



EMPLOYEE

BENEFITS GUIDE

2025 Plan Year

Welcome to your Benefits

At Grant County Government, we are proudly committed to providing our employees with a valuable benefits package designed to help meet the needs of employees and their families. Please review this guide to familiarize yourself with our benefit offerings so that you can make the best decisions for you and your family members.

The benefits outlined in this guide will be effective from January 1, 2025 through December 31, 2025. If you have any questions about the benefits outlined in this guide, please contact Human Resources.



Grant County Government offers full-time employees the following benefits:

- Medical
- Dental
- Vision
- Life Insurance
- Disability
- Critical Illness & Accident
- Wellness Program

A few highlights of what to expect:

- **Medical:** The medical plan is administered by UMR; where preventive care, such as annual wellness exams, preventive mammograms and colonoscopies, are paid in full-at no cost to you!
- **Dental:** Employees have 2 dental plan options, both administered by Delta Dental.
- **Vision:** Employees have 2 vision plan options, both administered by UHC, using the Spectera Network.
- **Life Insurance:** Grant County Government provided all full-time employees with free life insurance. Employees can purchase additional voluntary life insurance coverage on themselves and their families.
- **Disability:** Protect your paycheck with optional short-term and long-term disability coverage.
- **Critical Illness & Accident:** Employees have the option each year to enroll in Critical Illness and/or Accident. These voluntary benefits pay cash directly to covered members in the event of a covered illness or accident.
- **Wellness Program:** Each year employees and their covered spouses have the ability to receive discounted rates for completing wellness requirements through WellWorks For You. Newly hired employees get the discounted rate for the remainder of their hiring year (year 1) and the following year (year 2). They will need to work on requirements in year 2 to continue receiving the discount(s) in year 3.

Who Can You Cover?

You and your dependents are eligible to enroll in Grant County Government's benefits if:

- ✓ You are a full-time employee
- ✓ Newly hired full-time employees must complete a new hire waiting period of 1st of the month following 45 days
- ✓ Your dependents meet the following criteria:
 - Dependent child from birth to age 26
 - Legal spouse

When Can I Make Changes to My Benefits?

Unless you experience a qualifying event, you cannot make changes to your benefits until the next open enrollment period.

Examples of qualifying life events:

- Marriage, divorce or legal separation
- Birth or adoption
- Death of spouse or child
- Gain or loss of other coverage
- Change in employment status
- FMLA leave, COBRA event, court judgment or decree
- Becoming eligible for Medicare
- Loss of Medicaid and/or CHIP



How to Enroll in Benefits

STEP 1

An Employee Navigator account has been created for you! Go to Employee Navigator at <https://img.employeenavigator.com>

STEP 2

Use the following credentials:

- Username: Email address
- Password: If you've forgotten your password, follow the link on the login page to reset your password.

Note: New employees receive an email from Employee Navigator with an activation link. You must follow the instructions in order to register your account to complete your elections.

STEP 3

Verify your personal information. Enroll in benefits. List your spouse & children if you plan to cover them on any benefit. Elect or waive each coverage offered. Choose your beneficiary for the life insurance then you will confirm your elections and sign. **That's it!**



If you decide not to enroll in benefits, you will need to wait until the next Open Enrollment period to elect benefits unless you experience a qualifying life event. It is your responsibility to notify **Human Resources** within **30 days** of the qualifying event. Documentation may be required to verify your change of status.



Reminder:

Grant County Government's medical plan is administered by UMR

The plan features a Direct Network with Marion Health while also utilizing United Healthcare's Choice Plus Network. This gives members an opportunity to save money on out-of-pocket medical expenses when using a Marion Health Provider.



To find a provider:

1. Go to umr.com and select "**Find a Provider**"
2. Search "**United Healthcare Choice Plus Network**"
3. Choose between **medical** or **behavioral health** providers

Medical Insurance

Grant County Government's medical plan is administered by **UMR**, featuring a Direct Network with **Marion Health** and UHC's **Choice Plus Network**. Members are responsible for ensuring the providers and facilities used are In-Network. Dependent children can be covered on the plan until age 26.



