

## EMS Insurance Open Enrollment Flyer

 **Open Enrollment ENDS on May 1, 2026. Sign up now, if interested!** 



### MEDICAL

- EMS pays 50% of Employee Plan
- Employee pays 100% of family plan
- Provider is United Healthcare
- \$3,000 deductible
- \$0 Co-pay for Regular visits
- \$125 Co-pay for Specialist visits
- Prescription Co-pay varies

Your Weekly Cost: \$97.17



### DENTAL

- EMS pays 100% of Employee Plan
- \$0 Deductible for Preventative Exams, Cleanings, and X-Rays
- \$50 Deductible for Basic Filling and Crowns
- \$50 Deductible for Major Surgery
- \$1000 Annual Max Benefit

**NO COST**



### VISION

- EMS pays 100% of Employee Plan
- \$10 Co-pay for exams
- \$25 Co-pay for glasses and required contacts
- \$60 Co-pay for contact fitting and evaluation

**NO COST**



### LIFE

- EMS pays 100% of this insurance
- \$25,000 life insurance benefit
- Up to \$25,000 benefit for accidental death & dismemberment
- Must be an active EMS employee

**NO COST**

All co-pays and deductibles above are for *IN NETWORK* providers. Coverage is available for spouses/families



# ENHANCED MECHANICAL SYSTEMS