



# General Overview Of All Coverages

Dec. 1, 2020 through Nov. 30, 2021

## Medical Insurance

Full-time employees have a choice between three medical benefit plans from either Assured Benefits Administrators or Humana. Below is a chart of the plan highlights, and a detailed plan description is available on Patriot Security company website.

Care from Network Provider	Option 1: MEC Plus Plan	Option 2: Bronze Plan	Option 3: Silver Plan
Routine Physical & Preventive Care	You pay \$0	You pay \$0	You pay \$0
Flu Shots, Immunizations, COVID Test	You pay \$0	You pay \$0	You pay \$0
Telephone Doctor Visit (24/7)	You pay \$0	In most situations, you pay \$0	You pay \$0 copay
Doctor Office Visit	Up to 4 visits per year. You pay \$10 copay	You pay \$0 after \$6,250 annual deductible. If may use a tax free Health Savings Account (HSA) to fund your deductible out of pocket cost.	You pay \$55 copay (\$100 Specialist copay)
Hospitalization and/or Surgery	Not covered		You pay \$2,350 daily copay (max 3 per stay) to \$7,150 out-of-pocket limit.
Retail Prescription Drugs	Up to 50% discount		You pay \$5, \$20, \$50 or \$100 copay
Phone Number Member Services	(800) 247-7114	(866) 427-7478	(866) 427-7478

**Change starting 12/1/2020 for Bronze and Silver Plans Only:** Prescription drugs are no longer covered at Walgreens, Randalls and Kroger pharmacies.

## Dental Insurance

Full-time employees may enroll in Dental Insurance from Mutual Of Omaha. The chart below highlights the major provisions of the plan and a detailed plan description is available on Patriot Security company website.

Maximum Annual Benefit	\$1,500 per person
Annual Deductible	\$50 per person
Type A Services Exams/Cleaning Bitewing X-rays Fluoride	You pay \$0 (no deductible)
Type B Services Full Mouth X-rays Fillings Simple Extracts	After 6 months of coverage and \$50 annual deductible, you pay 20%.
Type C Services Surgery Bridgework/Dentures Crowns & Inlays Endo and Periodontics	After 12 months of coverage and \$50 annual deductible, you pay 50%.
Child Orthodontia	After 12 months of coverage, the plan pays 50% up to \$1,000 per child
Phone Number Member Services	877-999-2330

## Vision Insurance

Full-time employees may enroll in Vision Insurance from Mutual Of Omaha. The list below outlines the core benefits provided with an EyeMed optical provider is used. A detailed plan description is available on Patriot Security company website.

- Yearly routine eye claim with dilation is covered 100% after \$10 copay
- Yearly glasses lenses are covered 100% after \$25 copay.
- Every other year purchase of glasses frames is covered 100% for the first \$130
- Yearly, contacts are covered (in the place of glasses) at 100% for the first \$130
- EyeMed network includes Vision Mann, Lenscrafters, Eye Place, America's Best, TSO, Target, Pearle, JCPenney, EyeMart Express, Today's Vision, Sears, Today's Vision and many other providers.

## Short Term Disability Insurance

Full-time employees may enroll in Short Term Disability Insurance from Mutual Of Omaha. If you become disabled (unable to work) for two weeks, then the plan pays you a weekly benefit equal to 60% of your pre-tax wages (maximum of \$500 per week) until you are able to return to work (maximum of eleven weeks). Your premium for this coverage is waived while you are receiving benefits. Complete plan details are available on the Patriot Security company website.

## Life and AD&D Insurance

Full-time employees may enroll in Term Life and Accidental Death and Dismemberment insurance from Mutual Of Omaha. Coverage may be purchased on the life of the employee, spouses and children.

- Coverage amounts for employees: \$10,000, \$25,000, \$50,000, \$75,000 or \$100,000
- Coverage amounts for spouse of employee: \$10,000 or \$25,000 (but not greater than employee coverage).
- Coverage amount for children: \$10,000 per child (and employee must have coverage).

Detailed plan description is available on Patriot Security company website

## Key Contacts (when you need answers):

- MEC Plus Plan Medical Member Services: Call (800) 247-7114 with questions about medical benefits, network or claims
- MEC Plus Telephonic Doctor Consultation: Call (800) 661-5601 or visit [www.mytelemedicine.com](http://www.mytelemedicine.com)
- Bronze & Silver Plan Medical Member Services: Call (800) 247-7114 with questions about medical benefits, network or claims
- Bronze and Silver Plan Video-Telephonic Doctor Consultation: Use phone app "Doctor On Demand"
- Vision Member Services: Call (833) 279-4358 with questions about dental benefits, network or claims
- EyeMed Vision Network Providers: [www.mutualofomaha.com/vision](http://www.mutualofomaha.com/vision)
- Dental Member Services: Call (877) 999-2330 with questions about dental benefits, network or claims
- Your Insurance Broker: Alan McCormick 832-877-5109 or [alan@mccormick-benefits.com](mailto:alan@mccormick-benefits.com).