

McDowell County

2022-2023 COMPANY BENEFITS



Medical and Prescription

McDowell County offers a medical plan through MedCost with Prescription coverage through MaxorPlus. Below is a brief summary of in-network coverage under the plan option available. Please see the Plan Summary for the exact benefit levels associated with your care. Additional information can be found by logging on to the Member Services Website or calling the member services department.

MedCost: www.MedCost.com; 1-800-795-1023

MaxorPlus: www.members.maxorplus.com; 1-800-687-0707

Plan Name	Active PPO
Deductible (Plan Year)	\$1,250 individual / \$3,750 family
Out-of-Pocket Maximum	\$4,890 individual / \$14,670 family
Office Visits PCP Specialist	You pay a \$20 Copay You pay a \$30 Copay
Preventive Services	Covered in Full
Hospital Inpatient	20% After deductible
Hospital Outpatient	20% After deductible
Emergency Room Urgent Care	You pay \$200 Copay; then 30% After Deductible You pay a \$30 Copay
Prescription Drugs Retail 31 day/Mail Order 90 day Supply	Tier 1 \$10 copay Tier 2 \$30 copay Tier 3 \$45 copay Tier 4 25% up to \$100 Max

Coverage Level	Cost Per Paycheck (Wellness Rates)
Employee Only	\$25.00
Employee + Spouse	\$266.50
Employee + Child	\$137.50
Family	\$382.00

Coverage Level	Cost Per Paycheck (Non Wellness Rates)
Employee Only	\$63.00
Employee + Spouse	\$304.50
Employee + Child	\$175.50
Family	\$420.00

Dental

McDowell County offers the opportunity to enroll in dental insurance coverage through MedCost. Below is a brief summary of in-network coverage. Please see the Plan Summary for the exact benefit levels associated with your care. Additional information can be found by calling the member services department at 1-800-795-1023 or by logging on to the Member Services Website at www.MedCost.com.

Plan Name	Base Plan
Deductible	You pay \$100 Individually
Annual Maximum	\$1,500 per insured
Preventive Services Routine exams, cleanings, x-rays	You pay 0%
Basic Services Fillings, Oral Surgery, Root Canal Therapy, General Anesthetics	You pay 20%
Major Services Inlays, Onlays, Crowns, Dentures, Periodontics	You pay 50%
Orthodontics Dependent Children only \$1,500 Lifetime Maximum	You pay 50%

Coverage Level	Cost Per Paycheck
Employee Only	\$0
Family	\$12.50

Vision

McDowell County offers the opportunity to enroll in vision insurance coverage through Community Eye Care. Below is a brief summary of in-network coverage. Please see the Plan Summary for the exact benefit levels associated with your care. Additional information can be found on the website at communityeyecare.net or by calling 888-254-4290.

Plan Name	Base Plan
Exam Every 12 months	You pay a \$10 copay
Lenses, Frames, Contacts Every 12 months	\$150 Allowance

Coverage Level	Cost Per Paycheck
Employee Only	\$4.95
Employee + One	\$9.41
Family	\$14.36



Refer to the carrier benefits summaries for the exact benefit levels associated with your plan choice. Should there be a discrepancy between the table and the plan documents, the plan documents will govern. Please refer to your intranet site for your detailed Employee Booklet and Compliance Notices.

McDowell County

2022-2023 COMPANY BENEFITS



Life and AD&D Benefits

McDowell County covers employees with a company paid life and AD&D policy for \$20,000 through USABLE Life. Please see the Plan Summary for the exact benefit levels associated with your care. Additional information can be found by calling the customer service department at 800-370-5856.

Plan Name	Life and AD&D Benefits
Group Term Life and AD&D	Employee - \$20,000 Benefit



Flexible Spending Account

When you enroll in the PPO plan through Medcost, you are able to open a Flexible Spending Account (FSA) through Flores. There are 2 different FSA options: A Health Care FSA and a Dependent Care FSA. Both have an annual max contribution, must be used in the plan year they were elected for, and save you money in taxes!

- **Medical Flexible Spending Account FSA** - you can put aside up to \$2,850 annually in pre-tax payroll deductions for reimbursement of qualified medical, prescription drug, dental or vision expenses.
- **Dependent Day Care Account DFSA** - you can put aside up to \$5,000 annually in pre-tax payroll deductions (or \$2,500 if married and filing separately) for reimbursement of eligible child or elder care expenses.

Employee Assistance Program

McDowell County provides an Employee Assistance Program (EAP) that is included with your USABLE plan. This is an online EAP service through New Directions.

Visit ndbh.com and use the login USAL903 to start a chat or utilize more than 10,000 resources to assist you. Some of the available resources include:

- Videos
- Will Prep Toolkit
- Calculators
- Self-Assessments
- Budgeting Worksheets
- Legal Documents
- Provider Directories
- Elder & Child Care Resources
- Stress Management Tools

