

## **IMPORTANT NOTICE: BURT COUNTY EMPLOYEE INSURANCE / BENEFITS INFORMATION**

eff. July 1, 2019

**HEALTH INSURANCE:** The Blue Cross Blue Shield plan that the County provides to employees is a PPO plan with a \$2,500.00 individual/\$5,000.00 family *in-network* calendar year deductible. \*Complete benefits and summaries will be available after July 1<sup>st</sup> @ [www.nacone.org](http://www.nacone.org) –Services - Health Insurance – Summaries/Benefits for \$2500 deductible 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 *myblue* website ([mynebraskablue.com](http://mynebraskablue.com) to sign up) and/or the mobile app for BCBS of NE. 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 60 days of an event. They will refund up to two month’s premium prior to the date they are notified, so please be sure and notify the County Clerk’s Office with any such changes.

**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..... The Blue Cross Blue Shield plan that the County provides to employees is a PPO plan with a \$2,500.00 individual/\$5,000.00 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 your Explanation of Benefits from Blue Cross Blue Shield. Once each insured individual has met his/her deductible of \$500.00 or family deductible of \$1,000.00, Burt County pays the remaining \$2,000.00 deductible per individual or \$4,000.00 deductible per family. This deductible paid by the County is administered through Mid-American Benefits directly to the provider, and you receive a statement showing what amounts were paid and to whom from Mid-American.

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 \$500.00 out-of-pocket deductible for individuals and a \$1,000.00 out-of-pocket deductible for families.

### **DENTAL INSURANCE:**

Our dental rates have not changed. If you have employee/spouse or employee/children dental, your rate will be \$50.46 a month. If you carry employee/family, your rate will be \$60.98 a month. (Employee only dental is paid by the County, so that amount is subtracted off of the rates you pay.)

Your Employee Benefits *included* with our NACO Group BCBS enrollment:

**\* Term Life and Accidental Death and Dismemberment Insurance:** free of charge to all subscribers of the NACO Health Insurance Plan 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* that stays in our payroll files. Should the situation arise, I can give you a copy of the policy. Please check your beneficiaries you have designated. It is up to you to contact us to change that designation if need be.

**Long Term Disability benefit:** free of charge to all subscribers of the NACO Health Insurance Plan 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:** Employees have the 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. If you are interested, please contact me as we'll have to check into the enrollment period for this.

**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](https://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.

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### OTHER BENEFIT ENROLLMENT OPTIONS:

#### **VSP Vision Care Plan:**

Enrollment is available to all employees. National Insurance Services is the provider of this Vision Care Plan. *This is a voluntary vision plan that you as the employee would pay for via a payroll deduction.* Rates and Benefits information if is available in the Clerk's office. Enrollment is in month of June only (prior to JUNE 15<sup>th</sup>), so please let us know if you are interested ASAP.

#### **SECTION 125 FSA (\$2700 max. Flexible Spending Acct):**

This plan will run July 1<sup>st</sup> – June 30<sup>th</sup>, with Re-enrollment being revisited at the new deductible year. Voluntary enrollment for this option is available through First Concord BY 6/15.

#### **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 plans 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 1<sup>st</sup> – June 30<sup>th</sup>, with Reenrollment being revisited at the new insurance year. Voluntary enrollment for this option is available through First Concord BY 6/15.

**OPEN ENROLLMENT-- June 1-15, 2019 : If you want to make any changes to your current insurance coverage (add or eliminate health/dental, other voluntary plans), this has to be done in June each year. Please contact our office before June 15<sup>th</sup>.**

Questions? Please call the Burt County Clerk's Office @ 402-374-2955

Sarah Freidel, Burt County Clerk

**SEE YOUR EMPLOYEE INFO PORTAL @ [www.burtcounty.ne.gov](http://www.burtcounty.ne.gov) OFFICES – CLERK – CLERK'S OFFICE -**  
click the box "show employee forms & info" – enter password: *employees*