

Questions? Looking for some more information?

Visit:

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Or

<https://www.sjcindiana.gov>



2025 ST. JOSEPH COUNTY EMPLOYEE BENEFITS SUMMARY

<https://secure-enroll.com/go/stjosephcounty>



Department of Human Resources
hr@sjcindiana.gov

Medical	WWW.AUXIANT.COM	800-245-0533
Network Provider	WWW.SELECTHEALTHNETWORK.COM	800-634-9585
Pharmacy	WWW.PRIMETHERAPEUTICS.COM	800-424-3312
Dental	WWW.INSURINGSMILES.COM	800-727-1444
Vision	WWW.VSP.COM	800-877-7195
Life Insurance	WWW.METLIFE.COM	800-638-5433
FMLA	WWW.METLIFE.COM	800-638-5433
STD/LTD Insurance	WWW.METLIFE.COM	800-638-5433
Flexible Spending	WWW.WAGeworks.COM	877-924-3967
New Avenues	WWW.NEWAVENUESONLINE.COM	800-731-6501
Paragon Clinic	N/A	574-855-1420
Vertical Plus MRI	WWW.VERTICALPLUSMRI.COM	574-257-4674
ATI Physical Therapy	WWW.ATIPT.COM	855-692-8478
Alick's Home Medical	WWW.ALICKS.COM	800-633-4144
YMCA O'Brien YMCA DTSB	N/A N/A	574-299-3482 574-245-7677
PERF	WWW.INPRS.IN.GOV	844-464-6777
Deferred Compensation 457(b)	WWW.HOOSIERSTART.IN.GOV WWW.NATIONWIDE.COM	855-277-4432 877-677-3678
Financial Planning	WWW.BISONFG.COM	866-992-4766
Critical Illness Hospital Indemnity Accident Plus	WWW.METLIFE.COM	800-638-5433
Benefits Questions	WWW.SJCINDIANA.GOV	574-235-9547



Traditional Medical

Deduction 1st and 2nd checks of the month

Coverage	Per Pay Period	*Preferred Deductible	PPO Deductible	Non-PPO Deductible	*Preferred Out of Pocket	PPO Out of Pocket	Total Max Out of Pocket (Including deductibles & Rx co-pays)	Non-PPO Out of Pocket
Employee	\$25.00	\$350.00	\$1,200.00	\$2,400.00	\$1,350.00	\$2,700.00	\$7,150.00	unlimited
Employee + Children	\$37.50	\$700.00	\$2,400.00	\$4,800.00	\$2,700.00	\$5,400.00	\$14,300.00	unlimited
Employee + Spouse	\$37.50	\$700.00	\$2,400.00	\$4,800.00	\$2,700.00	\$5,400.00	\$14,300.00	unlimited
Family	\$55.00	\$1,050.00	\$3,600.00	\$7,200.00	\$4,050.00	\$8,100.00	\$14,300.00	unlimited

Catastrophic Medical

There is no Drug Card with this option. You will need to submit RX receipts to Auxiant directly to be applied to deductible and coinsurance. ***Preferred requires Personal Health Assessment (PHA)**

Coverage	Monthly	Per Pay Period	*Preferred Deductible	PPO Deductible	Non-PPO Deductible	*Preferred Out of Pocket	PPO Out of Pocket	Total Max Out of Pocket (Including deductibles & Rx co-pays)	Non-PPO Out of Pocket
Employee	\$20.00	\$10.00	\$3,000.00	\$5,000.00	\$10,000.00	\$6,850.00	\$6,850.00	\$7,150.00	unlimited



Paragon Clinic

807 East Colfax South Bend IN 46601 (574) 855-1420

HOURS

Monday 8:30 –5pm Tuesday 8:30-5pm
Wednesday 12pm– 5pm Thursday 8:30-5pm
Friday 8:30-12:30pm

The Paragon Clinic is staffed with a board-certified physician and licensed health care professionals. The broad range of services offered at the Clinic includes primary, acute, and preventative care. Our team works closely with patients to educate and develop healthy lifestyle treatment plans. All services provided are 100% confidential and protected by all HIPAA privacy regulations. There is absolutely no cost to eligible employees, spouses, and/or dependents (on SJC Medical plan) receiving treatment at the clinic.



DENTAL

deduction 1st check of month

Protect your smile with a quality affordable plan that covers service from cleanings to braces.

HRI Dental (800)727-1444

www.insuringsmiles.com

Dental Monthly Premium Rates	
Employee Only	\$25.13
Employee+ Spouse	\$54.18
Employee + Child (ren)	\$60.77
Employee + Family	\$95.07



VISION

Superior coverage with Eye Exam, Glasses/ Contacts once every 12 months

Coverage includes a generous allowance.

