

# 2025 Benefits Guide

Your Benefits. Your Life.





Welcome to

Nye County

# Pick the best benefits for you and your family

## Employee benefits designed for you

Your well-being matters to us, and we're here to support you every step of the way. At **Nye County**, we are committed to providing you and your family with a comprehensive and valuable benefits package. To ensure you get the most out of your benefits, we've created this guide to help you plan for your elections during the **2025** plan year.

This guide provides an overview of all the benefits **Nye County** offers, helping you identify which options work best for you and your family.

Please note that, **outside of this open enrollment**, you can only make changes to your benefit elections if you experience a qualifying life event or wait until the next open enrollment period. Qualifying life events include:

- Marriage/divorce
- Birth/adoption of a child
- A qualified medical child support order
- Death of a spouse/child
- Gain/loss of other coverage

If you have any questions about the benefits outlined in this guide, don't hesitate to contact **Human Resources**. Be sure to review this guide thoroughly and take note of any upcoming deadlines or required actions to ensure you're fully prepared to make the most of your benefits.





# Welcome to

## Nye County

### Important contacts

If you have questions regarding your benefits or the material contained in this guide, please contact Human Resources. Contact information is below.

#### **Human Resources**

Phone: 775.482.7244

Email: [DLHumanResoures@NyeCountynv.gov](mailto:DLHumanResoures@NyeCountynv.gov)

If you need additional support for an ongoing claim, coordination of care, or have any general questions regarding your coverage during open enrollment or throughout the plan year, you may also contact LP Insurance Services at the dedicated contact below.

#### **General Inquiries:**

**Kristie Martin**

Phone: 775.996.6049

Email: [kristie.martin@lpins.net](mailto:kristie.martin@lpins.net)

#### **Escalated Claims Support:**

**Becky Stidham**

Phone: 775.996.6045

Email: [becky.stidham@lpins.net](mailto:becky.stidham@lpins.net)

For questions about...	Contact	Contact Information
Medical Insurance		<a href="http://anthem.com">anthem.com</a> 844.396.2329
HSAs	 BANK OF AMERICA	<a href="http://healthaccounts.bankofamerica.com">healthaccounts.bankofamerica.com</a> 800.718.6710
FSAs		<a href="http://ebcflex.com">ebcflex.com</a> 800.346.2126
Dental & Vision Insurance		<a href="http://ameritas.com">ameritas.com</a> 800.628.8889
Life & Disability Insurance		<a href="http://lincolfinancial.com">lincolfinancial.com</a> 877.275.5462



# Welcome to

## Nye County

### Who is eligible

If you're a full-time employee at **Nye County**, you're eligible to enroll in the benefits outlined in this guide. In addition, the following family members are eligible for **medical, dental, vision and life** coverage.

- **Spouses & Domestic Partners**
- **Dependent Children up to age 26**

### How to enroll

Are you ready to enroll? The first step is to review your current benefits. Did you move recently or get married? Verify all your personal information and make any necessary changes.

Once all your information is up to date, it's time to make your benefit elections. The decisions you make during open enrollment can have a significant impact on your life and finances, so it's important to weigh your options carefully.

**All employees must complete their elections/changes.** Please fill out and return the appropriate paperwork in your Benefits Packet and submit to HR. Contact information can be found on the following page.

### When to enroll

Open Enrollment begins on **May 12, 2025** and runs through **June 13, 2025**. The benefits you choose during open enrollment will become effective on **July 1, 2025**.

### How to make changes

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period.

## 2025 Benefits



Medical Coverage



Dental Coverage



Vision Coverage



HSA / FSA



Supplemental Coverage

### Enrollment Deadline:

Friday, June 13, 2025



## Health Insurance 101

When reviewing the offered plans, it is important to consider how you and your family use your medical care to make the right choice for your specific situation. Not only that, but it is important to understand some common terms used by insurance carriers and healthcare providers as well.

