

Muskogee County

2024 Benefits Guide



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Summaries and Notices



This guide is not intended to be a complete description of the insurance coverage offered, nor is it a binding contract. Controlling provisions are provided in each benefit plan policy. Should there be a difference between this guide and the official plan documents, the official plan documents will govern.

Welcome to the Muskogee County

2024 Benefit Guidebook

Your needs, and those of your family are unique to you. Muskogee County is pleased to offer a comprehensive and flexible benefits program you can customize to fit your personal situation. Included are brief descriptions of each benefit offered, eligibility details, enrollment instructions and more.

These benefits are an important part of your total compensation package. Please take time to review and evaluate all options available to you and your family.



Benefits Overview

WHAT ARE MY BENEFIT PLANS?

You may choose from the following benefits, provided to you by Muskogee County per the schedule below. Premiums for any shared or voluntary elected coverages are taken from your paycheck automatically, on either a pre-tax or post-tax basis.



Benefit	Who Pays the Cost?
Medical and Prescription Drug	Muskogee County pays towards the cost of the Medical Plan.
Dental	Employee's can elect this plan on a voluntary basis.
Vision	Employee's can elect this plan on a voluntary basis.
Basic Life / AD&D	Muskogee County pays 100% of cost of the basic life plan for the employee and enrolled eligible dependents.
Voluntary Life / AD&D	This is Voluntary and will be payroll deducted if elected.
EAP through CCOK	Employee Assistance Program- Muskogee County has provided at no cost to employees and all family members.
AFLAC	Worksite options including accident, cancer, critical illness coverage and much more! This is Voluntary and will be payroll deducted if elected.

Benefits Eligibility

WHO IS ELIGIBLE?

As a regular full-time employee, you become eligible for benefits on the 1st day of the month following 60 days from date of hire. The only other time you can enroll is during the annual open enrollment or if you have a qualifying life event.



Who's an eligible dependent?

- Your legal spouse
- Your married or unmarried natural children, step-children living with you, legally adopted child(ren) and any other child(ren) for whom you have legal guardianship, up to age 26 (for medical, dental, vision and life insurance).



When can you enroll?

You can sign up for Benefits at any of the following times:

As a new employee at your initial eligibility date or during Open Enrollment. You may also make changes if you have a Qualifying life Event. A qualifying event must be reported within 30 days of the event to Human resources.

Examples of Qualifying Events:

- A marriage or divorce
- Birth or adoption of an eligible child
- Death of your spouse or covered child
- Change in your spouse's work status that affects your benefits
- Change in your work status that affects your benefits
- Change in residence that affects your eligibility for coverage
- Change in your child's eligibility for benefits

Benefits Enrollment

Welcome to Employee Navigator!!!

How to Access Open Enrollment

1. Navigate to www.employeenavigator.com and click log in.
2. Returning users: Log in. with the username and password you selected or click "reset a forgotten password".
3. First time users: Click on the registration link sent via email sent by administration or register as a new user.

Important Note

Even if you are NOT electing benefits, you will have to click through each option and decline coverage. Please make sure to enter your beneficiaries in the system when prompted.

You should have received an email to set up your Employee Navigator Account. Enrollment will be processed electronically!! No more paper enrollment forms. Your enrollment must be complete and submitted no later than 11:59 p.m. Central time on the last day of your enrollment period for each benefit. Enrollments received after the deadline cannot be processed.

If you do not have online access, please contact Lucht Insurance immediately at:
918-683-7765



ENROLL IN YOUR BENEFITS: One step at a time



Username

Password

Login

[Reset a forgotten password](#)

[Register as a new user](#)

Step 1: Log In

Go to www.employeenavigator.com and click **Login**

- **Returning users:** Log in with the username and password you selected. Click **Reset a forgotten password**.
- **First time users:** Click on your Registration Link in the email sent to you by your admin or **Register as a new user**. Create an account, and create your own username and password.

Step 2: Welcome!

After you login click **Let's Begin** to complete your required tasks.



Onboarding Complete!

Great job! Now you can begin electing your benefits. There are 34 days left in Open Enrollment for you to complete this.



Onboarding

1.

Benefit Enrollment

2.

