

DANVILLE AREA COMMUNITY COLLEGE
2011-2012 HEALTH PLAN EMPLOYEE OPTIONS

DACC Employees/Prospective Employees:

Health insurance and fringe benefits are very important aspects of your employment with Danville Area Community College.

The College offers four plans. These are identified as *Plan One*, *Plan Two*, *Plan Three*, and *Plan Four*. The coverage of each option is reflected in this document. Every full-time employee is required to participate in one of the four plans.

The 2011-2012 Premium Rates are reflected below. Of these amounts, the College contributes 80% of the Single Premium of Plans One and Two, and 100% of the Single Monthly Premium of Plans Three (Dental and Vision are additional employee expenses and detailed below) and Four.

Single Rates:

Plan One

Single Premium	\$1,049.00/month
College Contributes	<u>\$839.00/month</u>
Employee Contributes	\$210.00/month

Plan Two

Single Premium	\$1,192.00/month
College Contributes	<u>\$954.00/month</u>
Employee Contributes	\$238.00/month

Plan Three

Single Premium	\$817.00/month
College Contributes	<u>\$817.00/month</u>
Employee Contributes	\$ 0.00/month**

Plan Four

Single Premium	\$817.00/month
College Contributes	<u>\$817.00/month</u>
Employee Contributes	\$ 0.00/month

**Dental may be added for an additional \$21.00 per month.

**Vision may be added for an additional \$10.00 per month.

Employee + One Rates:

Plan One

Employee + One Premium	\$2,051.00/month
College Contributes	<u>\$ 839.00/month</u>
Employee Contributes	\$ 1,212.00/month

Plan Two

Employee + One Premium	\$2,325.00/month
College Contributes	<u>\$ 954.00/month</u>
Employee Contributes	\$1,371.00/month

Plan Three

Employee + One Premium	\$1,642.00/month
College Contributes	<u>\$ 817.00/month</u>
Employee Contributes	\$ 825.00/month***

Plan Four

Single Premium	\$1,642.00/month
College Contributes	<u>\$ 817.00/month</u>
Employee Contributes	\$ 825.00/month

***Dental may be added for an additional \$37.00 per month

***Vision may be added for an additional \$15.00 per month.

Family Rates:

Plan One

Family Coverage Premium	\$2,643.00/month
College Contributes	<u>\$ 839.00/month</u>
Employee Contributes:	\$1,804.00/month

Plan Two

Family Coverage Premium	\$3,030.00/month
College Contributes	<u>\$ 954.00/month</u>
Employee Contributes	\$2,076.00/month

Plan Three

Family Coverage Premium	\$1,837.00/month
College Contributes	<u>\$ 817.00/month</u>
Employee Contributes	\$1,020.00/month****

Plan Four

Family Coverage Premium	\$1,837.00/month
College Contributes	<u>\$ 817.00/month</u>
Employee Contributes	\$1,020.00/month

****Family Dental may be added for an additional \$70.00 per month.

****Family Vision may be added for an additional \$26.00 per month.

Vision & Dental Care

- Vision and dental care insurance coverage is available to all employees and dependents who are insured under DACC’s health insurance plan. (Additional out of pocket on Plan III) Details of the dental coverage are included in the Summary of Fringe Benefits handout included in this orientation packet.
- Vision care is administered through Vision Service Plan (VSP). If an in-network facility is being used, inform the facility that you are covered by VSP. If an out of network facility is used, you must pay the bill yourself and file for out-of-network reimbursement.

You may add your spouse or dependents to your insurance coverage when you first become employed or during open enrollment in May/June of each year.

New employees have 10 (ten) days from date of hire to enroll their family for coverage. A 6-month pre-existing condition clause exists unless there has been less than a 63-day lapse in insurance coverage. A Certificate of Creditable Coverage must be received from the previous insurance carrier in order to avoid the 6-month pre-existing condition clause.

Thank you.