flexibility</b>	Ability to market on an annual basis to ensure competitive rates	Must use preferred carrier(s) and/or plans of the PEO
<b>“Own Your Data”</b>	Evaluate experience to target risk factors and mitigate cost.	PEOs do not release experience.
<b>Negotiating Power</b>	Plan Sponsors are rated on own experience/claims data.	Rates dictated by PEO. Groups running well subsidize groups running poorly.
<b>Strategy</b>	Benefit strategies are best done in 3-5 year plans.	Unable to look towards the future since PEO dictates benefit plan options.
<b>Overall</b>	<b>Be in charge of the future of your benefits package.</b>	<b>Limited over the benefits strategy and outcomes.</b>



# Use Active Enrollment (vs. Passive Enrollment)

Simply allowing employees to leave their benefit selections unchanged from the previous year may be easier from an administrative perspective, but it may not be the best approach in the current environment.

Spur the conversation by making “active” enrollment a part of your strategy. This approach forces employees to think about their elections for the coming plan year, rather than just allowing their existing plan to be renewed by default.

## What is active enrollment, you ask? And why is it different from passive? Let’s explore.

Passive enrollment is exactly that—passive. The system is set up to allow employees to re-enroll in the benefits selections they chose the year before. There is no additional learning, decision-making, or reading required. With a touch of a button, they are enrolled for the next year without exposure to any updates or other available options.

Active enrollment is, well, active! Employees are prompted to acknowledge a variety of choices when it comes to the benefits plans and options for the following year. By restricting their ability to automatically enroll in the same plan as last year, employees are pushed to educate themselves and understand how their choices affect them personally and financially.

## Why is active enrollment such a great idea, especially right now?

Year to year, an employer’s health plan offerings could look different. Depending on the employee, there could be a number of reasons for a plan change. Employees should be re-assessing each year to make sure the program they choose is still the best fit for their situation—and an active enrollment strategy will help them navigate their options. For instance, a single employee in her early 30s might be better suited for the new HSA option instead of the PPO she was enrolled in last year.

Active enrollment will also help employees choose the best benefits in the long run. New trends in health plans will likely be phased in gradually, and employees need to be informed with each new addition. Telehealth won’t be effective at lowering costs if no one uses it, and weekly yoga classes are useless without students. An active enrollment will make sure employees are aware of the cost-saving add-ons available to them as they are implemented.

**93%**

of employees typically choose the same benefits (e.g., medical, dental, vision, etc.) year after year, and

**48%**

of employees would rather walk on hot coals (literally) than talk about health insurance.

## CONCLUSION

Due to COVID-19, employees' daily lives have changed drastically. Whether they're balancing remote work with child care or struggling with their mental health, some of your employees' needs and priorities may have shifted—which means your benefits plans should, too.

But with a wide variety of benefits to choose from, how do you know which ones will support your employees and help them navigate this new normal? Since open enrollment is approaching, it's time to send out some surveys.

## ABOUT NAMELY

Namely is the #1 HR Software company that empowers mid-sized businesses to build better workplaces. Its cloud-based software brings HCM, benefits, insights, payroll, and time into a single-view platform to help modern HR teams make data-driven decisions about their people and understand what's really going on in their workforce.

The Namely ecosystem includes powerful integrations with market-leading applicant tracking, identity management, ERP, compliance, E-Verify solutions, and more. Serving more than 1,400 clients with 230,000 employees globally, the company is backed by leading investors, including Altimeter Capital, GGV Capital, Matrix Partners, Scale Venture Partners, Sequoia Capital, Tenaya Capital, and True Ventures.

**For more information, visit [www.Namely.com](http://www.Namely.com).**

# ABOUT NAMELY BENEFITS ADMINISTRATION

Today's workforce has high expectations when it comes to employee benefits. Top talent expects more than just basic medical, dental, and vision coverage. Fertility benefits, flexible scheduling, student loan reimbursement, child care assistance, and more—many employers are turning to eye-catching voluntary benefits to attract job candidates and keep employees engaged.

But between researching and selecting benefits, managing open enrollment, maintaining carrier feeds, and reconciling carrier billing, overseeing your company benefits is often time-consuming, messy, and manual work.

Not to mention, the benefits themselves can cost your company big. The Bureau of Labor Statistics estimates the average cost of employee benefits for employers is \$11.60 per hour.

How can you make sure your business offers the best plans and best coverage at the best price rate? Namely's team of dedicated benefits experts and our robust HR technology is here to help.

Our team of dedicated benefits experts—with years of industry experience, deep carrier relationships, and knowledge of compliance—can help you cross-compare benefits options and create the most competitive, cost-effective package for your employees. Our team knows how to advocate for small and mid-sized businesses, so you can rest easy knowing we've negotiated on your behalf to get you the best coverage within your budget. That's not all—Namely's dedicated support team will help you stay compliant with ACA, COBRA, ERISA IRS, and any applicable state laws.

Plus, with Namely, you'll gain access to our modern and intuitive benefits administration technology that is seamlessly integrated with HR and payroll. Our benefits advisors go the extra mile to assist you with importing all of your plans into the Namely platform to ensure you can streamline open enrollment and manage ongoing changes all from Namely.

But the Namely platform doesn't just make it easy for you to administer benefits, it also makes managing benefits easier for your employees. Our enrollment wizard and intuitive platform design make enrolling in and updating benefits selections a breeze. Plus, you can upload benefits guides, FAQs, etc. to your company resources folder within Namely, so employees can review plans and policies on their own time.

To learn more about how Namely's software and services can help you administer benefits and engage employees, [click here to get a personalized demo](#) from one of our product experts.

**Namely Benefits**

Who's Covered Health Coverage Company Provided Voluntary Submit

Your Contribution: \$590.97 per paycheck  
Employer Pays: \$228.95 per paycheck

### Medical

This is the Medical Plan selection page. Please review your plan options below and make your selection.

**WAVE**  
 Waive Medical Coverage

1. Who needs coverage?  
Select All  
 Clara Orth - Employee  
 Rose Parkes - Child  
 Ryan Parkes - Spouse

2. Select your plan.

Who's covered	Current Plan	Aetna HMO	Aetna PPO (Buy-Up)
Family	Aetna PPO \$452.30 per paycheck <input checked="" type="button" value="Selected"/> Plan Detail	Aetna HMO \$352.30 per paycheck <input type="button" value="Select"/> Plan Detail	Aetna PPO (Buy-Up) \$650.00 per paycheck <input type="button" value="Select"/> Plan Detail
Provider	Aetna	Aetna	Aetna
Deductible - Individual	\$1,000	\$0	\$500