

2026 Benefit Guide McDonald County

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Henry County 911 is proud to offer a comprehensive benefits package to eligible, full-time employees who work 40 hours per week.

The complete benefits package is briefly summarized in this booklet. You will receive plan booklets, which give you more detailed information about each of these programs.

BENEFITS OFFERED

- Medical
- Employee Assistance Program

ELIGIBILITY AND ENROLLMENT

You and your dependents are eligible for Henry County 911 benefits the first of the month following 60 days.

Elected officials are eligible on the date of hire.

Eligible dependents are your spouse, children under age 26, disabled dependents of any age.

Elections made now will remain until the next enrollment unless you or your family members experience a qualifying event.

If you experience a qualifying event, you must contact HR within 30 days.

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 Human Resources/Benefits Department.

MEDICAL AND PHARMACY Administered by UMR

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventing screenings provide a no-cost review of your health if you use an in-network provider.

	\$3,000 PPO	\$6,000 PPO
	In-Network	In-Network
Lifetime Benefit Maximum	Unlimited	Unlimited
Annual Deductible	\$3,000 single / \$9,000 family	\$6,000 single / \$12,000 family
Annual Out-of-Pocket Maximum	\$6,500 single / \$16,300 family	\$8,150 single / \$16,300 family
Coinsurance	20%	10%
DOCTOR'S OFFICE		
Primary Care Office Visit	\$40 Copay (Under Age 19 \$0 Copay)	\$30 Copay (Under Age 19 \$0 Copay)
Specialist Office Visit	\$60 Copay	\$50 Copay
Wellness Care (screening, immunization)	0%	0%
Urgent Care	\$100 Copay	\$100 Copay
Diagnostic Test (x-ray, blood work)	Lab - Designated Network: Covered 100%; Network: 20% after deductible; X-ray: 20% after deductible	Lab – Designated Network: Covered 100%; Network: 10% after deductible; X-ray: 10% after deductible
Imaging (CT / PET scans, MRIs)	20% after deductible	10% after deductible
PRESCRIPTION DRUGS		
	RX Deductible \$100/\$300	RX Deductible \$100/\$300
Retail—Tier 1 Drugs (30-day supply)	\$10 copay	\$10 copay
Retail—Tier 2 Drugs (30-day supply)	\$35 copay	\$35 copay
Retail—Tier 3 Drugs (30-day supply)	\$70 copay	\$70 copay
Retail—Tier 4 Drugs (30-day supply)	N/A	N/A
Specialty Drugs (30-day supply)	Tier 1, Tier 2, or Tier 3	Tier 1, Tier 2, or Tier 3
Mail Order—Tier 1 Drugs (90-day supply)	\$25 copay	\$25 copay
Mail Order—Tier 2 Drugs (90-day supply)	\$87.50 copay	\$87.50 copay
Mail Order—Tier 3 Drugs (90-day supply)	\$175 copay	\$175 copay
Mail Order—Tier 4 Drugs (90-day supply)	N/A	N/A
HOSPITAL SERVICES		
Emergency Room	\$300 Copay and 20% Coinsurance	\$300 copay and 10% coinsurance
Inpatient	20% after deductible	10% after deductible
Outpatient Surgery	20% after deductible	10% after deductible
Ambulance Service	20% after deductible	10% after deductible
MENTAL HEALTH SERVICES		
Inpatient Services	20% after deductible	10% after deductible
Outpatient Services	20% after deductible	\$30 per visit 10% for Partial Hospitalization / Intensive Outpatient Treatment
SUBSTANCE ABUSE SERVICES		
Inpatient Services	20% after deductible	10% after deductible
Outpatient Services	\$40 per visit 20% for Partial Hospitalization / Intensive Outpatient Treatment	\$30 per visit 10% for Partial Hospitalization / Intensive Outpatient Treatment
OTHER SERVICES		
Maternity Services	No Charge	No Charge
All other maternity hospital / physician services	20% after deductible	10% after deductible
Muscle Manipulation Services (20 visits per year)	100% first 3 visits then \$40 copay	100% first 3 visits then \$30 copay
Physical, Occupational and Speech Therapy Services (20 combined visits per year)	All other therapies \$40 per visit	All other therapies \$30 per visit
Skilled Nursing (60 days per year)	20% after deductible	10% after deductible

*Out-of-network emergency services are covered at the network benefit level.

