



# Blaine County Employee Benefits



## Benefits At A Glance

Plan Year: October 1, 2019—September 30, 2020

Benefits Program	Benefit Provider	Highlights	Employee Cost	
<b>MEDICAL INSURANCE</b>  <b>Preferred Provider Organization (PPO)</b>	Blue Cross Gem Plan	<b>In-Network Provider Coverage:</b> <ul style="list-style-type: none"> <li>\$500 Individual/\$1,500 Family Deductible, per benefit period.</li> <li>\$2,500 Individual/\$6,500 Out-of-Pocket Maximum, per benefit period.</li> <li>For prescription drugs \$3,000 person/\$6,000 family Out-of-Pocket Maximum</li> <li>Office Visits: PCP \$20 copay; Specialist - \$35 copay</li> <li>\$5 copay generic prescription drugs per 30 day supply</li> <li>\$25 copay preferred brand drugs</li> <li>\$50 copay non-preferred brand drugs</li> <li>\$50 copay specialty drugs</li> <li>Plan pays 80% of Maximum Allowance for Hospital Services (after deductible)</li> <li>Plan pays 80% of Maximum Allowance for Emergency Services (after deductible) \$100 copay (waived if admitted)</li> <li>Plan pays 100% for specifically listed Preventive Care Benefits and Immunizations</li> <li>Includes \$10,000 Life Insurance on Employee Only</li> </ul>	EE Only \$0.00 EE + Spouse \$223.46 EE + Child \$73.76 EE + Children \$174.32 EE + Spouse + Child(ren) \$351.45  Bi-weekly	
<b>DENTAL INSURANCE</b>	Delta Dental of Idaho	<b>In-Network Provider Coverage:</b> <ul style="list-style-type: none"> <li>\$25 Individual/\$75 Family Deductible, per benefits period</li> <li>Preventive Services—plan pays 100% , Exams (1 every 6 months), x-rays, teeth cleaning</li> <li>Basic Services—plan pays 80% (after deductible) Fillings, Extractions, Root Canals, Minor oral surgery</li> <li>Major Services—plan pays 50% (after deductible) Crowns, Onlays, Bridges, Dentures, Implants</li> <li>\$1,000 Annual Individual Maximum Benefit, per Insured; Maximum Benefit Rollover \$2,500.00</li> <li>Orthodontia discount program for adults and children</li> </ul>	EE Only \$0.00 EE + Spouse \$18.18 EE + Child \$10.73 EE + Children \$21.81 EE + Spouse + Child(ren) \$36.37  Bi-weekly	
<b>VISION INSURANCE</b>	Vision Service Plan (VSP)	<b>VSP Member Doctor:</b> <ul style="list-style-type: none"> <li>WellVision Exam (1 per 12 months) \$0 Copay</li> <li>Prescription Glasses: Frames &amp; Lenses (Every 12 months) 20% discount plus a total allowance of \$150</li> <li>Contacts (instead of glasses): Every 12 months \$150 allowance for contacts and contact lens exam (fitting &amp; Evaluation) \$15% off contact lens exam (fitting &amp; evaluation)</li> </ul>	Employee: \$0.00 Dependents: Included in Medical Premiums	
<b>FLEXIBLE SPENDING ACCOUNTS (FSA)</b>	Blaine County	An IRS approved plan that allows employees to contribute pre-tax dollars to reimbursement accounts for qualifying <u>health care expenses</u> and/or qualifying <u>dependent care expenses</u> .	Elected Deferral	
<b>HOLIDAYS</b>	Blaine County	New Year's Day Martin Luther King Day Presidents' Day Memorial Day	Independence Day Labor Day Columbus Day Veterans' Day	Thanksgiving Day Day After Thanksgiving Christmas Day  -0-

Benefits Program	Benefit Provider	Highlights	Employee Cost
SICK LEAVE	Blaine County	<ul style="list-style-type: none"> <li>All benefit-eligible employees who regularly work twenty (20) or more hours per week will accrue sick leave based on the number of base hours they are scheduled to work per week—See rate table in Employee/Manager Handbook.</li> <li>Employees will begin earning accruals the next month after the month they were hired.</li> <li>Employees are able to use sick leave once it has been accrued.</li> </ul>	-0-
Vacation Leave	Blaine County	<ul style="list-style-type: none"> <li>All benefit-eligible employees who regularly work twenty (20) or more hours per week will accrue vacation based on the number of base hours they are scheduled to work per week—See rate table in Employee/Manager Handbook.</li> <li>Employees will begin earning accruals the next month after the month they were hired.</li> <li>Vacation time will not accrue to any employee on leave without pay.</li> <li>Vacation leave will not be earned, accrued or accumulated during any pay period in which the maximum accruals have been met.</li> <li>Vacation leave accrual rates increase after each year of continuous county service until they max out after the 11th year of employment.</li> </ul>	-0-
WORK-LIFE ASSISTANCE PROGRAM	Rocky Mountain EAP	<ul style="list-style-type: none"> <li>Program provides employees and their family members access to free confidential professional counseling, financial, legal, and family care support services. Allows for up to eight (8) sessions or visits per occurrence or incident.</li> </ul>	-0-
LIFE, ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE	USABLE	<ul style="list-style-type: none"> <li>\$20,000.00 Life/Accidental Death &amp; Dismemberment benefit.</li> <li>Benefits reduce every five years beginning @ your age 65 and terminate when you are no longer eligible or your retirement, whichever occurs first.</li> <li>\$5,000.00 benefit on eligible spouse through spouses age 69.</li> <li>\$5,000.00 benefit on eligible children between ages of birth and 25 years.</li> </ul>	-0-
IDAHO NCPERS GROUP DECREASING TERM LIFE INSURANCE	National Conference on Public Employee Retirement Systems (NCPERS)	<p>PERSI-member employees supplemental group term life insurance paid by employee</p> <ul style="list-style-type: none"> <li>Employee—\$7,500 to \$225,000 in coverage depending upon age.</li> <li>Dependents—\$4,000 to \$20,000 in coverage depending upon relationship and age.</li> </ul>	<p>\$16.00 per family</p> <p>Monthly</p>
PUBLIC EMPLOYEE RETIREMENT SYSTEM OF IDAHO (PERSI) Base Plan	Public Employee Retirement System of Idaho (Persi)	<ul style="list-style-type: none"> <li>Defined Benefit Plan designed to provide secure, long-term pension benefits for employees who choose careers in public service.</li> <li>Participation is automatic for employees who normally work 20 or more hours per week for more than 5 months; both employer and employee contribute to the plan.</li> <li>Contribution rates are set as a percent of pay.</li> <li>Fully vested after 60 months, approximately five years, of PERSI eligible service.</li> </ul>	<p><u>General Members</u></p> <p>7.16%</p> <p><u>Law Enforcement</u></p> <p>8.81%</p>
PERSI CHOICE PLAN 401(k)	Public Employee Retirement System of Idaho (PERSI)	<ul style="list-style-type: none"> <li>Voluntary defined contribution savings option for active PERSI Base Plan members.</li> <li>Decreases your taxable income through pre-tax deferral payroll deductions.</li> <li>Provides a variety of investment options for asset allocation.</li> </ul>	Elected Deferral
BLAINE COUNTY DEFERRED COMPENSATION 457(B) PLAN	Nationwide (Post-Tax 457 ROTH also available)	<ul style="list-style-type: none"> <li>Voluntary defined contribution retirement savings program.</li> <li>Decreases your taxable income through pre-tax deferral payroll deductions.</li> <li>Provides a variety of investment options for asset allocation.</li> </ul>	Elected Deferral