

20
23



BENEFITS GUIDE

Health | Wellbeing





IMPORTANT CONTACTS

COUNTY CLERK

Stan Whitehurst
417-468-2223
SWhithurst@WebsterCountyMO.gov

CLIENT ADVOCACY

Julie Moore
417-414-6779
Julie.Moore@onedigital.com

MEDICAL

United Healthcare | 866-314-0335
www.myuhc.com
Group # 0920287

LIFE INSURANCE

Mutual of Omaha | 855-769-1465
www.mutualofomaha.com
Group # G000BNBN

DENTAL

Mutual of Omaha | 855-769-1465
www.mutualofomaha.com
Group # G000BNBN

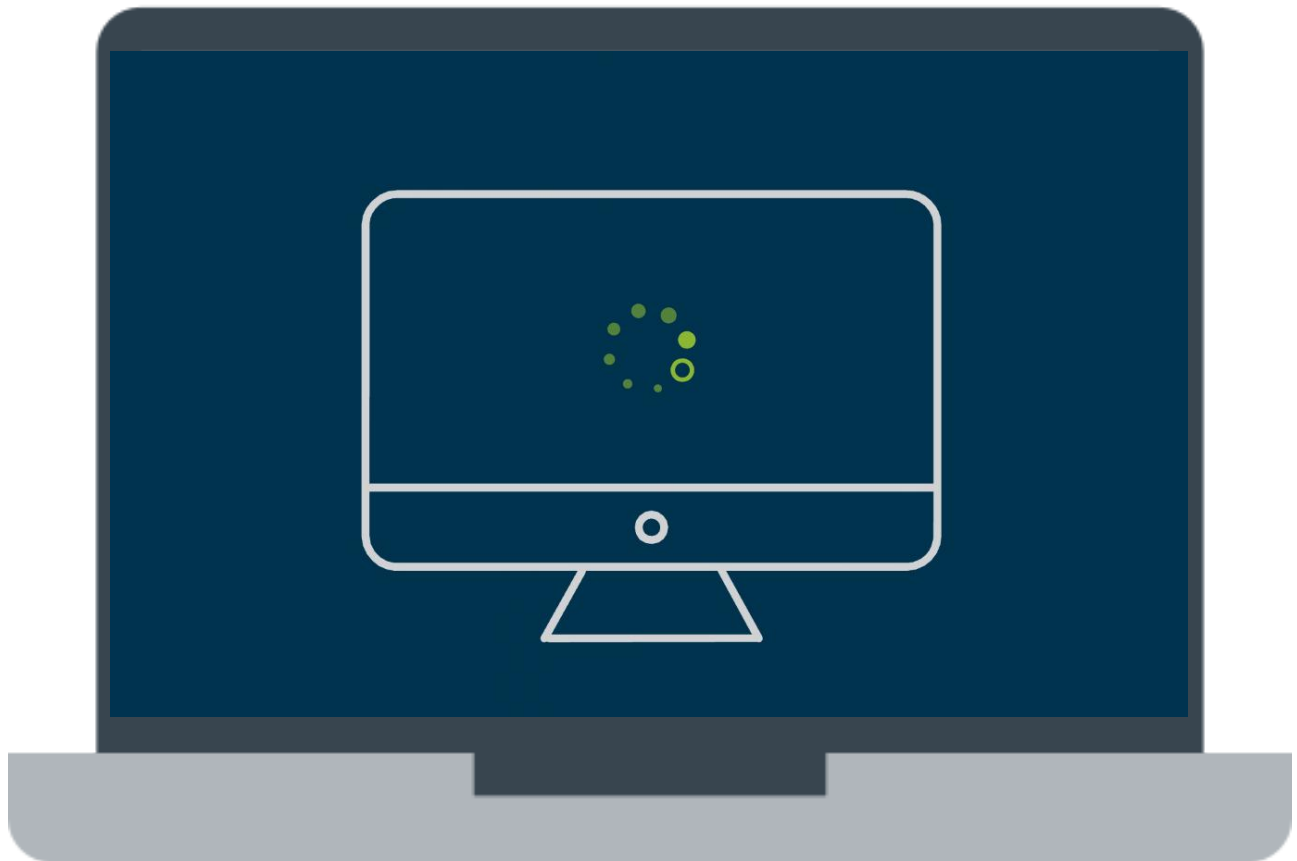
VISION

Mutual of Omaha | 855-769-1465
www.mutualofomaha.com
Group # G000BNBN



YOUR JOURNEY TO **BENEFITS**

STARTS HERE



NEW

FOR 2023

- Webster County increased the monthly HSA contribution for those enrolling in the UHC HSA plan to \$100.24.
- Enrollment confirmation will be required by all employees.



YOUR JOURNEY TO ENROLLMENT



OPEN ENROLLMENT

Open Enrollment begins on **November 14** and runs through **November 23**. All employees must re-elect benefits for the upcoming year by submitting your completed enrollment form to the County Clerk's Office **no later than Wednesday, November 23rd.**

Your benefits will be active starting January 1, 2022.

Enroll now!



MID-YEAR CHANGES

Once Open Enrollment ends, the only time you are allowed to make changes to your benefits elections in the middle of the year is if you experience a qualified mid-year change. Examples may include getting married or divorced, having a baby or adopting, or gaining or losing coverage.

You must notify Human Resources **within 30 days** of the mid-year event to be eligible to change your elections.



INSURANCE IS COMPLICATED. ONEDIGITAL UNDERSTANDS.

Client Advocate Center: We respond. We act. We help.
email: Julie.Moore@onedigital.com phone: 417-414-6779

- Assistance with benefits and coverage questions
- Support with billing issues, claims, and appeals