HR tasks

Start Enrollment

[Dismiss, complete later](#)



Participation Required

You can't say we didn't tell you, the following items are a MUST HAVE for HR. We require that you complete them. You can log out anytime, but that won't make them go away! You'll be hearing from your HR until these items are completed.

1. Onboarding
2. Benefits Enrollment
3. HR tasks

[Let's Begin!](#)

Step 3: Onboarding (For first time users, if applicable)

Complete any assigned onboarding tasks before enrolling in your benefits. Once you've completed your tasks click **Start Enrollment** to begin your enrollments.

TIP

If you hit "Dismiss, complete later" you'll be taken to your Home Page. You will still be able to start enrollments again by clicking **"Start Enrollments."**

Step 4: Start Enrollments

After clicking **Start Enrollment**, you'll need to complete some personal & dependent information before moving to your benefit elections.

TIP

Have dependent details handy. To enroll a dependent in coverage you will need their date of birth and Social Security number.



You've got 2 items to complete.

1. [Enroll in your benefits](#)
2. [Complete HR tasks](#)

[Start Enrollments](#)

ENROLL IN YOUR BENEFITS: One step at a time continued..

Step 5: Benefit Elections

To enroll dependents in a benefit, click the checkbox next to the dependent's name under **Who am I enrolling?**

Below your dependents you can view your available plans and the cost per pay. To elect a benefit, click **Select Plan** underneath the plan cost.

Who am I enrolling?

- ☒ Myself
- ☐ Elizabeth Reynolds (Spouse)
- ☐ Gwen Reynolds (Child)

The screenshot shows a benefit election interface. At the top, it displays a plan cost of \$138.46 per pay period, effective on 08/01/18 for an employee. Below this, there's a section titled 'How much will it cost?' with a table showing Plan Cost (\$138.46), Employer Contribution (\$138.46), and My Cost (\$0.00). A 'View employer contributions summary' link is present. At the bottom right, there are two buttons: 'Save & Continue' (green) and 'Don't want this benefit?' (blue).

Click **Save & Continue** at the bottom of each screen to save your elections.

If you do not want a benefit, click **Don't want this benefit?** at the bottom of the screen and select a reason from the drop-down menu.

Step 6: Forms

If you have elected benefits that require a beneficiary designation, Primary Care Physician, or completion of an Evidence of Insurability form, you will be prompted to add in those details.

Step 7: Review & Confirm Elections Review the benefits you selected on the enrollment summary page to make sure they are correct then click **Sign & Agree** to complete your enrollment. You can either print a summary of your elections for your records or login at any point during the year to view your summary online.

The screenshot shows the 'Enrollment Summary' page. It includes a progress bar indicating 'Progress 6 of 8'. Below the progress bar, there's a message: 'Below is a summary of your elections and cost for the upcoming plan year. If you have any questions or would like to make changes, please contact HR.' A yellow warning box states 'Enrollment Not Complete! Please complete the required highlighted steps from your enrollment progress menu.' The 'Enrolled Plans' section lists 'Medical' and 'Key Care HSA PPO2017 404E2435 Long Plan Name'. On the right, a list of steps is shown: 1. Personal Information, 2. Dependent Information, 3. Medical, 4. Dental (highlighted), 5. Vision, 6. HSA, 7. FSA, and 8. Enrollment Summary.

If you miss a step, you'll see **ENROLLMENT NOT COMPLETE** in the progress bar with the incomplete step highlighted. Click on any incomplete steps to complete them.

The screenshot shows a celebratory screen titled 'High Five! Enrollment Complete!'. It says 'You've only got one more item to complete.' and lists '1. HR Tasks' with a green checkmark. There are two buttons: 'Start Tasks' (green) and 'Dismiss, complete later' (blue).

Step 8: HR Tasks (if applicable)

To complete any required HR tasks, click **Start Tasks**. If your HR department has not assigned any tasks, you're finished!



You can login to review your benefits 24/7

Medical Plan

FINDING IN-NETWORK PROVIDERS

To search for in-network medical providers, visit ccok.com, and scroll down to the “find a doctor or hospital” button. When prompted select the “CommunityCare HMO Select or Standard” directory.