Benefit Description	Tier 1 Marion Health Direct Network	Tier 2 UHC Choice Plus Network	Out-of-Network
Deductible <i>Embedded, Calendar Year</i>	\$1,000 per Person \$2,000 per Family	\$2,500 per Person \$5,000 per Family	\$4,000 per Person \$8,000 per Person
Out-of-Pocket Maximum <i>Calendar Year (includes deductibles, copays, coinsurance)</i>	\$5,000 per Person \$10,000 per Family	\$6,000 per Person \$12,000 per Family	\$8,000 per Person \$16,000 per Person
Coinsurance	10%	20%	30%
Please Note: If you cover your family, any combination of family members can help satisfy the Family Deductible, but NO ONE PERSON will pay more than his/her own Individual Deductible amount. Tier 1&2 Deductibles and Out-of-Pocket amounts accumulate together.			
Physician Services			
Primary Care (PCP) Office Visit	\$0 Copay	\$30 Copay	Deductible; 30%
Specialist Office Visit	\$0 Copay	\$60 Copay	Deductible; 30%
Preventive Care	No Charge		Deductible; 30%
Mental Health Office Visit	\$0 Copay	\$30 Copay	Deductible; 30%
Hospital Care			
Inpatient Hospitalization	Deductible; 10%	Deductible; 20%	Deductible; 30%
Outpatient Surgery	Deductible; 10%	Deductible; 20%	Deductible; 30%
Outpatient Lab, X-Ray, Imaging	Deductible; 10%	Deductible; 20%	Deductible; 30%
Emergency Room	\$250 Copay per visit, deductible waived (copay may be waived if admitted)		
Urgent Care	\$25 Copay	\$50 Copay	Deductible; 30%
Prescription Drug Benefit—			
	Tier 1 / Tier 2 / Tier 3 / Tier 4		
Retail 30 Day Supply	\$10 / \$30 / \$60 / 25% max \$250		
Retail / Mail Order 90 Day Supply	\$10 / \$75 / \$150 / 25% max \$250		
Biweekly Deductions 1/1/2025	Base	One Wellness Completion	Two Wellness Completions
Employee	\$70.30	\$40.30	\$40.30
Employee + Spouse	\$131.13	\$101.13	\$71.13
Employee + Child(ren)	\$91.78	\$61.78	\$61.78
Family	\$151.41	\$121.41	\$91.41



Welcome to a
smarter, simpler, faster
way to manage your health care benefits,
right from the palm of your hand.

UMR on the go



The UMR app has a smart fresh look, simple navigation, and faster access to your health care benefits information. View your plan details on demand—anytime, anywhere.

With a single tap, you can:

- Access your digital ID card
- Look up in-network health care providers
- See how much you've paid towards your deductible
- Find out if there's a copay for your upcoming appointment
- View your recent medical claims
- Chat, call or message UMR's member support team



Download the UMR app today!





When you're not sure where to start.

Personal issues, planning for life events or simply managing daily life can affect your work, health and family. Your ComPsych **GuidanceResources** program provides support, resources and information for personal and work-life issues. The program is company-sponsored, confidential and provided at no charge to you and your dependents.

Connect with your Employee Assistance Program.

24/7 Confidential. No cost to you.

Call: 855.387.9727

Go online: guidanceresources.com

Web ID: ONEAMERICA3

OneAmericaSM
Financial

When life is throwing a lot at you, connect with someone who can help.

Experienced consultants are available 24/7 for support, guidance and resources to help you navigate small questions and big problems related to a range of issues, including:

- ✓ Relationship problems
- ✓ Workplace conflicts
- ✓ Parenting and family issues
- ✓ Stress, anxiety and depression
- ✓ Elder care support
- ✓ Legal and financial concerns
- ✓ Free Online Will Preparation

EAP provides up to 3 sessions with an experienced consultant for each issue or problem at no cost to you, and the benefit renews each calendar year. We're here to help you and your family get the most out of life.

Connect with your Employee Assistance Program.

24/7. Confidential. No cost to you.

Call

855.387.9727

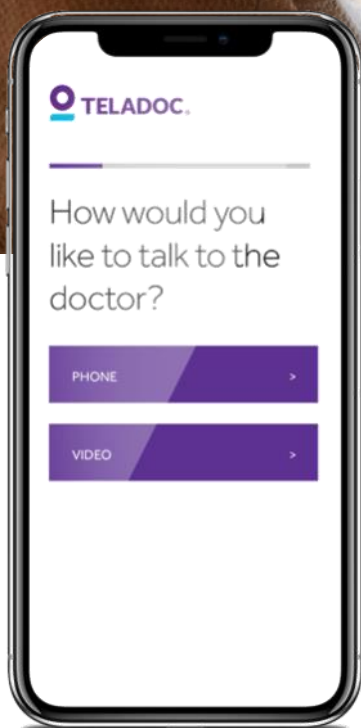
Visit guidanceresources.com

Enter company access code: ONEAMERICA3





Made available by
Grant County Government



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Call 1-800-TELADOC (835-2362) | Visit [Teladoc.com](https://www.teladoc.com)

Download the app today!