- Process enrollment changes and locate ID cards
- Locate In-Network providers



YOUR JOURNEY

MEDICAL



TO MEDICAL

Medical insurance helps you pay for preventive care, routine health needs, prescriptions, and advanced procedures by cost-sharing with your insurance provider.

	HIGH PLAN PPO IN-NETWORK	MID PLAN PPO IN-NETWORK	BASE PLAN HSA IN-NETWORK
DEDUCTIBLE	Individual: \$1,500 Family: \$3,000	Individual: \$2,500 Family: \$5,000	Individual: \$5,000 Family: \$10,000
OFFICE VISITS	Preventive Care: Free Primary Care: \$15 (19+) Specialist: \$75 Urgent Care: \$25	Preventive Care: Free Primary Care: \$0 Specialist: \$100 Urgent Care: \$50	Preventive Care: Free Primary Care: Ded / 0% Specialist: Ded / 0% Urgent Care: Ded / 0%
PROCEDURES	Inpatient: Ded / 20% Outpatient: Ded / 20% ER: Ded / \$300 + 20%	Inpatient: Ded / 20% Outpatient: Ded / 20% ER: Ded / \$250 + 20%	Inpatient: Ded / 0% Outpatient: Ded / 0% ER: Ded / 0%
PRESCRIPTIONS	RX Deductible: Ind: \$100 Fam: \$300 Tier 1: \$15 Tier 2: \$40 Tier 3: \$75	RX Deductible: Indv: \$250 (tier 3 & 4 only) \$5 Tier 1: \$50 Tier 2: \$100 Tier 3: \$250	RX Deductible: Medical Ded Tier 1: \$10 Tier 2: \$35 Tier 3: \$60
LABS & MAJ. DIAGNOSTIC IMAGING	Designated Providers (DDP): Ded / 20% Non-Designated Providers: \$500 + Ded / 50%	Designated Providers (DDP): Ded / 20% Non-Designated Providers: \$500 + Ded / 50%	Designated Providers (DDP): Ded / 0% Non-Designated Providers: \$500 + Ded / 50%
OUT-OF-POCKET MAXIMUM	Individual: \$4,000 Family: \$8,000	Individual: \$6,500 Family: \$13,000	Individual: \$6,050 Family: \$12,100
PREMIUMS (PER PAYROLL)	EE: \$53.37 EE + SP: \$340.23 EE + CH(REN): \$254.16 FAMILY: \$598.40	EE: \$22.52 EE + SP: \$278.53 EE + CH(REN): \$201.72 FAMILY: \$508.94	EE: \$15.00 EE + SP: \$213.38 EE + CH(REN): \$153.87 FAMILY: \$391.92

