

LEWIS AND CLARK COUNTY

Summary of Benefits



Dental and vision coverage are included in health plan coverage and are the same benefit for both health plans.

DENTAL

The County Health Plan provides dental benefits with an annual deductible of \$50 per person. Dental plan coverage varies depending on the type of treatment received. Type A expenses are covered at 100% after the deductible. Type B expenses are covered at 50% after the deductible. The plan covers 2 teeth cleanings per year for a member paid at 100% after the deductible. The maximum benefit a member receives per year for dental is \$2,000.

VISION

Vision benefits are as follows:

- One visual exam per year.
- Reimbursement for spectacle lenses up to \$150 per year.
- Reimbursement for frames up to \$150 every other year.
- Reimbursement for contact lenses up to \$150 per year with no co-pay requirement.

There is no deductible for vision benefits. A \$25 copay is required on any eyewear materials. Members can be reimbursed for either contact lenses or spectacle lenses per year, but not both.

HEALTH PLAN COVERAGE

Eligible County employees have the option to enroll in one of two health plans - the Traditional Health Plan or the High Deductible Health Plan. Each plan contains coverage for health, dental, vision, prescription, and life. Lewis and Clark County has a self-funded health plan and Allegiance is the plan's third party administrator.

Traditional Plan

Premium for a full-time employee: \$50 per month*
Spouse Premium: \$400 per month*
Dependent Premium: \$80 per month per dependent

Benefit Structure:

Deductible:

Individual: \$400 In Network / \$750 Non-Network*
Family: \$1,000 In Network / \$1,500 Non-Network*

Out of Pocket Max (OOP)

Individual: \$3,500 In Network / \$100,000 Non-Network*
Family: \$7,000 In Network / NA Non-network*

Coinsurance:

Before OOP Satisfied: 70% In Network / 50% Non-Network
After OOP Satisfied: 100% for In Network and Non-Network

High Deductible Health Plan (HDHP)

Premium for a full-time employee: \$0 per month
Spouse Premium: \$200 per month
Dependent Premium: \$40 per month per dependent

Benefit Structure:

Deductible:

Individual: \$5,000 In Network / \$5,000 Non-Network
Family: \$10,000 In Network / \$10,000 Non-Network

Out of Pocket Max (OOP)

Individual: \$5,000 In Network / \$100,000 Non-Network
Family: \$10,000 In Network / NA Non-network

Coinsurance:

Before OOP Satisfied: NA
After OOP Satisfied: 100% for In Network and 50% Non-Network

Full-time employees enrolled in the HDHP are also enrolled in a Health Savings Account (HSA). The County contributes \$1200 annually to full-time employee's HSA enrolled in the HDHP. Employees can also contribute pretax dollars to their HSA.

*Can be reduced by participating in the County Wellness Screenings

PHARMACY

Traditional Health Plan

The deductible and out of pocket max for pharmacy is separate from medical on the Traditional Health Plan. For an individual the deductible is \$200 and for a family it is \$400. The out of pocket max for pharmacy is \$3100. After a member reaches their deductible expenses are paid at either 80% or 60% depending on the tier the drug is classified as.

High Deductible Health Plan

Pharmacy benefits are combined with medical. Benefits are subject to the medical deductible and out of pocket max.

OTHER BENEFITS THE COUNTY OFFERS

- Medical Flexible Spending Account
- Dependent Care Flexible Spending Account
- Supplemental Insurance Options
- Employer Paid Group Life Insurance
 - \$25,000 Term Life Policy
- Employee Assistance Program

LEAVE BENEFITS

Annual Leave:

Annual leave is accrued at the following rates for full-time employees:

- 0-10 years of employment: 15 days per year
- 11-15 years of employment: 18 days per year
- 16-20 years of employment: 21 days per year
- 20+ years of employment: 24 days per year

Sick Leave:

Full-time employees earn 12 sick days per year.

Paid Parental Leave:

The County provides 4 weeks of paid parental leave to eligible full-time employees.

Prior Service Credit:

Employees can get credit towards their annual leave accruals for time worked with another Montana Public Employer.

*Part time employees earn leave on a prorated basis.

RETIREMENT

MPERA

Retirement plans are provided via the Montana Public Employees' Retirement Administration. This includes retirement, disability, and death benefits to County employees and their beneficiaries.

The MPERA has two retirement systems that apply to employees of Lewis and Clark County:

Public Employees' Retirement Systems (PERS)

Member contribution: 7.9%

Employer Contribution: 9.07%

Employees covered under this retirement system can choose between two plans:

- The Defined Benefit Retirement Plan or
- The Defined Contribution Retirement Plan

Sheriffs' Retirement System (SRS)

Member contribution: 10.495%

Employer Contribution: 13.115%

Deferred Compensation Plan

Lewis and Clark County Employees are eligible to participate in the State of Montana 457 Deferred Compensation Plan. This voluntary plan offers pretax and roth investment options and contributions are set up as automatic payroll deductions.

