

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

Health:	<p><u>Blue Cross Blue Shield Simply Blue PPO Plan with HSA for employee deductible share</u></p> <p>In-network services: Annual deductible: \$1,350 Single/\$2,700 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 \$2,250 single/\$4,500 2 person or family</p> <p>Out-of-network services: Annual deductible: \$2,700 Single/\$5,400 Family</p> <p>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.</p> <p>Preventive services: Certain preventive services covered at 100% (must use in-network provider)</p> <p>Annual Deductible Responsibility: Employees are responsible for \$1,350 single/\$2,700 2 person or family annually (in-network). All medical expenses as well as prescription drugs apply to the deductible amount.</p> <p>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 prescription drugs and medical claim expenses.</p>
LTD:	<p><u>MetLife</u></p> <p>Benefit: 66.67% of predisability monthly earnings Maximum monthly benefit: President and Administrators: \$8,500 Full-time Faculty, exempt and hourly: \$5,000</p> <p>Elimination period: 90 consecutive calendar days Alcohol/drug/substance abuse: Earliest of 1) the date You receive 24 months of Disability benefit payments; 2) the date You cease or refuse to participate in the recovery program; or 3) the date You complete such recovery program.</p> <p>Mental/Nervous: Lesser of 24 months or maximum benefit period Neuromuscular/musculoskeletal/soft tissue disorder: Lesser of 24 months or maximum benefit period Survivor benefit: See certificate Pregnancy, including complications of pregnancy coverage, rehabilitation benefits Freeze on offsets *Additional limitations apply. See certificate for details.</p>
Life/AD&D	<p><u>MetLife</u></p> <p>President: 1.5x salary to a maximum of \$200,000 Administrators: 1.5x salary to a maximum of \$200,000 Full-time Faculty: \$50,000 FT Salaried Support Staff: \$40,000 FT Hourly Support Staff: \$40,000 Includes AD&D coverage Includes Dependent Life (\$5,000 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 \$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</p>

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

Class I, II, and III annual maximum: \$2,000 per person
Class I services are covered at 100% up to the maximum.
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

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

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 predisability monthly earnings
Maximum monthly benefit:
 President and Administrators: \$8,500
 Full-time Faculty, exempt and hourly: \$5,000
Elimination period: 90 consecutive calendar days
Alcohol/drug/substance abuse: Earliest of
 1) the date You receive 24 months of Disability benefit payments;
 2) the date You cease or refuse to participate in the recovery program; or
 3) the date You complete such recovery program.
Mental/Nervous: Lesser of 24 months or maximum benefit period
Neuromuscular/musculoskeletal/soft tissue disorder: Lesser of 24 months or maximum benefit period
Survivor benefit: See certificate
Pregnancy, including complications of pregnancy coverage, rehabilitation benefits
Freeze on offsets
*Additional limitations 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
Full-time Faculty: \$50,000
FT Salaried Support Staff: \$40,000
FT Hourly Support Staff: \$40,000

Includes AD&D coverage
Includes Dependent Life (\$5,000 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
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Class II - 75% of R&C – Restorative Services
Class III - 50% of R&C – Prosthodontic Services
Class IV – 75% of R&C – Orthodontic Services

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