### Helpful terms to know

**Network:** The list of doctors and facilities that have contracted with the insurance company. Staying in network will provide the best rates when you use your healthcare.

**Contracted rates:** The amount of money the insurance company and in-network doctors/facilities have negotiated for approved services. If you receive services out-of-network there is not a contract to limit the amount a doctor or provider can charge.

**Copayments:** A flat dollar amount that will pay a provider at the time you receive care.

**Coinsurance:** A percentage you pay based on the contracted rate negotiated for the type of service you receive.

**Deductible:** An amount of money that you are responsible for paying before the insurance company will begin paying for your claims. The deductible only applies to services that indicate deductible applies.

**Out-of-pocket maximum:** This is the most money you will be responsible for paying during a calendar year. All copays, deductibles and coinsurance paid accumulates towards your out-of-pocket maximum. Once you have met your out-of-pocket maximum you will not have to pay for any other approved in-network services.

**HMO:** HMO plans are only provided In-Network, except for emergency services such as Urgent Care, Emergency Room and Emergency Ambulance. Please refer to your Summary of Benefits & Coverages for full details of plan coverages and limitations. Referrals are required from a Primary Care Physician in order to see a Specialist.

**PPO:** PPO health plans contract with medical providers, such as hospitals and doctors, to create a large network of participating providers. You typically pay less if you use providers that belong to the plan's network.





### Medical Plan Comparison

**Nye County** offers 4 medical plans to choose from. The plans are offered and administered through **Anthem**. Pharmacy coverage is embedded in each option.

Please refer to your Summary of Benefits and Coverages for full details of coverages.

Plan Features	Anthem®	
	PPO \$500	PPO \$2,500
	Blue Priority PPO	Blue Priority PPO
<u>Calendar Year Out-of-Pocket Max.</u> <i>Includes deductible, copays and coinsurance</i> Individual / Family maximum	\$3,500 / \$7,000	\$6,350 / \$12,700
<u>Calendar Year Deductible</u> Individual / Family maximum	\$500 / \$1,000	\$2,500 / \$7,500
<u>Preventive Care</u> <i>Routine physical exams, immunizations, etc.</i>	no charge	no charge
<u>Physician Services</u> Primary care visit Specialty visit	\$20 copay \$40 copay	\$30 copay \$60 copay
<u>Emergency Services</u> Emergency room visit Urgent care visit Anthem VPC	\$80 copay \$40 copay no charge	\$300 copay + 20% \$60 copay no charge
<u>Diagnostic Lab &amp; Imaging</u> Lab (Freestanding) X-ray MRI, PET, CT scans	no charge \$20 copay \$250 copay	no charge \$30 copay 20% after deductible
<u>Inpatient &amp; Outpatient Services</u> Inpatient hospitalization Outpatient surgical care	20% after deductible \$250 copay	20% after deductible 20% after deductible
<u>Prescription Benefit</u> <i>In-network</i> Tier I Tier II Tier III	\$7 copay \$30 copay \$50 copay	<u>Preferred</u> \$15 copay \$45 copay \$75 copay <u>In-Network</u> \$25 copay \$55 copay \$85 copay



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Please refer to your Summary of Benefits and Coverages for full details of coverages.

