

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

Health:	<p><u>Blue Cross Blue Shield Simply Blue HSA PPO with RX ASC</u></p> <p><b>In-network services:</b> Annual deductible: \$1,700 Single/\$3,400 Family After deductible, Blue Cross pays in-network medical claims at 100%. <b>In-network Prescription drugs:</b> 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</p> <p><b>Out-of-network services:</b> Annual deductible: \$3,400 Single/\$6,800 Family <b>Prescription drugs:</b> 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.</p> <p><b>Preventive services:</b> Certain preventive services covered at 100% (must use in-network provider) <b>Annual Deductible Responsibility:</b> 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. <b>Health Savings Accounts (HSA):</b> 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.</p>
LTD:	<p><u>MetLife</u></p> <p><b>Benefit:</b> 66.67% of pre-disability monthly earnings <b>Maximum monthly benefit:</b>     President and Administrators: \$8,500     Full-time Faculty, exempt and hourly: \$5,000 <b>Elimination period:</b> 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.</p>
Life/AD&D	<p><u>MetLife</u></p> <p><b>President:</b> 1.5x salary to a maximum of \$200,000 <b>Administrators:</b> 1.5x salary to a maximum of \$200,000 <b>FT Faculty:</b> \$50,000 <b>FT Salaried Support Staff:</b> \$50,000 <b>FT Hourly Support Staff:</b> \$50,000</p> <p>Includes AD&amp;D coverage Includes Dependent Life (\$10,000 spouse; \$2,000 child)</p>
Vision:	<p><u>Self-funded plan administered by Blue Cross Blue Shield utilizing the VSP Network</u></p> <p>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</p>

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**

**KIRLTAND 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 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.

**All premiums are paid 100% by Kirtland Community College**