MEDICAL AND PHARMACY

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	\$6,000 HSA
	In-Network
Lifetime Benefit Maximum	Unlimited
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Annual Out-of-Pocket Maximum	\$6,000 single / \$12,000 family
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DOCTOR'S OFFICE	
Primary Care Office Visit	0% after deductible
Specialist Office Visit	0% after deductible
Wellness Care (screening, immunization)	0%
Urgent Care	0% after deductible
Diagnostic Test (x-ray, blood work)	0% after deductible
Imaging (CT / PET scans, MRIs)	0% after deductible
PRESCRIPTION DRUGS	
Retail—Tier 1 Drugs (30-day supply)	0% after deductible
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Retail—Tier 3 Drugs (30-day supply)	0% after deductible
Retail—Tier 4 Drugs (30-day supply)	N/A
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Mail Order—Tier 1 Drugs (90-day supply)	0% after deductible
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SUBSTANCE ABUSE SERVICES	
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Outpatient Services	0% after deductible
OTHER SERVICES	
Maternity Services	0% after deductible
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AllyHealth

Virtual Care Plan

With AllyHealth's you have 24/7/365 access to virtual urgent care doctor appointments as well as scheduled virtual appointments with primary care doctors and dermatologists. Plus mental health and wellbeing resources including short-term counseling, scheduled therapy, psychiatry visits, life coaching, practical daily support, and more. All available from home, office, or on the go, with no or low copays or consultation fees for you and your family. Plus, you'll have access to our Rx and medical bill savings programs - helping you save time, money, and frustration.



FAST AND CONVENIENT ACCESS TO QUALITY CARE 24 HOURS A DAY 7 DAYS A WEEK 365 DAYS A YEAR

FEATURES AND BENEFITS OF ALLYHEALTH

- 👤 Select a Primary Care Physician to manage routine and ongoing health conditions, medication adherence, and preventative care
- 👤 Schedule annual wellness visits, order lab and wellness tests, get in-network specialist referrals, and other ongoing, personalized care from a provider committed to your complete health
- 👤 Virtual urgent care visits available 24/7/365, on-demand. Anytime. Anywhere
- 👤 Specialty visits with dermatologists for any skin issues
- 👤 In-the-moment mental health support available 24/7/365, on-demand
- 👤 Ongoing, scheduled and structured mental health visits available in an average of less than one week
- 👤 Many other mental health and wellbeing resources available to meet you and your family where you are
- 👤 Personal concierge to assist with many of life's most common burdens
- 👤 Prescriptions called in to your local pharmacy
- 👤 No or low copays, deductibles, or per-call charges
- 👤 Plan covers your entire family
- 👤 Avoid long waits and exposure to germs and viruses
- 👤 Rx savings program offers up to 85% discounts at retail pharmacies
- 👤 Medical bill negotiation service can help you save on all your medical bills

COMPREHENSIVE TELEHEALTH BENEFITS WORTH USING

With AllyHealth's comprehensive, curated, unique suite of virtual care solutions and support, you and your family have a full care team available in your pockets. And our platform offers flexible access points with mobile apps, online portal, and telephonic access, meeting you and your family where you are and making access simple and easy, 24/7/365. Welcome to the future of healthcare.

ALLYHEALTH VIRTUAL CARE SOLUTIONS INCLUDE



Virtual Primary Care: \$0 Copay*

Allows you and your family to receive personalized care from a primary care provider committed to your complete health, including annual wellness visits, lab/wellness tests, in-network specialist referrals, preventative care, and more.



Virtual Urgent Care: \$0 Copay*

Provides you and your family on-demand access to licensed physicians for common illnesses and medications when appropriate, 24/7/365.



Virtual Dermatology: \$0 Copay*

Our board-certified dermatologist can treat and diagnose hundreds of common skin, nail, and hair conditions, as well as help manage chronic skin conditions.



On-Demand and Short-Term Counseling: \$0 Copay*

24/7/365 access to counselors for in-the-moment mental health counseling, as well as access to scheduled short-term, solution-focused counseling. 100% private and confidential, with free visits included in your plan!*



Scheduled Therapy, Psychology, and Psychiatry Visits: \$0 Copay*

Access to scheduled therapy sessions with psychologists for ongoing, proactive mental health therapy as well as psychiatry and medication management. 100% private and confidential, with free visits included in your plan!*



Wellbeing and Practical Daily Support: \$0 Copay

Access to a concierge to help with everyday needs (ex: finding eldercare or childcare resources, planning a vacation, financial or legal guidance, and more).



Savings Tools: FREE

Save big on your prescriptions and medical bills with our in-app healthcare savings tools.

