

BENEFITS AT A GLANCE

INDIANAPOLIS HOUSING AGENCY



BENEFITS
SUMMARY

Taking Care of
IHA Employees

CORE BENEFITS**DESCRIPTION**

Medical

- Anthem HDHP / HSA
- Advantage HMO

Anthem offers a high deductible health plan (See Open Enrollment Announcement)
An HMOS (Health Maintenance Organization) has no deductibles. There are out-of-pocket co-payments for some services, such as PCP or specialist office visits, outpatient services, emergency room and prescription drugs

- Primary Care Physician (PCP) to provide/approve services.
- Out-of-network services are not covered.
- 4 levels of options for retail and/or mail order Rx.

Vision

A comprehensive PPO vision program is available that offers complete vision coverage to employees and their families. It affords coverage for an exam every 12 months, lenses every 12 months, and frames every 24 months after a nominal co-payment. There is a reimbursement schedule for services provided by non-network providers.

Dental

- Delta Dental PPO
- Delta Dental EPO

- Delta PPO – In network benefits include no deductible with no charge for preventive/diagnostic services. Other services are paid per schedule, including ortho for adults and children. Lower benefits paid when services provided by out-of-network dentist.
- Delta EPO – In network benefits include a \$25 per year deductible with a maximum family deductible of \$50 with no charge for preventive/diagnostic services. Other services are paid per schedule. No benefit paid out-of-pocket except \$50 for emergency treatment for pain

Group Life and AD&D Insurance

May elect dental option without medical

The Indianapolis Housing Agency provides \$50,000.00 life insurance at no cost to all benefits-eligible employees

- Accidental Death & Dismemberment (AD&D) benefit matches basic life insurance amount
- Additional voluntary life insurance is available at competitive rates and paid by the employee

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<p>Short Term Disability and Long Term Disability (STD & LTD)</p>	<p>The Indianapolis Housing Agency's Short and Long Term Disability plans provide qualified An HMOS (Health Maintenance Organization) has no deductibles. There are out-of-pocket co-payments for some services, such as PCP or specialist office visits, outpatient services, emergency room and prescription drugs</p> <ul style="list-style-type: none"> • Primary Care Physician (PCP) to provide/approve services. • Out-of-network services are not covered. • 4 levels of options for retail and/or mail order Rx.
<p>Vision</p>	<p>A comprehensive PPO vision program is available that offers complete vision coverage to employees and their families. It affords coverage for an exam every 12 months, lenses every 12 months, and frames every 24 months after a nominal co-payment. There is a reimbursement schedule for services provided by non-network providers.</p>
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