

**LEWIS & CLARK COMMUNITY COLLEGE
EMPLOYEE FRINGE BENEFITS
FACULTY
Effective July 1, 2009**

CARRIER: UnitedHealthcare

PREMIUM: Employee coverage paid by Lewis & Clark College
Dependent coverage paid by employee (\$461.20/Per Month)

PLANS OFFERED: Illinois Choice Plus
(In –Network and Out-of –Network benefits)
HRA – Health Reimbursement Agreement

HIGHLIGHTS

Employees eligible for benefits on the first day of employment
Dependent children covered to age 28 (must meet eligibility for coverage)
No pre-existing clause for new employees
\$1,000 individual deductible and \$2,000 family deductible for In-Network services,
(deductible is paid to employee by LCCC through a 3rd party administrator)
\$1,000 individual/\$2,000 family In-Network maximum out of pocket expense
\$2,000/\$4,000 deductible for Out-of-Network services, (\$1,000/\$2,000 employer
reimbursement allowance will apply separately)
\$4,000/\$8,000 Out-of-Network maximum out of pocket expense
\$25 doctor visit co-pay with In-Network physicians and \$35 co-pay for In-Network
specialists
Services rendered under the Out-of-Network option are paid at 80% - after deductible
In-Network services are paid at 100% except Emergency Room Service
For Emergency Room visit, patient pays \$125 co-pay, thereafter paid at 100%, (\$125.00
co-pay is waived if admitted)
Urgent Care Facilities, \$75 co-pay; deductible waived

Prescriptions:	\$10.00 Generic	90 day mail order prescription plan available through Medco by Mail.
	\$25.00 Brand	
	\$50.00 Formulary	

GROUP DENTAL INSURANCE

CARRIER: Essex Dental

PREMIUM: Employee coverage paid by Lewis & Clark College
Dependent coverage paid by employee (\$44.74/Per Month)

PLAN OFFERED: PPO

HIGHLIGHTS

Employees eligible for benefits on the first day of employment

Dependent children covered to age 28

Plan has a \$50 deductible per calendar year on Out-of-Network services. No deductible on In-Network Services.

Preventive services are paid at 100%, for both in and out of network providers. Basic services are paid at 100% for in-network providers and at 85% for out-of-network providers. Major services are paid at 60% for in-network providers and at 50% for out of network providers. Benefit level varies depending on nature of treatment and the service provider.

COMPREHENSIVE REDUCTION PLAN

For those employees paying for dependent group health and dental coverage, this plan reduces their taxable income by the amount of that premium contribution. They are allowed to pay less income tax on their earnings according to Section 125 of the Internal Revenue Code. This program actually increases the participants take home pay because it provides for tax-exempt treatment of employee premium contributions.

GROUP LIFE INSURANCE

CARRIER: Reliance Standard Life Insurance Company

Employer paid life insurance coverage based on annual salary up to a maximum coverage of \$25,000.

Optional life insurance is available for the employee, spouse and dependents at the employee's expense. Coverage is available from \$10,000 up to \$750,000 with automatic payroll deduction on premiums.

RETIREMENT PLANS

Employees contribute 8.5% of their monthly pay to the State Universities Retirement System. Lewis & Clark College employees do not contribute to Social Security only the Medicare portion.

Employees may choose from a traditional, portable or self-managed plan through the State Universities Retirement System.

Descriptions of the plans are mailed to the employee's home. An employee is given 60 days to make their choice. If a choice is not made, they will automatically be placed in the traditional plan.

SICK DAY BENEFITS

Employees begin earning sick days upon employment. Employees can earn up to 10 sick days the first year. Thereafter, each employee is allotted 10 sick days beginning January 1 of each year. The days accumulate from year to year and can be used toward service credit at the time of retirement.

PERSONAL DAYS

If hired prior to July 1st, employees are allowed two personal days per calendar year. If these days are not used they will be converted into sick days on January 1 of each year.

BEREAVEMENT LEAVE BENEFITS

Employees are allowed up to three days paid bereavement leave in the event of the death of an immediate family member

TUITION BENEFITS

Tuition benefits are available to Full Time faculty members and their dependents upon employment.

For details regarding these and other Lewis and Clark College Fringe Benefits, please consult the Human Resources Department.