PLAN FEATURES

Muskogee County is proud to offer comprehensive major medical coverage through CommunityCare featuring:

- Preventative care is covered at 100% when using an in-network provider.
- Includes prescription drug coverage
- Deductibles and out-of-pocket maximums accumulate on a calendar year which runs January 1-December 31st.

Specific benefit levels and limitations can be found in the plan summaries and Summary of Benefits and Coverage (SBC) found within the Employee Navigator portal.

CHANGES TO THE PLAN

The Annual Deductible and Out of Pocket Maximum has increased from last year. However, the Secondary “Gap” insurance policy will keep employee costs limited. Some employees will see a decrease in total expense paid for medical care in the 2024 plan year.

A Note About Healthcare Reform

If you choose to purchase individual coverage through the Marketplace, you should know that because CommunityCare’s medical insurance meets specific ACA requirements, you may not be eligible to receive a federal subsidy.

Additional information is available at: www.healthcare.gov

Medical Plan Summary



Muskogee County offers a Community Care HMO plan for employees and dependents. Our HMO plan does not provide coverage when you use out-of-network providers, unless you are in an emergency, so please verify that your doctor is in network by visiting www.ccok.com. Referrals and Prior Authorization are required for certain services. More detailed information can be found in your Certificate of Coverage which can be found in Employee Navigator.



January 1 st 2024 thru December 31 st 2024	IDEA Plus 2A	CC1000/80 - CR17 Plan	CC 2500/80 - CR17 Plan	CC 5000/80 - CR17 Plan
	Platinum 2	Gold	Silver-Low	Silver-High
Primary Office Visits	PCP \$30 Copay	\$25 Copay - PCP	\$35 Copay - PCP	\$20 Copay - PCP
Specialty Office Visits	\$40 Copay	\$50 Copay	\$60 Copay	\$50 Copay
Preventive Care	No Copay	No Copay	No Copay	No Copay
Vision	No Copay	No Copay	No Copay	No Copay
Urgent Care	\$50 Copay	\$50 Copay	\$50 Copay	\$50 Copay
Lab & X-rays	No Charge	20%	20%	20%
Calendar Year Deductible	\$1,000 Per Individual \$2,000 Per Family	\$1,000 Per Individual \$2,000 Per Family	\$2,500 Per Individual \$5,000 Per Family	\$5,000 Per Individual \$10,000 Per Family
	Coinsurance	80%	80%	80%
Emergency Room	\$100 Copayment Per Visit*	Deductible then 20%	Deductible then 20%	Deductible then 20%
Outpatient Surgical Facility	\$150 Copayment Per Visit*	Deductible then 20%	Deductible then 20%	Deductible then 20%
Inpatient Hospital Care	\$200 Copayment Per Day*	Deductible then 20%	Deductible then 20%	Deductible then 20%
MRI, CT Scan & PET Scan	\$150 Copayment Per Visit*	Deductible then 20%	\$750 Copay	\$750 Copay
Out-of-Pocket Limit Per Calendar Year	\$3,000 Per Individual \$6,000 Per Family	\$5,000 Per Individual \$10,000 Per Family	\$5,000 Per Individual \$10,000 Per Family	\$6,350 Per Individual \$12,700 Per Family
	Ambulance - Emergency Only	Deductible then 20%	Deductible then 20%	Deductible then 20%
Prescription Drug Benefit	\$0 / \$15 / \$40 / \$70 / \$160	\$0 / \$15 / \$40 / \$70 / \$160	\$0 / \$15 / \$40 / \$70 / \$160	\$0 / \$15 / \$40 / \$70 / \$160

To enroll in the HMO plan, you are required to choose a PCP. For a list of network providers visit: www.ccok.com and choose the appropriate network.

Insure Oklahoma Plan Summary



Muskogee County offers a Community Care HMO plan for employees and dependents. Our HMO plan does not provide coverage when you use out-of-network providers, unless you are in an emergency, so please verify that your doctor is in network by visiting www.ccok.com. Referrals and Prior Authorization are required for certain services. More detailed information can be found in your Certificate of Coverage which can be found in Employee Navigator.



