

TO: ALL FULL-TIME EMPLOYEES  
FROM: VICKI PORTER, ADMINISTRATIVE MANAGER  
DATE: MAY 10, 2021  
SUBJECT: HEALTH/DENTAL/VISION INSURANCE BENEFITS FOR 2021-2022

I am pleased to announce that the Russell County School Board in conjunction with the Russell County Board of Supervisors has been able to make major improvements to the health insurance offered to employees. Effective **June 1, 2021**, our co-insurance will be **80/20**. The copay when you see your primary care physician will be **\$10.00, \$20.00** when you see a specialist, and **\$25.00 when you go to urgent care**. Your out-of-pocket will be reduced from **\$2,450 to \$1,750**.

Russell County will continue to utilize 90 Degree Benefits (formerly MCA Administrators) as our third-party administrator for the health insurance for 2021-2022. We will also continue with the Cigna network. The rates for next year will be: Employee **\$219.61** Employee + One **\$400.00**, and Family **\$555.00**.

For the 2021-2022 year, our in-network 90 Degree Benefits deductible will be \$7,350. The out-of-pocket limit will also be \$7,350. The gap insurance (Morgan White) will remain in place and pay up to \$5,600 of the 90 Degree Benefits deductible. The difference between the \$7,350 and \$5,600 yields the **lowered employee out-of-pocket limit of \$1,750**. You will continue to receive two explanations of benefits when you have a claim.

When you have a claim, you will pay your \$400 deductible. The gap insurance will pay 80% up to a maximum of \$5,600 and you will pay 20% up to your maximum out-of-pocket amount of \$1,750. Your deductible is included in the out-of-pocket limit.

The website for MCA is [www.mcoa.com](http://www.mcoa.com). You may register online so you will have access to and be able to print EOB's dating back three years. You can also check deductible and out-of-pocket accumulators and much more. You may also call 1-800-922-4966 and choose option 6 to speak with a customer service representative.

Delta Dental of Virginia will remain the carrier for the dental insurance. The dental plan covers two cleanings annually per enrollee. The annual maximum is \$2,000 per enrollee per calendar year. **The rates for 2021-2022 will be: Employee \$8.50; Employee + One \$38.39, and Family \$52.54.**

Humana will continue to provide the vision insurance. **The rates for 2021-2022 will be: Employee \$1.00; Employee + One \$3.70 and Family \$5.52.**

If you wish to make changes to your medical, dental, or vision coverage, please notify me in writing by **June 07, 2021**. New applications may need to be completed. If you have any questions, please feel free to email me [vicki.porter@russellcountyyva.us](mailto:vicki.porter@russellcountyyva.us) or you may call me at 276-889-8000.