24/7/365 On-Demand Care. Anytime. Anywhere

www.AllyHealth.net

THIS PLAN IS NOT INSURANCE. Consultations with our providers are \$0 (subject to usage limitations). Up to 10 clinical hours of scheduled mental health visits (talk therapy and psychiatry combined) per family per year are included at no charge for employer-paid plans (for voluntary plans, 3 clinical hours are included). Short-term, solution-focused counseling sessions are available with up to 3 free sessions per issue per family member per year (with no limit on issues treated). Additional visits may be available on a fee-for-service basis. If you have any questions about your plan or visit costs, please see your plan administrator, or contact AllyHealth support at support@allyhealth.net.

Employee Assistance Program



[Liveandworkwell.com](https://liveandworkwell.com) is available around the clock, from the convenience of your desk or the comfort of your home. You are eligible for 4 Visits Per Member Per Year.

You'll find 24/7 confidential access to professional care, self-help programs and resources specific to your needs — whether you're dealing with a temporary life challenge, seeking support for stress and anxiety, or dealing with substance use.

- **Find the right support for you.** Simply answer a few questions and we'll show you the top benefits and resources available for you, based on your needs. You can get support for yourself or a family member.
- **Get clear information about your benefits.** Learn what's covered and available to you to match your needs.
- **Set goals and improve your mental health.** Want to feel less stressed? Feeling isolated? Want to improve your relationships? Whatever your goals, getting connected to resources just got easier.
- **Connect with care quickly, on your own terms.** Learn about your options and choose what fits your lifestyle.



Scan the QR code and sign in to
liveandworkwell.com.

To find the right support for you, register with your HealthSafe ID or enter your company access code:

MAGIC



24/7 doctor visits via phone or mobile app



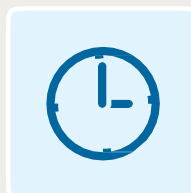
Teladoc gives you round-the-clock access to U.S. board-certified doctors, from home or on the go. Call or connect online or using the Teladoc mobile app for affordable medical care, when you need it.



Talk to a doctor anytime, anywhere you happen to be



Receive quality care via phone, video or mobile app



Prompt treatment, median call back in 10 minutes



A network of doctors that can treat every member of the family



Prescriptions sent to pharmacy of choice if medically necessary



Teladoc is less expensive than the ER or urgent care



Get the care you need

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Respiratory infections
- Pink eye
- Sinus problems
- Skin problems
- ... and more

With your consent, Teladoc is happy to provide information about your Teladoc visit to your primary care physician.



A UnitedHealthcare Company

Switch on your benefits!

Now that you have your member ID card, you're closer to getting the care you need, when you need it.



To activate your benefits, you can do one of the following:

✓ Log in or register at **umr.com** or download the **UMR app**

✓ or Call **1-866-868-8234**

By activating your ID card, you can:

- Access your digital ID card on the go
- Look up in-network providers
- View your benefits and claim information
- Keep up with your health account balances

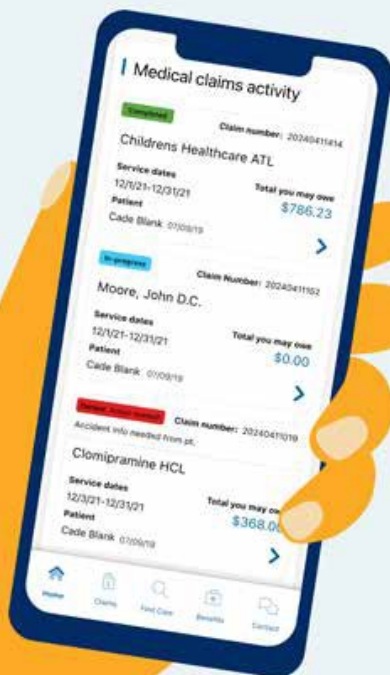
When you activate your card, you may be asked to:

1. Provide other insurance information.
Are you or other dependents covered under other medical insurance? We'll work with your other insurance to make sure your claims are paid correctly.
2. Set your paperless options.
Tired of searching through piles of paper? When you switch to paperless, the health care documents you need are always within reach.

If you have any questions, simply call the member services number on your ID card.

Welcome to a
smarter, simpler, faster
way to manage your health care benefits,

UMR on the go!



The UMR app has a smart fresh look, simple navigation, and faster access to your health care benefits information. View your plan details on demand - anytime, anywhere.

With a single tap, you can:

- Access your digital ID card
- Look up in-network health care providers
- Find out if there's a co-pay for your upcoming appointment
- View your recent medical and dental claims
- Chat, call or message UMR's member support team



Download the UMR app today!

Simply scan the QR code or visit your app store to get started.