BUY UP PLAN NETWORK: Choice Plus (Cox & Mercy)

MID PLAN NETWORK: Choice Plus (Cox & Mercy)

BASE PLAN NETWORK: Choice Plus (Cox Only)

The rates and benefit plan information shown in this guide are illustrative only. To the extent the rates or the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases. The insurance carrier will determine the actual rates based upon the final member enrollment, plan selection, funding, type, and eligibility criteria. Until that time, and the carrier's final communication, the rates will be subject to change.



Say hello to the Designated Diagnostic Provider benefit


More value for you, more savings for employees


Designated Diagnostic Providers (DDP) are qualified outpatient hospitals and qualified freestanding facilities that meet requirements for providing quality and efficient services. When your employees choose a DDP for their outpatient lab or imaging services, they'll receive the highest level of benefit from their health plan. This means more value for lab or imaging services—and more value for your employees.


Look for the green check

Participating labs and imaging providers will be designated in the provider search on myuhc.com®.

Lab providers





ABC Laboratory
Laboratory
1234 Main Street
Any City, ST 11111
(123) 456-7890 PHONE
5.9 Miles Away | [Get Directions](#) 


 Designated Diagnostic Provider

Imaging providers

Look for this icon beginning in late June 2022: 



XYZ Imaging Center
X-ray and Radiology Facility
1010 Any Highway
Big City, ST 12345
(123) 456-7890 PHONE
4.1 Miles Away | [Get Directions](#) 

 Designated Diagnostic Provider

What is a DDP?

DDPs are facilities that meet requirements for providing quality and efficient lab or imaging services.

- **Qualified outpatient hospitals**
- **Qualified freestanding facilities**

Preferred lab providers:

- AmeriPath/DermPath
- BioReference
- Clinical Pathology Laboratories
- GeneDx
- Invitae
- LabCorp & Subsidiaries
- Mayo Clinic Laboratories*
- Millennium Health
- Neogenomics Laboratories
- Quest Diagnostics

Participating DDP providers are subject to change upon annual review process and contracting work is ongoing and will expand DDP to include additional facilities.

MRI of Springfield Included

Contact your UnitedHealthcare representative for more information

* Laboratory services billed by Mayo Clinic and Mayo Health System are not included under the Mayo Clinic Laboratories agreement.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

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YOUR JOURNEY TO WELLBEING

TELEMEDICINE

Your life is an adventure, and Telemedicine affords you the convenience of receiving **medical care while on the go**. Instead of spending your day and dollars at an Urgent Care facility, connect with a board-certified doctor over the phone or video chat to receive immediate and cost-effective care wherever life's journey may take you.

Buy Up Plan Cost: \$0 Copay

Mid Plan Cost: \$0 Copay

Base Plan Cost: \$55 Copay

Access at www.MyUHC.com

WELLBEING

If you think your physical health alone is related to your overall performance, think again. Total Wellbeing as a whole is comprised of 5 elements: **physical, financial, communal, emotional, and purpose**. To build your overall wellbeing, you have to make sure all of these elements are being "exercised".



Physical Wellbeing: Establishing a relationship with a primary care physician to review your family history and get regular check-ups, along with simple life choices such as regular exercise, nutrition, and restful sleep, are all key to keeping you healthy.