Dental Insurance

Grant County Government offers 2 dental options through **Delta Dental**. This benefit helps pay for exams, cleanings and other dental work. Dental exams also count as a preventative screening for the Wellness Program.

Dependent children can be covered on this plan until the age of 26.



Dental Benefit Summary	Delta Dental PPO	
	Base Plan	Buy-Up Plan
Calendar Year Maximum Benefit <i>Per Person, Per Year</i>	\$500	\$1,500
Orthodontic Lifetime Benefit Max <i>Per Person to age 19</i>	\$500	\$1,000
Calendar Year Deductible	None	None
Preventive Care (exams, cleanings, x-rays, sealants, oral cancer screenings)	100% <i>Deductible Waived</i>	100% <i>Deductible Waived</i>
Basic Care (fillings, crown repair, oral surgery, root canal, repairs)	80%	80%
Major Care (crowns, inlays, onlays, implants, bridges, complete or partial dentures)	50%	50%
Orthodontic Services <i>Per person to age 19</i>	50%	50%

Maximum Benefit Roll-Over: Some of your unused annual benefit maximum can be carried over to the next year. To qualify, you must have at least one dental service performed within the year and used less than the maximum threshold amount.

Employee Biweekly Payroll Deductions		
Employee	\$0.00	\$12.72
Employee + Spouse	\$0.00	\$25.86
Employee + Child(ren)	\$0.00	\$26.60
Family	\$0.00	\$31.87

How to find a Dentist

When you receive services from a dentist in Delta Dental's network, your out of pocket costs may be lower. Visit deltadentalin.com to find a dentist or call **800.524.0149**. In-Network providers can also be found in the Delta Dental Mobile App.



Vision Insurance

Grant County Government offers 2 vision plans through **United Healthcare**, using the Spectera Network. This benefit helps pay for exams, lenses and frames. Don't need glasses or contacts? Many major health problems, such as cancer and diabetes, can be diagnosed early from simply having an annual eye exam.

Dependent children can be covered on this plan until the age of 26.



	United Healthcare Vision	
	Base Plan	Buy-Up Plan
Vision Care Services		
Exam (Once every 12 months)	\$15 Copay	\$10 Copay
Materials	N/A	\$25 Copay
Frames (Once every 24 months)	N/A	\$130 allowance plus 30% discount on balance
Standard Plastic Lenses (Once every 12 months) <ul style="list-style-type: none">SingleBifocalTrifocalLenticular	N/A	\$25 Copay
Contact Lenses (Once every 12 months) <i>In lieu of eyeglass lenses</i>	N/A	\$25 Copay
Selection Contact Lenses	N/A	The fitting/evaluation fees, contact lenses & up to 2 follow up visits are covered in full after copay.
Non-Selection Contact Lenses	N/A	Up to \$125
Employee Biweekly Deductions		
Employee	\$0.00	\$4.80
Employee + Spouse	\$0.00	\$8.11
Employee + Child(ren)	\$0.00	\$8.28
Family	\$0.00	\$13.34

How to find an Eye Doctor

Visit myuhcvision.com to find a provider or call **800.638.3120**. This vision plan uses the Spectera Eye Network.



Basic Life Insurance

Grant County Government pays for the full cost of this benefit—meaning you are not responsible for paying any monthly premiums.

Life insurance can help you provide for your loved ones if something were to happen to you. Grant County Government provides full-time employees with Group Life and Accidental Death and Dismemberment (AD&D) insurance through OneAmerica. **This benefit is 2 times your annual salary plus \$10,000.**

Please note that beneficiaries can be updated at any time in Employee Navigator. **What is a beneficiary?** *A beneficiary is the person chosen to receive the life insurance benefit in the event the covered person passes away.*

In addition to your life insurance coverage through OneAmerica, all employees are covered under **IPEP's \$10,000 Accidental Death & Dismemberment Life Insurance**. This benefit will pay out if you pass away from an accidental death. The beneficiary you select in Employee Navigator will be the beneficiary for this life policy.