Employee Wellness Incentive Program Overview

Organization: McDonald County

Program Administrator: Jessica Cole, Human Resources Director

Rewards Program: Annual Physical Incentive Program

Participation Dates: 10/1/24 – 9/30/25

Reward: \$20.00/month premium differential (\$240.00 annual value)

Reward Applied: 1/1/26 – 12/31/26

Employee Actions:

1. Complete annual physical by program deadline
2. Return completed attestation forms to program administrator

Employer Actions:

1. Communicate the rewards program to employees and distribute communication materials
2. Keep track of participant attestation forms received
3. Apply applicable employee medical premium contributions for the 2024 health plan year.

Program Materials:

Distribute program materials to employees with open enrollment materials for the 2023 health plan year renewal.

Name	Description
Rewards Program Flyer	Recommend posting around the workplace
Physician Letter	Recommend employees provide to physicians*
Attestation Form	Employee & clinician to complete
EEOC Wellness Notice	Annual distribution requirement

*This letter aims to guide physician offices to be mindful of coding they use to avoid unexpected expenses by using appropriate preventive visit codes. Note that occasionally employees might receive a bill for additional lab work, tests, or due to diagnostic codes from any preexisting conditions or current health issues addressed during their visit.

Additional Determinations:

New Enrollees – Determine a cutoff date for employees who enroll in the health plan later in the year. These employees will be grandfathered in for that program year and receive the participant rate for the following health plan year. They should begin participating in the next wellness year that begins on October 1st. Due to the time it can take to find a physician and get an appointment, it is appropriate to allow for at least 90 days for reasonable ability to complete the actions required to earn the reward. The latest date recommended would be enrollees on/after June 1st, but this date can go back as early as desired.

Important compliance notes:

HIPAA regulations limit workplace wellness program incentives to 30% of the total monthly premium for the cheapest plan offered (example in blue below). Additionally, ACA affordability will need to be met using the non-participant employee contribution (example in green below). Before communicating renewal premiums, contributions and incentives should be checked for compliance with these and all relevant federal regulations.

Example within HIPPA incentive limitation:

Base Health Plan	Non-Participant	Participant
Employer Contribution	\$300.00	\$350.00
Employee Contribution	\$100.00	\$50.00
Total Monthly Premium	\$400.00	\$400.00

(incentive value \$50.00) / (total monthly premium - \$400.00) = 12.5%

Connell and the Connell Health and Wellness Consultants recommend wellness programming options based on professional experience, understanding of the needs of the client, and identifying those resources well suited to meet the customer's needs. The final decision on any wellness program design and implementation rests with the client. Clients assume the responsibility to make sure all components of the wellness program have been properly evaluated by their legal counsel. The information contained herein is for general information purposes only and should not be considered legal advice. Connell does not give legal or tax advice. For advice specific to your situation, please see your attorney or other professional.

EMPLOYEE CONTRIBUTIONS

EMPLOYEE CONTRIBUTIONS PER PAY PERIOD

BENEFIT PLAN	EMPLOYEE PER MONTH COST	
\$3,000 PPO	Without Wellness	Wellness Incentive
Employee	\$364.83	\$344.83
Employee + Spouse	\$1,505.44	\$1,485.44
Employee + Child(ren)	\$1,124.40	\$1,104.40
Family	\$2,426.69	\$2,406.69

BENEFIT PLAN	EMPLOYEE PER MONTH COST	
\$6,000 PPO	Without Wellness	Wellness Incentive
Employee	\$242.63	\$222.63
Employee + Spouse	\$1,255.70	\$1,235.70
Employee + Child(ren)	\$917.46	\$897.46
Family	\$2,073.60	\$2,053.60

BENEFIT PLAN	EMPLOYEE PER MONTH COST	
\$6,000 HSA	Without Wellness	Wellness Incentive
Employee	\$101.53	\$81.53
Employee + Spouse	\$966.15	\$946.15
Employee + Child(ren)	\$677.47	\$657.47
Family	\$1,664.15	\$1,644.15

*All premiums are withheld a month in advance, and the HSA Employer Contribution is deposited per pay period in the current month.



IMPORTANT CONTACTS

Coverage	Carrier	Phone Number	Website
Medical	UMR	800.826.9781	www.umar.com
Jessica Cole	McDonald County	660.885.5587	jcole@mcdonaldcountymissouri.gov
Employee Assistance Program	McDonald County	866.248.4094	www.liveandworkwell.com
Ally Health	Ally Health	215-543-7400	www.allyhealth.net



NOTES

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This benefit guide prepared by



Gallagher

Insurance | Risk Management | Consulting