



Office of Human Resources
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Summary of Benefits 2019

Medical Insurance - Arkansas Blue Cross and Blue Shield

\$2,700 Deductible HSA Plan

Employee <\$25,000:	\$0 / month
Employee < \$50,000:	\$26 / month
Employee >\$50,000:	\$52 / month
Spouse Premium:	\$453.00 / month
Child(ren) Premium:	\$188.82/ month
Family Premium:	\$578.06 / month

Deductible:

\$2,700 Individual/ \$5,400 Family

Annual Max:

\$2,700 Individual / \$5,400 Family

Co-pays:

None – Member pays 100% until deductible

\$3,500 Deductible PPO Plan

Employee <\$25,000:	\$19.98 / month
Employee < \$50,000:	\$38.96 / month
Employee >\$50,000:	\$74.25 / month
Spouse Premium:	\$484.42 / month
Child(ren) Premium:	\$199.94 / month
Family Premium:	\$651.42 / month

Deductible:

\$3,500 Individual / \$7,000 Family

Annual Max:

\$6,000 Individual / \$12,000 Family

Co-pays:

Office Visit \$40.00
 \$20 Generic/\$50 Brand/\$70 Non-preferred

Dental Insurance – Arkansas BCBS

Rates (per month)	
Employee Only:	\$0
Employee & Spouse:	\$25.86
Employee & Children:	\$22.36
Employee & Family:	\$57.89

Deductible: \$50/\$150

Co-insurance: 100% Preventive Services
 80% Basic Services
 50% Major Services
 50% Orthodontic Services
Calendar year maximum benefit: \$1,000

Vision Insurance – Vision Service Plan/Arkansas BCBS

Rates (per month)	
Employee Only:	\$ 9.00
Employee & Spouse:	\$16.67
Employee & Children:	\$18.02
Employee & Family:	\$25.67

Co-pays: \$10 Exam / \$15 Materials

Exam: Once every 12 months

Lenses or

Contact Lenses: Once every 12 months

Frames: Once every 24 months

Life Insurance and Disability Products – US Able Life

Group Term Life

Coverage: 2 x annual salary with a maximum of \$50,000

Employee Contribution for max. coverage: \$9 per month / Employer Contribution for max. coverage: \$9 per month

Voluntary Group Term Life

Available for employee, spouse and children

Rates based on age and coverage amount

Long Term Disability

Benefit: 60% of basic monthly wage up to \$7500

Benefits begin on the 91st day

Short Term Disability

Benefit: 60% of basic weekly wage up to \$1250

Benefits begin on 8th day

Ancillary Products – US Able Cancer - Critical Choice, Accident, Hospital Indemnity