

Employee Benefits

Plan Year February 1 – January 31st

Regence Blue Cross Blue Shield ~ Medical Insurance – *No plan changes for 2021*

- Annual Deductible - \$3,000 for an individual & 3x for a family.
- Maximum out of pocket - \$7,150 for an individual & 2x for a family
- Office visit / Specialist office visit / Urgent care - \$35.00 / \$35.00 / \$35.00
- Prescription - \$10 / \$35 / \$75
- Outpatient Lab & X-ray Services – 30% after deductible
- MRI, CT, PET Scans – 30% after deductible
- ER Visit - \$100 co-pay then 30% after deductible
- In & Out-patient hospitalization and/or surgery – 30% after deductible

Health Reimbursement Account (HRA) – *Benefit change for the 2021 plan year.*

The HRA is a benefit that will reimburse you \$1,000 of your \$3,000 deductible for you, and one dependent enrolled in the BCBS medical insurance plan. Maximum benefit is \$2,000 per employee. To be eligible for this benefit you must meet \$2,000 of your deductible, and then you may submit up to the next \$1,000 of your deductible expenses for reimbursement. An example would be if you accumulated \$2,500 towards your 3,000 deductible, you would then be eligible for a reimbursement of \$500.00.

MetLife ~ Dental Insurance – *No plan changes for 2021*

- Maximum Benefit: - \$2,000 per individual member
- Calendar year individual deductible: (3 per family) - \$50.00
- Preventative Services: (Exam, Cleaning, x-ray, Fluoride) – 100%
- Basic Services: (Fillings, Oral Surgery, Periodontal) – 80%
- Major Services: (Bridges, Single Crowns, Dentures, Inlays, Onlays) – 50%
- Orthodontia: (Child up to age 19, \$2,000 max)– 50%
- [Dental PPO | MetLife](#)

MetLife ~ Vision Insurance – *No Plan Changes for 2021*

- Exam Copay - \$10.00
- Materials Copay - \$25.00

Service Frequencies

- Exams – Every 12 months
- Lenses (for glasses or contacts) – Every 12 months
- Frames – Every 24 months

- [Vision Insurance | MetLife](#)

Flex Medical (Health FSA) & Dependent Care Reimbursement (DCAP) Accounts

- Health FSA allows you to set aside a portion of your monthly income, pre-tax, to use toward reimbursable healthcare expenses. You must be eligible for our group health plan and neither you or your tax dependents may be covered under a Health Savings Account.
- Dependent Care Account allows you to set aside a portion of your monthly income, pre-tax, to use toward child care and elder care expenses you incur while you and your spouse are at work or school.
- These two benefits do not roll over from year to year, so if you want to enroll you must fill out an All in One Enrollment Form.
- The IRS has amended the use it or lose it rule to allow a limited amount of unused funds to rollover at the end of the plan year. The IRS calls it “Carryover”, we call it rollover.
- The Dependent Care Account does not allow a rollover. All unused funds will be forfeited.
- For a list of eligible expenses see the 2021 Open Enrollment file on the F Drive.

MetLife ~ Supplemental Life Insurance & Accidental Death and Dismemberment

Build your benefit portfolio with a supplemental life insurance policy to help cover final expenses in the event of a death. **Make sure your beneficiaries are up to date.** Benefit summary, and beneficiary forms are saved in the Human Resources file on the F drive.

- Premiums are age banded, so be aware if you are entering a new age band.
- Non-medical Maximum – \$100,000 for self & \$25,000 for spouse & \$10,000 for child
- Over all Max – The lesser of 5 times your basic annual earnings, or \$200,000, \$100,000 for spouse & \$10,000 for child.
- AD&D Coverage – Benefit amount is same as your Supplemental Life policy.
- No Plan or Premium Changes for 2021

MetLaw

- You and your eligible dependents are entitled to receive certain personal legal services. The available benefits are very comprehensive, but there are limitations and other conditions that must be met. Please take time to read the description of benefits carefully. The cost to enroll in this benefit is \$24.00 per month. To enroll print an enrollment form, fill it out, and turn it into HR. Forms are saved in the 2021 Open Enrollment File on the F drive under Human Resources.
- [Top 5 Reasons to Enroll in a Legal Plan - Bing video](#)



Employer Paid Life Insurance

HAJC provides each employee with \$15,000 of term life insurance and an accidental death and dismemberment coverage. If you were to pass away in an accident the total benefit would be \$30,000. **Please make sure your beneficiaries are up to date.**

Employer Paid Long Term Disability

- Coverage amount is 66.67% of monthly earnings to a maximum of \$4,500 a month.
- Maximum payment period is to age 65, which is standard ADEA.
- Coverage begins on the 91st day of a disability.

AFLAC

To learn more, and enroll in AFLAC benefits you must have scheduled a meeting with Steffanie Desautel using the email sent out in December. You may reach Steffanie at steffanie_desautel@us.aflac.com or by calling 541.621.9705



457(b) Retirement Savings Account

Hajc has a 457(b) deferred compensation plan. If you would like to enroll or make changes to your retirement account you may do so by calling (541)779-9907 and asking for Drew Kinney.

If you have questions about any of these benefits do not hesitate to email me at cindy@hajc.net