

IMPORTANT NOTICE: BURT COUNTY EMPLOYEE INSURANCE / BENEFITS INFORMATION

eff. July 1, 2023

HEALTH INSURANCE: The Blue Cross Blue Shield plan that the County provides to employees is a high deductible plan with a \$6,100.00 individual/\$12,200.00 family *in-network* calendar year deductible.

*Complete benefits and summaries will be available after July 1st @ www.nebraskacounties.org –Services – NACO Benefit Services – click ‘Blue Cross’ Symbol – scroll down click “view summaries of benefits” – see ‘\$6100 NACO HSA’ OR you can call the phone # on the back of your BCBS card OR **TRACK AND SEE ALL OF YOUR HEALTH CARE INFORMATION, PERSONALIZED FOR YOU, BY USING THE *nebraskablue* WEBSITE** (nebraskablue.com to sign up) and/or the mobile app for *myBlueNebraska*. You can find providers, your benefits info, claims history, prescription coverage information, etc. all in one place and all specific to you and your covered dependents. Please know that any specific questions you have on your insurance/coverage, you do have to call yourself (BCBS phone # on the back of the card); with HIPAA, they will not release information to our office about your specific health services.

Please use the most recent ID card that BCBS may send you .

Throughout the year, changes “due to a qualifying event” (i.e. a new child, marriage, child going off of policy, retirement, etc.) must be furnished to Blue Cross within 31 days of an event. Please be sure and notify the County Clerk’s Office with any such changes; you will also make such changes in the TBX Benefits Portal.

COUNTY PAID DEDUCTIBLES via Mid-American Benefits: The Patient Protection and Affordable Care Act requires that Burt County provide employees with a summary of Mid-American’s benefits and coverage..... County PAID DEDUCTIBLES via Mid-American Benefits:

The Blue Cross Blue Shield plan that the County provides to employees is a High Deductible plan with a \$6,100.00 individual/\$12,200.00 family in-network calendar year deductible.

Blue Cross Blue Shield works with Mid-American Benefits to act as a Third-Party Administrator. Mid-American Benefits receives copies of employees’ Explanation of Benefits from Blue Cross Blue Shield. Once each insured individual has met his/her deductible of \$1,100.00 or family deductible of \$2,200.00, Burt County pays the remaining \$5,000.00 deductible per individual or \$10,000.00 deductible per family. This deductible paid by the County is administered through Mid-American Benefits directly to the provider, and employees will receive a statement showing what amounts were paid and to whom from Mid-American.

SET UP A LOG-IN AND TRACK YOUR PAYMENTS ONLINE: <https://www.mid-americanbenefits.com/>

In this way Burt County has been able to hold the monthly insurance costs down and still provide its employees with insurance that essentially has a \$1,100.00 out-of-pocket individual and/or \$2,200.00 out-of-pocket family deductible.

DENTAL INSURANCE:

Employee only dental is paid by the County for those enrolled Burt County’s BCBS Health Ins. coverage. If you have employee/spouse or employee/children dental, your rate will be \$61.37 a month. If you carry employee/family, your rate will be \$74.17 a month. Cash In Lieu employees will pay full rates; the TBX benefits portal will show you those amounts.

Your Employee Benefits *included* with NACO Group BCBS Health and/or Dental enrollment:

* **Term Life and Accidental Death and Dismemberment Insurance:** free of charge to all subscribers of the NACO Health and/or Dental Insurance Plans. This provides up to \$15,000 in term life insurance and \$15,000 of accidental death and dismemberment insurance through [Madison Life Insurance Company](#).

*No enrollment forms are required, but *all Employees will need to fill out the beneficiary designation form* in the TBX Portal. Should the situation arise, we can get you a copy of the policy. Please check your beneficiaries you have designated; it is up to you to keep your designations up to date.

Long Term Disability benefit: free of charge to all subscribers of the NACO Health and/or Dental Insurance Plans; a Long Term Disability benefit that provides up to 50% of salary up to a maximum monthly benefit of \$833 through [Madison National Life Insurance Company](#).

Long Term Disability Buy-Up Option: There is an option to purchase a Buy Up to the Core disability plan. This is a way to increase disability protection at a group rate. This premium would be paid by you as a payroll deduction. Enrollment will be via TBX Portal.

Telehealth Services: A Doctor's visit anytime, day or night, from anywhere via your computer, tablet, home or mobile phone. You or your covered dependents can visit with a licensed Nebraska doctor (Mental Health Dr. or Physician) whom can consult and diagnose common conditions, and can even include an e-prescription to your pharmacy. The visit is turned into your insurance plan to go toward your deductibles and there is a per visit fee of \$39. This is an affordable, immediate health care option that we receive with our BCBS Health Care Plan; a great option when traveling, when the doctor's office is closed, or if you're too sick or busy to see someone in person.

Registration is free through Amwell: download the Amwell app @ Apple Store or Google Play OR visit nebraskablue.com/telehealth OR call 844-SEE-DOCS (844-733-3627). When prompted, enter Service Key BCBSNE to verify you are a Blue Cross Blue Shield of Nebraska health plan member.