Plan Features	Anthem <sup>®</sup>	Anthem <sup>®</sup>
	HMO \$0	HDHP \$3,300
	Anthem HMO	Blue Priority PPO
<u>Calendar Year Out-of-Pocket Max.</u> <i>Includes deductible, copays and coinsurance</i> Individual / Family maximum	\$2,500 / \$5,000	\$5,000/ \$10,000
<u>Calendar Year Deductible</u> Individual / Family maximum	\$0	\$3,300 / \$6,600
<u>Preventive Care</u> <i>Routine physical exams, immunizations, etc.</i>	no charge	no charge
<u>Physician Services</u> Primary care visit Specialty visit	\$25 copay \$50 copay	20% after deductible 20% after deductible
<u>Emergency Services</u> Emergency room visit Urgent care visit Anthem VPC	\$100 copay \$25 copay no charge	20% after deductible 20% after deductible 20% after deductible
<u>Diagnostic Lab &amp; Imaging</u> Lab ( Freestanding) X-ray MRI, PET, CT scans	no charge \$25 copay \$100 copay	20% after deductible 20% after deductible 20% after deductible
<u>Inpatient &amp; Outpatient Services</u> Inpatient hospitalization Outpatient surgical care	\$400 copay per admit \$200 copay	20% after deductible 20% after deductible
<u>Prescription Benefit</u> <i>In-network</i> Tier I Tier II Tier III	\$7 copay \$30 copay \$50 copay	<u>Preferred</u> <u>In-Network</u> 20% after ded.    30% after ded. 20% after ded.    30% after ded. 20% after ded.    30% after ded.





## Health Savings

## Accounts

### Health Savings Account (HSA)

One of the medical plans offered by **Nye County** is a High Deductible Health Plan (HDHP). This plan is eligible for an HSA. It's important to understand the advantages and limitations with an HSA if you are considering electing this plan.

### What is an HSA

A Health Savings Account, or HSA, is a tax-advantaged savings account owned by an individual that can be used to pay for qualified medical expenses for the owner and their dependents. The contributions you make to an HSA account are made on a pre-tax basis; **this means you save money on the medical expenses you pay for using your HSA because you did not pay taxes on those funds.**

### HSA Contributions

**Nye County** makes the following annual HSA contributions\*:

Individual | \$2,000  
Individual + Dependent(s) | \$2,000

You are able to put additional funds into your HSA, **tax-free**, subject to the following IRS limits:

Individual | \$2,300  
Individual + Dependent(s) | \$6,550

If you are age 55+, you can contribute an additional amount into your HSA.

Catch up Funding (55+) | \$1,000

### How to make changes

1. HSA contributions are **tax-free**
2. Amount distributed for qualified medical expenses are **tax-free**
3. **Your money rolls over** - never lose it until you spend it, and you take it with you wherever you go.

\*Towns, Districts, and Libraries may have different contributions.

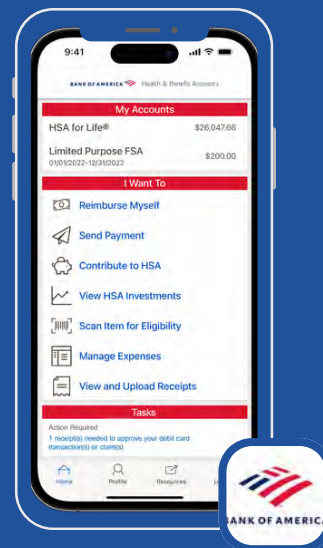
### HSA Rules

#### 2025 IRS Contribution Limits

- \$4,300 Individual Only
- \$8,550 Individual + One (or more)
- Age 55+ can make an additional

#### Eligibility Factors

- Must be enrolled on the HDHP plan
- Not covered by a secondary non-HDHP plan
- Can't be enrolled in Medicare
- No VA care in the last 3 months



Nye County's HSAs are administered through Bank of America.





## Flexible Spending

### Accounts

## Flexible Spending Account (FSA)

FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified healthcare and/or dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income, Social Security and Medicare taxes.

## Healthcare FSA

For **2025**, you may contribute up to **\$2,850** to cover qualified healthcare expenses incurred by you and your tax qualified dependents. Qualified expenses may include:

- Coinsurance
- Copayments
- Deductibles
- Prescriptions
- Dental Treatment
- Orthodontia
- Eye Exams
- Glasses/Contacts
- Lasik Eye Surgery

## Dependent Care FSA

For **2025**, you may contribute up to **\$5,000** (per family) to cover eligible dependent care expenses. Some eligible expenses include:

- Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-school or daycare centers.
- Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent.