Life insurance money can be used to:

- ✓ pay funeral costs
- ✓ cover family living expenses
- ✓ pay off debts
- ✓ save for retirement
- ✓ pay for cost of child's care or education

OneAmericaSM
Financial



**insurance
management
group**

This benefits guide only highlights the benefits available. For a more complete description, see the Plan Certificate. If any conflict should arise between this summary and the Plan, the formal carrier-issued documents will prevail.

Voluntary Life & AD&D Insurance

Full-time employees have the opportunity to enroll in Voluntary Life and AD&D Insurance in addition to the employer paid life insurance. Employees can also choose to cover their spouse and dependent children, if applicable.

It's important to note that new-hire employees can enroll in Voluntary Life Insurance up to the Guaranteed Issue amount, *with no health questions asked*. If an employee declines coverage when first offered, health questions are required by the carrier if the employee decides they want to enroll at a later date.

Each year at Open Enrollment, employees currently enrolled in the Voluntary Life Insurance have the opportunity to increase their life coverage by **\$10,000**—up until the GI amount—*with no health questions asked!*

How much does it cost?

Voluntary Life and AD&D Insurance is often an inexpensive way to protect your family. The cost depends on your age, how much coverage you select and who you elect coverage on. Rates are conveniently loaded into Employee Navigator so that employees won't have to calculate their cost per pay; the system does the math automatically. The cost for dependent children is the same regardless of how many children an employee has.

Why purchase Voluntary Life Insurance?

Life insurance benefits can help replace lost income if you or your loved one passes away. The person receiving the benefit, also known as a beneficiary, can use the money to pay for things like funeral expenses, mortgage, living expenses, debt or future expenses like education.





Voluntary Disability Insurance

Disability coverage provides income replacement for part of your paycheck while you are off work due to an injury or illness. To be off work without pay causes a great deal of stress. By having disability coverage, this alleviates that stress, allowing you to be able to focus on your well-being. This benefit is completely separate from medical, which means you can enroll in it even if you decline medical coverage. Rates can be found in Employee Navigator as you are making your elections.

Short Term Disability

- **How much do I get paid?** 60% of your basic weekly earnings up to \$1,000
- **When do I get paid?** On the 8th day of an injury or 15th day of an illness.
- **How long can I receive payment?** Up to 25 weeks per disability.

Long Term Disability

- **How much do I get paid?** 60% of your monthly salary up to \$6,000
- **When do I get paid?** 180 days after the disability begins
- **How long can I receive payment?** To age 65 or social security normal retirement age.

Reach out to **Human Resources** with any questions about your disability coverage or if you need to know how to file a claim.



Critical Illness Insurance

A benefit designed to help protect your income and your loved ones if you are diagnosed with a covered critical illness.

Why choose Critical Illness Insurance?

Almost everyone knows someone who has had cancer, a heart attack, or a stroke and has seen the financial impact that occurs. Critical Illness insurance can help!

You get to choose a lump sum of **\$5,000, \$10,000, or \$20,000**. The benefit pays cash *directly to you* if you or your covered dependent is diagnosed with a critical illness. The money is yours to spend however you wish. Use it to help pay for medical bills, loss of income or even take a vacation—it's up to you!

If you experience a claim, fill out the necessary paperwork and submit to United Healthcare. Paperwork can be found in Employee Navigator.

Covered Illnesses

- Benign Brain Tumor
- Cancer—Invasive
- Cancer—Non Invasive
- Chronic Renal Failure
- Coma
- Coronary Artery Disease
- Heart Attack
- Heart Failure
- Major Organ Failure
- Permanent Paralysis
- Ruptured Aneurysm
- Stroke
- ALS
- Complete Blindness
- Complete Loss of Hearing
- Advanced Multiple Sclerosis
- Advanced Parkinson's
- Advanced Alzheimer's





Accident Insurance

A benefit designed to help protect you and your loved ones if you experience an accidental injury.

Why choose Accident Insurance?

Because... life happens! Accident insurance complements your current medical coverage by helping to pay for covered services experienced as a result of an accidental injury like a fall or car accident.

This benefit pays cash **directly to you**, giving you the freedom to use it however you wish. Use the money to help pay for medical bills, loss of income or take a vacation—it's up to you!

If you experience a claim, fill out the necessary paperwork and submit to United Healthcare. Paperwork can be found in Employee Navigator.

Did you know?

- ➔ Employees can choose to cover spouses and dependent children.
- ➔ Includes a **\$100 Wellness Benefit**.
- ➔ Coverage is guaranteed—no health questions asked.