January 1st, 2024 thru December 31st, 2024	Commerical 12A (Insure OK)
	Platinum 1
Office Visits	\$20 Copay - PCP \$30 Copay - Specialist
Preventive Care	No Copay
Vision	No Copay
Urgent Care	\$40 Copay
Lab & X-rays	No Charge
Calendar Year Deductible	\$0 Per Individual \$0 Per Family
Coinsurance	Copayment Plan
Emergency Room	\$100 Copayment Per Visit
Outpatient Surgical Facility	\$100 Copayment Per Visit
Inpatient Hospital Care	\$100 Copayment Per Day
MRI, CT Scan & PET Scan	\$100 Copayment Per Visit
Medical Out-of-Pocket Limit Per Calendar Year	\$3,000 Per Individual \$6,000 Per Family
Ambulance - Emergency Only	No Charge
Prescription Drug Benefit	\$0 / \$15 / \$40 / \$70 / \$160
Outpatient Physical Therapy	\$30 Copayment Per Visit
Mail Order Prescription Drug Benefit	2 copays for a 90-day supply
Employee Benefit Costs Per Pay Period	Platinum 1 Plan
	Insure Oklahoma Qualified**

****See Insure OK qualification guidelines on next page****

To enroll in the HMO plan, you are required to choose a PCP. For a list of network providers visit: www.ccok.com and choose the appropriate network.



INSURE OKLAHOMA EMPLOYER- SPONSORED INSURANCE

With Insure Oklahoma, you can save on health premiums, and:

- Protect your bottom line by supporting your employees' health, morale and productivity.
- Reinvest in your business quickly with monthly premium subsidy payments.
- Stay competitive by attracting and keeping quality employees who need health benefits.

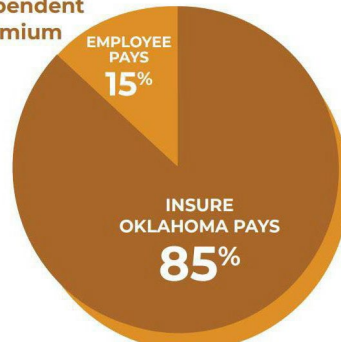
Employers and employees must meet separate qualifications to participate in Employer-Sponsored Insurance.

How much health coverage cost does Insure Oklahoma subsidize?

Employee Premium



Dependent Premium



2023 ESI Income Guidelines

Family Size	Minimum Monthly Income	Maximum Monthly Income	Annual Income
1	\$1,689	\$2,759	\$33,108
2	\$2,286	\$3,732	\$44,784
3	\$2,881	\$4,704	\$56,448
4	\$3,475	\$5,675	\$68,100
5	\$4,072	\$6,649	\$79,788
6	\$4,667	\$7,621	\$91,452
7	\$5,262	\$8,592	\$103,104
8	\$5,858	\$9,566	\$114,792

NOTE: If you qualify for Insure Oklahoma, you will have to elect the buy up medical plan to get reimbursements.

How to Save Money

WHEN USING YOUR MEDICAL BENEFITS

Use In-Network Providers

By using in-network doctors, clinics, hospitals and pharmacies, you pay the lowest cost for care.

Choose the Right Type of Care

When you need care, know your Options. Urgent Care centers, online doctor visits or a call to the medical plan nurse line can help save time and money.

Use freestanding imaging centers for MRIs, CT scans and other imaging.

Using Your Preventative Care Benefits

Most preventative care services are covered at 100% when you use in-network providers. Getting regular exams, screenings and immunizations can save you a lot of money in the long run by catching problems early or preventing them all together.

Use Mail Order Options for Prescriptions

Rather than visiting the pharmacy month after month, save time by having the medication delivered to your home.

Most carriers offer up to a 90-day supply for less than what you would pay through a retail pharmacy; and because shipping is free, you'll also save gas money!



Ask Your Doctor for Generic Drugs

The next time you need a prescription, ask your doctor if it's appropriate to use a generic drug rather than a brand name drug. Generic drugs contain the same active ingredients, are identical in dose, form and administrative method – and are less expensive than their brand name counterparts.

If you must take a brand name drug, ask your doctor for samples or coupons. Also check the manufacturer's website for available rebates and discounts

Search GoodRx for Cheaper Prices

Access GoodRX at: [goodrx.com](https://www.goodrx.com), to find the lowest price pharmacy near you, and print FREE coupons. You can also get coupons on the GoodRX mobile app—just show your phone to the pharmacist.

