

COLLEGE BENEFITS

1. **Health Insurance/Wellness Program** – The College’s health insurance is a comprehensive plan which includes a prescription drug program and a wellness benefit. The plan includes deductibles with a lifetime maximum. The College’s program is a fully-funded plan with Coventry Health Care. Individuals may choose from either single or family coverage. (See below)

The wellness benefit allows staff to have certain items done (i.e. routine physicals, immunizations, mammograms, etc.) with a payment of \$400 per person first dollar coverage. This is really a benefit to the College as it helps to detect problems early before they get worse, thus helping to keep costs down. (See below*)

TRIPLE OPTION GROUP HEALTH PLAN EFFECTIVE AUGUST 1, 2007

	Plan A		Plan B		Plan C	
	PPO	Non PPO	PPO	Non PPO	PPO	Non PPO
Lifetime Maximum	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
Physician Office Copay	\$25/visit Balance 100%	65% after Deductible	\$15/visit Balance 100%	70% after Deductible	90% after Deductible	70% after Deductible
Wellness Benefit *	1 st \$400 paid in full per person Balance paid at coinsurance		1 st \$400 paid in full per person Balance paid at coinsurance		1 st \$400 paid in full per person Balance paid at coinsurance	
Outpatient Surgery	85% after Deductible	65% after Deductible	90% after Deductible	70% after Deductible	Some Outpatient Surgeries (38) No Deductible 100%	
Maternity Care	85% after Deductible	65% after Deductible	90% after Deductible	70% after Deductible	1 st \$1500 paid 100% Balance to Deductible & Coinsurance	
Calendar Year Deductible	\$300/Person \$600/Family	\$650/Person \$1300/Family	\$250/Person \$500/Family	\$500/Person \$1000/Family	\$200/Person \$400/Family	\$200/Person \$400 Family
Coinsurance after Deductible	85%	65%	90%	70%	90%	70%
Maximum Out of Pocket Expense	\$2250/Person \$4500/Family	\$3500/Person \$7000/Family	\$1500/Person \$3000/Family	\$3000/Person \$6000/Family	\$500/Person \$750/Family	\$1000/Person \$1500/Family
Prescription Drug Copay	\$10/Generic \$20/Formulary \$45/Namebrand		\$10/Generic \$20/Formulary \$45/Namebrand		\$10/Generic \$20/Formulary \$45/Namebrand	

2. **Dental Insurance** – The College’s dental insurance plan is a self-funded plan with Ameritas out of Lincoln. There are two areas to our program; one is maintenance coverage and the other is a restorative coverage. Under the maintenance, the co-pay schedule is 80/20 the first year, 90/10 the second year and 100/0 the third year with no deductible based on usual and customary charges with usage each year. Under the restoration coverage there is a 50/50 co-pay with a \$25.00 deductible. As with the health insurance coverage individuals can choose from either family or single coverage. There is a \$1500/individual maximum/yr.

3. **Preferred Provider Organization (PPO).** This is a program that in conjunction with our health insurance program helps to keep our insurance claims (cost wise) to a minimum. The program works with doctors, hospitals, clinics, etc. who in turn will join the PPO where they have agreed to a certain rate for services rendered. Payment is made at the appropriate co-insurance rate. This in turn saves the employee and employer money. If an individual chooses not to go to a PPO provider the percentage for payment is paid at the corresponding appropriate rate.

4. **Retirement** – This program is provided through TIAA-CREF (Teachers Insurance & Annuity Association/College Retirement Equity Fund) and is one of the most important benefits that the employee may take advantage of through the College. For staff (non-faculty) the benefit amounts to a match plus 1% to a max of 8%. The minimum participation is 2%. This procedure works as follows; employee contributes 2% - College puts 3%, employee contributes 3% - College contributes 4% - up to 7% and College contributes 5% - up to 8%. For faculty the minimum participation is 2% (see negotiated agreement) and a faculty member can contribute up to 8% with the College matching up to 8%. The employee has the flexibility to invest in a multitude of different investment vehicles provided by TIAA-CREF.

5. **Life Insurance** – The benefit of coverage is two times the person's annual salary rounded to the next even 1000 dollars, and 4 times the base amount for accidental death.

6. **Long Term Disability (LTD)** – This benefit is activated after an individual has been absent from work for 90 calendar days due to sick leave. Starting with the 91st day their benefit is 60% of the salary for as long as they are on LTD.

7. **Tuition Remission** – This benefit is for all full-time staff, spouse and dependents. The tuition is waved on most course or courses taken from Central Community College.

8. **125 Cafeteria Plan** – This plan is administered through Almquist, Maltzahn, Galloway & Luth. This benefit allows staff (full-time) to tax-shelter dollars that they would have to pay out of their pockets for health, dental, and dependent-care expenses, etc. The employee then saves paying State, Federal and FICA taxes. This has proven to be a very popular benefit with the staff.

8/07