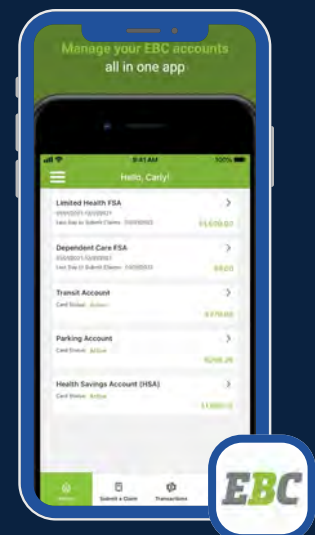
## FSA Rules

### FSA Funds

- Unused Healthcare or Dependent Care FSA funds will NOT be returned to you or carried over to the following year.

### Enrollment

- FSAs require an annual election. You must enroll each year to participate – there is no “auto-renewing” available.
- If enrolled in an HSA plan, you are not eligible for the FSA.







Nye County's FSAs are administered through Employee Benefits Corporation.



### Get to know your care options and cost estimates

How much you pay for care can depend on where you get it. For serious or life-threatening conditions, call 911 or go to an emergency room. For everything else, it may be best to contact your Primary Care Physician first. If seeing your PCP isn't possible, it's important to know your other care options, especially before heading to the ER.

#### Care Options

	 <b>24/7 Virtual Visits</b> See a doctor whenever, wherever	 <b>PCP</b> Care from the doctor who knows you best	 <b>Urgent Care</b> Serious conditions that aren't life-threatening	 <b>Emergency Room</b> Life and limb-threatening emergencies
<b>Average cost</b>	\$	\$	\$	\$
<b>Hours</b>	24/7	Varies by location	Varies by location	24/7
<b>How to connect</b>	Anthem VPC	Contact your PCP	Go to the nearest in-network location	Dial 911 or go to the nearest ER.

✓ indicates the suggested place for care when it comes to the following conditions:

Broken bone			✓	✓
Chest pain				✓
Cough	✓	✓		
Fever	✓	✓		
Muscle strain		✓		
Pinkeye	✓	✓		
Shortness of breath				✓
Sinus problems	✓	✓		
Sore throat	✓	✓		
Sprain		✓	✓	
Urinary tract infection	✓	✓		



## Sydney Health Mobile App

Use Sydney Health to keep track of your health and benefits - all in one place. With a few taps, you can quickly access your plan details, Member Services, virtual care, and wellness resources. Sydney Health stays one step ahead - moving your health forward by building a world of wellness around you.

### Find Care

Search for doctors, hospitals, and other healthcare professionals in your plan's network and compare costs. You can filter providers by what is most important to you, such as gender, languages spoken, or location. You'll be matched with the best results based on your personal needs.

### My Health Dashboard

Use My Health Dashboard to find news on health topics that interest you, health and wellness tips, and personalized action plans that can help you reach your goals. It also offers a customized experience just for you, such as syncing your fitness tracker and scanning and tracking your meals.

### Chat

If you have questions about your benefits or need information, Sydney Health can help you quickly find what you're looking for and connect you to an Anthem representative.

### Virtual Care

Connect directly to care from the convenience of home. Assess your symptoms quickly using the Symptom Checker or talk to a doctor via chat or video session.

### Community Resources

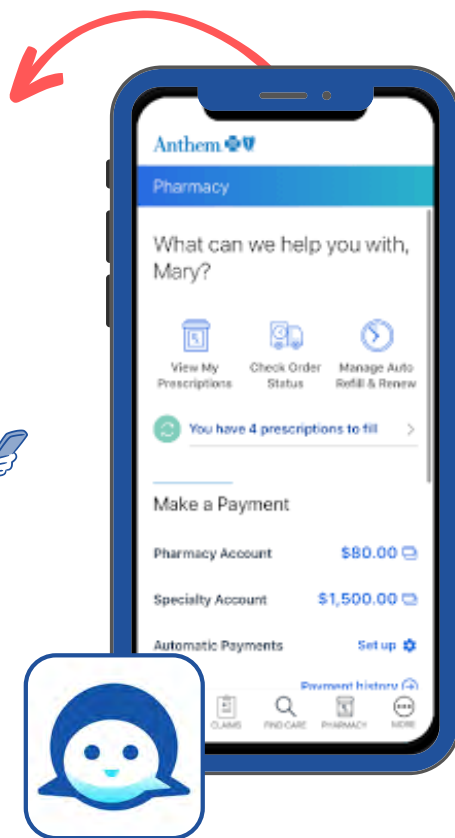
This resource center helps you connect with organizations offering no-cost and reduced-cost programs to help with challenges such as food, transportation, and child care.

