

KIRTLAND COMMUNITY COLLEGE
BENEFIT PLAN SUMMARIES
FOR ELIGIBLE EMPLOYEES ELECTING HEALTH INSURANCE

Health: Blue Cross Blue Shield Simply Blue HSA PPO with RX ASC

In-network services:

Annual deductible: \$1,700 Single/\$3,400 Family

After deductible, Blue Cross pays in-network medical claims at 100%.

In-network Prescription drugs: After deductible, drugs carry \$10 Generic/\$40 Preferred brand-name copay amounts up to a maximum annual out-of-pocket of \$2,250 Single/\$4,500 Family

Out-of-network services:

Annual deductible: \$3,400 Single/\$6,800 Family

Prescription drugs: After deductible, drugs filled by an in-network pharmacy or mail order carry in-network copay amounts of \$10 Generic/\$40 Preferred brand-name copay for prescriptions PLUS 20% coinsurance of approved amount 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 \$1,700 Single/\$3,400 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 Optum Financial. 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 eligible expenses.

LTD: MetLife

Benefit: 66.67% of pre-disability monthly earnings

Maximum monthly benefit:

President and Administrators: \$8,500

Full-time Faculty, exempt and hourly: \$5,000

Elimination period: 90 consecutive calendar days

* Limited benefits apply for specific conditions, such as, mental or nervous disorders or diseases; alcohol, drug, or substance abuse or addiction; neuromuscular, musculoskeletal, or soft tissue disorders; and chronic fatigue syndrome and related conditions.

Other limitations or exclusions may apply. See certificate for details.

Life/AD&D

MetLife

President: 1.5x salary to a maximum of \$200,000

Administrators: 1.5x salary to a maximum of \$200,000

FT Faculty: \$50,000

FT Salaried Support Staff: \$50,000

FT Hourly Support Staff: \$50,000

Includes AD&D coverage

Includes Dependent Life (\$10,000 spouse; \$2,000 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

\$10 copay for exam/100% of Approved Amount

\$10 copay for lenses/100% of Approved

Amount

\$10 copay for glasses/100% of Approved

Amount

Frame allowance of \$300.00 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: \$2,500 per person
Class I services are covered at 100% up to the maximum.
Class IV maximum: \$3,500 lifetime

Class I - 100% of Approved Amount
Class II - 90% of Approved Amount
Class III - 75% of Approved Amount
Class IV – 100% of Approved Amount

FSA: Administered by Health Equity
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

KIRTLAND COMMUNITY COLLEGE
BENEFIT PLAN SUMMARIES
FOR ELIGIBLE EMPLOYEES NOT ELECTING HEALTH INSURANCE:

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

LTD: MetLife

Benefit: 66.67% of pre-disability monthly earnings

Maximum monthly benefit:

President and Administrators: \$8,500

Full-time Faculty, exempt and hourly: \$5,000

Elimination period: 90 consecutive calendar days

* Limited benefits apply for specific conditions, such as, mental or nervous disorders or diseases; alcohol, drug, or substance abuse or addiction; neuromuscular, musculoskeletal, or soft tissue disorders; and chronic fatigue syndrome and related conditions.

Other limitations or exclusions may apply. See certificate for details.

Life/AD&D

MetLife

President: 1.5x salary to a maximum of \$200,000

Administrators: 1.5x salary to a maximum of \$200,000

FT Faculty: \$50,000

FT Salaried Support Staff: \$50,000

FT Hourly Support Staff: \$50,000

Includes AD&D coverage

Includes Dependent Life (\$10,000 spouse; \$2,000 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

\$10 copay for exam/100% of Approved Amount

\$10 copay for lenses/100% of Approved

Amount

\$10 copay for glasses/100% of Approved

Amount

Frame allowance of \$300.00 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 IIII annual maximum: \$2,500 per person
Class I services are covered at 100% up to the maximum.
Class IV maximum: \$3,500 lifetime

Class I - 100% of Approved Amount
Class II - 90% of Approved Amount
Class III - 75% of Approved Amount
Class IV – 100% of Approved Amount

FSA: Administered by Health Equity
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