

Healthcare Insurance

written by John Mueller | June 11, 2021

As part of being a team member at the Lodge, employees have the opportunity obtain healthcare insurance: medical, dental, and vision.

- **Medical:** Organization funds 50% of the medical plan (2 options)
- **Dental:** Organization funds 100% of the dental plan
- **Vision:** Organization funds 100% of vision plan

Our healthcare insurance partner is [UnitedHealthcare](#).



Employees are able to sign up for healthcare insurance 60 days after hire date.

Summary information for the medical, dental, and vision plans. More details can be found in one's account on [uhc.com](#).

Medical plans as of June 2023:

There are two medical plans that one can select from: CU36 and CU4F:

- CU36 MEDICAL – [See details of the CU36 medical insurance plan](#)
- CU4F MEDICAL – [See details of the CU4F medical insurance](#)

[plan](#)

The dental and vision plans are the following:

- DENTAL PP0 4877 – 100% no deductible on preventive in or out of network; 80% after \$50 deductible on basic restoratives in or out of network; 50% after the deductible on major restoratives in or out of network; no coverage for orthodontia. There is \$1000 maximum benefit each calendar year. All out of network claims are paid at the 90th percentile of reasonable & customary (this is the most generous way out-of-network coverage can be done).
- VISION S1076 – In network, there is a \$10 copay for eye exams, \$25 copay for lenses, \$25 copay for frames; in addition, there is a \$125 allowance toward contacts and \$130 allowance for frames; out of network, all of the coverages are allowances – \$40 for an eye exam, \$40 for single vision lenses, \$45 toward frames, \$100 toward contacts; you can have an eye exam once every 12 months, new lenses/contacts once every 12 months and new frames once every 24 months.

Medical plans for June 2021 – May 2023:

There are two medical plans that one can select from: CCYT and CCZX:

- CCYT MEDICAL – the office visit copay for a general doctor is \$0 and for a specialist it's \$100; \$1500 in-network deductible for single, and \$3000 in-network deductible max for family; after the deductible is met, there is 80% coverage until the out of pocket max is met, which is \$6,000 for single and \$12000 for family. There is a separate \$250 deductible on prescriptions.

- CCZX MEDICAL – the office visit copay for a general doctor is \$40 and for a specialist it's \$80; \$6000 in-network deductible for single, and \$12,000 in-network deductible max for family; after the deductible is met, there is 70% coverage until the out of pocket max is met, which is \$8,000 for single and \$16,000 for family. There is a separate \$300 deductible on prescriptions.

The dental and vision plans are the following:

- DENTAL PPO 4877 – 100% no deductible on preventive in or out of network; 80% after \$50 deductible on basic restoratives in or out of network; 50% after the deductible on major restoratives in or out of network; no coverage for orthodontia. There is \$1000 maximum benefit each calendar year. All out of network claims are paid at the 90th percentile of reasonable & customary (this is the most generous way out-of-network coverage can be done).
- VISION S1076 – In network, there is a \$10 copay for eye exams, \$25 copay for lenses, \$25 copay for frames; in addition, there is a \$125 allowance toward contacts and \$130 allowance for frames; out of network, all of the coverages are allowances – \$40 for an eye exam, \$40 for single vision lenses, \$45 toward frames, \$100 toward contacts; you can have an eye exam once every 12 months, new lenses/contacts once every 12 months and new frames once every 24 months.

For employees that have questions about the healthcare insurance plans, contact Nelda Lopez, 512-964-9011.