

IMPORTANT NOTICE: BURT COUNTY EMPLOYEE INSURANCE / BENEFITS INFORMATION

eff. July 1, 2024

Health and/or Dental enrollment via NACO Group BCBS

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 n/k/a Point C: The Patient Protection and Affordable Care Act requires that Burt County provide employees with a summary of benefits and coverage..... County PAID DEDUCTIBLES via ‘Point C’:

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~~ ‘Point C’ to act as a Third-Party Administrator. The company will receive 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 ‘Point C’ directly to the provider, and employees will receive a statement showing what amounts were paid and to whom from ‘Point C’.

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 in Burt County’s NACO group BCBS coverage. If you want dental coverage for spouse or children, employee will pay for those monthly rates. Cash In Lieu employees electing Dental will pay full rates.

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 *NIS / Madison Life Insurance Company*. 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 NIS / 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.

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 per visit fee. 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.

Cash In Lieu (CIL)

CASH OUT OPTION: 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.

Optional *Employee paid* Benefits available:

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. Enrollment is in the 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; there is a worksheet you will fill out in order to enroll or waive this plan option.

Supplemental Life Insurance:

Available to any employee, you do not have to be enrolled in NACO medical or dental. This will be *employee paid*. This offers coverage options at group rates. If you choose to enroll for this coverage, it also includes an option to choose dependent life insurance for your spouse and/or children. Offered through NIS / Madison National. You will need to choose this option within your first 30 days of employment.

OPEN ENROLLMENT-- June of 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

**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

