

Lewis County – Insurance Benefits

March 2024

Benefit	Full-Time	Part-Time	Casual	Comments
Health Insurance – Excellus Blue Cross Blue Shield <i>*Opt-Out Payments available for those not electing health insurance. Proof of insurance required.</i>	Hybrid or High Deductible Plans (HSA available w/HDP ** see below) -Employee pays 25% -County pays 75% * If you are on the county’s insurance through your spouse or parent, you are not eligible for payment	N/A	N/A	Begins on the 1 st of the month following Date of Hire Future changes can be made with a change in status (marriage, divorce, baby) or during open enrollment
Dental Insurance – Guardian	Single or Family Plan	N/A	N/A	Rates available in HR
Dental Insurance – CSEA Sunrise Plan --UPSEU GHI Emblem	One plan available	N/A	N/A	
Vision Insurance – CSEA Plan	Single or Family Plans	N/A	N/A	
AFLAC	• Short-Term Disability • Cancer Protection (includes wellness benefit) • Personal Accident Expense (covers employee, spouse and children) • VIP Hospital Plan (enhancements for hospital stays, surgery & ambulance use)			
Flexible Spending Account	If employee participates in the health insurance plan, employee can set aside money before taxes into two accounts: • Medical Care Reimbursement – Max \$3,200 • Dependent Care Reimbursement – Max \$5,000			
Health Savings Account**	Only for the HDHP • If you are enrolled in a qualified HDHP, you may set aside money on a pre-tax basis to pay for qualified medical expenses (includes medical, dental and vision) for you and your dependents. LC/LCGH will withhold the amount you elect from your paycheck and deposit it into your account. • Single Max - \$4,150 • Family Max - \$8,300 • Lewis County will contribute to your HSA of \$750 for an individual plan and \$1,500 for a family plan. • You can earn an additional \$500 for an individual plan and \$1,000 for a family plan by participating in the biometric screenings; another \$250/\$500 available to those who demonstrate that they are tobacco-free and Lewis County will again make a one-time matching contribution of up to \$500.			
Biometric Screens	• Confidential, no-cost, on-site health screenings available to you! • Lewis County/LCGH employees enrolled in either the PPO or Hybrid will receive a \$100 cash incentive for participating in the screenings!			
Telemedicine & Behavioral Health	• Quality care provided by a Board-certified physician from the comfort of your home, desk or hotel room 24/7/365 via your phone, tablet or computer. • The cost of a telemedicine visit is \$10 on the PPO, \$15 on the Hybrid and \$50 on the HDHP (additional cost for a behavioral health visit).			
Gym Membership	County will pay for 75% of an annual membership up to and not to exceed \$200.00. Double Play, Carthage YMCA, Level Up Fitness (Lyons Falls), Warrior Zone (Boonville)			

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Excellus Tools:	• Create your online account to access your benefits, claims history, a provider search function, cost comparison tool and more. • WellFrame App and you will have access to case managers, dieticians, nurses and more. • Welvie My Surgery online surgery decision tool.
Prescription Drug Coverage	• CanRx aka Lewis Meds • 90 Day Retail at Kinney Drugs • Wegmans Pharmacy
Leave of Absence	• Full and Part Time Employees are eligible for LOA • FMLA also available for Full and Part time employees after one year of service • Contact HR for details
Child Health Plus	• To assist employees in selecting affordable health/dental insurance for their children, ask HR for a list of navigators and income guidelines

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