



# *Welcome To Your Benefits Guide*



**January 1, 2025 –  
December 31, 2025**

This publication contains important information  
about your employee benefit program.

**Please read it thoroughly.**



**Presented By:**



# PICK THE BEST BENEFITS FOR YOU AND YOUR FAMILY.

Mineral Area College strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of our benefits—that's why we've put together this Benefit Guide.

This guide will outline all of the different benefits Mineral Area College offers, so you can identify which offerings are best for you and your family.

## TABLE OF CONTENTS

Important Insurance Terms .....	4
Medical Insurance .....	5
Dental Insurance .....	6
Vision Insurance .....	7
Disability Benefits .....	8
Life Insurance.....	9
Worksite Benefits.....	9
Contact Information.....	10

## WHO IS ELIGIBLE?

If you're a full-time employee at Mineral Area College, you're eligible to enroll in the benefits outlined in this guide. Full-time employees are those who work 35 or more hours per week. In addition, the following family members are eligible for medical, dental and vision coverage:

- Spouse and Dependents/Children up to age 26 are eligible to enroll.

## HOW TO ENROLL

Are you ready to enroll? The first step is to review your current benefits. Did you move recently or get married? Verify all of your personal information and make any necessary changes.

Once all your information is up to date, it's time to make your benefit elections. The decisions you make during open enrollment can have a significant impact on your life and finances, so it is important to weigh your options carefully.

## HOW TO MAKE CHANGES

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. Examples of qualifying events include:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in residence
- Change in employment status or a change in coverage under another employer-sponsored plan



# Important Insurance Terms



## **Premium**

The amount you pay for your insurance every paycheck



## **Deductible**

The amount you pay out-of-pocket for healthcare before your insurance starts to help out



## **Coinsurance**

The percentage you pay for the cost of covered services, after you meet your deductible



## **Copay**

A fixed payment for a covered service



## **Out-of-pocket maximum**

A "cap" on your costs for the year; it is the most you'll pay for in-network healthcare services



## **Network**

A group of doctors, labs, hospitals, and other providers that your plan contracts with at a set payment rate

# Medical Insurance

You'll notice that our medical insurance is moving to Cigna. Please review the benefits below before making your medical decision.

Cigna In-Network Benefits	HSA Plan	Base Plan	Buy-Up Plan
<b>Calendar Year Deductible</b> Individual Family	\$3,500 \$7,000	\$3,000 \$6,000	\$3,000 \$6,000
<b>Out-Of-Pocket Maximum</b> Individual Family	\$6,900 \$13,800	\$5,500 \$11,000	\$5,500 \$11,000
<b>Coinsurance</b>	100%	80%	100%
<b>Preventive Care</b>	100%	100%	100%
<b>Primary Care Physician</b>	Deductible then \$30	\$30	\$25
<b>Specialist</b>	Deductible then \$60	\$60	\$50
<b>Urgent Care</b>	Deductible then \$75	\$75	\$75
<b>Emergency Room</b>	Deductible then \$300	Deductible then Coinsurance	\$250
<b>High Tech – MRI, CT Scan</b>	Deductible then \$500	\$500	\$500
<b>In-Patient Hospital</b>	Deductible then Coinsurance	Deductible then Coinsurance	Deductible then Coinsurance
<b>Out-Patient Services</b>			
<b>Lifetime Maximum</b>	Unlimited	Unlimited	Unlimited
<b>Prescriptions</b> Tier 1 Tier 2 Tier 3 Tier 4	Deductible then: \$10 \$35 \$100 \$250	\$10 \$35 \$100 \$250	\$10 \$35 \$100 \$250

Monthly Payroll Deductions			
Board Paid Benefit	HSA Plan	Base Plan	Buy-Up Plan
<b>Employee Only</b>	\$0.00	\$0.00	\$58.11
<b>Employee &amp; Spouse</b>	\$510.59	\$616.71	\$718.24
<b>Employee &amp; Child(ren)</b>	\$276.14	\$333.52	\$415.13
<b>Family</b>	\$816.13	\$985.76	\$1,113.27
<b>College HSA Contribution</b>	\$142.06	N/A	N/A

# Health Savings Account (HSA)

If you are enrolled in Mineral Area College HSA Plan, the college will contribute monthly to your HSA account. This contribution is included in your TOTAL contribution you can make for the year. Please refer to Employee Navigator for further information on HSA accounts.

