

COLLEGE BENEFITS – FULL TIME FACULTY

Health & Dental Insurance – The College’s health and dental insurance is a fully-funded plan with Blue Cross Blue Shield. Individuals may choose from employee only, employee & spouse, employee & children, or family coverage.

Faculty have the choice of a low deductible plan or a high deductible (HSA eligible) plan.

CCC pays the entire premium of employee’s medical and dental plans, regardless of coverage level.

Option 1 – Low deductible plan – no cost to the employee

	In Network	Out of Network
Calendar year deductible		
Individual	\$650	\$1,300
Family	\$1,300	\$2,600
Calendar year out-of-pocket limit		
Individual	\$4,350	\$8,700
Family	\$8,700	\$17,400
Coinsurance (the amount you pay for most covered services after satisfaction of calendar year deductible)	20% of allowable charges	40% of allowable charges
Physician office visit	*Primary care physician: \$30 copay *Specialist: \$50 copay *Urgent Care: \$50 copay, then deductible and coinsurance	Subject to deductible and 40% coinsurance
Emergency care services	*Facility: \$75 copay, then deductible and coinsurance *Professional: deductible and coinsurance	Same as in-network level of benefits
Pharmacy Benefit		
Classification	Copay/Coinsurance per 30 day supply	Out-of-Pocket minimums and maximums per prescription
	In Network	Out of Network
Generic	25%	25% + 25% penalty
Formulary brand name	25%	25% + 25% penalty
Nonformulary brand name	50%	50% + 25% penalty
Specialty	25%	50%
		In Network
		\$60 min / \$120 max
		Out of Network
		\$170 min / \$340 max

Option 2 – High deductible plan (HSA eligible) – no cost to the employee

CCC contributes to HSA annually*: \$1,565 (emp only), \$3,287 (emp + sp), \$2,896 (emp + kid), or \$4,414 (family)

	In Network	Out of Network
Calendar year deductible		
Individual	\$3,500	\$7,000
Family (aggregate)**	\$6,850	\$13,700
Calendar year out-of-pocket limit		
Individual	\$3,900	\$12,000
Family (aggregate)**	\$7,650	\$24,000
Coinsurance (the amount you pay for most covered services after satisfaction of calendar year deductible)	10% of allowable charges	20% of allowable charges
Physician office visit	Subject to deductible and coinsurance	
Emergency care services	Subject to deductible and coinsurance	
Pharmacy Benefit	Subject to deductible and coinsurance	

*Mid-year hires will have pro-rated contribution.

**Aggregate deductible – Deductible can be met by one person or multiple; no coinsurance until entire deductible met.

Dental Benefits

Payment for Services	In Network Provider	Out of Network Provider
Deductible (the amount the covered person pays each calendar year for combined covered services before the coinsurance is payable)		
Individual	\$25	\$50
Family	\$50	\$100
Coinsurance Benefit (% covered person pays)		
Coverage A (Preventative & Diagnostic)	0%	0%
Coverage B (Maintenance, Simple Restorative, Oral Surgery)	0%	0%
Coverage C (Complex Restorative, Periodontics & Endodontics)	0%	0%

Vision Insurance- CCC offers vision insurance through the VSP Choice Network.

Participation in this plan is voluntary as the employee pays the full premium.

Flexible Spending Account / Health Savings Account – Administered through Union Bank. Participation in these plans is voluntary. Both accounts allow employees to tax-shelter dollars to pay for health, prescription, dental, and vision expenses. A dependent care account is also available.

Life Insurance – The benefit of coverage is two times the employee's annual salary, rounded to the next even \$1,000.

Supplemental Life- Employees may purchase additional life insurance for themselves, their spouse, and their children.

Long Term Disability (LTD) – This benefit may be applied for after an individual has been absent from work for 84 calendar days due to medical reasons. If approved, the LTD benefit is 60% of the employee's salary.

Retirement – This program is provided through TIAA (Teachers Insurance & Annuity Association). Employees set aside a percentage of their gross earnings into their retirement fund and the College also contributes to their account.

Faculty must contribute 9.5% pre-tax with the College matching 9.5% (see negotiated agreement).

Tuition Remission – This benefit is for all full-time employees, spouse, and dependents. The tuition is waived on most courses taken from Central Community College. Please contact Financial Aid for more details.

Leaves (see Faculty Negotiated Agreement for full details)

- Personal with Pay – 4 days per contract year
- Illness leave (doctor appointments/short term illness) – unlimited
- Family Illness leave – 3 days per contract year
- Bereavement leave
- Professional leave

Salary: \$_____