



michael dunn
center



Employee Benefits Overview

2023

DISCLAIMER

This guide is a brief summary of benefits offered to your group and does not constitute a policy.

Your employer may amend the benefits program at any time. Your Summary Plan Description (SPD) will contain the actual detailed provisions of your benefits. The SPD will be available at www.michaeldunncenter.com/benefits. If there are any discrepancies between the information in this overview and the SPD, the language in the SPD will always prevail.

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WHO IS ELIGIBLE?

Employees working 20 hours per week are eligible to participate in benefit plans on the first day of the month following 60 days of continuous active employment.

HOW DO I ENROLL?

Complete the online Benefits Enrollment Form located at www.michaeldunncenter.org/benefits.

WHEN CAN YOU MAKE CHANGES TO YOUR ENROLLMENT?

Changes to your benefits may be made during open enrollment each year which typically occurs in the fourth quarter. Changes may be made outside of open enrollment for qualifying events including, but not limited to: marriage/divorce, birth/adoption, or change in job status. Other qualifying events may apply.

When you have a qualifying event, you must immediately notify Human Resources and submit the appropriate form(s) within 30 days after the qualifying event. In the event that you experience a change in Medicaid/Children's Health Insurance Program (CHIP) eligibility, appropriate form(s) must be submitted to Human Resources within 60 days after the eligibility change.

QUESTIONS?

If you have any questions about your Michael Dunn Center benefits, please contact Brandon Layne in Human Resources at brandon.layne@michaeldunncenter.org or (865) 567-7641.

Medical Benefits



Humana

1-866-427-7478 | www.myhumana.com | Group ID: 404256 | Network: Choice POS

Michael Dunn Center offers access to medical benefits through Humana. You may choose between two different medical plans: Option 1 which is a No Co-Pay Plan and Option 2 a Co-Pay Plan.

Option 1: No Co-Pay Plan

No Co-Pay Plan	Bi-Weekly Premiums (per pay check)
Employee Only	\$ 13.85
Employee + One	\$ 321.00
Employee + Family	\$ 415.19

Option 2: Co-Pay Plan

No Co-Pay Plan	Bi-Weekly Premiums (per pay check)
Employee Only	\$ 23.08
Employee + One	\$ 350.07
Employee + Family	\$ 453.04

To receive the maximum benefit from your chosen plan, make sure your medical provider is a member of the network. By using an out-of-network physician or facility, you will be subject to a higher deductible and responsible for a larger percentage of the charges. You may also have to pay for charges over the usual and customary rate.

To find an in-network provider, download the My Humana app or go to the online directory at www.myhumana.com and click on the "Find a Doctor" button to begin your search. Please be sure to carefully review the online directory or call Humana to confirm that your provider participates in the network.

Medical Benefits Comparison



Humana

1-866-427-7478 | www.myhumana.com | Group ID: 404256 | Network: Choice POS

Medical Benefits ¹	Option 1: No Co-Pay Plan	Option 2: Co-Pay Plan
Deductible: Individual / Family	\$3,000 / \$6,000	\$6,500 / \$13,000
Out-of-Pocket Maximum: Individual / Family	\$4,000 / \$8,000	\$7,900 / \$15,800
Services Received at a Practitioner's Office		
Preventive Care/Screening/ Immunization	100%	100%
Office Visit	50% coinsurance after deductible	\$40 copay/office visit
Specialist	50% coinsurance after deductible	\$55 copay/office visit
Services Received at a Facility		
Emergency Room	50% coinsurance	\$350 copay/visit; deductible does not apply
Most Other Services	50% coinsurance after deductible	30% coinsurance
Pharmacy		
Retail Preventive Generics Generics / Preferred Brand/ Non-Preferred Brands	\$10 / \$40 / \$60	\$10 / \$40 / \$60
90 Day Mail Order Preventive Generics Generics/Preferred Brand/Non-Preferred Brands	2.5 x's applicable retail copayment	2.5 x's applicable retail copayment
Specialty Drugs	25% coinsurance	25% coinsurance
All benefits shown In-Network		

1. See your Evidence of Coverage for Out-of-Network Benefits, prior authorization, visit limits and more.

Dental Benefits



Humana

1-866-427-7478 | www.myhumana.com | Group ID: 404256 | Network: Choice POS

Your Michael Dunn Center dental benefits are administered by Humana.

You can visit any dentist that you choose. However, if your provider is not in-network, he/she may charge more than the usual and customary rate, and you may be responsible for the additional charges.

To find an in-network provider, go to the online directory at www.myhumana.com. Please be sure to carefully review the online directory or call Humana to confirm that your provider participates in the network.

Dental Base Plan	Bi-Weekly Premiums (per pay check)
Employee Only	\$ 10.75
Employee + One	\$ 23.11 or \$27.51 with Orthodontia
Employee + Family	\$ 34.83 or \$43.20 with Orthodontia

Dental Plan Benefits	Base Plan
Individual / Family Deductible	\$50 / \$150
Calendar Year Maximum (per enrolled person)	\$1,000 + extended annual maximum
Preventive Services (Deductible does not apply)	100%
Basic Services	80% after deductible
Major Restorative Services	50% after deductible
Orthodontic Services (Deductible does not apply) (Orthodontia covers children up to age 19)	0% unless you do the orthodontia plan. Plan pays 50 % (no deductible) of the covered orthodontia services, up to: \$1,000 lifetime orthodontia maximum per child.