OTHER OPTIONAL BENEFITS AVAILABLE:

Benefits Enhancer Bundle :

This is an accident and critical illness plan option available for all employees and family members. *This is a voluntary option that you as the employee would pay for* via a payroll deduction. Rates and Benefits information are available in the TBX Portal.

Hospital Indemnity :

Plan options are available for all employees and family members. *This is a voluntary option that you as the employee would pay for* via a payroll deduction. Rates and Benefits information are available in the TBX Portal.

Supplemental Life Insurance :

Plan options are available for all employees and family members. *This is a voluntary option that you as the employee would pay for* via a payroll deduction. Rates and Benefits information are available in the TBX Portal.

VSP Vision Care Plan:

This is a voluntary vision plan available to all employees; the employee would pay for the premiums via a payroll deduction. Rates and Benefits information if is available in the TBX Portal. Enrollment is in month of June only.

SECTION 125 FSA (Flexible Spending Acct for Health Care and/or for Dependent Care):

This is Voluntary enrollment through First Concord; sign up in the TBX Portal.

CASH OUT OPTION: Cash In Lieu (CIL)

An employee can opt out of the County's group medical plan (*if covered by another qualifying group medical plan*) and receive cash in lieu of benefits (\$400.00-Single, \$800.00-Family). If currently on the County's medical plan the employee must obtain or have other medical coverage including: other group medical, COBRA, coverage through a parent, or Medicare/Medicaid. Marketplace or Exchange offered plans are not eligible.

This cash payment will be subject to taxes. The cash could then be used to pay your premiums for your alternative group coverage.

If you elect this option, the employee and/or their dependents will receive no medical benefits or coverage from the Burt County's group medical plan.

If you wish to enroll in the Burt County's group medical plan at a later date, you will be subject to the plan's enrollment rules. Under no circumstance will these offers be made retroactive. The employee will be required to certify other coverage annually. You must notify the County of any coverage changes within 30 days of the change.

This plan will run July 1st – June 30th, with Reenrollment being revisited at the new insurance year. Voluntary enrollment for this option is provided by First Concord and sign up is via TBX Portal.

OPEN ENROLLMENT-- *June of each year* : You will need to make your Benefit Selections using the **COMPUTER** ~See TBX Portal instructions~. You'll be choosing your health/dental options, enroll in other voluntary plans, etc. >>>>> **this HAS TO BE DONE each year.**

Questions? Please call the Burt County Clerk's Office @ 402-374-2955
Sarah Freidel, Burt County Clerk clerk@burtcountyne.gov
Jeannette Blanc, Deputy County Clerk clerk2@burtcountyne.gov

G:/Insurance_Health, Dental, Etc./zz. Employee INSurance_BENEFITS INFORMATION

Reminder to Burt County Employees:
FIND INSURANCE (and LOTS OF OTHER)
INFORMATION
@ Burt County Employee Portal

www.burtcounty.ne.gov

OFFICES

CLERK — CLERK'S OFFICE

"Show Employee Forms and Information"

password: employees

The screenshot shows a web browser window with the address bar displaying <https://burtcounty.ne.gov/webpages/clerk/clerk.html>. The page content is divided into two main sections. On the left, under the heading "CLERK", there is contact information for Sarah J. Freidel, Clerk, including phone, fax, address, location, and email. Below this is a "Links" section with various hyperlinks. On the right, there is a "Clerk" section with a bio and a list of links. A blue arrow points to the "Show Employee Forms & Information" link in the Clerk's bio section. The footer of the page includes a copyright notice: "Copyright © 2014 MIPS Inc. All rights reserved. | Disclaimer".

CLERK

Phone
(402) 324-2955

Fax
(402) 324-2956

Address
111 N 13th St, Ste. 8
PO Box 87
Tekamah, NE 68061

Location
2nd Floor

Email
clerk@burtcounty.org

Links
[Meeting Agenda](#)
[Meeting Minutes](#)
[Marriage License Information](#)
[Birth Certificate, Death Records, Marriage/Divorce Records, Etc.](#)
[Property Valuation Protests](#)
[Voter Information](#)
[Voter Forms](#)
[Election Information](#)

Clerk
Sarah J. Freidel

Election Information
The County Clerk is secretary to the County Board of Supervisors and the County Board of Equalization. The County Clerk's office is the bookkeeper of the County and processes vendor and payroll checks.

The County Clerk also serves as ex-officio [Register of Deeds](#) pursuant to Nebraska State Statute [32-518](#), and [Election Commissioner](#) pursuant to Nebraska State Statutes [32-207](#) and [32-211](#).

[Show Employee Forms & Information](#)

Personnel Policy
[NPERS Retirement Website](#) (Find your County Retirement Info and News)
[County Retirement Plan Handbook](#)
[Holidays 2020](#)
[Meeting / Payday Schedule 2020](#)
[Pay Period Calendar 2020](#)
[Section 125 FSA \(Flexible Spending Account\)](#)
[Employee Insurance Benefits Information](#)
[Summary of Benefits \\$2500 Deductible](#)
[Summary of Benefits - Dental](#)
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