Madison Correction Ctr/LTCW Summary of Benefits Effective 6/1/22

**Benefits Listed are all In-Network Benefits, please refer to your benefit packet for complete explanation of each benefit.

	(BASE PLAN)	(BUY UP OPTION)
BCBS MEDICAL	Premier Blue Copay 100/80 \$6250	Premier Blue Copay 80/60 \$1000A
PPO Nation Wide	• \$6250 Ind / \$12,500 Fam Ded	• \$1000 Ind / \$3000 Fam Ded
Network	• 100% Coinsurance after Ded	80% Coinsurance after Ded
• Employer Pays \$465.99	• \$7900 Ind / \$15,800 Family Out of Pkt Max	• \$4750 Ind / \$9500 Family Out of Pkt Max
Monthly for Employee	Copays: \$50 Primary Care / \$60 Specialist	• Copays: \$35 Primary Care / \$50
only Medical	\$60 Urgent Care / \$350 ER / \$50 Ambulance	Specialist / \$50 Urgent Care / \$350 ER
Child(ren) Covered up to	RX: Applies towards the Deductible / Generic	\$50 Ambulance
age 26	100% - Name 80% after Deductible.	• RX copays: \$7 Generic / \$30 Preferred
		Name / \$70 Non-Preferred Name
		Specialty 10% max \$150
Semi Monthly Rates		
Employee	\$68.71	\$208.02
Employee/Spouse	\$370.42	\$649.03
Employee/Child(ren)	\$325.16	\$582.88
Family	\$626.87	\$1023.89
 Employee Paid 	 \$1500 Life Max Orthodontia • \$100 lifetime Deductible (max 3 per family) 100% Preventative Care: Cleanings / Xray (deductible waived) 90% Basic Care after deductible: Fillings/Periodontal/Root Canals/Scaling 60% Major Care after deductible: Bridges/Dentures/Veneers	
	 90% Basic Care after deductible: Fillin 60% Major Care after deductibl Crowns/Simple & Sui 	gs/Periodontal/Root Canals/Scaling e: Bridges/Dentures/Veneers rgical Extractions
Semi Monthly Rates	 90% Basic Care after deductible: Fillin 60% Major Care after deductibl Crowns/Simple & Sui 50% Orthodontia Care after deduction 	gs/Periodontal/Root Canals/Scaling e: Bridges/Dentures/Veneers rgical Extractions ductible: ADULT & CHILDREN
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Guardian Basic Life • Employer Paid (Free to you)	• \$10,000 life policy with AD&D • Benefits Reduction: 35% at age 65 / 60% at age 70 / 75% at age 75 / 85% at age 80	
Guardian Voluntary Life • Employee Paid **Refer to Rate Sheet	 \$100K Guarantee Issue at Initial enrollment (Less than 65) Additional 100K available for employee with one Medical Question (Less than 65) Employee age 65-69 Guarantee Issue \$50K Spouse Guarantee Issue \$30K (Less than age 65) • Spouse Additional 25K with one Medical Question (Less than 65) • Spouse age 65-69 \$10K Guarantee Issue Child(ren) Guarantee Issue \$10K up to age 26 Benefits Reduction: 35% at age 65 / 60% at age 70 / 75% at age 75 / 85% at age 80 	
Guardian Accident **Off Job Only • Employee Paid	 \$50 Annual Wellness • Children coved up to age 26 • Ambulance • Accidental Death • Blood/Plasma/Platelets • Burns • Chiropractic Visits • Coma • Concussion • Dislocations • Emergency Room • Fracture • Gun Shot Wound • Hospital Admission • ICU Admission • Laceration • Lodging • Surgery • X-Ray 	
Semi Monthly Rates Employee Employee/Spouse Employee/Child(ren) Family	\$6.01 \$10.11 \$10.91 \$15.01	
MetLife Cancer **High Option • Employee Paid	• \$100 Annual Wellness • \$5000 First Diagnosis • \$5000/month Chemo-Radiation- Immunotherapy-Radioactive Isotope • Surgery up to \$3000 • Breast Prothesis Actual Charge • \$4000/month Colony Stimulating • \$4000/month Self Admin RX • \$15K Bone Marrow Stem Cell Transplant • 12/month PreX • Portable • \$7500 annual New Experimental Treatment • Optional ICU Rider	
Semi Monthly Rates Employee Employee/Spouse Employee/Child(ren) Family	\$14.58 \$29.14 \$19.83 \$34.39	
Colonial Life Short Term Disability **Off Job Only **Refer to Rate Sheet • Employee Paid	 3 / 6 / 12-month Benefit • 0 day waiting period for Accident • 14 day waiting period for Sickness • 60% of income up to \$3,000/Monthly • Tax Free Benefit • Portable • Claims Paid up to age 70 • 12 month PreX 	