

# RALEIGH ORTHOPAEDIC

## BENEFITS SUMMARY

**About Us** At Raleigh Orthopaedic Clinic, we are confident that our employees are the reason behind our successes. We truly value each individual as an employee and part of our professional family. With this in mind, we have developed a comprehensive benefits package designed to protect employees and their families.

Note: The descriptions in this document are intended to provide a general overview of health & welfare benefit plans.

### MEDICAL PLANS

BCBSNC offers the choice of **two medical plan options - HSA Plan or Traditional PPO Plan**. Both plans are “open access” plans, which means that you do not need to select a primary care doctor nor will you need a referral to visit a specialist. In-network benefits are covered at the higher benefit amount. Out-of-network benefits are available, however, these are subject to higher out of pocket costs.

**Health Savings Account (HSA)** - An individual account owned by the employee, which is portable if you leave ROC; eligible contributions are not taxable and funds rollover from year to year.

**Flexible Spending Account (FSA)**- Contribute up to \$5,000 to a *Dependent Care Account* and/or up to \$3,050 to a *Medical Spending Account*.

**Telemedicine** - We are pleased to provide all BCBSNC plan members with access to Teladoc. This is included with our BCBSNC health coverage. Services are available 24/7, 365 days a year via telephone, online, or through the Teladoc mobile app.



### DENTAL PLANS

ROC offers the choice of **two dental plans** in order to best suit your needs. Our dental plans are underwritten by Ameritas and there is no mandatory network provider list. Ameritas reimburses at the 90th percentile out of network, which means 9 out of 10 dentists in your zipcode should accept the usual and customary amount.



## VISION INSURANCE

ROC offers the option to purchase vision coverage through BCBSNC's Blue 20/20. Our plan utilizes the EyeMed Access Network, which includes many independent providers as well as LensCrafters, Pearle Vision, Target Optical and more.



## LIFE INSURANCE

Benefits offered through Lincoln Financial Group.

**Basic Life** - 100% Employer paid benefit of 1x salary, up to a maximum of \$200,000.

**Voluntary Life** - Available for purchase for the employee, spouse, and dependents.



## ADDITIONAL BENEFITS

**Voluntary Supplemental Programs** - Short Term Disability, Accident, Critical Illness and Hospital Indemnity plans are offered through The Hartford.

**Legal Shield** - Personal legal and ID theft protection and restoration benefits. Individual and Family plans offered.

**NC 529 College Savings Plan** - Offered through College Foundation of North Carolina. This is a post-tax plan.

**Employee Assistance Program (EAP)** - Lincoln Financial provides an EAP, which is a confidential resource where covered members can access help and resources for services including stress and anxiety, child care and elder care issues, and more.

