

Benefit Summary for 2015

Medical- United HealthCare

UHC Choice PLAN

***Single** coverage paid in full by the City of Brighton. **FULLTIME EMPLOYEE DOES NOT CONTRIBUTE.**

***Employee + Spouse** employee contributes \$252.40 (\$126.20 per 2 pay checks per month).

***Employee + Child(ren)** employee contributes \$206.72 (\$103.36 per 2 pay checks per month).

***Employee + Family** employee contributes \$364.16 (\$182.08 per 2 pay checks per month).

Coverage In-Network:

- \$25 physician office visit
- \$50 specialist office visit
- Deductible: *single* \$1,000, *family* \$3,000
- *Single* out of pocket maximum is \$4,000, *family* out of pocket \$8,000
- Inpatient Ded + 20%
- Outpatient Ded + 20%
- Urgent care is \$75
- Emergency room \$300
- MRI/CT Scan \$250
- Prescription \$15/\$40/\$60
- Lifetime maximum unlimited per person

UHC Choice Plus PLAN

***Single** coverage paid in full by the City of Brighton. **FULLTIME EMPLOYEE DOES NOT CONTRIBUTE.**

***Employee + Spouse** employee contributes \$220.04 (\$110.02 per 2 pay checks per month).

***Employee + Child(ren)** the employee contributes \$180.22 (\$90.11 per 2 pay checks per month).

***Employee + Family** employee contributes \$317.46 (\$158.73 per 2 pay checks per month)

Coverage plan:

- \$30 In-Network physician visit, Out-of-Network office visit deductible +60%
- \$60 In-Network specialist office, Out-of-Network specialist office visit deductible +60%
- In-Network *single* deductible is \$1,500, *family* deductible is \$4,500; Out-of-Network *single* deductible is \$5,000, *family* deductible is 10,000.
- In-Network *single* out of pocket maximum is \$5,000, *family* out of pocket maximum is \$10,000, Out-of-Network *single* out of pocket maximum is \$10,000, *family* out of pocket maximum is \$20,000
- MRI In-Network deductible + 20%, Out-of-Network is deductible + 60%
- Prescription drugs In-Network are \$15/\$40/\$60, Out-of-Network none
- In-Network Outpatient deductible + 20%, Out-of-Network is deductible + 60%
- In-Network Inpatient deductible +20%, Out-of-Network is deductible + 60%
- In-Network emergency care is \$300 Out-of-Network is \$300
- Lifetime maximum combined In-Network and Out-of-Network is unlimited per person

Dental – DELTA

***Single** coverage paid in full by the City of Brighton. **FULLTIME EMPLOYEE DOES NOT CONTRIBUTE.**

***Employee + Family** the employee contributes \$23.10 per month (\$11.55 per 2 pay checks per month)

Coverage

- PPO plan
- 100% of preventive services, no deductible
- 80% basic services
- 50% major services
- \$25 calendar year deductible for basic and major \$75 calendar year deductible for family

***Costs paid by employees hired at 0.5 or 0.75 time are different than those listed here, which are for fulltime employees. Please ask an HR representative for additional information on what these costs are.**

Continued...

Orthodontics (**children only until the age of 19, if a full time student**)

- 50% no deductible
- \$1,500 **lifetime** maximum

Vision- Vision Service Plan (VSP)

***Single** coverage paid in full by the City of Brighton. **FULLTIME EMPLOYEE DOES NOT CONTRIBUTE.**

***Employee + 1** the employee contributes \$4.97 (\$2.48 per 2 pay checks per month)

***Employee + 2** the employee contributes \$8.90 (\$4.45 per 2 pay checks per month)

- Routine eye exam every 12 months / \$0 co- pay
- Materials every 12 months/ \$20 co-pay
 - Lenses covered at 100%
 - **Frames covered up to \$120
 - **Contact Lenses covered up to \$105

**You may choose either glasses or contacts within the 12-month period.

Life & AD&D – Mutual of Omaha

Paid in full by the City of Brighton.

Coverage

- Each employee receives \$100,000 Life Insurance and AD&D up to age 65. Benefits reduce starting at age 65.

Long Term Disability – Mutual of Omaha

Paid in full by the City of Brighton.

Coverage

- Long Term Disability pays 60% of the employee's salary, up to a maximum of \$8,000/month. Benefits can continue up to normal retirement age of 65.

Short Term Disability – Mutual of Omaha

Coverage

- Paid at 75% of employee's straight salary after the 6-month probationary period has been satisfied following a 15 day waiting period. Benefit is for 90 days then Long Term Disability begins.

Retirement Plans – The City of Brighton has a 401a retirement plan that the City of Brighton contributes 9% and the employee contributes 9%. The 401a is required for all regular full-time and regular part-time employees. **The City does NOT contribute to Social Security.** Deferred compensation (457) is also available to regular full-time and regular part-time employees and is at the employee's option and expense. It is a voluntary savings plan requiring a fixed contribution to a savings account. Sworn police officers are part of FPPA (Fire Police Pension Association).

Employee Assistance Program- The City of Brighton offers an Employee Assistance Program that provides confidential assistance for employees with personal, family or workplace issues.

Flexible Spending Account – PayFlex Systems USA, Inc

- This plan is available to regular full-time and regular part-time employees.

Employee Wellness Program- The City of Brighton provides employee and family members/dependents annual membership at the Brighton Recreation Center.

Telehealth Program – Available to all employees at no cost.