



BENEFITS FOR ADMINISTRATIVE STAFF 2008

Benefits include Medical/Dental/Vision, Life Insurance, Short Term and Long Term Disability Plans. The College pays approximately 90% of the cost of all insurance with the exception of life insurance, short-term and long-term disability benefits (they are paid at 100%). The Medical/Dental/Vision insurance is set up under a Cafeteria Plan (tax deferred for federal and state taxes, Social Security and Medicare).

Medical/Dental/Vision Insurance:

	<u>Non-User Rates</u>	<u>User Rates (EE only)</u>	<u>User Rates-(EE+Spouse)</u>
Employee only	\$ 55.00 month	\$65.00 month	
Employee/Children	\$215.00 month	\$225.00 month	
Employee/Spouse	\$240.00 month	\$250.00 month	\$260.00 month
Family	\$365.00 month	\$375.00 month	\$385.00 month

MEDICAL BENEFITS	NETWORK PROVIDERS	NON NETWORK PROVIDERS	OUT OF AREA
Per Covered Person	\$300.00 Deductible 80/20% after deductible \$1,500.00 out of pocket	\$500.00 60/40% after deductible \$4,000.00 out of pocket	\$300.00 70/30% after deductible \$3,000.00 out of pocket
Per Family Unit	\$900.00 or 3 persons 80/20% after deductible \$3,000.00 out of pocket	\$1,500.00 or 3 persons 60/40% after deductible \$8,000.00 out of pocket	\$900.00 or 3 persons 70/30% after deductible \$6,000.00 out of pocket
Pre-existing condition	1 year portability clause	1 year portability clause	1 year portability clause

Wellness Visits:

Immunizations, annual physicals, pap smears, tobacco cessation office visits, PSA testing and mammograms are eligible for 100% reimbursement of the first \$500 of eligible charges. Amounts over the \$500 limit are subject to the deductible and coinsurance.

To get a list of doctors and areas of coverage please log on to the website at www.phcs.com and follow the steps to print a directory.

DENTAL - There is no network for dental providers.	
Calendar year deductible per person Calendar year deductible per Family Unit or 3 persons Lifetime Deductible for Orthodontic Services	CALENDAR YEAR DEDUCTIBLES \$50.00 \$150.00 \$100.00
THE DEDUCTIBLE APPLIES TO THESE CLASSES Class A Services - Preventative Class B Services – Basic Class C Services – Major Class D Services – Orthodontia	DENTAL PERCENTAGE PAYABLE 100% 80/20% 50/50% 50/50%
Preventative covers two visits a year for cleaning, x-rays, and preventative care.	
MAXIMUM BENEFIT AMOUNT For other than Class D-Orthodontia: Per person per calendar year	MAXIMUM BENEFIT AMOUNT For Class D – Orthodontia: Lifetime max per person
\$1,500.00	\$1,500.00

VISION	
Plan pays eligible expense for one eye exam per 12 months	<i>PERCENTAGE PAYABLE</i> 100%
Plan pays on all other eligible expenses	80%
For frames and lenses or contact lenses, maximum on 24 month period applies	\$350.00

PRESCRIPTIONS	
RETAIL: Annual calendar deductible to be met the first of every yearSingle \$50.00Family \$100.00	RETAIL CO-PAYS: Generic.....\$10.00 Preferred Name Brand.....\$30.00 Non-Preferred Name Brand.....\$45.00
MAIL ORDER: *NO ANNUAL CALENDAR DEDUCTIBLE ON MAIL ORDER PRESCRIPTIONS *Mail order prescriptions (3-month supply and one co-pay) can be obtained with a year prescription allowing 3-month supply. *Tobacco cessation prescription medications are covered under the plan. *OTC nicotine replacement therapy (such as the nicotine patch or nicotine gum) are paid and/or reimbursed under the generic co-pay.	MAIL ORDER CO-PAYS: Generic.....\$15.00 Preferred Name Brand.....\$35.00 Non-Preferred Name Brand.....\$60.00

Basic Life Insurance:

One times annual salary up to \$50,000 maximum—no cost to Employee.

DISABILITY INSURANCE	
<i>Effective six months following date of employment.</i>	
Short term disability insurance: * Administrative Staff is eligible after six months of service * Becomes effective 30 days after absence begins * Pays 66 2/3% of salary for 26 weeks	Long term disability insurance: *Becomes effective at six months from the beginning of the absence *Pays 60% of salary until age 65 or released by Doctor
NO COST TO THE EMPLOYEE PLAN IS SELF FUNDED BY THE COLLEGE	NO COST TO THE EMPLOYEE

Retirement:

Retirement plan with TIAA/CREF, 403B, tax-deferred Federal & State taxes – Subject to Federal Guidelines.

**One year waiting period to join – Waived if participant has worked at least 1000 hours for another eligible institution that is a non-profit organization, with a 403B retirement plan.

- After one year of employment, it is **Mandatory** that Faculty and Administrative Staff join the Retirement Plan.
- Employee's minimum contribution is **5%** of salary; the College currently contributes **10%**. Money is 100% vested in the employee's account as soon as it arrives at TIAA.

The College requires direct Deposit of Payroll Checks.

Payroll Periods: Biweekly (paid every other Friday)

Monthly payroll is paid the 24th of each month

Tuition Remission Program is available. Information is provided upon request.

For more information, or if you have questions, you can call the Department of Human Resources/Payroll:

Yvonne Gullette	869-5127	Deanna Rabb	869-5195
Tracy Maranto-Phillips	869-5191	Theresa Rinaudo	841-7275