

# McDonald County

## 2021 Benefit Plan Summary

Below is an overview of the benefits available to employees of McDonald County for the 2021 plan year.

**Medical – Anthem Blue Cross Blue Shield** There are two health plan options for 2021. This comparison lists in-network benefits only.

**NOTE: Your medical services will cost you more if you go to a doctor or facility that is not in the network.**

	Blue Preferred Option 13	Blue Preferred Option 7
Deductible	\$5,000	\$2,500
Co-Insurance	20%	20%
Max Out-of-pocket	\$7,900	\$6,500
Physician Office Visit	\$30 copay	\$30 copay
ER	\$300 copay per visit after deductible	\$300 copay per visit after deductible
Urgent Care	\$50 copay	\$50 copay
Rx Copays	\$10/\$35/\$75/25% coins up to \$350	\$10/\$35/\$75/25% coins up to \$350

### **Dental - MetLife**

Provides coverage for preventive, basic, and major services.

	Plan Pays
Type A - Preventive	100%
Type B – Basic	80%
Type C – Major	50%
Calendar Year Deductible	Applies to Type B and C services
• Individual	\$50
• Family	\$150
Calendar Year Maximum Benefit	\$1,000

### **Vision - MetLife**

Coverage includes exams, lenses, frames and contact lenses.

	In Network Benefit
Eye Examination	\$10 copay
Retinal Imaging	Up to \$39 copay
Materials/Eyewear	\$25 copay
• Single Vision Lenses	Covered in full after copay
• Lined Bifocal Lenses	Covered in full after copay
• Lined Trifocal Lenses	Covered in full after copay
• Frame Allowance	Member pays 80% after \$150 allowance
• Contact Lenses	
○ Elective	\$150 allowance
○ Necessary	Covered in full after copay
Calendar Year Maximum Benefit	\$1,000

### **Basic Life & AD&D – MetLife**

McDonald County provides \$20,000 in Basic Life and AD&D coverage at no cost to the employee. The amount of the coverage reduces to \$13,000 at age 65, and reduces again at age 70 to \$10,000.

### **Voluntary Life & AD&D – MetLife**

All active, full-time employees may choose to purchase supplemental life insurance. This benefit is 100% employee paid, and premiums vary by age. Employee coverage amount can be increased each year at open enrollment by an increment of \$10,000 (up to the Guarantee Issue Amount) without answering a medical questionnaire.

<b>Voluntary Supplemental Life</b>	
Minimum Benefit/Increment <ul style="list-style-type: none"><li>Employee</li><li>Spouse</li><li>Child(ren)</li></ul>	\$10,000 \$5,000 \$1,000
Maximum Benefit <ul style="list-style-type: none"><li>Employee</li><li>Spouse</li><li>Child(ren)</li></ul>	Lesser of 5X annual earnings or \$500,000 Lesser of \$100,000 or 50% of EE amount \$10,000
Guarantee Issue Amount <ul style="list-style-type: none"><li>Employee</li><li>Spouse</li><li>Child(ren)</li></ul>	\$150,000 \$25,000 \$10,000
<b>Age of Employee</b>	<b>Monthly Cost per \$1,000 of Coverage</b>
0-29	\$0.098
30-34	\$0.114
35-39	\$0.127
40-44	\$0.177
45-49	\$0.261
50-54	\$0.399
55-59	\$0.599
60-64	\$0.857
65-69	\$1.541
70+	\$2.457
Dependent Child	\$0.291

