

# Health Benefits & Cost for Employee & Families

Provider - Banner/ Aetna

Effective July 1, 2020 - June 30, 2021

## Medical Premiums (Monthly)

	Co-Pay Gold Buy-Up	Value Gold	HDHP
Employee Only (Paid by Employee)	\$177.74	\$15.06	\$13.25
w/Spouse (Additional) Paid by Employee	\$919.00	\$754.00	\$663.00
w/Child(ren) (Additional) Paid by Employee	\$809.00	\$665.00	\$565.00
w/Family (Additional) Paid by Employee	\$1,353.00	\$1,100.00	\$1,002.00 0

## Vision (Monthly)

	For ALL Plans
Employee Only (Paid by Employer)	\$6.40
w/Spouse (Additional) Paid by Employee	\$6.30
w/Child(ren) (Additional) Paid by Employee	\$6.30
w/Family (Additional) Paid by Employee	\$11.50

## Dental (Monthly)

	Premium
Employee Only (Paid by Employer)	\$32.06
w/Spouse (Additional) Paid by Employee	\$35.27
w/Child(ren) (Additional) Paid by Employee	\$46.67
w/Family (Additional) Paid by Employee	\$88.22

## Retirees (Monthly)

	Premium
Employee Only (Paid by Employee)	\$919.00
w/Spouse (Additional) Paid by Employee	\$919.00
w/Child(ren) (Additional) Paid by Employee	\$809.00
w/Family (Additional) Paid by Employee	\$1,353.00

## Teladoc (Per Call)

	Co-Pay Gold	Value Gold	HDHP
Paid by employee	\$0.00	\$0.00	\$40.00

## Flexible Spending Account

### **Co-Pay Gold Plan / Value Gold Health Plan**

- Co-Pay Gold Plan- Employee may contribute (optional)
- Value Gold Plan - Employee may also contribute (optional)

Flex Accounts are processed through Meritain at the time of open enrollment  
Flex Accounts do not carry over from year to year, employee must use it during the calendar year

\$2,600 is the maximum IRS allows per year, per individual; \$5,000 per year for dependent care

## Health Savings Account

### **HDHP Health Plan**

Employee may contribute (optional)

Employer contributes \$1,064.28 (half in Aug./half in Jan)

HSA is set up through Health Equity at the time of open enrollment

HSA is owned by the employee. Employee takes their HSA with them when they leave the organization.

## Optional Non-West-MEC Offerings

### **Aflac** (paid by employee)

- Short Term Disability
- 24 Hour Accident Coverage
- Hospital Protection
- Cancer Protection
- Rider for Critical Illnesses & Events