### My Health Records

See a full picture of your family's health in one secure place. Use a single profile to view, download, and share information such as health histories and electronic medical records directly from your smartphone or computer.

### Download the app today!

Scan the QR Code below:





## Expanding your virtual care options

Find complete care support, on your time, through the Sydney Health App.

### **Visit with a doctor at your convenience.**

Accessing the care you need, when you need it, matters. That's why our Sydney Health mobile app connects you to a team of doctors ready to help you on your time. There are two secure ways to find no- or low-cost care through our app:

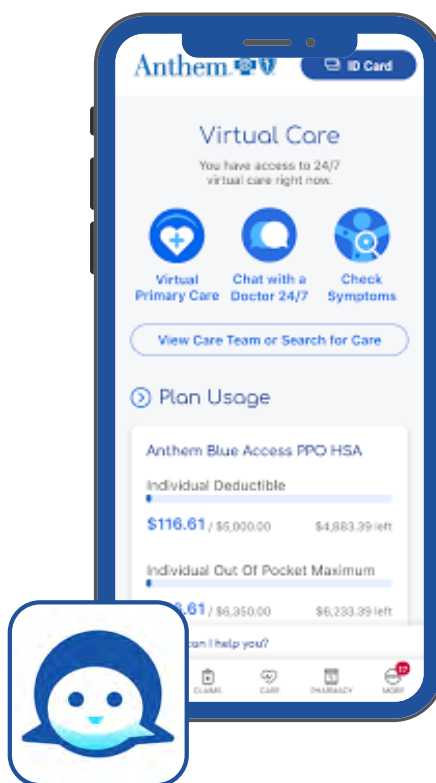
- **Chat with a doctor 24/7 without an appointment**
  - Urgent care support for health issues, such as allergies, a cold, or the flu.
- **New prescriptions for concerns such as a cough or a sinus infection.**
- **Schedule a virtual primary care appointment**
  - Routine care, including wellness check-ins and prescription refills.
  - Personalized care plans for chronic conditions, such as asthma or diabetes.

### **Assess your symptoms with the Symptom Checker**

When you're sick, you can use the Symptom Checker on Sydney Health to answer a few questions about how you're feeling. That information is run against millions of medical data points to provide care advice tailored to you.

### **Save money and time with virtual care**

Sydney Health brings care to you anywhere, anytime. The Symptom Checker is always free to use, while virtual primary care visits and on-demand urgent care through the app are available at no or low cost.





# Making the Most of

# Your Benefits



## Save and earn with SmartShopper

### Compare costs and lower your medical expenses.

When you need to have a medical procedure, costs can sometimes seem unpredictable. **In fact, the same test or procedure can vary by hundreds or even thousands of dollars, depending on where you go.** SmartShopper can help. This program comes with your health plan, and **helps you save money and receive cash back when you need a covered medical service.** With SmartShopper, you can shop online or call a SmartShopper Personal Assistant who can help you understand your options and can schedule your appointment.

## Sample procedures and rewards

For a full list of procedures and rewards, call **1.855.213.7406** or visit **smartshopper.com**.

