

## 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	
<b>Calendar year deductible</b>			
Individual	\$650	\$1,300	
Family	\$1,300	\$2,600	
<b>Calendar year out-of-pocket limit</b>			
Individual	\$4,350	\$8,700	
Family	\$8,700	\$17,400	
<b>Coinsurance</b> (the amount you pay for most covered services after satisfaction of calendar year deductible)	20% of allowable charges	40% of allowable charges	
<b>Physician office visit</b>	*Primary care physician: \$30 copay *Specialist: \$50 copay *Urgent Care: \$50 copay, then deductible and coinsurance	Subject to deductible and 40% coinsurance	
<b>Emergency care services</b>	*Facility: \$75 copay, then deductible and coinsurance *Professional: deductible and coinsurance	Same as in-network level of benefits	
<b>Pharmacy Benefit</b>			
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	\$5 minimum / \$25 maximum
Formulary brand name	25%	25% + 25% penalty	\$40 minimum / \$80 maximum
Nonformulary brand name	50%	50% + 25% penalty	\$70 minimum / \$110 maximum
Specialty	25%	50%	<b>In Network</b>
			<b>Out of Network</b>
			\$60 min / \$120 max
			\$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
<b>Calendar year deductible</b>		
Individual	\$3,500	\$7,000
Family (aggregate)**	\$6,850	\$13,700
<b>Calendar year out-of-pocket limit</b>		
Individual	\$3,900	\$12,000
Family (aggregate)**	\$7,650	\$24,000
<b>Coinsurance</b> (the amount you pay for most covered services after satisfaction of calendar year deductible)	10% of allowable charges	20% of allowable charges
<b>Physician office visit</b>	Subject to deductible and coinsurance	
<b>Emergency care services</b>	Subject to deductible and coinsurance	
<b>Pharmacy Benefit</b>	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:** \$ \_\_\_\_\_

## COLLEGE BENEFITS – FULL TIME STAFF

**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.

Staff 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	
<b>Calendar year deductible</b>			
Individual	\$650	\$1,300	
Family	\$1,300	\$2,600	
<b>Calendar year out-of-pocket limit</b>			
Individual	\$4,350	\$8,700	
Family	\$8,700	\$17,400	
<b>Coinsurance</b> (the amount you pay for most covered services after satisfaction of calendar year deductible)	20% of allowable charges	40% of allowable charges	
<b>Physician office visit</b>	*Primary care physician: \$30 copay *Specialist: \$50 copay *Urgent Care: \$50 copay, then deductible and coinsurance	Subject to deductible and 40% coinsurance	
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Specialty	25%	50%	<b>In Network</b>
			<b>Out of Network</b>
			\$60 min / \$120 max
			\$170 min / \$340 max

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

CCC contributes to HSA annually\*: \$1,487 (emp only), \$3,122 (emp + sp), \$2,751 (emp + kid), or \$4,193 (family)

	In Network	Out of Network
<b>Calendar year deductible</b>		
Individual	\$3,500	\$7,000
Family (aggregate)**	\$6,850	\$13,700
<b>Calendar year out-of-pocket limit</b>		
Individual	\$3,900	\$12,000
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**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.

Staff must contribute 6% pre-tax and the College will match the 6% plus 2.5% for a contribution of 8.5%.

**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 policy and procedures for full details)

- Vacation – 1.5 days on the 1<sup>st</sup> of every month
- Illness leave – unlimited
- Family Illness leave – 3 days per fiscal year
- Bereavement leave
- Professional leave

### Holidays

- \* New Year’s Day
- \* Memorial Day
- \* Labor Day
- \* Christmas Day
- \* All business days between Christmas and New Years
- \* Tue holiday = Mon off; Thur holiday = Fri off
- \* Martin Luther King Jr. Day
- \* Independence Day
- \* Thanksgiving Day

Salary: \$ \_\_\_\_\_