Financial Wellbeing: Effectively managing your economic life and feeling secure enough to cover your basic standard of living needs. Experts recommend spending money on experiences and memories rather than things, and investing in relationships.



Purpose Wellbeing: Liking what you do every day. Many have the luxury of feeling a sense of purpose through their career. For others, your job itself may not give you a sense of purpose, but offers more indirect avenues for finding meaning.



Emotional Wellbeing: Achieved through strong relationships with friends, family & yourself. Maintain emotional/social wellbeing by spending time connecting with the people in your life & continuously strengthening your relationships.



Community Wellbeing: Feeling safe and taking pride in where you live. It is important that you feel safe & secure in your community. Volunteering, getting involved with specialized groups, or simply helping a neighbor can impact your health.



YOUR JOURNEY TO TAX SAVINGS

HEALTH SAVINGS ACCOUNT

Take advantage of triple tax savings through an HSA. Reduce your taxable income by contributing into this account, purchase qualified healthcare items free of tax, and earn tax-free interest on HSA investment dollars. Unused funds will roll over from year to year.

2023 HSA Maximum Contributions

Individual: \$3,850

Family: \$7,750

2023 Employer HSA Contributions

Individual: \$100.24 per month (up to \$1,202.88 annually)





YOUR JOURNEY TO DENTAL

DENTAL



Good dental hygiene has substantial impact on your overall health. Prevent both oral conditions and other diseases through regular preventive dental care.

MUTUAL OF OMAHA

PPO IN-NETWORK BENEFITS

ANNUAL DEDUCTIBLE	Individual: \$50 Family: \$150
PREVENTIVE SERVICES	100%
BASIC SERVICES	80%
MAJOR SERVICES	50%
ANNUAL PLAN MAXIMUM	\$1,000
PREMIUMS (PER PAYROLL)	Employee Only: \$13.82 Employee + Spouse: \$28.20 Employee + Child(ren): \$29.72 Family: \$45.18

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YOUR JOURNEY TO VISION

VISION



Protect your sight and enjoy those sunsets even more with vision insurance. Receive both preventive and materials coverage.

EYEMED NETWORK

PPO IN-NETWORK BENEFITS

EXAMS	\$20
LENSES	Single: \$20 Bifocal: \$20 Trifocal: \$20 Lenticular: \$20
FRAMES	Up to \$130 Allowance + 15% discount
CONTACT LENSES	Elective: Up to \$130 Allowance Medical Necessary: \$0 Copay
FREQUENCY OF SERVICES	Lenses: 1 x per 12 Months Frames: 1 x per 24 Months Contact Lenses: 1 x per 12 Months
PREMIUMS (MONTHLY)	Employee Only: \$3.34 Employee + Spouse: \$5.84 Employee + Child(ren): \$6.35 Family: \$9.69

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YOUR JOURNEY TO LIFE

LIFE



You can't put a price tag on your life, but you can protect your loved ones with life insurance in the event of a premature loss.

BASIC LIFE AND AD&D

Flat \$25,000

VOLUNTARY LIFE AND AD&D

TIER	BENEFIT	GUARANTEE ISSUE
EMPLOYEE	Increments of \$10,000 up to 5x your earnings; \$300,000 Maximum	5x earnings; up to \$100,000
SPOUSE	Increments of \$5,000 to 100% of your amount; \$250,000 Maximum	\$30,000
CHILD	Increments of \$2,000 to 100% of your amount; \$10,000 Maximum	\$10,000

Employees currently enrolled can elect to increase their life insurance amount by \$10,000 up to the guarantee issue amount listed above without completing medical questions.

Employees and dependents that previously declined coverage and want to enroll or those electing coverage above the guarantee issue amounts will be required to complete medical questions and received approval from Mutual of Omaha before coverage will go into effect.



REQUIRED EMPLOYEE NOTICES

Please review the following required employee notices detailing your rights and options.