## HSA Eligibility:

You are eligible to open and contribute to an HSA if you:

- Are covered by an eligible High Deductible Health Plan.
- AND**
- Are not covered by any other health plan that is not a Qualified High Deductible Health Plan.
  - Are not enrolled in Medicare, Medicaid or TRICARE.
  - Have not received VA benefits within the last three months.
  - Are not claimed as a dependent on someone else's tax return.
  - Are not participating in a healthcare FSA.

## HSA Rules:

- Funds must actually be in your account before disbursements can be made.
- No request for reimbursement required.
- You pay your provider directly by using your HSA debit card or HSA checks.
- HSA expenses must be IRS-qualified expenses for yourself, your spouse, or tax dependents.

Some examples include:

- Section 213 expenses
  - COBRA premiums
  - Medicare premiums
  - Qualified long-term care premiums
  - Medical deductible expenses
  - Prescriptions
  - Dental expenses including Orthodontia
  - Vision expenses
- Retiree health insurance after age 65, but **not** Medigap/Supplement plans

## IRS HSA Contribution Limits

	<u>2024</u>	<u>2025</u>
Individual Coverage	\$4,150	\$4,300
Family Coverage	\$8,300	\$8,550
Catch Up	\$1,000	\$1,000



# Dental Insurance

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

We are happy to announce that Dental coverage will move to Cigna. They are a trusted partner and offer phenomenal service.

Dental Benefits	Base Plan		Buy-Up Plan	
	In-Network	Out-Of-Network	In-Network	Out-Of-Network
<b>Calendar Year Deductible</b> Individual Family	\$0 \$0	\$0 \$0	\$50 \$150	\$50 \$150
<b>Annual Benefit Maximum*</b>	Year 1: \$1,000 Year 2: \$1,150 Year 3: \$1,300 Year 4: \$1,450	Year 1: \$1,000 Year 2: \$1,150 Year 3: \$1,300 Year 4: \$1,450	Year 1: \$1,000 Year 2: \$1,150 Year 3: \$1,300 Year 4: \$1,450	Year 1: \$1,000 Year 2: \$1,150 Year 3: \$1,300 Year 4: \$1,450
<b>Preventive Care:</b> Oral Exams, Cleanings, Routine and Non-Routine X-Rays, Fluoride, Sealants, Spacers, Emergency Care	100%	100%	100%	100%
<b>Basic Services:</b> Fillings, Oral Surgery, Simple Surgical Extractions, Anesthetics, Periodontics, Root Canal	100%	100%	80%	80%
<b>Major Services:</b> Oral Surgery, Crowns, Bridges, Dentures, Implants	60%	60%	50%	50%
<b>Orthodontia</b>	Not Covered	Not Covered	Not Covered	Not Covered
<b>UCR</b>	Contracted Fees	MAC	Contracted Fees	95th

\*Members progress to the next level of annual maximums by utilizing Preventive Care services the prior year.

Dental Monthly Payroll Deductions		
	Base Plan	Buy-Up Plan
<b>Employee Only</b>	\$0.00	\$0.00
<b>Employee &amp; Spouse</b>	\$33.64	\$33.64
<b>Employee &amp; Child(ren)</b>	\$41.08	\$41.08
<b>Family</b>	\$67.27	\$67.27

## Vision Insurance

Driving to work, reading a news article and watching TV are all activities you likely perform every day. Your ability to do all of these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

Mineral Area College's vision insurance entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses.

We are happy to announce that Vision coverage will move to Cigna. They are a trusted partner and offer phenomenal service.

