

Classic Medical Plan – Anthem

Benefit	In-Network
Calendar Year Deductible <ul style="list-style-type: none"> Single Family 	\$6,000 \$12,000
Out-of-Pocket Maximum <ul style="list-style-type: none"> Single Family 	\$8,150 \$16,300
Coinsurance	100% Plan / 0% Member
Preventive Care	100% (no copay)
Office Visit Copay <ul style="list-style-type: none"> Primary Specialist 	\$30 copay \$60 copay
Hospital/Inpatient Services	Deductible
Outpatient Surgery at Hospital	Deductible
Outpatient Surgery at Free Standing Surgical Center	\$200 copay
Emergency Room	\$500 copay
Urgent Care	\$50 copay
Pharmacy (retail 30 days) <ul style="list-style-type: none"> Generic Preferred Brand Non-Preferred Brand Specialty 	Copay \$15 \$50 \$75 25 % coinsurance up to \$350 <i>Mail Order is Available</i> <i>No deductible</i>



The **HRA (Health Reimbursement Arrangement)** will reimburse a portion of your deductible following approval of submitted paperwork to MedCom. You will owe \$1500 toward the \$6000 deductible. The remaining \$4500 will be paid by the HRA which is administered by MedCom and funded by Meriwether County BOC. If you choose to cover dependents (Spouse and/or Child(ren)), the same amounts will apply for them also.

Dental – Anthem

Benefit	Coverage Amount
Calendar Year Deductible <ul style="list-style-type: none"> Single Family Max 	\$50 \$150
Annual Benefit Maximum	\$1,750 Calendar Year
Diagnostic/Preventive Services	100% Coverage (no deductible)
Basic Treatment	80% Coverage (subject to deductible)
Major Treatment	50% Coverage (subject to deductible)
Orthodontia (Up to age 19)	50%
Lifetime Orthodontia Maximum	\$1,500

Vision – Anthem

	In-Network	Non-Network
Vision Exam	\$10 copay	Up to \$42
Contact Lens Fit & Up To Two Follow Up Visits	Standard: Up to \$55; Premium: 10% off Retail	No Benefit
Contact Lenses <ul style="list-style-type: none"> Elective Medically Necessary 	\$130 allowance Covered in full	Up to \$105 allowance \$210 allowance
Standard Plastic Lenses <ul style="list-style-type: none"> Single Vision Bifocal Trifocal 	\$20 copay \$20 copay \$20 copay	Up to \$40 Up to \$60 Up to \$80
Frames	\$130 allowance	Up to \$45
Benefit Frequency <ul style="list-style-type: none"> Exam Lenses Frames 	Once every Calendar Year Once every Calendar Year Once every Calendar Year	

Basic Life/AD&D – Symetra

Meriwether County provides all eligible full-time employees with Basic Life & AD&D Insurance in the amount of \$50,000 for all fulltime employees at no cost.

Employee Voluntary Life and AD&D – Symetra

Employees can elect life coverage up to 5 times their annual salary not to exceed \$250,000 in increments of \$10,000. New Hires can elect up to \$150,000 without answering health questions. New hires who do not take advantage of this opportunity and wish to pick up life coverage in future enrollments may be subject to health questions.

Spouse Voluntary Life and AD&D – Symetra

Employees can elect life coverage on their spouses up to 100% of the employee life amount in \$5,000 increments not to exceed \$250,000. New Hires can elect up to \$50,000 on their spouse without answering health questions. New hires who do not take advantage of this opportunity and wish to pick up life coverage in future enrollments may be subject to health questions.

Child(ren) Voluntary Life – Symetra

Child life coverage is available through Symetra and can be chosen in either \$5,000 or \$10,000 amounts. No health questions will be asked.

Short-Term Disability – Symetra

The short-term disability is available through Symetra. This coverage is in place to help supplement your income in the event of an illness or off job accident. You will receive up to 60% of your salary to a max of \$500 a week for up to 24 weeks after a 14-day elimination period. This means from the date of doctor placing you out of work or date of accident you need to be out for 14 calendar days and then your disability will begin on the 15th day. As a new hire, you can elect short-term disability without answering health questions.

***For the 2025 Open Enrollment only, if you are not currently enrolled, you may elect short-term disability without answering health questions.**

Long-Term Disability – Symetra

The long-term disability is available through Symetra. This coverage is in place to help supplement your income in the event of an illness or off job accident. You will receive up to 60% of your salary at a maximum of \$2,500 per month for a maximum benefit duration to your Social Security Normal Retirement Age after a 180-day elimination period. If you select the short-term disability and are still disabled after 180 days, the long-term disability will automatically begin. If you did not select the short-term disability you will need to be out of work for 180 days before the LTD begins. As a new hire, you can elect long-term disability without answering any health questions. If you do not enroll as a new hire, you will have to answer health questions to get enrolled during Open Enrollment.