VSP Vision (800)-877-7195 WWW.VSP.COM

Vision Monthly Premium Rates	
Employee Only	\$13.95
Employee + 1	\$27.93
Employee + Family	\$44.96



FLEXIBLE SPENDING ACCOUNT

Health Equity/WageWorks

(877) 924-3967

www.wageworks.com

FSA and Dependent Care

Simply decide how much to contribute and funds are withdrawn from each pay check for deposit in your account, pre-tax! Your total annual amount is available on day ONE of your plan year.

Critical Illness Insurance

Help protect your family and your budget from the impact of a critical illness

If a serious illness happens to you or a loved one, this coverage provides you with a lump-sum payment that can be used to pay for everyday living expenses and out of pocket medical costs, like copays and deductibles. Provides a lump-sum payment for covered conditions such as heart attack, cancer or stroke. Guaranteed acceptance for you and other eligible family members.

Accident Plus Insurance

Accidents can happen at any time and when you least expect

Accidents happen frequently and can be very costly. In fact, the average cost for one visit to the ER is \$1,233.¹ Accident Insurance can help you pay for costs not covered by your medical insurance. There are over 150 covered conditions associated with an accident that could trigger benefits, including various injuries, hospitalization, medical services and treatments. Guaranteed acceptance for you and other eligible family members. Payments made directly to you.

Hospital Indemnity Insurance

Pays a lump-sum benefit if you or a member of your family is hospitalized.

With an average cost of \$10,400 per hospital stay in the U.S.,¹ it's easy to see why having hospital indemnity coverage may make good financial sense. If you are admitted or confined to a hospital² due to an accident or illness, hospital indemnity insurance benefits can help pay for out-of-pocket costs, such as health insurance, deductibles and co-payments — or for anything that you see fit. Guaranteed acceptance for you and other eligible family members. Payments made directly to you, not your healthcare provider. Coverage is portable, meaning you can take it with you if your employment status changes.

MetLaw

Hiring an attorney can be very stressful if you don't know where to go or how much it will cost. MetLaw makes it very simple to get the legal advice and the representation you need without draining your finances. This group benefit features:

Affordable assistance for a wide range of legal needs, including wills and other estate planning documents, real estate matters, traffic offenses, adoptions, debt collection defense and much more

Low monthly cost for unlimited use and no copays when using a Network Attorney

Easy access to more than 14,000 professionally selected Network Attorneys



O'Brien Center and DTSB YMCA

Employees of St. Joseph County have the ability to utilize a free monthly membership to the O'Brien Center or DTSB YMCA. Employees can go to either facility, identify themselves as a County employee with their Employee ID Badge. You can then begin to take advantage of the gym membership at no cost.

Gym Reimbursement

Employees qualify for up to \$25 per month gym membership reimbursement to any facility. Employees must complete the online claim form located on the Human Resources Tab at sjcindiana.gov. Proof of payment and utilization are required.

Only one gym membership benefit may be used at a time.

Short Term Disability and Long Term Disability

If you're suddenly unable to earn a paycheck due to illness or an accident, short term disability covers up to 12 weeks. *You will receive up to a maximum \$250.00 weekly benefit.* Long term provides a steady stream of income to help cover essential expenses during an extended illness or after a disabling accident.

Monthly payments: receive a portion of your salary (maximum \$2000) paid directly to you each month if you're unable to work after 12 weeks.



Employee Assistance Program

800.731.6501: 574.232.2131
Allonehealth.com/newavenues

All full-time and part-time employees and the immediate family members in their households qualify for the Employee Assistance Program through New Avenues, Inc. Included in this benefit are five (5) free and confidential counseling sessions per family member per incident as well as access a wealth of online resources.

One of the five counseling visits may be used for a referral to GreenPath Debt Solutions, a not-for-profit accredited credit counseling agency for budgeting and financial management help.

County-Paid Life Insurance

Full-time and regular part-time employees with 30 hrs. per week are eligible for \$15,000 of Term Life Insurance. The County pays 100% of the cost of this insurance.

Voluntary Life Insurance

You may request \$15,000 or \$30,000 for yourself. You can request one-half of your amount (\$7,500 or \$15,000) for your spouse or eligible children (6 months to age 26 full time student) Children age 15 days through 5 months can receive \$250.

Trustmark Universal Life Insurance with Long-Term Care Benefit

Protecting your loved ones is one of life's greatest responsibilities. When a family loses someone, in addition to grief, survivors may suddenly be faced with costly expenses and debts, and even a loss of income. Universal Life can help. **800-813-7192 option #3.**

Hoosier S.T.A.R.T. 877-728-6738 NATIONWIDE 317-466-9128

457 plans offer public employees an excellent way to save for their retirement through tax deferred contributions to their own individual accounts.

BISON Financial Group

866-992-4766

www.bisonfg.com

Bison Financial can help you make a sound retirement plan and better understand your pension plan

PERF: Public Employee Retirement Fund

www.inprs.in.gov 844-464-6777

Your Annuity Savings Account (ASA) is the second piece of the Public Employees' Retirement Fund (PERF) benefit structure. The funds in this account come from money you put in, and money earned from investing your account.