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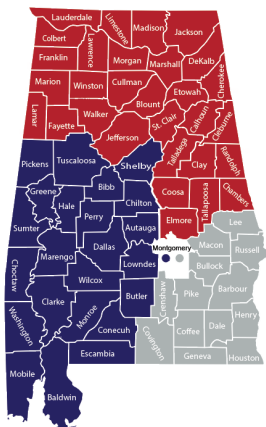
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Montgomery County | Visit
www.alseib.org/Advisors
for your agency's designated
benefit advisor.

INSURANCE BENEFITS OVERVIEW

State Employees' Health Insurance Plan (SEHIP)

Basic medical plan that is designed to be your primary insurance. Members pay a monthly premium for this plan, but discounts are available. *Note: All premium adjustments begin the first day of the second month after all requirements are met.*

Medical Coverage	Single Coverage	Family Coverage (without Spouse with Spouse)
Monthly Premium	\$145	\$335 \$500
Non-Tobacco User Discount	(\$65)	(\$65) (\$130)
Wellness Premium Discount	(\$50)	(\$50) (\$100)
Spouse Surcharge Discount	—	— (\$25)
(with all discounts)*	\$30*	\$220* \$245*

*Federal Poverty Level Discount is not included in this chart



For more information about free resources provided by your SEHIP coverage or preventive screenings, please visit www.alseib.org.

Check the status of your wellness premium discount and outstanding requirements by calling 866.841.9489 or scan the QR code.



Free Plans and HRAs

Supplemental Plan

Eliminates most out-of-pocket expenses not paid by your primary insurance, such as coinsurances, copays, and deductibles.

Primary insurance coverage cannot be SEHIP, PEEHIP, LGHIP, TRICARE, TRICARE for Life, Medicaid, Medicare or the Marketplace. Does not coordinate with high-deductible plans

Optional Plan

Provides dental, vision, cancer, and hospital indemnity coverage, all-in-one.

Primary insurance coverage cannot be SEHIP or Medicaid. Active employees with primary coverage through TRICARE or TRICARE for Life are not eligible to enroll; however, retirees with primary coverage through TRICARE are eligible. Minimum 12-month enrollment requirement.

Premium Cash Option (PCO)

Reimburses you up to \$350 per month by mail or direct deposit to offset the cost of your primary group health insurance premium.

Primary insurance cannot be SEHIP, TRICARE, Medicaid, Medicare, or the Marketplace. Retirees are not eligible.

Limited Purpose HRA

Reimburses up to \$350 per month tax-free for use toward eligible dental and vision expenses.

Primary insurance cannot be SEHIP. Retirees are not eligible.

Decline All Coverage

State employees have the option to decline all plan options offered through the SEIB. This option will disenroll you from medical coverage only.



Creating an online account is simple! Go to my.alseib.org and check out the New Employee Online Enrollment Guide for a step-by-step guide to creating a **mySEIB** account and enrolling in your health insurance benefits.

Stand-alone Options	Single Coverage	Family Coverage
Dental– BCBS or Southland	\$15	\$24
Cancer– Southland	\$15	\$24
Vision– Southland	\$15	\$24



Members participating in one or more Southland plans have access to TruHearing, a discounted hearing aid provider. Read more at www.truhearing.com/southland

TRICARE Supplement An employee-paid voluntary insurance designed for members covered by TRICARE. Visit www.alseib.org for more details

Flexible Benefits Plan

Set aside pre-tax money via payroll deductions to pay for **eligible*** health care and dependent care expenses not paid by your benefit plan. Conveniently manage your account at www.optum.com/financial or download the Optum Financial mobile app on your smartphone. Receive reimbursement by mail or direct deposit to a checking or savings account. *Refer to the Flexible Benefits plan book for list of eligible expenses.

Health Care Reimbursement Account

- **Annual minimum \$120, maximum \$3,400**
- File a manual claim or use your Flex card
- Rollover up to maximum amount allowed by the IRS when you re-enroll
- **\$50 enrollment bonus**

Dependent Care Reimbursement Account

- **Annual maximum \$7,500 or \$3,750 married filing separately**
- Pay your daycare provider directly
- File a manual claim with Optum Financial
- No rollover provision

Ask about these additional benefits



*Plus programs for tobacco cessation and weight management.
Payroll deduction available for certain exercise facilities*



Behavioral Health Systems

The Employee Assistance Program (EAP) is a short-term counseling and referral service designed to help employees become more effective and efficient in their jobs by providing professional, confidential assistance to problems that are likely to affect their family life and/or job performance. Use Employer ID: **DORM**