



Dawson County Board of Commissioners

Employee Benefits At A Glance 2021

Medical – Cigna			
	Cigna OAP IN (HMO)	Cigna OAP (POS)	
	Network	Network	Non-Network
Calendar Year Deductible			
• Single	\$1,500	\$2,500	\$7,500
• Family	\$4,500	\$7,500	\$20,000
Out-of-Pocket Maximum			
• Single	\$3,500	\$7,900	\$23,700
• Family	\$10,500	\$15,800	\$47,400
Coinsurance	80%	80%	60%
Preventive Care	100% (no copay)	100% (no copay)	30% after ded.
Office Visit Copay			
• Primary	\$30	\$30	30% after ded.
• Specialist	\$40	\$60	30% after ded.
Hospital/Inpatient Services	20% after deductible	20% after deductible	40% after deductible
Emergency Room	\$300 + 20%	\$350 + 20%	20% after ded.
Urgent Care	\$75 copay	\$75 copay	
Pharmacy (retail 30 days)			
• Generic	\$10 copay	\$15 copay	
• Brand	\$30 copay	\$35 copay	
• Non-Preferred	\$50 copay	\$60 copay	



Dental – Cigna		Vision – Cigna		
	In Network (PPO)		In-Network	Out of Network
Calendar Year Deductible		Vision Exam	\$20 copay	\$45 allowance
• Single	\$50	Contact Lenses		
• Family Max	\$150	• Elective	\$130 allowance covered in full	\$105 allowance
Annual Benefit Maximum	\$1,000 Calendar Year	• Medically Necessary		\$210 allowance
Diagnostic/Preventive Services	100% Coverage (no deductible)	Standard Plastic Lenses		
Basic Treatment	80% Coverage (subject to deductible)	• Single Vision	\$20 copay	\$32 allowance
Major Treatment	50% Coverage (subject to deductible)	• Bifocal	\$20 copay	\$55 allowance
Orthodontia Services (Child Only)	50% Coverage	• Trifocal	\$20 copay	\$65 allowance
		Frames	\$130 retail allowance after copay	\$71 allowance
		Benefit Frequency		
		• Exam	Once every 12 months	
		• Lenses	Once every 12 months	
		• Frames	Once every 12 months	

To locate a medical or dental provider visit <http://www.cigna.com> and click Find a Doctor.

Basic Life/AD&D – Standard

Dawson County Board of Commissioners provides all eligible employees with Basic Life & AD&D Insurance in the amount of **\$50,000**. In addition, your employer provides you with Dependent Life and AD&D insurance in the amount of **\$5,000** for an eligible spouse and **\$2,500** for each eligible child.

Supplemental Life/AD&D – Standard

Eligible employees have the option to purchase additional term life insurance and AD&D. Employees can elect up to \$500,000 in \$10,000 increments. New hires will have a guarantee issue amount of \$100,000. For this open enrollment only, employees can enroll/increase coverage up to the guarantee issue amount without completing an evidence of insurability form.

Dependent Life/AD&D – Standard

Eligible employees can purchase term life insurance and AD&D for their spouse and dependent children as well. Employees can purchase additional term life insurance for their spouse up to \$100,000, in \$5,000 increments. New hires will have a guarantee issue amount of \$20,000 for spousal life insurance. Employees can also purchase additional life insurance for their children for either \$5,000 or \$10,000 in coverage. For this open enrollment only, employees can enroll/increase coverage, for their spouse, up to the guarantee issue amount without completing an evidence of insurability form.

Short Term Disability – Standard

Eligible employees have the option to purchase Short Term Disability. If you are disabled, you will receive 60% of your weekly pre-disability salary, to a maximum of \$1,150. Benefits begin on the 1st day of disability due to an accident and on the 8th day due to a sickness. Benefits are payable up to 180 days. Late enrollees will be subject to a 60-day benefit waiting period for sickness or pregnancy during their first 12 months in the plan.

Long Term Disability – Standard

Eligible employees can elect to enroll in Long Term Disability. You will receive 60% of your pre-disability monthly salary, to a maximum of \$5,000 less deductible sources of income and disability earnings. Benefits will begin on the 181st day of disability and may continue until up to your Social Security Retirement Age.

Flexible Spending Accounts – Navia

Employees have the option to set aside pre-tax dollars into a Healthcare Flexible Spending account to be used for eligible healthcare, dental or vision expenses. The maximum contribution amount for 2021 is \$2,700. Employees will receive a debit card from Navia as a way of accessing funds. Employees also have the option to set aside pre-tax dollars into a Dependent Care Flexible Spending account to be used for eligible dependent care expenses.

Telemedicine – RightWay

Dawson County Board of Commissioners provides their employees non-emergency medical assistance to employees and their immediate family at no cost.

Online Enrollment Portal

bswift is the platform for employee benefits enrollment. Here, you can enroll in your benefits, make information changes, update life events and get benefit information. Visit www.dawsoncounty.bswift.com, your username is the first letter of your first name followed by your last name and the last four digits of your SSN. Your password is the last four digits of your SSN.

Benefit/Enrollment Questions

NFP

1-844-505-9158

NFPseCustomerService@nfp.com

Medical Benefits

Cigna

1-800-997-1654

www.cigna.com

Dental Benefits

Cigna

1-800-997-1654

www.cigna.com

Vision Benefits

Cigna

1-800-997-1654

www.cigna.com

Life and A&D Benefits

Standard

1-800-628-8600

www.standard.com

Disability Benefits

Standard

1-800-628-8600

www.standard.com

Flexible Spending Accounts

Navia

1-800-669-3539

www.naviabenefits.com

Telemedicine Benefits

RightWay

1-305-851-7310

www.rightwayhealthcare.com

24 Pay Period Payroll Deductions

Coverage Tier	Medical Cigna OAP IN (HMO)	Medical Cigna OAP (POS)	Dental	Vision
Employee	\$110.94	\$76.12	\$13.77	\$2.77
Employee + Spouse	\$200.57	\$127.44	\$27.97	\$5.15
Employee + Child(ren)	\$195.35	\$127.44	\$34.51	\$5.42
Employee + Family	\$288.57	\$182.35	\$48.65	\$7.97