

**HEALTH BENEFITS  
AT HARTNELL COLLEGE  
2022**

# **Full-time employee benefits are treated the same:**

- ▶ 1. District chooses the base plan.
- ▶ 2. District pays 100% of the base plan's cost for insuring employees.
- ▶ 3. District pays 95% of the base plan's cost for insuring employees' eligible dependents.
- ▶ 4. Employee pays the remaining 5% of the base plan's cost for insuring their dependents.

# **2022 Medical Base Plan: MCSIG PPO \$25**

- ▶ MCSIG PPO \$25 is a high-quality 80/20 medical plan that also includes a behavioral health and employee assistance component, prescription medicine plan, surgical health benefit, hearing aid plan, a TelaDoc feature, mental/behavioral health, and more.
- ▶ The District's premium contribution is based on the Base Plan medical, dental, vision, accidental life, and Long Term Disability coverage, but each employee may choose a different medical plan.
- ▶ If an employee chooses lower-cost medical coverage, the District will contribute the difference into a Health Reimbursement Account (HRA) on the employee's behalf, up to a \$200 monthly maximum.

# District Base Plan Contribution Formula

## Employee Coverage (100%)

(monthly)

	Premium	District	Employee
PPO\$25 Medical	1089.00	1089.00	0
Dental	54.00	54.00	0
Vision	11.00	11.00	0
ADD (Accident)	6.60	6.60	0
LTD (Disability)	8.89	8.89	0
<b>TOTAL</b>	<b>1,169.49</b>	<b>1,169.49</b>	<b>0</b>

# District Base Plan Contribution Formula

## Employee+1 Dependent (100% ; 95%)

(monthly)

	Premium	District	Employee
PPO\$25 Medical	2,172.00	2117.85	54.15
Dental	102.00	99.60	2.40
Vision	16.00	15.75	0.25
ADD (Accident)	6.60	6.60	0
LTD (Disability)	8.89	8.89	0
<b>TOTAL</b>	<b>2,305.49</b>	<b>2,248.69</b>	<b>56.80</b>

# District Base Plan Contribution Formula

## EE+2 or More Dependents (100% ; 95%)

(monthly)

	Premium	District	Employee
PPO\$25 Medical	2,821.00	2,734.40	86.60
Dental	175.00	168.95	6.05
Vision	29.00	28.10	0.90
ADD (Accident)	6.60	6.60	-
LTD (Disability)	8.89	8.89	-
<b>TOTAL</b>	<b>3,040.49</b>	<b>2,946.94</b>	<b>93.55</b>

# 2022 Base Plan Contributions Annualized Summary

## ▶ District Contributions for Base Plan Coverage:

	Monthly	Annual
Employee Only	1,169.49	\$14,033.88
Employee + 1	2,248.69	\$26,984.28
Full Family	2,946.94	\$35,363.28

## ▶ Employee Contributions for Base Plan Coverage:

	Monthly	Annual
Employee Only	0	0
Employee + 1	56.80	\$681.60
Full Family	93.55	\$1,122.60