Procedure	Reward
Lab work	\$25
Colonoscopy	Up to \$500
Knee surgery	UP to \$500
Ultrasound	Up to \$500
Mammogram	Up to \$35
Orthopedic procedure	Up to \$250

### Step 1: Shop for a provider



When your doctor recommends a medical test or procedure, you can call SmartShopper at 1.855.213.7406, or visit [smartshopper.com](http://smartshopper.com).

### Step 2: Receive your medical care



Receive care at one of the SmartShopper options, which are all in your plan.

### Step 3: Earn rewards



After your claim is paid, SmartShopper mails you a reward check within six weeks.

## Shop and save on your health care.

Register today at [smartshopper.com](http://smartshopper.com).

The Personal Assistant team is available at **1.866.488.5441**

Monday to Thursday, 8am to 8pm and Friday, 8 am to 6 pm ET.



### **Home delivery: skip the drugstore line**

If you take prescription medicines on a regular basis, you can get up to a 90-day supply delivered to your home. And depending on your plan, **you may save on copays**. That's because a 90-day supply of many drugs usually costs less than three 30-day refills.

Missing even one dose of a medicine that treats long-term conditions like high blood pressure or diabetes may lead to serious health problems and higher health care costs. That's why home delivery is a great way to make sure you get your prescription refills when you need them.

**Standard shipping is free, and you can set up automatic renewals to get your next three-month supply sent to you before the refill date.**

#### **How to get started with home delivery.**

Getting set up for home delivery is easy. Just call the Pharmacy Member Services phone number on the back of your health plan ID card. You can also mail in your order with our order form found on [anthem.com](http://anthem.com). Choose Individual & Family, then Forms.

### **Preferred pharmacies**

You'll be able to choose from two levels of coverage in the network. The preferred network includes nearly 25,000 pharmacies where you can get your prescriptions filled for the copay or percentage of the drug costs you normally pay as part of your prescription drug plan.

Anthem's preferred pharmacy network includes popular chains such as:

- CVS
- Walmart
- Smith's Pharmacy
- Kroger's Pharmacy
- Safeway
- Albertson's Pharmacy

**While other in-network options are available, a higher copay or cost share should be expected.**

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## Dental Plan Overview

**Nye County** offers comprehensive dental insurance to employees and their eligible dependents. For the 2025 plan year, **dental coverage will be provided by Ameritas.**

With this dental plan, you have the flexibility to visit any dentist. However, **you'll save money out-of-pocket by choosing a dentist within the Ameritas and Diversified Dental Services (DDS) dental networks.**

### Key Features of Your Dental Coverage:

- **Maximum Payment: \$2,750 per person** total per calendar year on all services, unless otherwise stated in the Summary of Benefits and Coverage.
- **Annual Deductible:** \$50 deductible per person total per calendar year limited to a maximum deductible of \$150 per family per calendar year. The deductible does not apply to preventive and diagnostic services.
- **In-Network Savings:** All dental benefits are based on negotiated rates when you use an in-network dentist, which helps reduce your out-of-pocket costs.

**Be sure to review the official plan documents for detailed information on coverage, exclusions, and limitations.**

Plan Features	Plan Pays	Find a provider by scanning the QR code below!
	Ameritas / DDS	
<u>Preventive &amp; Diagnostic</u> <b>Preventive &amp; Diagnostic Services:</b> exams, cleanings, fluoride and space maintainers <b>Emergency palliative Treatment:</b> temporarily relieve pain <b>Sealants:</b> to prevent decay or permanent teeth <b>Brush Biopsy:</b> to detect oral cancer <b>Radiographs:</b> X-rays	100%	
<u>Basic Services</u> <b>Minor Restorative Services:</b> fillings and crown repair <b>Endodontic Services:</b> root canals <b>Oral Surgery Services:</b> extractions and dental surgery <b>Other Basic Services:</b> misc. services <b>Relines and Repairs:</b> to bridges, implants and dentures	80% after deductible	
<u>Major Services</u> <b>Periodontic Services:</b> to treat gum disease <b>Major Restorative Services:</b> crowns <b>Prosthodontic Services:</b> bridges, implants and dentures	50% after deductible	
<u>Orthodontic Services</u> <b>Orthodontic Services:</b> braces <b>Orthodontic Adult and Child</b>	50% \$1,500 lifetime max	






