



Equipping you
to protect what
matters most.

**Navigate your benefits
with confidence.**

General Information

Welcome to your benefit package provided by Manna Development Group LLC!

This guide provides important information about your benefits made available to you. As an employee with Manna Development Group LLC, you are eligible to enroll in any of the options detailed below.

About Your Plan Options

Base Plan: SmartMEC

- **SmartMEC** offers affordable minimum essential coverage (MEC) benefits that covers 100% of the Affordable Care Act's preventive services and wellness benefits.

Buy Up Plan: Aetna Fixed Indemnity + SmartMEC + HealthiestYou

- If you desire a higher level of coverage, you have the option of supplementing SmartMEC with the **Aetna Fixed Indemnity Plan**. Aetna Fixed Indemnity is a limited medical plan that provides a fixed dollar amount for a variety of healthcare services including physician visits, prescription drugs, hospitalization, and emergency benefits. Additionally, **HealthiestYou** offers 24/7 telehealth services.

Monthly Deduction	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Base Plan: SmartMEC	\$68.85	\$133.32	\$121.31	\$187.37
Buy Up Plan: Aetna Fixed Indemnity + SmartMEC + HealthiestYou	\$183.23	\$373.10	\$310.22	\$491.04

Enrollment Instructions

Enrollment must be completed through:

- ADP

You must participate in Enrollment if you wish to do any or all of the following:

- Update personal information for yourself and/or dependents, including address, dates of birth, social security numbers, etc.
- Add or remove any eligible dependents.
 - **If you decide to add your eligible dependents to the plan, dependent coverage will be paid through pre-tax payroll deductions.**
- Update your beneficiary information.

Open Enrollment

- Benefits will become effective: **1/1/2026**

New Hire Employees

- Enrollment must be completed: **within 30 days of your date of hire.**
- Benefits will become effective: **the 1st of the month following 60 days of employment.**

Questions?

Please do not hesitate to contact Boon Member Services for any questions pertaining to your plan. Representatives are available to assist you Monday through Friday between 6:00 AM and 7:00 PM and Saturday through Sunday between 9:00 AM and 12:00 PM, Central Time. We appreciate your participation and we look forward to serving you.

Boon Member Services:

866.292.3374

SmartMEC (Minimum Essential Coverage) is a healthcare plan that focuses on keeping you healthy by covering important preventive care services. With SmartMEC, the following are included for you as required by the Affordable Care Act's preventive services and wellness benefits:

- **Preventive Care:** Routine physical exams, mammograms, colonoscopies, and more are fully covered.
- **Vaccinations:** Essential vaccines for both kids and adults are included.
- **Wellness Services:** Mental health support, dental and vision check-ups, and well-child visits are all part of the plan.

With SmartMEC, you can take care of your health without worrying about extra costs. See below for more information and then please click the plan summary button for more detail information about the benefits and exclusions.

SmartMEC Plan Benefits	
Plan Coinsurance	100%
Individual Deductible	\$0
Individual Coinsurance Limit	\$0
Lifetime Maximum	Unlimited%
ACA Required Preventive Care/Screening	100%
First Health Network	Included
View the SmartMEC health plan here	

Aetna Fixed BenefitsSM plan and/or Aetna Hospital Plan administered by Aetna Life Insurance Company

Federal Disclosure

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit [HealthCare.gov](https://www.healthcare.gov) or call **1-800-318-2596** (TTY: **1-855-889-4325**) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Plans are offered and/or underwritten by Aetna Life Insurance Company (Aetna).



Aetna Fixed Indemnity Plan

The **Aetna Fixed Indemnity Plan** pays fixed cash payments for specific covered services. The indemnity benefit is intended to be supplemental to other health insurance and is not a substitute for major medical coverage. These benefits help to pay for the cost of doctor visits, hospital stays, prescriptions, or other covered expenses.