Example of Covered Services	
◆ Ground Ambulance →	\$200
◆ ER Treatment →	\$100
◆ Hospital Admission →	\$800
◆ Follow Up Physician Visit →	\$40
◆ Physical Therapy →	\$30
◆ Blood/Plasma/Platelets →	\$280
◆ Burns →	\$500 - \$8,000
◆ Coma →	\$10,000
◆ Concussion →	\$140
◆ Eye Surgery →	\$200
◆ Fractures →	\$40 to \$4,000
◆ Lacerations →	\$30 to \$400
◆ Dislocations →	\$80 to \$3,200

Example Claim:

Sarah is playing kickball during gym class. She trips, falls on her knee and hits her head on the gym floor. She's taken to the ER by ambulance. In the ER, Sarah has an x-ray on her knee and a CT scan to check for a head injury. She's diagnosed with a dislocated knee and a concussion. Her knee is adjusted and put in a brace. She follows-up with her family doctor a week later and has 4 physical therapy sessions for her knee. Accident insurance paid a total of **\$1,310.00** for Sarah's injury and treatment.



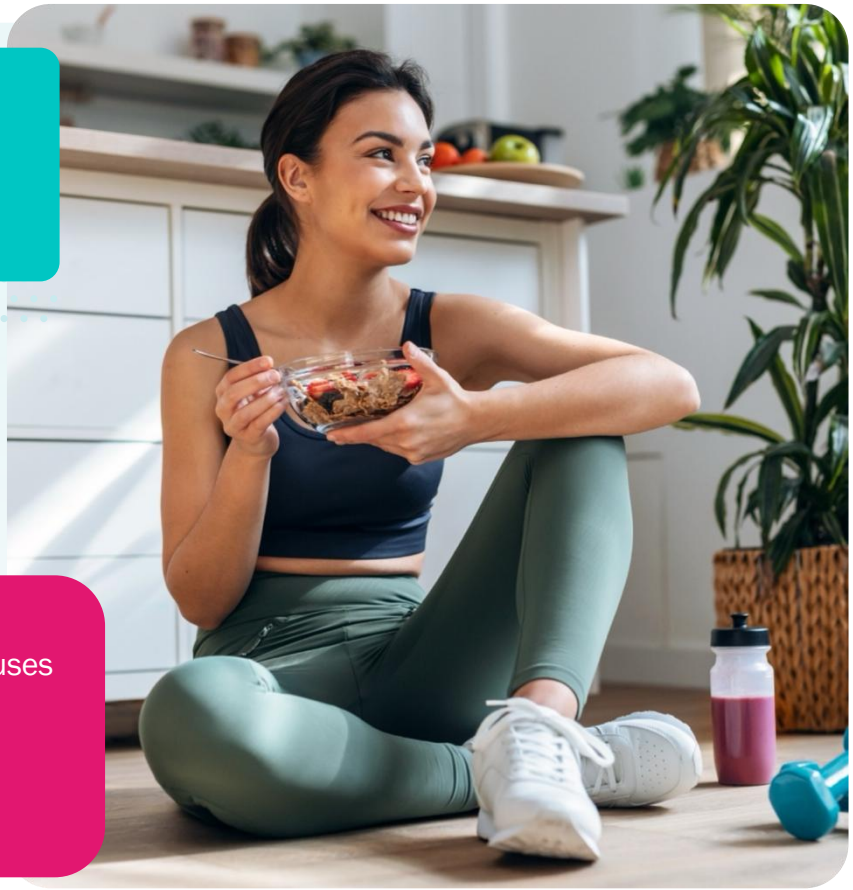
Welcome to Wellness 2024-2025

Grant County Government is committed to employee health and wellness. Medically enrolled employees and spouses, if applicable, will have opportunities to participate in wellness activities to earn an incentive. Your program requirements are listed below.

INCENTIVE

Medically enrolled employees and covered spouses must complete **all three (3) steps** by **September 30, 2025** to be eligible for a 2026 Premium Discount.

***Note:** The incentive is **not** spouse contingent.



STEP 1

PHYSICIAN RESULTS FORM

DEADLINE:
SEPTEMBER 30, 2025



STEP 2

TWO (2) PREVENTIVE
SCREENINGS

DEADLINE:
SEPTEMBER 30, 2025



STEP 3

THREE VIDEOS WITH
QUIZZES

DEADLINE:
SEPTEMBER 30, 2025

Get started on your wellness journey.
Log into your Wellness Portal today!

