



BENEFITS AT A GLANCE 2020-2021

This benefit summary provides an overview of the comprehensive benefits package offered by Carteret Health Care. Our competitive benefits are one way that we thank you for all that you bring to our team.

Medical Benefits

Medcost | www.medcost.com/mymedcost | 800-795-1023

	Plan B In-Network Benefits		Plan C In-Network Benefits	
	Tier 1 Preferred	Tier 2 Non-Pref.	Tier 1 Preferred	Tier 2 Non-Pref.
Deductible Individual Family	\$1,000 \$3,000	\$2,000 \$6,000	\$2,000 \$4,000	\$2,500 \$5,000
Out of Pocket Max Individual Family	\$4,500 \$13,500	\$6,000 \$14,700	\$3,000 \$5,000	\$4,500 \$6,500
Preventive Care	100%	100%	100%	100%
Primary Care	\$5	\$15	10%	30%
Specialist	\$30	\$50	10%	30%
Inpatient Hospital	10%	30%	10%	30%
Urgent Care	N/A	\$75	N/A	30%
Emergency Room	10%	30%	10%	30%
Prescriptions Deductible Tier 1 Tier 2 Tier 3 Tier 4	\$100 retail / waved for mail order \$10 / \$20 mail order 90 day supply \$35 / \$70 mail order 90 day supply \$70 / \$140 mail order 90 day supply 25% to \$250 / N/A			

Dental Benefits

Medcost | www.medcost.com/mymedcost | 800-795-1023

Services	Base Plan	Buy-Up Plan
Deductible Applies to Basic & Major	\$25	\$25
Preventive Services Exams, cleanings, x-rays	100%	100%
Basic Services Fillings, oral surgery	80%	80%
Major Services Crowns, inlays/onlays	50%	50% Includes implants
Annual Maximum	\$1,200	\$2,000
Orthodontia Children Only	Not Covered	50% up to \$2,000 lifetime max.

Vision Benefits

Community Eye Care | www.cecvision.com | 888-254-4290

Services	Eyewear Only	Comprehensive
Vision Exam	N/A	Included Annually
Eyewear	\$150 Allowance	\$150 Allowance
Contact Lens Fitting Refit Evaluation	Included Annually	Included Annually

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Supplemental Health Benefits

Aflac | www.aflac.com | 1-800-992-3522

Accident Insurance	Critical Illness Insurance	Hospital Indemnity	Cancer Insurance
Helps protect you & your family from the unexpected expense of an accident. Common reasons for claims include broken bones, burns, and sports injuries.	Protect your finances from unplanned expenses related to a diagnosis of a covered condition. Benefits paid at diagnosis, treatment, and for follow-up care.	Provides a benefit for hospital admission and confinement for an illness or injury. Benefits is paid directly to you to be used however you need.	Protect your finances from unplanned expenses related to a cancer diagnosis. Benefits paid at diagnosis and for ongoing treatments.
Plan benefits include:	Covered conditions:	Plan benefits include:	Plan benefits paid for:
<ul style="list-style-type: none">• Fracture: Up to \$4,000• Ambulance: \$100• Concussion: \$200	<ul style="list-style-type: none">• Cancer• Heart Attack• Stroke and More	<ul style="list-style-type: none">• Admission: \$500 / \$2,000• Hospital Stay: \$100/day• ER Visit: \$100	<ul style="list-style-type: none">• Initial Diagnosis• Chemotherapy• Immunotherapy

Voluntary Short-Term Disability

Lincoln Financial Group | www.lfg.com | 1-800-423-2765

You have the choice of 3 short-term disability plans based on your employee classification. These plans provide partial income replacement if you are disabled due to an illness or injury. The plans differ in the waiting period before benefits are paid and benefit duration. All plans pay 60% of your base salary up to \$1,500/week.

Flexible Spending Accounts

Optum Bank | www.optumbank.com | 1-800-243-5543

You have the opportunity to save for out-of-pocket health care and dependent care expenses tax-free with a Flexible Spending Account. Health Care FSA funds can be used for medical, dental and vision expenses. Dependent Care FSA funds can be used for expenses including childcare, before or after school programs and elder care.

Financial Benefits

Save for a financially secure future! We are proud to offer a 403(b) Plan with employer match for all employees, a 457 (b) Plan for select employees and a money purchase pension program for employees with at least one year of service.

Employer-Paid Benefits

Carteret Health Care provides all full-time employees with long-term disability insurance and basic life insurance equal to 1x your base annual salary rounded to the next higher \$1,000 at no cost to you.

Contact Human Resources for full benefit plan summaries.

This information is for illustrative purposes only. The text contained in this summary was taken from various 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 the actual plan documents will prevail.

Voluntary Life Insurance

Lincoln Financial Group | www.lfg.com | 1-800-423-2765

You are also eligible to elect Voluntary Life and AD&D Insurance for yourself and your dependents. Enroll in coverage for yourself up to 6x annual earnings. You may also enroll in coverage for your spouse and children if you elect to cover yourself. Premiums for this plan will be deducted from your paycheck.

Employee Assistance Program

Our Employee Assistance Program, Take Time For You (TTFY), offers confidential resources and referral services and is provided to you at no cost by Carteret Health Care. TTFY is available to help employees and their family members resolve problems that affect their personal lives or their job performance. Up to 4 free sessions per year for Appointments may be made by calling Pamela Munoz, MSW, LCSW at 252-622-9310.

