

City of Enid – 2023 Summary of Benefits - Fire

BC/BS Health Care

Two Options

	<u>Plan A - High Deductible</u>	<u>Plan B - Co-Pay Plan</u>
Deductible	\$1,500 Individual \$3,000 Aggregate	\$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%	Preventive – 100%
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
<u>Vision Care</u>	Eye Med	BC/BS
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 \$150 bifocal vision
Lasik Eye Surgery	Discounts available	\$1,000.00 per lifetime; deductible waived
<u>Dental Care</u>	\$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	
State Fire Pension	Firefighters contribute 9% and the City of Enid contributes 14% of salary to the Oklahoma Firefighters Pension and Retirement System https://www.ok.gov/fprs/	
Mission Square 457	Firefighters are also eligible to participate in the City of Enid's 457 plan.	
Life Insurance/AD&D	Employer pays 100% of premium for a \$25,000 Life Insurance policy for each employee; that reduces by 35% at age 65, cease at retirement.	