



## Mediant Health Resources 2021 - 2022 Employee Benefits

Employee benefits are an extremely important part of your compensation package. Mediant Health Resources prides itself on providing our employees with a comprehensive and competitive benefits package. Mediant Health Resources is pleased to offer all full-time, salaried employees the chance to enroll in our benefit plans, which renew on December 1<sup>st</sup> each year.

It is important that you make your choices carefully since you cannot change your elections during the year **unless** you have a qualified change in family status.

### **Examples of a qualifying event are:**

Marriage, divorce, birth or adoption, death of a dependent, change in your spouse's employment, loss of coverage by a spouse (you have 30 days to notify HR); **OR**  
Loss of eligibility under Medicaid or state child health plan or change in eligibility for a premium assistance subsidy under Medicaid or state child health plan (you have 60 days to notify HR)

Your eligible dependents are defined as your legal spouse and your children (to the end of the month that they turn age 26).

After careful consideration we will be renewing our medical benefits with United Healthcare for the 2021 – 2022 plan year. Mediant Health Resources pays a substantial portion of the Medical insurance premium for you and your dependents. We are happy to share with you that again for the 2021 – 2022 plan year your medical premium deductions will remain the same. You are responsible to pay for the remainder of the cost to cover your family members for medical. The medical deductions are taken out of your paycheck pre-tax, so that you can save money on your taxes by getting your insurance through work.

The summary in this newsletter is just an overview of the medical plan, so please make sure to read the full plan details in the documents provided by the United Healthcare.

### **Open Enrollment**

**This year our open enrollment period will run from Monday, November 1<sup>st</sup> through Friday, November 12<sup>th</sup>. Please make sure to get your enrollment/change forms into Deb Ruzic-Cop or Kym Sisk by end of business on Friday, November 12<sup>th</sup>.**

# United Healthcare Medical Benefits

Medical Benefits	United Healthcare Choice Plus PPO Choice Plus Advanced, CD-IV / Rx F25	
	<b><u>In Network</u></b>	
Primary Care/Specialist	\$30 / \$60 (\$30 Specialist copay for Designated Providers)	
Preventative Care / Wellness	100% Covered	
Deductible Employee / Family	\$1,000 / \$2,000	
Coinsurance	80%	
Out Of Pocket Max Employee / Family	\$8,150 / \$16,300	
Diagnostic test - (x-ray, blood work)	80% covered after deductible / Designated Network Lab - No Charge	
Complex Imaging	80% covered after deductible / <b>Additional \$350 per occurrence deductible applies for hospital-based imaging</b>	
In-Patient Hospital	80% covered after deductible	
Out-Patient Surgery	80% covered after deductible / <b>Additional \$350 per occurrence deductible applies for hospital-based outpatient surgery</b>	
Emergency Room	80% covered after deductible	
Urgent Care	\$50 copay	
Prescription (Participating Network)	\$10 / \$35 / \$90 / 50% coinsurance	
Network	UnitedHealthcare Choice Plus (National PPO Network)	
	Full Monthly Premium	Your Cost Per Pay Period (24 deductions per year)
Employee Only	\$621.95	\$52.50
Employee + Spouse	\$1,243.90	\$317.50
Employee + Child(ren)	\$1,212.80	\$307.50
Employee + Family	\$2,052.42	\$525.00

\*Please refer to the summary of benefits and coverage for information on your out-of-network benefits.

## Activate your myuhc.com account to:

- Find and estimate the cost of care.
- See what's covered.
- View claim details.
- Check your plan balances.
- Find network doctors and pharmacies.
- Order prescriptions.

## Download the UnitedHealthcare app to:

- Find nearby care options in your network.
- See your claim details.
- View & share your health plan ID card with your Doctor's office.
- Video chat with a doctor 24/7.

## **Important Contact Information**

### **United Healthcare**

[www.myuhc.com](http://www.myuhc.com)

See the back of your ID card for phone numbers

### **Principal Financial**

[www.principal.com](http://www.principal.com)

800-986-3343 (dental, vision, life, disability)

### **Insurance Broker – Amalyn Consulting**

Teresa Hayes-Balooshi

480-352-3527

[teresa@amalynconsulting.com](mailto:teresa@amalynconsulting.com)

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The information contained in this newsletter is intended as a brief summary of benefits and options available to the employees of Mediant Health Resources. Please refer to your company's certificate of coverage for a complete explanation of the benefits, limitations, and provisions of the plan. The above benefits are subject to change based on State and/or Federal mandates and filings