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Your Benefits at a Glance

(See Benefit Summaries for complete description of covered benefits).

Ameritas		
Dental	Benefit	
Deductible	\$50 Single, \$150 Family	
Annual Max Benefit	\$1,500 per person (%150 can be used toward vision expenses)	
Preventive Service	100% coverage – no deductible	
Basic Service	80% coverage – deductible applies	
Major Service	50% coverage – deductible applies (12 month waiting period)	
Ameritas (VSP Network)		
Vision	Benefit	
Exams	\$10 deductible	
Glasses	\$25 deductible on either lenses or frames	
Lenses	Covered in full (additional payment for progressive)	
Frames	\$100 allowance – 20% off retail after allowance	
Contacts	Elective: \$115 allowance Medically Necessary: Covered in full	
Frequency Limits	Exams – 12 months; Lenses – 12 months; Frames – 24 months; Contacts – 12 months	
Anthem Blue Cross/Blue Shield		
Medical	Benefit	
Physician Visit	0% after deductible	Primary Care Physician (PCP)/ Specialty Care Physician (SCP) Including Office Surgeries and Allergy serum.
Preventive Care	0%	Routine medical exams, Mammograms, Pelvic Exams, Pap testing, PSA tests, Immunizations, Annual diabetic eye exam, Hearing screenings and Vision Screenings which are limited to screening tests (i.e. Snellen eye chart) and Ocular Photo screening.
Hospitalization	0% after deductible	Medical Care visits (1 per day), Intensive Medical Care, Concurrent Care, Consultations, Surgery and administration of general anesthesia and Newborn exams. Unlimited days except for: 60 days Network/Non-Network combined for physical medicine/rehab (limit includes Day Rehabilitation Therapy Services on an outpatient basis) 100 days Network/Non-Network combined for skilled nursing facility
Urgent Care	0% after deductible	MRAs, MRIs, PETS, C-Scans, Nuclear Cardiology Imaging Studies, Non-Maternity Related Ultrasounds and Pharmaceuticals, Allergy injections, Allergy testing
Emergency Room	0% after deductible	Emergency Room Services @ Hospital Facility/other covered services. (copayment waived if admitted)



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Prescription Drugs			
Drug	Benefit	Network	Home Delivery
Tier 1	\$10 after deductible	30-day supply includes diabetic test strips	90-day supply includes diabetic test strips
Tier 2	\$35 after deductible	30-day supply includes diabetic test strips	90-day supply includes diabetic test strips
Tier 3	\$70 after deductible	30-day supply includes diabetic test strips	90-day supply includes diabetic test strips
Tier 4	25% up to \$250 after deductible		4 th Tier per script max – 30-day supply. Specialty medications are limited to a 30-day supply regardless of whether they are retail or home delivery.
<ul style="list-style-type: none">Specialty medications must be obtained via our Specialty Pharmacy network in order to receive network level benefits.Member may be responsible for additional cost when not selecting the available generic drugMembers have additional cost with retail supply greater than 30 days.			
Aflac			
Accident		Pays cash benefits for any accidental injury that may occur. Pays you to seek emergency treatment, x-rays, follow-up visits, lacerations broken bones, accident death and much more.	
Cancer		Pays \$4,000 for being diagnosed with cancer and then follow s you through the treatment process. Pays for second opinions, radiation, chemo, transportation, lodging, surgeries, hospital stays and more.	
Hospital		Pays \$1,000 for being admitted into the hospital for 23 hours or more. Other benefits include: emergency room visits, short hospital stays, Dr. visits (designed to wipe out your co-pays), diagnostic imaging and ambulance.	
Aflac is supplemental insurance that pays cash benefits. Aflac will never pay a doctor or hospital. You can use these cash benefits to help pay deductibles, co-pays, or however you see fit			
The Hartford (pending)			
Life Insurance		Dunson and Associates, Inc. is pleased to offer life insurance through <i>The Hartford</i> . Employees can purchase in increments of \$25k. Any amount over \$25k will require a statement of health.	
401K (pending)			
Under Dunson’s 401k plan, employees can contribute pre-tax dollars from their gross pay each pay period.			
Health Savings Account (HSA)			
Health savings accounts (HSAs) are a great way to save money and efficiently pay for medical expenses. There are certain advantages to putting money into these accounts, including investment earnings and favorable tax treatment. The rationale behind the HSA is that people will have a clearer idea of their medical costs and more control over their spending, enabling them to reduce their medical costs.			
HSA money can be used tax-free when paying for qualified medical expenses, helping you pay your deductible. At the end of the year, you keep any unspent money in your HSA. This rolled over money can grow with tax-deferred investment earnings, and, if it is used to pay for qualified medical expenses, then the money will continue to be tax-free. Your HSA and the money in it belongs to you – not your employer or insurance company. An HSA can be a tremendous asset as you save for and pay medical bills because it gives you tax advantages, more control over your own spending and the ability to save for future expenses.			



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Short-Term Disability

When an employee is totally disabled and cannot work for 6 weeks, Short-Term Disability coverage pays benefits directly to the policyholder.

All medical and prescription drug deductible, copayments and coinsurance apply toward the out-of-pocket maximum (excluding Non-Network Human Organ and Tissue Transplant (HOTT) Services.

- ***Deductible(s) apply to all covered medical services listed with a percentage (%) coinsurance and copayment, including prescription drug cost shares.***
- ***Network and Non-network deductibles, coinsurance, and out of pocket maximums are separate and do not accumulate toward each other. Network and non-network deductibles are combined for 500 series plans.***