



Dawson County Board of Commissioners

Employee Benefits At A Glance 2022

| Medical – Humana | | | |
|-----------------------------|----------------------------------|----------------------------------|----------------------|
| | HMO Premier (HMO) | National POS OA (POS) | |
| | In-Network | In-Network | Out-of-Network |
| Calendar Year Deductible | | | |
| • Single | \$1,500 | \$2,500 | \$7,500 |
| • Family | \$3,000 | \$5,000 | \$15,000 |
| Out-of-Pocket Maximum | | | |
| • Single | \$4,000 | \$7,900 | \$23,700 |
| • Family | \$8,000 | \$15,800 | \$47,400 |
| Coinsurance | 80% | 80% | 60% |
| Preventive Care | 100% (no copay) | 100% (no copay) | 30% after deductible |
| Office Visit Copay | | | |
| • Primary | \$30 | \$35 | 30% after deductible |
| • Specialist | \$45 | \$60 | 30% after deductible |
| Hospital/Inpatient Services | 20% coinsurance after deductible | 20% coinsurance after deductible | 40% after deductible |
| Emergency Room | \$350 copay | \$350 copay | \$350 copay |
| Urgent Care | \$75 copay | \$75 copay | 30% after deductible |
| Pharmacy (retail 30 days) | | | |
| • Generic | \$10 copay | \$10 copay | |
| • Brand | \$40 copay | \$40 copay | |
| • Non-Preferred | \$70 copay | \$70 copay | |
| • Specialty | 25% to \$300 | 25% to \$300 | |

To find a provider, go to [humana.com/findadoctor](https://www.humana.com/findadoctor)

| Dental – Humana | |
|--------------------------------------|---|
| | In-Network (Traditional Preferred) |
| Calendar Year Deductible | |
| • Single | \$50 |
| • Family Max | \$150 |
| Annual Benefit Maximum | \$1,000 Calendar Year (30% after annual max) |
| Diagnostic/Preventive Services | 100% Coverage (no deductible) |
| Basic Treatment | 80% Coverage (subject to deductible) |
| Major Treatment | 50% Coverage (subject to deductible) |
| Orthodontia Services (Child Only) | 50% Coverage |

| Vision – Humana | | |
|-------------------------|------------------------------------|----------------------|
| | In-Network | Out of Network |
| Vision Exam | \$0 Copay | \$30 allowance |
| Contact Lenses | | |
| • Elective | \$130 allowance | \$104 allowance |
| • Medically Necessary | Covered in full | \$200 allowance |
| Standard Plastic Lenses | | |
| • Single Vision | \$15 copay | \$25 allowance |
| • Bifocal | \$15 copay | \$40 allowance |
| • Trifocal | \$15 copay | \$60 allowance |
| Frames | \$130 retail allowance after copay | \$65 allowance |
| Benefit Frequency | | |
| • Exam | | Once every 12 months |
| • Lenses | | Once every 12 months |
| • Frames | | Once every 12 months |

Basic Life/AD&D – Standard

Dawson County Board of Commissioners provides all eligible employees with Basic Life & AD&D Insurance in the amount of **\$50,000**. In addition, your employer provides you with Dependent Life and AD&D insurance in the amount of **\$5,000** for an eligible spouse and **\$2,500** for each eligible child.

Supplemental Life/AD&D – Standard

Eligible employees have the option to purchase additional term life insurance and AD&D. Employees can elect up to \$500,000 in \$10,000 increments. New hires will have a guaranteed issue amount of \$100,000. Employees can enroll in/increase coverage up to the guaranteed issue amount but may be subject to filling out a medical questionnaire to submit for carrier approval.

Dependent Life/AD&D – Standard

Eligible employees can purchase term life insurance and AD&D for their spouse and dependent children as well. Employees can purchase additional term life insurance for their spouse up to \$100,000, in \$5,000 increments. New hires will have a guaranteed issue amount of \$20,000 for spousal life insurance. Employees can also purchase additional life insurance for their children for either \$5,000 or \$10,000 in coverage. Employees can enroll/increase coverage, for their spouse, up to the guaranteed issue amount but may be subject to completing an evidence of insurability form.

Short Term Disability – Standard

Eligible employees have the option to purchase Short Term Disability. If you are disabled, you will receive 60% of your weekly pre-disability salary, to a maximum of \$1,150. Benefits begin on the 1st day of disability due to an accident and on the 8th day due to a sickness. Benefits are payable up to 180 days. Late enrollees will be subject to a 60-day benefit waiting period for sickness or pregnancy during their first 12 months in the plan.

Long Term Disability – Standard

Eligible employees can elect to enroll in Long Term Disability. You will receive 60% of your pre-disability monthly salary, to a maximum of \$5,000 less deductible sources of income and disability earnings. Benefits will begin on the 181st day of disability and may continue until up to your Social Security Retirement Age.

Flexible Spending Accounts – Navia

Employees have the option to set aside pre-tax dollars into a Healthcare Flexible Spending account to be used for eligible healthcare, dental or vision expenses. The maximum contribution amount for 2022 is \$2,700. Employees will receive a debit card from Navia as a way of accessing funds. Employees also have the option to set aside pre-tax dollars into a Dependent Care Flexible Spending account to be used for eligible dependent care expenses.

Telemedicine – RightWay

Dawson County Board of Commissioners provides their employees non-emergency medical assistance to employees and their immediate family at no cost.

Online Enrollment Portal

Bswift is the platform for employee benefits enrollment. Here, you can enroll in your benefits, make information changes, update life events and get benefit information. Visit www.dawsoncounty.bsswift.com, your username is the first letter of your first name followed by your last name and the last four digits of your SSN. Your password is the last four digits of your SSN.

****Deductions based off 24 pay periods****

Benefit/Enrollment Questions

NFP
1-844-505-9158
NFPseCustomerService@nfp.com

Medical Benefits

Humana
1-800-448-6262
www.humana.com

Dental Benefits

Humana
1-800-448-6262
www.humana.com

Vision Benefits

Humana
1-800-448-6262
www.humana.com

Life and A&D Benefits

Standard
1-800-628-8600
www.standard.com

Disability Benefits

Standard
1-800-628-8600
www.standard.com

Flexible Spending Accounts

Navia
1-800-669-3539
www.naviabenefits.com

Telemedicine Benefits

RightWay
1-305-851-7310
www.rightwayhealthcare.com

| Coverage Tier | Humana HMO Premier | Humana National POS OA | Dental | Vision |
|-----------------------|--------------------|------------------------|---------|--------|
| Employee | \$110.94 | \$76.12 | \$14.42 | \$2.95 |
| Employee + Spouse | \$200.57 | \$127.44 | \$29.30 | \$5.90 |
| Employee + Child(ren) | \$195.35 | \$127.44 | \$36.15 | \$6.32 |
| Employee + Family | \$288.57 | \$182.35 | \$50.97 | \$9.52 |