Supplemental Health Insurance – Symetra (Ansel)

Symetra Health is a supplemental health insurance plan that pays a lump-sum benefit if you are diagnosed with any of 13,000+ covered conditions. It pays cash benefits to help with health care expenses not covered by your major medical insurance—or anything else you need on your road to recovery. Injuries and illnesses come in different shapes and sizes. Some conditions are less serious than others, while some are dangerous or life-threatening. That’s why Symetra Health was designed as a single plan with three benefit categories that cover a broad spectrum. Covered conditions fall into one of these categories. Each category has a set payout, and all three categories are included in your plan. Symetra Health coverage is available for you (and your eligible dependents) even if you haven’t enrolled in the medical plan offered by Meriwether County BOC. **Please note that Symetra Supplemental Health is not a substitute for a major medical plan; it will pay lump sum amounts for over 13,000 conditions.**

Legal Plan – MetLife

Our service is tailored to your needs. With network attorneys available in person, by phone or by email and online tools to do-it-yourself — we make it easy to get legal help. And, you will always have a choice in which attorney to use. You can choose one from our network of prequalified attorneys or use an attorney outside of our network and be reimbursed some of the cost. Best of all, you have unlimited access to our attorneys for all legal matters covered under the plan. For a monthly fee of \$19.50 that covers the whole family conveniently paid through payroll deduction, an expert is on your side as long as you need them.

Emergency Medical Transportation – MASA

With a MASA plan, you’ll have an additional layer of financial protection from the out-of-pocket costs of medical transportation. Explore the options in your enrollment guide to compare the benefits offered in each plan. Gain peace of mind and shield your finances knowing there’s a MASA plan best suited for your needs.

Medical Transportation – AirMedCare Network

In a medical emergency every second counts, especially when transporting patients who are far away from adequate medical treatment. AirMedCare Network (AMCN) providers respond to scene calls and provide hospital-to-hospital transports—carrying seriously ill or injured patients to the nearest appropriate medical facility. AirMedCare Network is America’s largest air medical membership network, providing financial protection for emergency air medical transport. Even with medical insurance, air medical transport can result in significant out-of-pocket expenses, however an AMCN membership ensures no out-of-pocket expenses for medically necessary flights only if flown by an AMCN provider.

Benefit/Enrollment Questions

NFP
800-994-7429
www.nfp.com

Medical Benefits

Anthem
855-397-9267
www.anthem.com

Dental Benefits

Anthem
855-397-9267
www.anthem.com

Vision Benefits

Anthem
855-397-9267
www.anthem.com

Life and A&D Benefits

Symetra
800-796-3872
www.symetra.com

Short/Long Term Disability

Symetra
800-796-3872
www.symetra.com

Supplemental Health Insurance

800-796-3872
www.Symetra.com

Health Reimbursement Account

Medcom Benefit Solutions
800-523-7542
www.medcombenefits.com

Employee Assistant Program

Symetra
800-796-3872
www.symetra.com

Legal Plan

MetLife
833-214-4172
www.legalplans.com

Emergency Medical Transportation

MASA
800-643-9023
www.masaaccess.com

AirMedCare Network Transportation

855-408-3787
www.airmedcarenetwork.com

Retirement – Empower

Empower administers the Meriwether County Retirement Plan. Once any applicable waiting periods are met, Meriwether County will contribute 5% of your salary to your retirement plan each pay period and offers two match options if you choose to contribute to this plan yourself. If you contribute 4%, the match will be 2%. If you contribute 2%, the match will be 1%. So, if you contribute 4%, a total of 11% will be contributed each pay period toward your retirement. There is a 5-year vesting for the County’s contributions.

Empower Retirement
800-743-5274
www.retiresmart.com

Covered Member	Medical Employee Biweekly Cost	Medical Employer BiWeekly Contribution	Dental Employee Biweekly Cost	Dental Employer BiWeekly Contribution	Vision Employee Biweekly Cost	Vision Employer BiWeekly Contribution
Employee	\$89.75	\$481.22	\$0.00	\$17.60	\$0.00	\$2.25
Employee + Spouse	\$198.67	\$1,006.86	\$19.89	\$17.60	\$2.02	\$2.25
Employee + Child(ren)	\$161.94	\$957.10	\$32.72	\$17.60	\$2.25	\$2.25
Employee + Spouse + Child(ren)	\$305.29	\$1,448.24	\$52.54	\$17.60	\$4.36	\$2.25