



2022-2023 Benefit Guide

Taco Bell
Staff



MEDICAL | DENTAL | VISION

Medical & Prescription Benefit Overview

Insured by: Mountain Health Co-op Network: Connected Care

Benefit Description	\$1,000 Traditional Plan*	\$3,600 HDHP*	\$6,550 HDHP*
Deductible (calendar year)	\$1,000 Individual \$2,000 Family	\$3,600 Individual \$7,200 Family	\$6,550 Individual \$13,100 Family
Coinsurance	80/20%	100%	100%
Out of Pocket Maximum (includes deductible)	\$4,000 Individual \$8,000 Family	\$3,600 Individual \$7,200 Family	\$6,550 Individual \$13,100 Family
Office Visit	\$20 copay	Deductible applies	Deductible applies
Virtual Urgent Care**	\$20 copay (Dr On Demand)	\$49 charge (Dr On Demand); deductible applies	\$49 charge (Dr On Demand); deductible applies
Adult and Well Child Preventive Care***	Paid at 100% per DHHS guidelines	Paid at 100% per DHHS guidelines	Paid at 100% per DHHS guidelines
Prescription Benefits			
Preventive Generic	Covered at 100%; see approved list	Covered at 100%; see approved list	Covered at 100%; see approved list
Preferred Generic	\$10 copay	Paid as any other medical expense	Paid as any other medical expense
Non-Preferred Generic & Preferred Brand	\$35 copay		
Non-Preferred Brand	\$60 copay		
Specialty	Lesser of \$200 or 20%		
Pre-tax Savings Options			
Automatic Employer HSA Contribution	Not available	\$56/month	\$56/month
Employer HSA Match	Not available	MTB will match \$.50 for every \$1 an employee puts into their HSA up to \$100 per month	MTB will match \$.50 for every \$1 an employee puts into their HSA up to \$100 per month

*All benefits shown are in-network only. Out-of-network coverage requires additional cost sharing.

** Fee schedule subject to change without notice

***For a complete listing of Preventive services go to: <https://www.healthcare.gov/coverage/preventive-care-benefits>

Virtual Urgent Care Administered by: Doctor On Demand

Individuals enrolled in the medical insurance also have access to virtual urgent care services through Doctor On Demand. This allows employees to connect with a physician face-to-face right from a smartphone, tablet, or computer for minor health problems, such as cold & flu symptoms, sinus infection, bronchitis and more. Where appropriate, the physician can prescribe medication.

This service is not intended to take the place of your family physician, but it provides a cost effective alternative to the emergency room and urgent care for some situations.

To use the virtual urgent care services you will need to create an account with Doctor On Demand by visiting: www.doctorondemand.com or calling (800) 997-6196.

Health Savings Account (HSA) Basics

What is an HSA?

An HSA can be funded with your tax-exempt dollars. Dollars from this account can help pay for eligible medical expenses not covered by an insurance plan, including the deductible, coinsurance, and even health insurance premiums, in some cases.

Who is eligible for an HSA?

Anyone who is:

- Covered by an HSA-eligible High Deductible Health Plan (HDHP); and
- Not covered under another medical plan that is not an HDHP; and
- Not entitled to Medicare benefits; or claimed on another person's tax return.

How much can I contribute to an HSA?

As noted by federal law, the annual contribution limits are:

- 2023: \$3,850 for individual coverage and \$7,750 for family coverage
- Age 55+: \$1,000 catch up contribution

What is the difference between an HSA and a Flexible Spending Account (FSA)?

- An HSA can roll over unused funds from year to year and is portable if the employee leaves the company.
- An FSA cannot roll over unused funds from year to year and is not portable.

Voluntary Dental Benefit Overview

Insured by: Best Life

Benefits		Coverage
Deductible (calendar year)	Individual	\$50
	Family	\$150
Preventive		100%; deductible waived
Basic		80%
Major		50%
Maximum Annual Benefit		\$1,500

Voluntary Vision Benefit Overview

Insured by: Best Life

Benefit	In-Network	Out-of-Network	Frequency of Service
Exam*	\$10 copay	\$42 allowance	12 months
Lenses (single, bifocal, trifocal)	Covered in full after \$10 copay	Single: \$35 allowance Bifocal: \$40 allowance Trifocal: \$65 allowance	12 months
Frames	Covered up to \$130	\$65 allowance	24 months
Contact Lenses (In lieu of glasses)	Covered up to \$130	\$104 allowance	12 months
Network	www.EyeMed.com		

*A separate contact lens fitting & evaluation fee may apply.

- This information is a summary of benefits and does not supersede the carrier-provided summary of benefits. Benefits and general provisions described herein are subject to the terms of the Summary Plan Description or Group Contract. For a copy of the SPD please contact your benefits administrator.
- Employees who do not request a change in their coverage will be automatically re-enrolled in the coverage closest to their existing coverage.
- By enrolling in coverage you are agreeing to the payroll deductions as shown. Eligible deductions will be automatically deducted on a pre-tax basis unless otherwise requested. Pretax contributions cannot be changed mid-year without a qualifying life event.

Premiums

Employee Medical Rates Per Pay Period			
	Option 1 \$1,000 Traditional	Option 2 \$3,600 HDHP	Option 3 \$6,550 HDHP
Employee Only	\$152.74	\$86.92	\$41.54
Employee + Spouse	\$425.48	\$293.83	\$203.08
Employee + Child(ren)	\$455.09	\$316.85	\$221.55
Employee + Family	\$728.69	\$524.64	\$383.96

Voluntary Dental Rates	
	Employee Paid/Pay Period
Employee Only	\$19.95
Employee + Spouse	\$39.89
Employee + Child(ren)	\$42.82
Employee + Family	\$61.77

Voluntary Vision Rates	
	Employee Paid/Pay Period
Employee Only	\$3.76
Employee + Spouse	\$7.52
Employee + Child(ren)	\$7.41
Employee + Family	\$9.78

Contact Information

<p>Medical & Rx Mountain Health Co-op (844) 262-1560 https://mountainhealth.coop</p>	<p>Health Savings Account Optum Financial Employee Call Center Help: 877-292-4040 Registration Help: 1-844-973-3923 https://www.optumfinancial.com</p>
<p>Dental & Vision Best Life (800) 433-0088 www.BestLife.com</p>	<p>Vision Network EyeMed (866) 723-0514 www.EyeMed.com</p>
<p>Virtual Urgent Care Doctor On Demand (800) 997-6196 https://www.doctorondemand.com</p>	<p>Benefit Contacts PayneWest Insurance Morgan Hirschenberger Hayley Brager (406) 532-5852 Melissa Mazurek (406) 457-2129 Dayna Christoffels (406) 532-5859 TeamMorgan@PayneWest.com</p>
<p>Benefit Administrator Jeremy Partain (406) 728-3233 jpartain@mtbmanagement.com</p>	