

Clark County Self-Funded Group Medical and Dental Benefits Plan

Plan Changes For 2021

- New *Pharmacy* Copay Max Program effective January 1, 2021 Copay assistant program This program reduces or eliminates both the members and plans cost share for certain specialty medications.
- Voluntary Separation Program (VSP) language summarizing the program regarding furloughs and 24 months of health benefits for those who separated and/or retired.
- Autism Care Added group therapy as an in-network covered benefit.
- Prophylactic (Mastectomy) Services pertaining to BRCA1 & BRCA2; deleted requirement for a diagnosis of a positive malignancy.
- Telemedicine (In-Network PPO Providers) *Added* as a covered benefit.

Dental Benefits

Deductible (Individual)\$50
Deductible
(Family)
Preventive Care Co-Payment Rate (Exam, Cleaning & 2 Bitewing X-Rays Twice A Year100%
(No Deductible)*
Basic & Major Co-Payment
Rate
Class A, B, and C Services (Combined)\$2,000 per
Plan Participant per Calendar Year
Class D Services\$3,000 per
Plan Participant per Calendar Year
Orthodontic Treatment
Benefits for Orthodontic Treatment are only available to qualified dependent children under the age of 19.
Lifetime maximum payable of \$3,000 per dependent child.

Vision Benefits

Coverage Provided by EyeMed Vision Care

\$10 Co-Payment for Annual Exam • \$25 Co-Payment for Lenses/Frames/Contacts Benefit Allows One Vision Exam Every 12 Months and Lenses/Frames/Contacts Every 24 Months

Excludes those employees that retired prior to 2/1/96, and did not elect Vision Coverage.

NOTE: The above is shown as a summary only. Please refer to your Clark County Self-Funded Group Medical and Dental Benefits Plan for a full explanation of the benefits.

^{*} Reasonable and customary is determined by our third party claims administrator. Any charges in excess of reasonable and customary will be the employee's responsibility.

Frequently Asked Questions

1. May I add dependents not previously insured during re-enrollment?

With respect to Active and COBRA member(s) yes during the open enrollment period you have the opportunity to add eligible dependents not currently covered by one of the health plans.

With respect to Retiree member(s) no the open enrollment period is limited to the switching of plans. No dependent(s) may be added.

2. Does my spouse have to enroll in his/her own employer sponsored health insurance program?

Yes, if the Non-HMO health coverage available to your spouse is \$100 or less per month for member only coverage. Please refer to the Clark County Self-Funded Group Medical and Dental Benefits Plan for additional details.

3. If my spouse is eligible for his/her own employer medical insurance benefit can he/she be covered under my Clark County Self-Funded Group Medical and Dental Benefits Plan?

Yes, as long as he/she is not employed by Clark County, UMC, LVCVA, Water District, Water Reclamation District, RTC, Southern Nevada Health District, Regional Flood Control, Henderson Library, Mt. Charleston Fire Protection District, Las Vegas Metropolitan Police Department Appointed Employees and the Chief of Moapa Valley Fire Protection District.

4. Do all inpatient hospital confinements require pre-authorization, and if so, who is responsible?

Yes, all hospitalizations require pre-authorization. It is your responsibility to confirm with the physician or hospital that pre-authorization has been obtained. Emergency admissions require a call to the utilization review company within 48 hours. (See I.D. card)

5. Do I have a time limit when adding newly acquired dependents to my Clark County Self-Funded Group Medical and Dental Benefits Plan?

Yes, all newly acquired dependents must be added within 60 days of birth, adoption, or marriage. Forms are available at your Risk Management or Human Resources Office. If dependents are not added within the specified 60 day period, you may add them during the following annual open enrollment period.

Request Forms & Direct Questions To:

Clark County Regional Flood Control District
Clark County Risk Management
Clark County Water Reclamation District
University Medical Center of Southern Nevada(702) 383-2230
Las Vegas Convention & Visitors Authority, Personnel Office(702) 892-7527
Las Vegas Metropolitan Police Department Appointed Employees(702) 828-2904
Las Vegas Valley Water District
Mt. Charleston Fire Protection District(702) 455-4544
Retirees, Clark County Risk Management
Regional Transportation Commission(702) 676-1839
Southern Nevada Health District
Henderson District Public Libraries
Chief of the Moapa Valley Fire Protection District(702) 398-3568

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