



Human Resources
100 N. Midwest Boulevard
Midwest City, OK 73110
office 405.739.1235

Health Benefits Fact Sheet:

SUMMARY OF OUR LIFE, DENTAL, AND HEALTH BENEFIT PLANS:

The City offers a Section 125 Cafeteria Plan the Cafeteria Plan is administered by Discovery Benefits, this allows you to set aside pre-tax dollars for un-reimbursed medical expenses. The maximum that can be set aside is \$2,850.00, any elected amount is deducted from twenty-four payrolls.

This summary is not an all-inclusive summary, it is meant to provide you with an overview of the most frequently asked question about the plans, a plan document is provided to every employee for complete information about the plan.

Blue Cross of Oklahoma Preferred is the provider network for your in-network benefits. This is a nationwide network of providers. You can contact them at 800-942-5837 or their website is www.bcbsok.com/members.html. This website allows you to access your claims, order ID cards, get health information and find participating providers.

Co-pays for a visit to your in-network primary care physician is \$25.00, co-pay to visit an in-network specialist is \$40.00 no referral is necessary. The co-pay is for the office visit only. If the physician provides any other services such as injections, or surgery those services are subject to the deductible and/or co-insurance. The co-pay for an emergency room visit is \$100.00 after the co-pay services rendered in the emergency room are subject to deductibles and co-insurance. If admitted through the emergency room to a hospital the co-pay is waived.

Office visits for out of network providers are paid at 60% after the out of network deductible is met, all services provided by an out of network physician are subject to deductibles and co-insurance.

The in-network deductible for an individual is \$1,000.00; the in-network deductible for a family is \$2,000.00. After the deductible is met in-network claims are paid at 80% of the allowable amount with an out of pocket maximum of \$3,000.00 Individual.

The out of network deductible for an individual is \$1,500.00; the out of network deductible for a family is \$3,000.00. After the out of network deductible is met, out of network claims are paid at 60% with an out of pocket maximum of \$4,500.00 Individual.

X-ray and Labs are services provided by an in-network provider are covered 100% by the plan. This benefit does not include diagnostic tests such as MRI, CT Scans and other diagnostic testing.



Human Resources
100 N. Midwest Boulevard
Midwest City, OK 73110
office 405.739.1235

If you have questions about what is covered you should contact BCBS customer service prior to the testing if possible.

DENTAL BENEFIT

The City of Midwest City pays the premium 100% for the employee and the employee's dependents.

The dental deductible is \$100.00.

The yearly maximum is \$1000.00.

The lifetime maximum for orthodontic is \$1000.00

Our Dental Coverage is through SunLife (Assurance Dental Network). Our group number is K1901139.

Diagnostic and Preventive care is paid at 100% not subject to the deductible (2 times in a 12 month period). Preventative services include exam, cleanings, x-rays, fluoride for children under 19, and sealants for children under 14 and space maintainers (non- orthodontic treatment). See plan document for specific plan coverage and limitations.

Basic restorative care is paid at 80% after the deductible is met. See the plan document for specific plan coverage and limitations.

Major restoration, bridgework and dentures are paid at 50% after the deductible. See your plan document for specific plan coverage and limits.

Orthodontics is covered for children under the age of 19 after they have been covered by the plan for at least 12 months. There is a lifetime maximum of \$1000.00 for Orthodontics. See your plan document for the specific plan coverage and limitations.

VISION BENEFIT

Routine eye exams are covered at 100% for 1 exam per year. Glasses or contact are covered with maximum payment of \$200.00 every 24 months. Please see your plan document for the specific plan coverage and limitations.

HEARING BENEFIT

Routine hearing care is covered at 100% with a maximum of \$1000.00 payable during a 5 year benefit period. The maximum per hearing aid is \$500.00. Please see your plan document for the specific plan coverage and limitations.



Human Resources
100 N. Midwest Boulevard
Midwest City, OK 73110
office 405.739.1235

PRESCRIPTION DRUG BENEFIT

Prescription Drugs are administered by Blue Cross through Prime Therapeutics. Their customer service number is 877-546-2779. You can also access information on the Blue Cross website.

The following is a breakdown of the co-payments for drugs.

Tier 1: Generic Drugs-\$6.00 or 20% whichever is greater.

Tier 2: Preferred Brand Drugs - \$20.00 or 40% whichever is greater

Tier 3: Non-Preferred Brand Drugs - \$50.00 or 50% whichever is greater

Tier 4: Preferred Specialty Drugs - \$50.00 or 50% whichever is greater

Tier 5: Non-Preferred Specialty Drugs - \$150 copay

A list of current drug coverage tiers is available at Blue Cross of OK.

The City also provides a MAIL ORDER Program for prescriptions with CRX International. This program provides your Name Brand RX for a year in three (3) month supplies at NO Cost to you the employee. This program saves you and the Health Plan as we are dealing directly with the manufacturer of the medication. The medication is mailed directly to you, ask the Benefits Coordinator for further information.

LIFE INSURANCE

The City of Midwest City provides Group Life Insurance and Accidental Death and Dismemberment coverage, in the amount of \$50,000.00 for each full time employee.

You can also enroll in Supplemental Voluntary Term Life and AD&D for yourself, your spouse and your children. Our carrier is SunLife of Canada. We also offer Disability Income Insurance, Accident Insurance, and Critical Illness; these policies are offered through SunLife of Canada.

RETIREMENT OMRF

The City of Midwest City has a Defined Contribution Retirement Plan to which the City contributes 14% on behalf of our employees. The employee does not contribute, but is fully vested at ten (10) years of continuous employment with the City. If an employee leaves employment after five years they are entitled to a percentage of the retirement fund according to the length of employment with the City, if the employee leave employment prior to five years they are not eligible for any of the funds.

RETIREMENT 457 DEFERRED COMPENSATION

The City of Midwest City offers a deferred compensation 457 plan through Mass-Mutual; this plan also offers a ROTH option. The City encourages our employees to participate in the 457 plan.