



Webster County Employee Benefits Guide

Plan Year: 2015





Who is Eligible?

If you are a Webster County full-time employee, you are eligible to enroll in the benefits described in this guide after satisfying any applicable waiting periods. The following family members are eligible for medical: Your legal spouse, and other dependents such as Child(ren) or a person you are legally responsible for (documentation to provide guardianship may be required).



How to Enroll

The first step is to review the benefits available to you. Verify you have the necessary personal information for yourself and any dependents you are wishing to enroll. Make your benefit elections. Once you have made your elections, you will not be able to change them until the next open enrollment period unless you have a qualified change in status.



When to Enroll

You will have 30 days from your benefit eligibility date to make your elections. You must return the necessary forms to Human Resource not later than _____.

Everyone MUST Enroll!

An election must be on file for you for each of the available benefits even if you are choosing to decline everything. If you are waiving all benefits, you will still need to turn in your election form to Human Resources.



Payment of Premium

Your premiums are payroll deducted. Your payroll deductions for any additions and/or changes in coverage will begin on _____.



How to Make Changes

You cannot make changes to the benefits you elect until the next open enrollment period unless you have a qualifying change in status. Qualified changes in status include: marriage, divorce, legal separation, birth or adoption of a child, change in child's dependent status, a dependent's involuntary loss or gain of coverage, death of spouse, child or other qualified dependent, or a change in spouse's employment status. **You have 30 days from the date the life event occurs to make this change.**



Individual Mandate

As part of Health Care Reform / Affordable Care Act (ACA), you and your dependents are required to have minimum essential coverage health insurance. The coverage offered to you by Webster County provides minimum essential coverage as well as meets the affordability requirements of the ACA. If you elect to not participate in the health coverage, be aware you are likely to face a penalty that will be the greater of a flat dollar amount per individual or a percentage of your taxable income. Should you wish to enroll through the Federal Exchange, please note you will not qualify for a subsidy and your declination of Webster County's health insurance will not be considered a qualifying event to come onto the Federal Exchange outside of its open enrollment. If you have questions on what your penalty would be for you and/or or your family, please contact your tax advisor.

Available Benefits for **2015**



✓ Medical

Medical and Prescription Drugs



Webster County offers two plan options for eligible employees to choose from. Our medical benefits are through Anthem and our plan year runs from January 1, 2015 to September 30, 2015. As a reminder, our plan allows for preventive care services listed under the Patient Protection and Affordable Care Act to be covered at no cost when using an In-Network Provider.

In-Network Services	PPO	
	Buy-Up Plan	Base Plan
Physician Visit	\$30 Copay	\$30 Copay
Specialist Visit	\$50 Copay	\$50 Copay
Chiropractic Visit	Ded + 20%	Ded + 20%
Deductible - Individual - Family	\$3,000 for Individual \$9,000 for Family	\$5,000 for Individual \$10,000 for Family
Hospitalization	Ded + 20%	Ded + 20%
Outpatient Services	Ded + 20%	Ded + 20%
Out-of-Pocket Max (Includes Deductible, Coinsurance and Copays) - Individual - Family	\$6,600 for Individual \$13,200 for Family	\$6,600 for Individual \$13,200 for Family
Lab, X-Ray & Major Diagnostics – Outpatient Services (Non-Preventive)	Ded + 20%	Ded + 20%
Preventive Care / Wellness Services	No Cost; 100% Coverage	No Cost; 100% coverage
Urgent Care	\$75 Copay	\$75 Copay
Emergency Room (Waived if Admitted)	\$250 Copay + Coinsurance (no deductible)	\$250 Copay + Coinsurance (no deductible)
Prescription Drugs - Generic - Preferred - Non-Preferred - Specialty	Retail (30) / Mail Order (90) \$10 Copay / \$10 Copay \$35 Copay / \$90 Copay \$60 Copay / \$180 Copay 25% to \$200 Max	Retail (30) / Mail Order (90) \$10 Copay / \$10 Copay \$35 Copay / \$90 Copay \$60 Copay / \$180 Copay 25% to \$200 Max

To find a medical provider, go to www.anthem.com and select "Find a Doctor". Under Select/Plan Network, select Medical Plan Option – "Blue Preferred Select".