## Vision Plan Overview

**Nye County** also offers vision insurance to employees and their eligible dependents. **Vision coverage for the 2025 plan year will be provided by Ameritas through the VSP network.**

The table below summarizes the key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

### Key Features of Your Vision Coverage:

- **Routine Eye Exams:** Comprehensive eye exams are covered at a \$10 copay when you visit in-network providers.
- **Frames and Lenses:** Your plan includes an allowance for frames and lenses. You may pay less for these items when purchased from in-network providers.
- **Contact Lenses:** If you prefer contact lenses, the plan provides an allowance or coverage for either lenses or a fitting exam, up to \$130.
- **Discounts:** Additional discounts may be available for items such as lens upgrades, specialty eyewear, or laser vision correction through participating providers.

Plan Features	Plan Pays	Find a provider by scanning the QR code below!
	VSP Network	
<u>Routine Eye Exams</u> Once every 12 months	\$10 copay	
<u>Eyeglass Frames</u> Once every 12 months	\$0 copay	
<u>Eyeglass Lenses (Instead of contact lenses)</u> Once every 12 months One pair of standard plastic prescription lenses: <ul style="list-style-type: none"><li>• Single Vision Lenses</li><li>• Bifocal Lenses</li><li>• Trifocal Lenses</li></ul>	covered in full covered in full covered in full	
<u>Contact Lenses (Instead of eyeglass lenses)</u> Once every 12 months <ul style="list-style-type: none"><li>• Elective conventional (non-disposable); OR</li><li>• Elective disposable; OR</li><li>• Non-elective (medically necessary)</li></ul>	up to \$130	
<u>Extra savings!</u> <b>Glasses and Sunglasses</b> <ul style="list-style-type: none"><li>• 20% savings on additional glasses and sunglasses including lens enhancements, from any VSP provider within 12 months of your last exam.</li></ul> <b>Laser Vision Correction</b> <ul style="list-style-type: none"><li>• Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li></ul>		



## Basic Life and AD&D Insurance

Life insurance can help provide for your loved ones if something were to happen to you. Nye County **provides full-time employees with group life and accidental death and dismemberment (AD&D) insurance.**

**Nye County** pays for the full cost of this benefit - **meaning you are not responsible for paying any monthly premiums.** Make sure your beneficiary is up to date.

## Additional Life and Disability Insurance

**Nye County** also provides employees with the opportunity to enroll in voluntary **additional life insurance** as well as **short-term and long-term disability benefits.** This coverage is provided through **Lincoln Financial Group.**

Opting into this benefit can offer financial security in the event that you are unable to work due to a qualifying disability, or if the unthinkable should happen. These plans are designed to help bridge the gap between your income and your expenses during extended absences from work, ensuring that you can maintain your financial stability.



## Employee Assistance Program

**Acentra EAP offers valuable services at no cost to Nye County employees. Services include:**

- Counseling services
- Child/elder care resources
- Legal & Financial Consultations
- Virtual Concierge services
- Health Advocacy

**Contact Acentra to access your total wellbeing services.**

**1.800.999.1077**

**Code: EAPNOW**

**24 hours a day,  
seven days a week**

**[www.EAPhelpink.com](http://www.EAPhelpink.com)**



Scan this QR  
code using your  
phone camera to  
go directly to the  
EAP website



This Guide is only intended to offer an outline of benefits. All details and contract obligations of plans are stated in the group contract/insurance documents, including any disclosures (whether regarding "grandfathering" of plans or others) required by the new health reform law, the Patient Protection and Affordable Care Act (PPACA). In the event of conflict between this guide and the group contract/insurance documents, the group contract/insurance documents will prevail. Please contact your Human Resources Department for further information.