KIRLTAND COMMUNITY COLLEGE

BENEFIT PLAN SUMMARIES

FOR ELIGIBLE EMPLOYEES ELECTING HEALTH INSURANCE:

Health: Blue Cross Blue Shield Simply Blue PPO Plan with HSA for employee deductible share

In-network services:
- Annual deductible: $1,300 Single/$2,600 2 person or family
- After deductible, Blue Cross pays in-network medical claims at 100%. After deductible, drugs carry $10 generic/$40 name brand copay amounts up to a maximum annual out-of-pocket of $1,000 single/$2,000 2 person or family

Out-of-network services:
- Annual deductible: $2,600 Single/$5,200 Family
- After deductible, Blue Cross pays in-network medical claims at 80%.

Prescription drugs: Closed formulary plan. In deductible phase, employee is responsible for 100% of BCBS approved amount; after deductible is met, drugs filled by an in-network pharmacy or mail order carry copay amounts of $10 generic/$40 brand name copay for prescriptions up to the annual out-of-pocket maximum amounts.

Preventive services: Certain preventive services covered at 100% (must use in-network provider)

Annual Deductible Responsibility: Employees are responsible for $1,300 single/$2,600 2 person or family annually (in-network). All medical expenses as well as prescription drugs apply to the deductible amount.

Health Savings Accounts (HSA): A personal health savings account will be made available to each employee enrolled on the medical insurance plan. HSAs shall be administered by Wells Fargo. Employees are encouraged to fund their HSAs to cover the employee deductible amount via payroll deduction on a pre-tax basis. Certain eligibility rules apply. If ineligible for the HSA, employees may elect to fund a flexible spending account (FSA) instead. Employees utilizing either of these accounts will be issued a debit card to pay for prescription drugs and medical claim expenses.

LTD: CIGNA

Benefit: 66 2/3% of monthly earnings
- Maximum monthly salary: $10,000
- Maximum monthly benefit: $6,667
- Elimination period: 90 consecutive calendar days
- Mental/Nervous: 2 year limitation unless confined as in-patient for condition
- Survivor benefit: 3 times last net benefit, 6 month qualifying period
- Maternity coverage, rehabilitation benefits
- Freeze on offsets

Life/AD&D: CIGNA

President: $150,000
Administrators: $60,000
Full-time Faculty: $50,000
FT Salaried Support Staff: $20,000
FT Hourly Support Staff: $15,000

Includes AD&D coverage
Includes Dependent Life ($2,000 spouse; $1,000 child)
Vision: Self-funded plan administered by Blue Cross Blue Shield utilizing the VSP Network
Plan year is January through December – basic benefits available once every 12 months

$5 copay for exam/100% of R&C
Contacts: $7.50 copay/80% of R&C
Frame allowance of $150.00 available once every 24 months

Dental: Self-funded plan administered by Blue Cross Blue Shield
Plan year is January through December

Class I, II, and III annual maximum: $2,000 per person
Class IV maximum: $2,000 lifetime

Class I - 75% of R&C – Preventative Services
Class II - 75% of R&C – Restorative Services
Class III - 50% of R&C – Prosthodontic Services
Class IV – 75% of R&C – Orthodontic Services

Incentive Plan: benefit level for Class I services will increase 10% each year, to a maximum of 100%, provided dentist is visited at least once during the calendar year for cleaning and exam

FSA: Administered by Healthsmart
Plan year for flexible spending accounts is January through December

Health Care FSA and Dependent Care Assistance Plan are both available to employees on a pre-tax basis.

Employees are required to pay a bi-weekly out of paycheck contribution based on the stipulations of PA152 of 2011. The annual amount shall be communicated to employees prior to January 1 each year.

Remaining premiums are paid by Kirtland Community College
FOR ELIGIBLE EMPLOYEES NOT ELECTING HEALTH INSURANCE:

Health: $2,000 cash in lieu of health benefits

LTD:

CIGNA
Benefit: 66 2/3% of monthly earnings
Maximum monthly salary: $10,000
Maximum monthly benefit: $6,667
Elimination period: 90 consecutive calendar days
Mental/Nervous: 2 year limitation unless confined as in-patient for condition
Survivor benefit: 3 times last net benefit, 6 month qualifying period
Maternity coverage, rehabilitation benefits
Freeze on offsets

Life/AD&D

CIGNA
President: $150,000
Administrators: $60,000
Full-time Faculty: $50,000
FT Salaried Support Staff: $20,000
FT Hourly Support Staff: $15,000

Includes AD&D coverage
Includes Dependent Life ($2,000 spouse; $1,000 child)

Vision:

Self-funded plan administered by Blue Cross Blue Shield utilizing the VSP Network
Plan year is January through December – basic benefits available once every 12 months
$5 copay for exam/100% of R&C
$7.50 copay for lenses/100% of R&C
Contacts: 7.50 copay/80% of R&C
Frame allowance of $150.00 available once every 24 months

Dental:

Self-funded plan administered by Blue Cross Blue Shield
Plan year is January through December
Class I & II annual maximum: $2,000 per person
Class III maximum: $2,000 lifetime
Class I - 75% of R&C
Class II - 50% of R&C
Class III - 75% of R&C
Incentive Plan: benefit level will increase 10% each year, to a maximum of 100%, provided dentist is visited at least once during the calendar year for cleaning and exam

FSA:

Administered by Healthsmart
Plan year for flexible spending accounts is January through December

Health Care FSA and Dependent Care Assistance Plan are both available to employees on a pre-tax basis.

All premiums are paid 100% by Kirtland Community College