



Mountain Regional Services, Inc



YOUR  
**EMPLOYEE BENEFITS**

BENEFIT PLANS EFFECTIVE JANUARY 1–DECEMBER 31, 2024

# BENEFITS OVERVIEW

**Understanding your benefits and knowing how to use them is just as important as having access to them. Review this guide to learn about the benefits available to you for the 2024 plan year (January 1, 2024, through December 31, 2024). Then, choose the options that are best for you and your family.**

## Who is Eligible

Employees scheduled to work at least 30 hours per week are eligible for benefits on the first day of the month following 60 days of employment. All coverages end on your last day of employment.

**Many of the plans offer coverage for eligible dependents, including:**

- Your legal spouse, civil union partner, or same-sex domestic partner.
- Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian).
- Your dependent children of any age who are physically or mentally unable to care for themselves.

## When to Enroll

**You can sign up for benefits or change your benefit elections at the following times:**

- Within 30 days of your initial eligibility date (as a newly-hired employee).
- During the annual benefits open enrollment period.
- Within 30 days of experiencing a qualifying life event.

**The choices you make at this time will remain the same through**

**December 31, 2024.** If you do not sign up for benefits during your initial eligibility period or during the open enrollment period, you will not be able to elect coverage until the following plan year.

## Changing Your Benefits During the Year

Due to IRS regulations, once you have made your elections for the plan year, you cannot change your benefits until the next annual open enrollment period. The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

**Qualifying life events include, but are not limited to:**

- Marriage, divorce, or legal separation.
- Birth or adoption of an eligible child.
- Death of your spouse or covered child.
- Change in your spouse's work status that affects his or her benefits.
- Change in your child's eligibility for benefits.
- Qualified Medical Child Support Order.

To request a change, notify Human Resources within 30 days of the qualifying life event. Change requests submitted after 30 days cannot be accepted.



### Benefits built for you.

Mountain Regional Services offers a benefits package that includes:

- Medical insurance
- Dental insurance
- Vision insurance
- Basic life and AD&D insurance
- Supplemental life and AD&D insurance
- Voluntary Long-term Disability

# MEDICAL INSURANCE

Mountain Regional Services offers two medical plan options through Cigna. Both plans offer in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a network provider. Locate a Cigna network provider at [mycigna.com](http://mycigna.com).

The table below summarizes the key features of the medical plans. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	OAP (buy up)		HDHP (base)	
	In Network	Out of Network	In Network	Out of Network
<b>Plan Year Deductible</b>				
Individual/Family	\$2,000/\$4,000	\$4,000/\$8,000	\$5,500/\$11,000	\$10,000/\$20,000
<b>Out-of-Pocket Maximum</b>				
Includes deductible, copay, and coinsurance				
Individual/Family	\$7,500/\$15,000	\$15,000/\$30,000	\$7,100/\$14,200	\$19,800/\$39,600
<b>Preventive Care</b>	Covered at 100%	Not covered	Covered at 100%	Not covered
<b>Physician Services</b>				
Primary Care Physician	\$50 copay	50% after deductible	20% after deductible	50% after deductible
Specialist	\$60 copay	50% after deductible	20% after deductible	50% after deductible
Urgent Care	\$80 copay	50% after deductible	20% after deductible	50% after deductible
<b>Lab/X-Ray</b>				
Diagnostic Lab/X-Ray	30% after deductible	50% after deductible	20% after deductible	50% after deductible
High-Tech Services (MRI, CT, PET)	30% after deductible	50% after deductible	20% after deductible	50% after deductible
<b>Hospital Services</b>				
Inpatient	\$150 copay + 30% after deductible	50% after deductible	20% after deductible	50% after deductible
Outpatient	\$75 copay + 30% after deductible	50% after deductible	20% after deductible	50% after deductible
<b>Emergency Room</b>	\$400 copay + 30% after deductible		20% after deductible	
<b>Prescription Drugs</b>				
Tier 1	\$10 copay	Not covered	\$20 copay	Not covered
Tier 2	\$30 copay		\$50 copay	
Tier 3	\$50 copay		\$80 copay	
Mail Order (up to 90-day supply)	2.5X retail copay Not covered		2.5X retail copay	

This guide contains highlights of the benefits options available to you through Mountain Regional Services. They are not complete descriptions of the benefits. Mountain Regional Services may terminate, withdraw, or modify any benefit described in this guide, in whole or in part, at any time. The descriptions of the benefit are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official Plan Document, the official documents will govern. © 2020

# VISION INSURANCE

Encision offers a vision insurance plan through EyeMed. You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider. Locate an EyeMed network provider at [eyemed.com](http://eyemed.com).

