

MCAHCT 750 Hour Bank Plan Summary of Benefits-January 1, 2023

***This is a brief summary of benefits. Please refer to the current 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 & \$15,000 per family - includes deductible and co-insurance amounts
- Preventive 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 pediatric dental benefits)
- 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 pediatric vision benefits)

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=22 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 Bank is portable between Employers participating in the MCAHCT 750 Hour Bank Plan.
- The Plan provides access to Contracted Service Providers. Contracted Service Providers perform services at discounted rates.