

## City of Enid – 2023 Summary of Benefits

### Health Care

Two Options

#### **Deductible**

#### Plan A - High Deductible

\$1,500 Individual  
\$3,000 Aggregate

#### Plan B - Co-Pay Plan

\$1,000 Single  
\$1,500 Family

#### **Office Visit**

80% after deductible

\$35 excludes lab/x-ray; \$75 Specialist Visit

#### **RX**

After deductible  
Generic - 10% of cost pd  
Preferred - 25% of cost pd  
Non-preferred -40% of cost pd

\$15 co-pay for Generic  
Brand - 35% of cost of Drug

#### **Annual Coverages**

Preventive – 100%

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#### **Bi-Weekly Premiums**

\$48.15 Employee Only  
\$81.74 Employee/Child(ren)  
\$102.93 Employee/Spouse  
\$116.27 Family

\$53.28 Employee Only  
\$87.99 Employee/Child(ren)  
\$112.08 Employee/Spouse  
\$149.43 Family

#### **Out of Pocket Max network)**

\$5,000 Individual/Aggregate

\$6,600 Single (in  
\$13,200 Family

### Vision Care

First Eye Exam

One per 12 months

One per 12 months

Frames

\$120 in network

\$60 allowance

Single Vision Lens

\$0 Copay in network

\$60 allowance

Bifocal Lens

\$0 Copay in network

\$90 allowance

Trifocal Lens

\$0 Copay

\$120 allowance

Contact Lenses

\$0 Copay/\$120 allowance

\$120 single vision

Lasik Eye Surgery

Discounts available

\$150 bifocal vision

\$1,000.00 per lifetime; deductible waived

### Dental Care

\$50 individual deductible; \$150 family deductible

Two preventive care visits per year paid at 100%; deductible waived

\$2,500 maximum benefit per calendar year.

#### **Bi-Weekly Premium**

\$ 5.35 Single

\$15.68 Family

#### **Pension**

This is an employer-funded benefit for employees not covered under the state pension. There is no cost for the employee. The employee vests in the plan after 10 years of full-time employment. Benefits are paid at retirement.

#### **401(k)/Roth 401(k)**

Civilian employees are eligible to participate upon hire (minimum age 18.) City matches 100% of Employee's contribution up to 6% of employee's base salary.

#### **Police & Fire Pension**

Police officers are required to contribute 8% of their annual salary to the respective state- c o n t r o l l e d pension funds. Fire fighters are required to contribute 9% of their annual salary to the respective state-controlled pension funds.

#### **Life Insurance/AD&D**

\$25,000 Premium paid by the Employer Benefit reduced by 35% at age 65, cease at retirement.