Vision Benefits



Humana

1-866-427-7478 | www.myhumana.com | Group ID: 1003955 | Network: Humana Insight

Your Michael Dunn Center vision benefits are administered by Humana. When using in-network providers, this plan covers most exams, eyeglasses, and medically necessary contacts in full. Discounts are available for upgrades on covered frames and lenses.

To find an in-network provider, go to the online directory at www.myhumanavis.com and select "Find an Eye Doctor". Please be sure to carefully review the online directory or call Humana to confirm that your provider participates in the network.

Vision	Bi-Weekly Premiums (per pay check)
Employee Only	\$ 2.70
Employee + One	\$ 5.66
Employee + Family	\$ 7.76

Vision Benefits	In-Network
Vision Exam w/ Dilation	\$10 Copay
Contact lens exam	Up to \$40 Copay
Frames (once every 2 years)	\$140 Allowance
Contacts in lieu of eyeglasses (once per year) Medically Necessary Elective	\$10 Copay Covered in full Up to \$150



Humana – Doctor On Demand

1-866-427-7478 | www.myhumana.com | Doctor On Demand App

Doctor On Demand® is there for your everyday health needs. Quality care that's virtually there 24/7.

See a board-certified doctor, psychiatrist or licensed therapist—for nonemergency care—in minutes from your home, office or while you're traveling in the United States, from your smartphone, tablet or computer. It's easy.

For everyday health needs, Doctor On Demand usually costs less than a visit to the emergency room or urgent care.

Doctor on Demand	Your Cost
Everyday health concerns <ul style="list-style-type: none">• Colds, flu and sore throat• Upper respiratory infections• Skin and eye problems• Urinary tract infections• Labs and screenings• Mild-to-moderate anxiety or depression	\$0-\$56
Mental health concerns <ul style="list-style-type: none">• Depression• Stress• Anxiety• Trauma• Other non-emergency mental health concerns	Your cost for a mental health visit will vary based on your plan. You'll know the cost of your visit when you schedule your appointment.

Download the Doctor On Demand app today

1. Go to the App store or Google Play to get it on your smartphone or tablet. You can also visit DoctorOnDemand.com.
2. Enter your health insurance information; select Humana and enter your group ID and member ID.
3. Enter a payment method (you'll always see your cost upfront).
4. See a doctor within minutes.



Humana – Go365

1-866-427-7478 | www.myhumana.com | Download the Go365 App

It's easy. It's fun. It's inspiring! Go365 helps get you going and keep going as you make healthier decisions for lifelong well-being. With Go365 you'll have access to:

- Learn about your current health and reveal your Go365 age.
- Tracking via compatible apps and fitness devices
- Support in the Go365 community
- Awesome rewards, like gift cards or movie tickets, that will help keep you motivated.

It's simple to get started with Go365. Here's how to get rewarded for your healthy behaviors.

1. Register now

Download the Go365 App or visit Go365.com to access your secure, password-protected Go365 account and program.

2. Take the next step

Three easy ways to start earning Points and get to Bronze Status:

- Complete at least one section of your Health Assessment
- Log a verified workout
- Get your biometric screening

3. Enjoy the rewards

Keep earning Points by completing healthy activities. The more Points you earn, the more bucks you will have to spend in the Go365 Mall.

Employee Assistance Program



Humana – LifeWorks

1-844-261-3286 | www.login.lifeworks.com | Username: hum | Password: eap

Feel supported and connected with a confidential Employee Assistance Program and innovative wellbeing resource. Life can be complicated. Get help with all of life's questions, issues and concerns with LifeWorks. Any time, 24/7, 365 days a year.

LifeWorks offers support with mental, financial, physical and emotional wellbeing. Whether you have questions about handling stress at work and home, parenting and child care, managing money, or health issues, you can turn to LifeWorks for a confidential service that you can trust.

Connect to a counselor for free support services 24 hours a day, 7 days a week.

Life	Family	Health	Work	Money
Retirement	Parenting	Mental health	Time management	Saving
Midlife	Couples	Addictions	Career development	Investing
Student life	Separation/Divorce	Fitness	Work relationships	Budgeting
Legal	Older Relatives	Managing stress	Work stress	Managing debt
Relationship	Adoption	Nutrition	Managing people	Home buying
Disabilities	Death/Loss	Sleep	Shift work	Renting
Crisis	Child care	Smoking cessation	Coping w/ change	Estate planning
Personal Issues	Education	Alternative health	Communication	Bankruptcy

403(b) Retirement Plan



Empower Retirement

1-800-338-4015 | www.empower.com

The Michael Dunn Center 403(b) Retirement Plan is administered by Empower and enables you to save money for retirement to cover living expenses such as mortgage, utilities, auto, etc.

Michael Dunn Centers Contribution

Michael Dunn Center's goal is to match \$1 for \$1 of the first 3% of the employee's compensation that the employee contributes to the plan. You will get the full 3% match by contributing a minimum of 3%.

Retirement Assistance

Michael Dunn Center has a personal account representative through Guidance Advisors, Inc. that can assist you. Feel free to reach out to him.

Fahron Wilson

Guidance Advisors, Inc.

(865) 963-4811

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