Know Where to Go

URGENT CARE VS. EMERGENCY CARE

When you need help in a hurry, you have choices.

Of course, when it's a life-threatening problem, you should call 911 or go straight to the nearest hospital emergency room (ER).



In the ER, true emergencies are treated first, so unless your life is in danger, you'll wait – sometimes for hours. The ER is also the most expensive option for care.

GO TO EMERGENCY ROOM

- Heart attack or stroke
- Chest pain or intense pain
- Shortness of breath
- Severe abdominal pain
- Head injury or other major trauma
- Loss of consciousness
- Major burns or severe bleeding
- One-sided weakness or numbness
- Open fractures
- Poisoning or suspected overdose.

GO TO URGENT CARE

- Moderate fever
- Colds, cough, flu
- Bruises and abrasions
- Cuts and minor lacerations
- Minor burns and skin irritations
- Eye, ear, or skin infections
- Sprains or strains
- Possible fractures
- Urinary tract infections
- Respiratory infections



Dental Plan Summary



Muskogee County offers a dental PPO plan administered by Delta Dental of Oklahoma. The dental PPO plan allows you the freedom to choose either a network or out-of-network provider each time you need dental care.

When you choose a Delta Dental network dentist, you will receive services at discounted rates. Plus, the network dentist agrees to accept Delta Dental's contracted fees – so you won't receive any surprise charges above reasonable and customary rates. To find a Delta Dental Dentist, go to: www.deltadentalok.org. **Providers within the PPO network provide services at the lowest discounted rates.**

	PPO
Calendar Year Deductible Individual Family	 \$50 \$150
Deductible Waived for:	Preventive & Diagnostic
Maximum Benefit Preventive, Basic & Major	\$1,500 per Year
Diagnostic & Preventive Services Cleanings, X-rays, Exams	100%
Basic Services Fillings	80%
Major Services Perio, Endo, Oral Surgery, Crowns, Implants, etc.	50%



Delta Dental Dentists:

- * Savings through negotiated fees * Will not balance bill you for additional charges
- * Will file claims for you * Online dentist directory available at www.deltadentalok.org

Non-Network Dentists:

- * Charge usual fees (generally higher than Delta Dental negotiated fees) * May balance bill you for the difference between their usual fee and the amount paid by Delta Dental * May or may not file claims for you.

Vision Plan Summaries



Muskogee County offers a vision PPO plan administered by VSP. The vision PPO plan allows you the freedom to choose either a network or out- of- network provider.

When you choose a VSP network provider , you will receive services at discounted rates. Plus, the network provider agrees to accept VSP's contracted fees – so you won't receive any surprise charges above reasonable and customary rates. To find a VSP Provider, go to: www.vsp.com .

	VSP Base Plan	VSP Buy-Up Plan
Copays		
Exam	\$10	\$10
Materials	\$25	\$25
Contact Fitting & Evaluation	Up to \$60	Up to \$60
Frequency of Services		
Eye Exams	12 Months	12 Months
Lenses Benefit	12 Months	12 Months
Contact Lenses	12 Months	12 Months
Frames	24 Months	12 Months
Contact Lens Allowance	\$130	\$200
Frames Allowance	\$130 Retail + 20% Off Balance	\$200 Retail + 20% Off Balance

NEW



The Buy-up vision plan also includes the following features:

- Scratch Resistance
- Premium Progressive
- Anti-Reflective
- Photochromic
- VSP LightCare



Life /AD&D Insurance



Basic Life and Accidental Death and Dismemberment

Muskogee County provides full-time employees with group life and accidental death and dismemberment (AD&D) insurance and pays the cost of this benefit. Contact Human Resources to update your beneficiary. Muskogee County has basic group Life and AD&D Insurance through Dearborn.

Optional Life (Incremental)

Employees who want to supplement their group life insurance benefits may purchase additional coverage. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through payroll deductions.