The table below summarizes the key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Vision Plan	
	In Network	Out of Network
<b>Eye Exam</b> (every 12 months)	\$10 copay	Reimbursement up to \$45
<b>Standard Plastic Lenses</b> (every 12 months) Single/Bifocal/Trifocal	\$20 copay, all lenses	Reimbursement up to \$32/\$55/\$65
<b>Frames</b> (every 24 months)	\$130 allowance + 20% off balance	Reimbursement up to \$71
<b>Contact Lenses</b> (every 12 months in lieu of standard plastic lenses) Elective	\$130 allowance Plan pays 100%	Reimbursement up to \$105 Reimbursement up to \$210

# DENTAL INSURANCE

Mountain Regional Services offers a dental insurance plan through Cigna. The plan offers in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a network provider. Locate a Cigna network provider at [mycigna.com](http://mycigna.com).

The table below summarizes the key features of the dental plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Dental Plan	
	In Network	Out of Network
<b>Plan Year Deductible</b> Individual/Family	\$50/\$150	
<b>Plan Year Benefit Maximum</b>	\$1,500	
<b>Preventive Care</b> Oral exams, cleanings, x-rays	Plan pays 100%	Plan pays 100%
<b>Basic Services</b> Periodontal services, endodontic services, oral surgery, fillings	20% after deductible	20% after deductible
<b>Major Services</b> Bridges, crowns (inlays/onlays), dentures (full/partial)	50% after deductible	50% after deductible
<b>Orthodontia Services</b>	50% coinsurance	
<b>Orthodontia Lifetime Maximum</b>	\$1,000	





# LIFE AND AD&D INSURANCE

## Basic Life and AD&D Insurance

Mountain Regional Services automatically provides basic life and AD&D insurance through Lincoln Financial to all benefits-eligible employees **AT NO COST**. If you die as a result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit. **Please be sure to keep your beneficiary designations up to date.**

- **Employee life / AD&D benefit:** \$10,000
- **Spouse life / AD&D benefit:** \$2,000
- **Children life / AD&D benefit:** Under 6 months = \$250; 6 months to 26 years = \$1,000

## Voluntary Life and AD&D Insurance

Mountain Regional Services provides you the option to purchase supplemental life and AD&D insurance for yourself, your spouse, and your dependent children through Lincoln Financial.

- **Employee:** \$10,000 increments up to \$300,000 or 3x annual salary, whichever is less—guarantee issue: \$200,000
- **Spouse:** \$5,000 increments up to \$150,000 not to exceed 50% of the employee's election—guarantee issue: \$30,000
- **Dependent children:** 14 days to 6 months: \$250; 6 months to age 19 (or 26 if full-time student): \$2,500 increments up to \$10,000—guarantee issue: \$10,000

If you elect supplemental coverage when you're first eligible to enroll, you may purchase up to the guarantee issue amount(s) without completing a statement of health (evidence of insurability). If you do not enroll when first eligible, and choose to enroll during a subsequent annual open enrollment period, you will be re-quired to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by Lincoln Financial

# VOLUNTARY LONG-TERM DISABILITY INSURANCE

Mountain Regional Services provides you the option to purchase voluntary long-term disability (LTD) insurance through Lincoln Financial. LTD insurance is designed to help you meet your financial needs..

- **Benefit:** 60% of base monthly pay up to \$3,000 per month
- **Elimination period:** 180 days
- **Benefit duration:** Social security normal retirement age

## PER PAY PERIOD PLAN COSTS (26 pay periods)

Coverage Level	OAP 9buy up)	HDHP (base)
<b>Employee Only</b>	\$70.00	\$50.00
<b>Employee + 1</b>	\$100.00	\$60.00
<b>00Employee + Family</b>	\$130.00	\$70.00

## CONTACT INFORMATION

If you have any questions regarding your benefits or the material contained in this guide, please contact Human Resources.

**Cheyenne Wright**

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Provider/Carrier	Contact Number	Website
<b>Medical, Dental, Vision</b> —Cigna	800-244-6224	<a href="http://mycigna.com">mycigna.com</a>
<b>Life/AD&amp;D, Voluntary LTD</b> —Lincoln Financial	877-275-5462	<a href="http://lfg.com">lfg.com</a>