



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.

Table of Contents

Medical Benefits	Page 2
Medical Benefits Comparison.....	Page 3
Dental Benefits	Page 4
Vision Benefits	Page 5
Telemedicine.....	Page 6
Wellness Go365.....	Page 7
Employee Assistance Program.....	Page 8
403(b) Retirement Plan	Page 9

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



BlueCross BlueShield

1-800-565-9140 | www.bcbst.com | Group ID: 30455

Michael Dunn Center offers access to medical benefits through BlueCross BlueShield. 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 BCBSTN app or go to the online directory at www.bcbst.com and click on the "Find a Doctor" button to begin your search. Please be sure to carefully review the online directory or call BlueCross BlueShield to confirm that your provider participates in the network.

Medical Benefits Comparison



BlueCross BlueShield

1-800-565-9140 | www.bcbst.com | Group ID: 30455

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



BlueCross BlueShield

1-800-565-9140 | www.bcbst.com | Group ID: 30455

Your Michael Dunn Center dental benefits are administered by BlueCross BlueShield.

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.bcbst.com. Please be sure to carefully review the online directory or call BlueCross BlueShield to confirm that your provider participates in the network.

Dental Base Plan	Bi-Weekly Premiums (per pay check)
Employee Only	\$ 10.22
Employee + One	\$ 21.96 or \$26.13 with Orthodontia
Employee + Family	\$ 33.10 or \$40.96 with Orthodontia

Dental Plan Benefits	Base Plan
Individual / Family Deductible	\$50 / \$150
Calendar Year Maximum (per enrolled person)	\$1,500 + 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: \$1,500 lifetime orthodontia maximum per child.

Vision Benefits



BlueCross BlueShield

1-800-565-9140 | www.bcbst.com | Group ID: 30455

Your Michael Dunn Center vision benefits are administered by BlueCross BlueShield. 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.bcbst.com and select "Find an Eye Doctor". Please be sure to carefully review the online directory or call BlueCross BlueShield to confirm that your provider participates in the network.

Vision	Bi-Weekly Premiums (per pay check)
Employee Only	\$ 2.43
Employee + One	\$ 5.09
Employee + Family	\$ 6.97

Vision Benefits	In-Network
Vision Exam w/ Dilation	\$10 Copay
Contact lens exam	Up to \$40 Copay
Frames (once every 2 years)	\$135 Allowance
Contacts in lieu of eyeglasses (once per year) Medically Necessary Elective	\$10 Copay Covered in full

Talk to Doctors Anytime You Need Them



Use Teladoc™ Health when it's not an emergency, and you can't get to a doctor's office. **It's available 24/7, and you'll typically pay less than you would for a visit to the office or urgent care clinic.**

Teladoc Health can be used for things like:

- › Allergies, cold, fever and flu
- › Constipation or diarrhea
- › Sinus or respiratory issues
- › Earaches
- › Mental health support
- › Urinary tract infections
- › Nausea and vomiting
- › Pink eye
- › Skin conditions (rashes or insect bites)



How do I use Teladoc Health?

You can get started using online video chat or our free BCBSTN app. Just have your Member ID card ready. It's easy to get started. Register by logging in to our BCBSTN app or at bcbst.com/Teladoc and choosing **Talk With a Doctor Now**. You can also call **1-800-TELADOC**.

The first time you use Teladoc Health, you'll need to fill out a short medical history survey and create an account. The next time you use it, you can just log in through our app and talk to a doctor in minutes.

Employee Assistance Program



LifeWorks

1-844-664-0379 | www.login.lifeworks.com | Username: MCD | 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

fahron@retirementischanging.com



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