Vision Benefits		In-Network	Out-Of-Network
Network		EyeMed	
Routine Eye Exam		\$10 Copay	Up to \$45
Lenses	Single Bifocal Trifocal Lenticular	\$25 Copay	Up to \$32 Up to \$55 Up to \$65 Up to \$80
Frames		\$130 Allowance + 20% off Amount over Allowance	Up to \$71
Contact Lenses (In Lieu of Lenses)		\$130 Allowance	Up to \$105
Frequency – Runs Calendar Year Exam Lenses Frames Contacts		Once Every 12 Months Once Every 12 Months Once Every 24 Months Once Every 12 Months	

Vision Monthly Payroll Deductions	
Employee Only	\$5.43
Employee & Spouse	\$10.30
Employee & Child(ren)	\$12.09
Family	\$17.00



## Disability Benefits

Mineral Area College offers full-time employees short-term disability benefits. We want to do everything we can to protect you and your family.

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Please note, though, that you are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits. See the chart below for a description of the benefit.

	<b>Standard Short-Term Disability</b>
<b>Employer Contribution</b>	Employee is responsible for 100% of premium
<b>Benefit Amount</b>	60% of weekly earnings up to \$1,000 maximum
<b>Accident Elimination Period</b>	Benefits begin on day 1
<b>Illness Elimination Period</b>	Benefits begin on 8 <sup>th</sup> day after illness
<b>Benefit Duration</b>	Up to 180 Days
<b>Pre-Existing Condition</b> <i>*This limitation does not apply to those that were enrolled during the prior plan year.</i>	60 Day benefit waiting period for sickness or pregnancy during their first 12 months in the plan.
<b>Evidence of Insurability (EOI) Required</b>	Not required; Pre-Ex applies

**\*Please refer to Employee Navigator to determine your payroll deduction for this benefit.**

## Basic Life Insurance

Life insurance can help provide for your loved ones if something were to happen to you. Mineral Area College provides full-time employees with a life insurance benefit of \$50,000. This benefit also includes AD&D (accidental death & dismemberment). This benefit does reduce starting at age 65. See the benefit summary for reduction rules.

Mineral Area College pays for the full cost of this benefit—meaning you are not responsible for paying any monthly premiums. You can update your beneficiary information when completing your open enrollment on Employee Navigator.

## Voluntary Life Insurance

While Mineral Area College offers basic life insurance, you also have the option to purchase additional coverage. Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future (for example, college tuition for your child)? Depending on your needs, you may want to consider buying supplemental coverage.

With voluntary life insurance, you are responsible for paying the full cost of coverage through payroll deductions. Additional coverage can be purchased for yourself, your spouse and your children. The maximum employee benefit is \$500,000. For this open enrollment, if you want to increase your benefit amount you need to submit an Evidence of Insurability (EOI) form.

The Standard Voluntary Life & AD&D	Employee	Spouse	Children
<b>Benefit Amount</b>	Increments of \$10,000 up to \$500,000	Increments of \$5,000 to \$250,000 Can't exceed 50% of Employee Amount	Increments of \$1,000; \$1,000 up to \$10,000 Can't exceed 50% of Employee Amount
<b>Guarantee Issue</b>	\$150,000	\$50,000	\$10,000
<b>AD&amp;D Benefit</b>	Matches Life Benefit	Matches Life Benefit	Matches Life Benefit
<b>Age Reduction Schedule</b>	To 65% at age 70 To 40% at age 75 To 25% at age 80 To 15% at age 85	To 65% at age 70 To 40% at age 75 To 25% at age 80 To 15% at age 85	N/A
<b>Waiver of Premium</b>	Eligible to age 60 Waived to SSNRA	Not Included	Not Included
<b>Conversion</b>	Included	Included	Included
<b>Portability</b>	Included	Included	Included

**\*Please refer to Employee Navigator to determine your Voluntary Life payroll deduction.**

## Accident Insurance

Mineral Area College offers full-time employees accident insurance for you and your family. If you become hurt in an accident on or off the job benefits will provide a partial replacement of lost income. For a full list of benefits and exclusions for Accident Insurance, please refer to the benefit summary or certificate. See the chart below for a brief description of each benefit.