Basic Life Employer Paid

Employee	
Life	\$20,000
Guarantee Issue	\$20,000
Age Reduction Schedule	50% at age 70; 75% at age 75
Spouse	
Life	\$5,000
Guarantee Issue	\$5,000
Age Reduction Schedule	50% at age 70; 75% at age 75
Child(ren)	
Life	Birth to 6 months: \$250
Dependent Age Limit	6 mons to 26 years: \$2,500
Guarantee Issue	\$2,500

Optional Life (Incremental) – Employee Paid

Employee	
Life	Increments of \$20,000 up to \$500,000 not to exceed 5x salary
Guarantee Issue	\$150,000
Age Reduction Schedule	50% at age 70; 75% at age 75
Spouse	
Life	Increments of \$5,000 up to \$250,000
Guarantee Issue	\$20,000 or 50% of Employee Amount
Age Reduction Schedule	50% at age 70; 75% at age 75
Child(ren)	
Life	6 mons to 26 yrs: \$10,000 or \$20,000
Dependent Age Limit	26 years
Guarantee Issue	\$10,000 or 50% of Employee Amount

Employee and Spouse Monthly Rate per \$1,000

Age	Rate	Age	Rate
Under 25	\$0.059	50-54	\$0.272
25-29	\$0.071	55-59	\$0.508
30-34	\$0.095	60-64	\$0.780
35-39	\$0.106	65-69	\$1.502
40-44	\$0.118	70+	\$2.436
45-49	\$0.177	AD&D Rate	\$0.030

Child Voluntary Life \$10 \$2.90 Per Month or \$5.80 Per Month

CommunityCare EAP Program



providing
shelter
from
life's
storms

Personal problems are a part of life. Most of the time we're able to cope with problems on our own. Sometimes, however, personal problems can overwhelm us. When this happens, professional assistance is needed.

That assistance is available to you through the **CommunityCare Employee Assistance Program (EAP)**. Your EAP provides confidential assessment and referral for you and your family, whether the problem is related to family, marital, relationships, separation, divorce, drugs, alcohol, mental, emotional, financial or any other area causing concern.

EAP Philosophy

An Employee Assistance Program is specifically designed to assist employees and their dependents in the identification and resolution of personal problems or concerns that may have a negative impact on their personal or professional lives. CommunityCare EAP is a program of voluntary self-help available to employees and their immediate dependents. The decision to seek confidential assistance rests solely with the employee or their dependent. The EAP provides assessment and/or referral-brief solution-based counseling.

How the EAP Works

The First Step. To use the EAP, simply call the local or toll-free telephone number to arrange for the free initial assessment interview. Business hours are 8 a.m.-5 p.m. weekdays. (For emergencies, an EAP specialist is available 24 hours a day, 7 days a week.)

Free Initial Assessment. There is no charge for the EAP assessment interview. At this first interview, you will describe your problem(s) in detail to a trained EAP specialist. This interview will be conducted either in person or over the telephone.

An EAP counselor will conduct an interview for the purpose of assessing the issues that brought you to the EAP. Based on the information gathered during your session, the EAP counselor may refer you to outside resources for ongoing therapy. Most companies have a 1 to 3 session model that allows for assessment referral or brief solution-based counseling within that model.

EAP assessments are not limited. You may seek assistance whenever necessary.

Some people believe that asking for help is distasteful or a sign of weakness. This attitude can threaten families' financial security, happiness and lives.

Contact Us

If you think you need help, information or want to talk to a counselor, contact us:

CommunityCare EAP

Williams Center Tower II
Two West Second Street
Plaza Level
Tulsa, OK 74103

In Tulsa:

918-594-5232

Toll Free Outside Tulsa:

800-221-3976

Visit our Web site:

www.ccok.com/EAP

CommunityCare complies with applicable Federal civil rights law and does not discriminate on the basis of race, color, national origin, age, disability or sex.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-777-4890.

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-777-4890.

TDD NUMBER: 918-744-3330

2024 Benefit Plan Deductions



Below are the monthly contribution amounts for full-time eligible employees. Please see your Benefit Guide (page 6-7) for instructions on how to enroll.

