



## **MCA Health Care Trust (MCAHCT) Benefit Plan Summary of Benefits-January 1, 2021**

***This is a brief description of benefits. Please refer to the 2021 MCAHCT Plan Document/ Summary Plan Description for complete benefit provisions and limitations.***

### **Medical-One Deductible and OOP Max for all eligible Medical (incl. out of network) and Rx Charges**

- Deductible: \$750/Individual & \$1,500/Family
- Maximum Out-of-Pocket=\$ 5,000 per person X 3, includes deductible and co-insurance amounts
- Preventative Care Benefits-No deductible or co-insurance on covered benefits
- Prescription Drugs
  - Preferred Generic drugs paid at 100% - NO DEDUCTIBLE
  - Preferred Brand Name drugs paid at 80% after Medical Deductible satisfied
  - Non-Preferred Brand Name drugs paid at 80% after Medical Deductible satisfied
- Hearing Aid Benefit-No Deductible/No Co-insurance-\$2,500 per Hearing Aid Benefit Period (36 months)

### **Dental**

- Calendar Year Maximum Benefit per Covered Person \$1,500 (\$1,500 limit does not apply to certain dental benefits for Covered Persons under age 19)
- Deductible: \$100/Individual & \$200/Family
- Preventive services paid at 100%, NO DEDUCTIBLE
- Basic Care services paid at 80% after Deductible
- Major Restorative Care services paid at 50% after Deductible

### **Vision**

- Calendar Year Maximum Benefit per individual \$250 for eye exam, refraction, glasses, contact lenses, scratch coat, tints (\$250 limit does not apply to certain vision benefits for Covered Persons under age 19)

### **Short-Term Disability Benefits**

- Short-Term Disability benefit is a maximum weekly benefit of \$100 (minus FICA taxes) for Active Employees who suffer a loss of earnings due to a non-work-related disability.
- Only an Active Employee of a Participating Employer is eligible for this benefit.
- Maximum Benefit Period=26 Weeks

### **Life Insurance & Accidental Death and Dismemberment Benefit**

- Life Insurance Benefit - \$10,000 (up to age 65-reduced after age 65)
- Accidental Death Benefit - \$10,000 (up to age 65-reduced after age 65)
- Dismemberment Benefit
- Dependent Life Insurance Benefits

### **Other Plan Benefits**

- Hourly Employees can bank up to 5 months of future coverage (runs concurrently with COBRA)
- Hour Banks are portable between MCAHCT Participating Employers
- The Plan provides access to Contracted Service Providers. Contracted Service Providers perform services at discounted rates.