Questions & Answers

Helpful Medical Insurance Terms

- What is a Deductible?
 - The first dollar amount you pay for covered services.
- What is Coinsurance?
 - The shared costs between the employee and the benefit carrier once you have met your deductible.
- What is the Out-of-Pocket Maximum?
 - The total amount of money, including deductible, coinsurance and copays that an employee will spend for the year on medical services.

What forms must I complete?

- Webster County must have an election on file for each eligible employee. Whether you want to enroll or waive coverage, you must return a completed Anthem election form.

Who do I contact at Webster County with questions on these benefits?

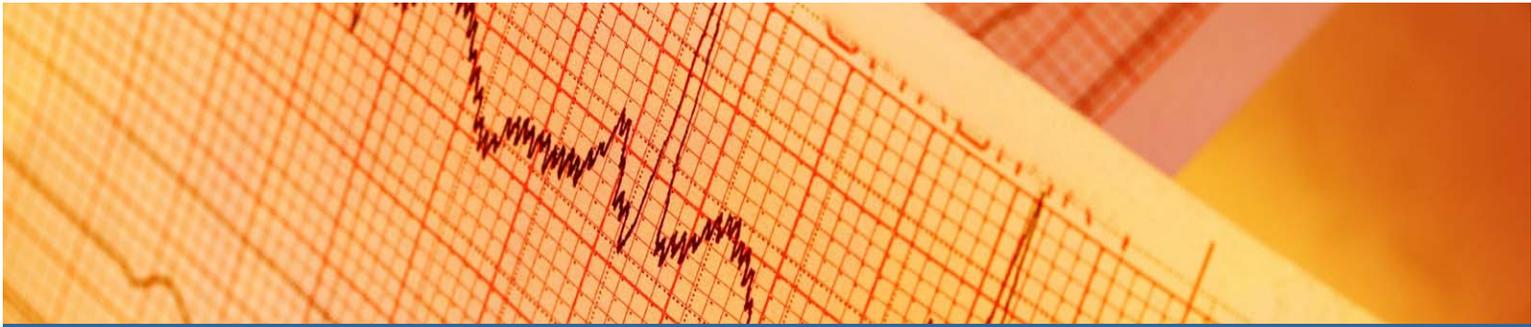
- Contact Missy Pickel with any questions you may have at
 - 417-468-2223
 - mpickel@webstercountymo.gov

Webster County has elected to partner with HM Benefits as our agent for the benefits listed in this booklet. You can also contact our representative below with any questions you may have.

Aubrey Gray	417-414-6781	agray@hmbenefits.com
Julie Moore	417-414-6779	jmoore@hmbenefits.com



The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact Human Resources.



Benefits Snapshot Effective Jan 1, 2015



Our employees are our most valuable asset. That's why at Webster County we are committed to a comprehensive benefit program that helps our employees stay healthy, feel secure and maintain a positive work-life balance.

Below is a snapshot that provides you with the cost per pay period for your Webster County Medical Plan.

Type of Benefit	Coverage	Employer <u>Monthly</u> Premium Cost	Employee <u>Per Pay</u> Deductions
Medical Insurance	Employee	\$314.46	\$50.73
Base Plan	Employee/Spouse	\$314.46	\$258.68
	Employee/Child	\$314.46	\$196.30
	Family	\$314.46	\$445.84
Medical Insurance	Employee	\$314.46	\$60.45
Buy-Up Plan	Employee/Spouse	\$314.46	\$278.13
	Employee/Child	\$314.46	\$212.82
	Family	\$314.46	\$474.04