Aetna Fixed Indemnity Plan Features and Benefits*

Medical Benefits

Physician's Office Office Visit Urgent Care Walk-in Clinic Telemedicine	\$70 7 Days \$25 7 Days
X-Ray and Lab	\$50 3 Days
Medical Imaging	\$250 1 Day
Outpatient Equipment & Supplies	\$20 5 Days
Surgical Benefit	\$500 2 Days
Surgical Benefit: Physician's Office, Urgent Care, ER	\$100 2 Days
Prescription Drugs	\$20 12 Days
Hospital Admission	\$1,000 2 Days
Daily In-Hospital	\$550 365 Days
Hospital ICU Admission	\$2,000 2 Days
Daily Intensive Care Hospital	\$1,100 365 Days
Observation Unit	\$275 1 Day
Newborn Routine Care: Lump Sum	\$275
Inpatient Facility	\$550 365 Days
Emergency Room Sickness	\$275 2 Days
Ambulance: Ground Transport	\$100 1 Day
Ambulance: Air Transport	\$500 1 Day
Accidental Injury	\$300 1 Day
Lodging	\$100 10 Days
Transportation	\$100 1 Day

Ancillary Benefits

Aetna Employee Assistance Program (EAP)	Included
HealthiestYou 24/7 Telehealth	Included

[View the Aetna Fixed Indemnity Plan here](#)

*The dollar amounts in the table reflect the daily benefit. The days in the table reflect the maximum days per year.

Benefits At A Glance

First Health Providers and Savings

This service gives you access to a national network of providers and great savings. Using providers that participate in the First Health Network is the easiest way to maximize your benefits. Visit www.firsthealthlbp.com to view the online directory. You can also call your administrator for assistance at **866.868.4139**.

[View more on the First Health Network here](#)

Prescription Drug Coverage

CVS Caremark is your plan's prescription drug vendor. You can order refills to your home, check out affordable medications, view prescription histories, find participating local pharmacies, and contact your pharmacist.

[View CVS Caremark's User Guide here](#)

Children's Health Insurance Program

[View the full CHIP Disclosure here](#)

HealthiestYou

HealthiestYou is a telehealth service offering 24/7 access to licensed doctors via phone or video, saving you time and eliminating the need for waiting rooms. It includes services like prescription savings, provider searches, and expert medical opinions, making healthcare convenient and accessible.

[View the HealthiestYou notice here](#)

Aetna Employee Assistance Program

This service offers you support to help manage life's challenges. **Available at no extra cost to you**, Aetna Resources for Living can help provide fast referrals to services such as meal delivery, home modifications, and social connections for seniors. Call 1-800-599-7158 or visit resourcesforliving.com. Your username and password are MY123EAP.

[View Aetna Resources for Living here](#)

Disclosures & Notices

Continuation of Coverage

Medicare Part D Creditable Coverage Notice

Special Enrollment Rights

Women's Health and Cancer Rights Act of 1998

Newborn's Act Disclosure

Notice of Privacy Practices

Non-Discrimination Notice & Notice of Availability

CA Residents: Notice of Non-Discrimination
+ Notice of Availability

WA Residents: Notice of Non-Discrimination
+ Notice of Availability

[View full Disclosures here](#)

The information described in this document is only intended to be a summary of benefits. It does not describe or include all benefit provisions, limitations, exclusions, or qualifications for coverage. Please review plan documents for full details. If there are any conflicts with information provided on these pages, the plan documents will prevail.

Contact Information

Thank you for taking the time to review your benefits and enrollment options with Manna Development Group LLC! If you have any further questions or need additional assistance, please do not hesitate to reach out to one of these vendors.

BOON MEMBER SERVICES TEAM	
Claims/Eligibility Toll Free Number	866.292.3374
Hours of Operation	Monday - Friday 6:00 AM - 7:00 PM CST Saturday - Sunday 9:00 AM - 12:00 PM CST
Email	enrollment@theboongroup.com
MANNA DEVELOPMENT GROUP LLC	
Toll Free Number	760.944.1070
Website	mannadevelopment.com
FIRST HEALTH PPO NETWORK	
Website	firsthealthlb.com
AETNA PPO NETWORK	
Website	aetna.com/docfind/custom/aahc/bn
Network	Aetna PPO
HEALTHIESTYOU	
Toll Free Number	866.703.1259
Website	healthiestyou.com
Download the HealthiestYou app for a free, fast, and easy way to feel better.	
CAREMARK	
Website	caremark.com

Stay Informed, Stay Healthy!