

## **Retiree Benefits At A Glance 2025**

## Please see reverse side for important information concerning this year's Benefits Enrollment

Medical – Anthem (In-Network Benefits with Blue Open Access POS network)					
	Value 70	Value 80	Premier 90		
Calendar Year Deductible  Single Family Maximum	\$2,000 \$6,000	\$1,500 \$4,500	\$500 \$1,500		
Out-of-Pocket Maximum  Single Family Maximum	\$7,350 \$14,700	\$6,000 \$12,000	\$5,000 \$10,000		
Coinsurance	70%	80%	90%		
Preventive Care	100% (no copay)	100% (no copay)	100% (no copay)		
Office Visit Copay  Primary  Specialist	\$40 copay \$80 copay	\$35 copay \$70 copay	\$25 copay \$50 copay		
LiveHealth Online Medical Visit	\$0 copay	\$0 copay	\$0 copay		
Maternity Physician Services	\$300 copay	\$300 copay	\$300 copay		
Physical, Occupational, and Speech Therapy – 40 visit limit per year. Chiropractic Care – 30 visit limit per year.	\$80 copay	\$70 copay	\$50 copay		
Hospital/Inpatient Services	Member pays 30% after deductible	Member pays 20% after deductible	Member pay 10% after deductible		
Outpatient Surgery at Hospital	Member pays 30% after deductible	Member pays 20% after deductible	Member pay 10% after deductible		
Outpatient Surgery at Free Standing Surgical Center	Member pays 30% after deductible	Member pays 20% after deductible	Member pay 10% after deductible		
Emergency Room	\$350 copay + 30% coinsurance Waived if admitted to Hospital	\$250 copay + 20% coinsurance Waived if admitted to Hospital	\$150 copay + 10% coinsurance Waived if admitted to Hospital		
Urgent Care	\$60 copay	\$50 copay	\$35 copay		
Pharmacy (retail 30 days) Deductible  Tier 1	None \$15 copay	None \$12 copay	None \$10 copay		

<ul><li>Tier 3</li><li>Tier 4</li></ul>		\$70 copay 20% up to a \$300 max				
Dental – MetLife						
	Low Opti	ion Plan	High Option Plan			
Calendar Year Deductible  • Single • Family Max	\$50 \$150		\$50 \$150			
Annual Benefit Maximum	\$1,500 Calendar Year		\$2,000 Calendar Year			
Diagnostic/Preventive Services	100% Coverage (no deductible)		100% Coverage (no deductible)			
Basic Treatment	80% Covera to dedu	. ,	90% Coverage (subject to deductible)			
Major Treatment	50% Covera to dedu		60% Coverage (subject to deductible)			
Orthodontia	50% Coverage - \$1,500 Lifetime Max		50% Coverage - \$1,500 Lifetime Max			
Waiting Period	No	ne	None			

\$55 copay

• Tier 2

\$45 copay \$45 copay \$65 copay 20% up to a \$250 max		\$10 copay \$30 copay \$50 copay 20% up to a \$200 max				
Vision – Anthem (Network – Blue View)						
	In-Network		Non-Network			
Vision Exam	\$10 copay		Up to 60%			
Contacts Fitting  • Standard  • Premium	Up to \$55 10% off retail price		Not Covered			
Contact Lenses	Up to \$130 allowance Covered in full		Up to \$130 allowance Up to \$210 allowance			
Standard Plastic Lenses	\$20 copay \$20 copay \$20 copay		Reimbursement Up to 60% Up to 60% Up to 60%			
Frames	es Up to \$13 20% off ac		Up to \$130 reimbursement			
Benefit Frequency		Once every calendar year Once every calendar year Once every calendar year				



Open Enrollment for 2025 will offer three options (listed below) to complete your enrollment. *It will not be mandatory.* 

- The NFP Service Center can offer you the convenience of calling between the hours of 8:30 a.m. to 5:00 p.m. Monday through Friday and speak with an enroller to complete your enrollment.
- Online Enrollment will enable you to complete the enrollment yourself. To enroll, go to <a href="mailto:maconbibb.bswift.com">maconbibb.bswift.com</a>. Your <a href="West-Passwords">Username</a> is the first letter of your first name, your last name, and last 4 digits of your Social Security number (ex. jdoe4567).
   Passwords will be reset prior to the start of open enrollment and will be the last 4 digits of your Social Security number (ex. 4567).
- Meet with an enroller onsite at the specified days and times. Meetings will be conducted in the Macon-Bibb County Government Center Multipurpose Room (1<sup>st</sup> floor, lower level) located at 700 Popular Street, Macon, GA 31201.

Enrollment Dates will be October 14<sup>th</sup> to October 25<sup>th</sup>, 2024

All enrollment days will be 8:30 a.m. to 4:30 p.m. (Ends at 2:30 p.m. each Friday)

### Basic Life/AD&D - MetLife

If you were hired prior to May 1, 2011 and are retired, Macon-Bibb provides you with a basic group life policy from MetLife. The basic life coverage is based on the benefits offered at the time of your retirement.

If you were hired after May 1, 2011 and are retired, no retiree life insurance benefits are provided.

# OPEN ENROLLMENT October 14 – October 25, 2024

Macon-Bibb County is pleased to announce there will only be a slight increase to the cost of the dental insurance for this year!

Benefit/Enrollment Questions NFP 1-833-783-6388 NFPseCustomerService@NFP.com

Medical Benefits
Anthem
1-855-397-9269
www.anthem.com

Dental Benefits MetLife 1-800-438-6388 www.metlife.com

Vision Benefits
Anthem
1-866-723-0515
www.anthem.com

Life and A&D Benefits MetLife 1-800-275-4638 www.metlife.com

#### **Retiree Cost Per Month**

Coverage Tier	Medical		Dental		Matau	
	Value 70	Value 80	Premier 90	Low Option	High Option	Vision
Employee	\$135.00	\$185.00	\$250.00	\$28.76	\$34.08	\$4.80
Employee + One	N/A	N/A	N/A	\$57.67	\$68.33	N/A
Employee + Spouse	\$325.00	\$390.00	\$485.00	N/A	N/A	\$8.44
Employee + Child(ren)	\$300.00	\$350.00	\$455.00	N/A	N/A	\$9.15
Employee + Family	\$450.00	\$525.00	\$650.00	\$94.04	\$111.45	\$13.95