	<b>Cigna Accident</b>
	<b>Plan 2</b>
<b>Coverage</b>	24 Hour Coverage
<b>Employer Contribution</b>	Employee is responsible for 100% of premium
<b>Emergency Care</b>	\$200
<b>Physician Office Visit – Includes Urgent Care</b>	\$100
<b>Diagnostic Exam (X-Ray or Lab)</b>	\$75
<b>Ambulance Ground / Air</b>	\$400 / \$1,600
<b>Hospital Admission</b>	\$1,000
<b>Hospital Stay / ICU Stay</b>	\$200 / \$400 per day
<b>Fractures</b>	Up to \$8,000
<b>Dislocation</b>	Up to \$6,000

**\*Please see the benefit summary for a full list of benefits.**

<b>Monthly Payroll Deductions</b>	
	<b>Plan 2</b>
<b>Employee Only</b>	\$12.70
<b>Employee &amp; Spouse</b>	\$23.36
<b>Employee &amp; Child(ren)</b>	\$30.96
<b>Family</b>	\$41.62

## Hospital Indemnity Insurance

Mineral Area College offers full-time employees hospital indemnity insurance for you and your family. See the chart below for a brief description of each benefit. For a full list of benefits and exclusions for the Hospital Indemnity Insurance, please refer to the benefit summary or certificate.

	<b>Cigna Hospital Indemnity</b>
<b>Employer Contribution</b>	Employee is responsible for 100% of premium
<b>Hospital Admission Sickness or Injury</b>	\$1,000; 1 benefit every 365 days
<b>Hospital Chronic Condition Admission</b>	\$50; 1 benefit every 90 days
<b>Hospital Observation Stay</b>	\$100 per day – 24 hour elimination period. Limited to 72 hours.
<b>Hospital Confinement Sickness or Injury</b>	\$100 per day up to 30 days; 1 benefit every 90 days
<b>ICU Confinement Sickness or Injury</b>	\$200 per day up to 30 days; 1 benefit every 90 days
<b>Newborn Nursery Care Stay</b>	\$200 per day; Limited to 30 days, 1 benefit per newborn child.

*\*Please refer to Employee Navigator to determine your payroll deduction for the Hospital Indemnity plan.*

## Critical Illness Insurance

Mineral Area College offers full-time employees critical illness insurance for you and your family. For a full list of benefits and exclusions for Critical Illness Insurance, please refer to the benefit summary or certificate. See the chart below for a brief description of each benefit.

	Employee	Spouse	Children
<b>Employer Contribution</b>	Employee is responsible for 100% of premium		
<b>Coverage Amount</b>	\$10,000 or \$20,000	50% of Employee Amount	25% of the Employee Amount
<b>Guarantee Issue</b>	\$20,000	\$10,000	N/A
<b>Wellness Treatment, Health Screening Test</b>	\$50 per year		
<b>Portability</b>	Included	Included	Included
<b>Pre-Existing Condition</b>	None	None	None
<b>Rates Based On</b>	Individual Age	Individual Age	Included with Employee Premium
Listed below are some of the benefits that fall under critical illness. Please refer to the benefit summary for a full list of covered illnesses and exclusions.			
<b>Cancer Invasive / In-Situ</b>	100% / 25%	100% / 25%	100% / 25%
<b>Stroke</b>	100%	100%	100%
<b>Coma</b>	100%	100%	100%
<b>Major Organ Failure</b>	100%	100%	100%
<b>Heart Attack</b>	100%	100%	100%
<b>Blindness</b>	100%	100%	100%
<b>Parkinson's Disease</b>	25%	25%	25%

*\*Please refer to Employee Navigator to determine your payroll deduction for the Critical Illness plan.*

## Contact Information

➤ **Account Managers:**

- Contact: [wgilbert@acisure.com](mailto:wgilbert@acisure.com) | 636-369-7120

➤ **Claims Specialists:**

- Contact: [smeckhoff@acisure.com](mailto:smeckhoff@acisure.com) | 636-369-7119
- Contact: [danewmann@acisure.com](mailto:danewmann@acisure.com) | 636-369-7121

## Find a Provider



Find a Medical Provider

<https://hcpdirectory.cigna.com>



Find a Dental Provider

<https://hcpdirectory.cigna.com/>



Find a Vision Provider

<https://eyedoclocator.eyemedvisioncare.com/cigna>