The Grieg Agency 1325 Rose Road Manhattan, NY 15432

November 11, 2022

All Employees, The Greig Agency 1325 Rose Road Manhattan, NY 15432

To all our valued employees here at The Grieg Agency:

The Grieg Agency will **switch healthcare companies** from Cigna to Aetna beginning on **January 1, 2023**. This includes all currently enrolled employees in a healthcare plan with Cigna.

While we understand that this information may be off-putting, what this means for you as an employee is your healthcare plans are being changed, but not all change is bad. For example, with Aetna, you will have:

- a lower deductible as the in-network deductible will drop from \$1500 to \$500 and,
- the out-of-network deductible will drop from \$3,000 to \$1,000 helping you to save tremendously. However,
- your monthly costs will **increase** by \$25 per employee and \$50 per family member. Still, the new plan opens new treatment coverage, including mental health providers and chiropractors.

While the company expects many in-network providers (doctors, etc.) to remain the same, there may be some changes, so **employees should check with the Aetna platform to verify their current in-network providers.** If any employee is currently undergoing treatments and has concerns about coverage, they should **contact hraper griegagency.com**.

The Grieg Agency thanks you for your continued success as an employee and is ready to answer any questions arising after this email. For more in-depth information about the new healthcare plans from Aetna, please email or call our HR department or visit our company's healthcare website here.

Sincerely,

Joretta Morris, HR, The Grieg Agency