



2025 Benefits Portfolio

Questions? Call BBG's Customer Service Team!
(866) 845-8600

MEDICAL – Medical Mutual of Ohio

	Traditional Plan	HSA Plan
Deductible	\$1,750 (single) / \$3,500 (family)	\$2,000 (single) / \$4,000 (family)
Accumulation Type	Embedded Deductible	Aggregate Deductible
Coinsurance	80/20	100/0
In-Network Primary Visits	\$40	0% after deductible
In-Network Specialist Visits	\$65	0% after deductible
Prescriptions	\$10 generic / \$45 brand	0% after deductible
In-Patient/Out-Patient Services	20% after deductible	0% after deductible
Preventative	0% (not subject to deductible)	0% (not subject to deductible)
Emergency Room	\$350	0% after deductible
Urgent Care	\$100	0% after deductible
Max Out of Pocket	\$3,500 (single) / \$7,000 (family)	\$2,000 (single) / \$4,000 (family)
HSA Account Eligible	No	Yes

Spousal Waiver Statement: If your spouse already has access to coverage through their employer, they will not be permitted to enroll in any of the Oakmont medical plans. Should you enroll a spouse, you will need to complete the Spousal Waiver Statement.

What is SharedFunding?

- Oakmont purchases a High Deductible plan from the carrier, resulting in lower monthly premiums.
- Employees are responsible for the first part of the deductible.
- Oakmont is responsible for the remaining part of the deductible.
- When the deductible is met, the carrier covers costs, as with any other plan.
- SharedFunding is tracked through the Reimbursement procedures.



ESI Employee Assistance Program

Each of us encounters personal problems from time to time. MMO partners with ESI EAP to provide you with the best possible solutions for issues you or your family may face.

- Work/Life Assistance
- Self-Help Resources
- Wellness Benefits
- Lifestyle Saving Benefits
- Adoption and Children with Special Needs
- Training and Personal Development.



Contact the EAP toll-free at 800.252.4555.
Or go to www.EducatorsEAP.com.

Medical Mutual Total Health

With Total Health, you receive access to personalized, top-tier clinical resources that help improve your overall well-being and save money by addressing health risks as early as possible.

- Managing chronic conditions
- Maternity Support
- Weight Watchers
- Tobacco Cessation Program
- 24-Hour Nurse Line
- Fitness Discounts

2025 Benefits Portfolio (cont.)

Medical Mutual Additional Benefits

- Telehealth
 - Weightwatchers
 - QuitLine
 - Husk Marketplace
 - Beltone Hearing Aids
 - SmartShopper
- More discounts available on your medmutal.com account.

DENTAL – Mutual of Omaha

In-Network	
Deductible	\$50 (single) / \$150 (family)
A: Preventative (Ded Waived)	Covered in full
B: Basic	20% after deductible
C: Major	50% after deductible
Annual Max	\$1,500 plus Maximum Rollover per person
Orthodontia Services	Not Covered

VISION – Mutual of Omaha

In-Network	
Copays	\$10 (exam) / \$25 (materials)
Frames Allowance	\$130 + 20% off balance
Contact Lenses Allowance	\$130 + 15% off balance
Frequencies	Exam
	Lenses
	Frames
	1 every 12 months
	1 every 12 months
	1 every 12 months

VOLUNTARY TERM LIFE – Mutual of Omaha

Benefit	Employee	\$10,000 - \$500,000, increments of \$10,000. Cannot exceed 5x salary.
	Spouse	\$5,000 - \$250,000, increments of \$5,000. Cannot exceed 100% of employee benefit.
	Child(ren)	\$1,000 - \$10,000, increments of \$1,000.
Guarantee Issue	Employee	\$110,000
	Spouse	\$30,000
	Child(ren)	\$10,000
Rates		Varies by age and coverage amount selected

SHORT TERM DISABILITY – Mutual of Omaha

Weekly Benefit Amount – 60% of your base weekly pay up to a maximum of \$1,000

Short Term Disability (STD) allows you to protect your monthly income should you become unable to work due to an accident or illness. STD will pay the weekly benefit amount for up to 13 weeks, based on medical necessity.

*This benefit includes an elimination period of 7 consecutive days.

LONG TERM DISABILITY – Mutual of Omaha

Monthly Benefit Amount – 60% of your monthly base earnings to a maximum of \$3,000

Long Term Disability (LTD) allows you to protect your monthly income should you become permanently disabled. Benefits end at age 65 or SSRA (Social Security Retirement Age).

*This benefit includes an elimination period of 180 consecutive days.

HSA EE Per Pay

Employee Only \$ 43.73

Employee/Spouse \$ 99.34

Employee/Child(ren) \$ 76.29

Family \$ 139.52

Traditional EE Per Pay

Employee Only \$ 80.14

Employee/Spouse \$ 321.98

Employee/Child(ren) \$ 296.13

Family \$ 512.43