**ALL USERS: YOUR USERNAME &
PASSWORD HAVE CHANGED**

Log Into The Wellness Portal

1. Go to www.wellworksforyoulogin.com
2. Your username will be: **CG_First Initial + Last Name + Year of Birth (YYYY)**
ex. CG_JSmith1980
3. Your temporary password* will be: **Date of Birth in MMDDYYYY Format**
ex. 01011980 (includes leading zeroes; no slashes or other punctuation)
4. Accept the terms of the Consent Form
5. Fill in the required information

***PLEASE NOTE:** The temporary password is only for the first time you access the Wellness Portal and you will be prompted to change it upon entry. If you have accessed the Wellness Portal in the past, you should continue to use your existing password.



Learn more about your
2024-2025
Wellness Program.

Download the
Wellworks For You
Mobile App to access:

- Your Progress
- Program Requirements
- Wellness Locker
- Forms
- Learning Center
- And More!



Download on the
App Store



GET IT ON
Google Play

Wellworks
For You



QUESTIONS?

800-425-4657
www.wellworksforyoulogin.com

Important Contacts

Below is a list of websites and phone numbers you can use to access information on your benefits. Employees are encouraged to familiarize themselves with these contacts and resources. Most of these carriers allow enrolled members to create an online account to gain access to information regarding coverages, claims history, In-Network doctors, as well as other valuable information.



Human Resources	Justin Saathoff	765-651-2406 jsaathoff@grantcounty.net
UMR	Medical #72-6141	1-800-826-9781 www.umar.com
OptumRx	Pharmacy Benefit Manager	1-800-356-3477 www.optumrx.com
Teladoc Health	Telemedicine	1-800-835-2362 www.teladoc.com
ComPsych GuidanceResources	Employee Assistance Program (EAP)	1-855-387-9727 www.guidanceresources.com Company Code: ONEAMERICA3
Delta Dental	Dental #1034	1-800-524-0149 www.deltadentalin.com
United Healthcare	Vision - 00914206	1-800-638-3120 www.myuhcvision.com
OneAmerica	Life & Disability	www.oneamerica.com
United Healthcare	Critical Illness - 304109 Accident - 304109	1-800-539-0038
Wellworks for You	Wellness Program - Company ID: 11446	1-800-425-4657 www.wellworksforyoulogin.com

Frequently Asked Questions

What is a Copay?

Copays are a fixed amount you pay for a covered healthcare service, usually paid at the time the service is rendered. Copays do not apply towards the deductible but do apply towards your annual out-of-pocket maximum.

Example: \$30 paid at the physician's office.

What is a Deductible?

A deductible is the amount you owe for certain healthcare services each calendar year before the insurance company begins to pay benefits.

Example: If your annual deductible is \$2,500, your plan won't pay anything on certain services until you've paid the first \$2,500.

What is an Embedded Deductible?

An embedded deductible combines individual and family deductibles in a family health insurance policy. This means each covered member has an individual deductible in addition to the total family deductible. When one person meets the individual deductible, the carrier begins to pay for that person's covered medical services, regardless of whether the family deductible has been met.

What is Coinsurance?

Coinsurance is your share of the cost of a covered healthcare service calculated as a % after the deductible has been met and until your out-of-pocket maximum has been met.

Example: Your plan has a 20% coinsurance. You met your deductible. You have an X-ray that cost \$100. You pay \$20 and the carrier pays the remaining \$80.

What is Out-of-Pocket Maximum?

Out-of-Pocket Maximum, also known as Out-of-Pocket Limit, is the most you should have to pay for your healthcare claims during a year. The deductible, coinsurance and copayments apply towards the out-of-pocket maximum. Once you reach this maximum, benefits are paid by the carrier at 100% of allowed amounts during the rest of the calendar year.

Did you know?

- ◆ Your annual preventive and wellness visits are covered at no cost to you.
- ◆ Your medical plan does not require referrals to see a Specialist.
- ◆ Dependent children can be covered on insurance until age 26.
- ◆ If a spouse is added to an employee's health coverage during the calendar year due to a qualifying life event, the spouse will not receive the wellness discount for that year. The spouse can choose to use the remaining part of that year to complete wellness program requirements to earn the incentive for the following year. All new hires receive the wellness incentive for the remainder of the first year in which they are hired on and the following calendar year automatically. All future incentives must be earned by completing the wellness program requirements.
- ◆ Newly hired employees get the discounted rate for the remainder of their hiring year (year 1) and the following year (year 2). They will need to work on requirements in year 2 to continue receiving the discount(s) in year 3.