Medical Plans With Select Network

Monthly Rates	Platinum 1 Commercial 12A IO	Platinum 2 IDEA Plus 2A	Gold CC 1000/80 CR17	Silver Low CC 2500/80 CR17	Silver High CC 5000/80 CR17
Employee Only	\$40-\$95	\$159.51	\$120.00	\$100.00	\$49.82
Employee + Spouse	\$60-\$177	\$529.84	\$425.00	\$400.00	\$290.81
Employee + Child	\$60-\$177	\$399.62	\$325.00	\$300.00	\$216.20
Employee + Children	\$60-\$177	\$449.62	\$375.00	\$350.00	\$266.20
Employee+ Spouse+ Child	\$60-\$177	\$567.25	\$425.00	\$400.00	\$290.81
Employee + Spouse + Children	\$60-\$177	\$642.25	\$525.00	\$475.00	\$334.22

*Must be approved for Insure Oklahoma to enroll in this plan.

Medical Plans With Standard Network

Monthly Rates	Platinum 1 Commercial 12A IO	Platinum 2 IDEA Plus 2A	Gold CC 1000/80 CR17	Silver Low CC 2500/80 CR17	Silver High CC 5000/80 CR17
Employee Only	\$40-\$95	\$181.40	\$139.44	\$119.00	Standard Network is not applicable.
Employee + Spouse	\$60-\$177	\$577.56	\$467.39	\$441.54	
Employee + Child	\$60-\$177	\$436.23	\$357.62	\$331.86	
Employee + Children	\$60-\$177	\$486.23	\$407.62	\$381.86	
Employee+ Spouse+ Child	\$60-\$177	\$628.75	\$479.69	\$453.38	
Employee + Spouse + Children	\$60-\$177	\$703.75	\$579.69	\$528.38	

*Must be approved for Insure Oklahoma to enroll in this plan.

Dental Plan

Monthly Rates	PPO Plan
Employee Only	\$24.06
Employee + Spouse	\$47.10
Employee + Child	\$55.28
Employee + Children	\$55.28
Employee+ Spouse+ Child	\$77.42
Employee + Spouse + Children	\$77.42

Vision Plan

Monthly Rates	Base Plan	Buy-Up Plan
Employee Only	\$6.73	\$16.21
Employee + Spouse	\$10.77	\$25.94
Employee + Child	\$10.99	\$26.48
Employee + Children	\$10.99	\$26.48
Employee+ Spouse+ Child	\$17.72	\$42.69
Employee + Spouse + Children	\$17.72	\$42.69

Your deductions for medical, dental and vision coverage are made on a pre-tax basis. This reduces your taxable income and saves on federal and social security taxes.

Your deductions for voluntary life insurance are made on an after-tax basis. This way, any benefits paid will not be subject to income taxes when received.

A Note about Benefits ID Cards

ID cards will also be mailed to the address listed in Employee Navigator. Check the home and email addresses on your portal and update them as needed to ensure you receive your ID cards and other time sensitive benefits information.

Your coverage will be effective as of your eligibility date. If you have an eligible expense before you are active in your insurer's system, you may need to pay out-of-pocket and file a claim for reimbursement.

ID cards are issued for major medical only. No ID card is issued or needed for dental and vision coverage.



A quick note about **Medicare**...



If you or a dependent have Medicare or will become eligible for Medicare in the next 12 months, please read the Notice at the back of this booklet and keep it where you can find it. It highlights options you have under Medicare prescription drug coverage; and can help you decide whether you want to enroll.



Contacts & Resources

IMPORTANT INFORMATION

Broker Partner

Lucht Insurance Group, Premier, A Relation Company

Benefits Helpline 1-888-295-7410
Muskogee Office 1-918-683-7765

Escalated Service Contact Pamela Martinez
pamela.martinez@relationinsurance.com

Employee Navigator Debbie Kipp
debbie.kipp@relationinsurance.com

General Questions: Amber Martin and Dylan Lucht
amber.martin@relationinsurance.com and dylan.lucht@relationinsurance.com

Carrier Contact Information

Medical	CommunityCare www.ccok.com 800-777-4890 Group #: C01A09
Dental	Delta Dental www.deltadentalok.com 800-522-0188 Group #: 10693
Vision	Vision Service Plan www.vsp.com 800-777-4890 Group #: 30078709
Basic Life / AD&D	Dearborn Life 1-800-348-4512 Group #: F022071
Vol.Life / AD&D	Dearborn Life 1-800-348-4512 Group #: F022071
EAP	CommunityCare 918-594-5232 www.ccok.com/EAP

Muskogee County Human Resources

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