

Hartnell College Comprehensive Health Benefit Contribution: MCSIG-eligible employees

2011-2012 July - June

100% District Employee Contribution

95% District Dependent Contribution

BASE Plan: MCSIG Option III (80/20) Contribution Formula Calculation									
Base Plan Monthly Amount	Employee Only			Employee + 1 Dependent			Full Family		
	Premium	District	Employee	Premium	District	Employee	Premium	District	Employee
MCSIG Option III (80/20)	493.70	493.70	-	987.41	962.72	24.69	1,283.63	1,244.13	39.50
Delta Dental	51.58	51.58	-	97.21	94.93	2.28	167.42	161.63	5.79
VSP Vision	12.22	12.22	-	17.33	17.07	0.26	30.92	29.99	0.94
Accidental Death	6.60	6.60	-	6.60	6.60	-	6.60	6.60	-
Long Term Disability	13.91	13.91	-	13.91	13.91	-	13.91	13.91	-
TOTAL*	578.01	578.01	-	1,122.46	1,095.24	\$ 27.22	1,502.48	1,456.26	\$ 46.22
	No out-of-pocket			out-of-pocket			out-of-pocket		

Alternate Plan: MCSIG Option I (90/10) Contribution Formula Calculation									
Option I Monthly Amount	Employee Only			Employee + 1 Dependent			Full Family		
	Premium	District	Employee	Premium	District	Employee	Premium	District	Employee
MCSIG Opt 1 (90/10)	797.37	493.70	303.67	1,594.76	962.72	632.04	2,073.19	1,244.13	829.06
Delta Dental	51.58	51.58	-	97.21	94.93	2.28	167.42	161.63	5.79
VSP Vision	12.22	12.22	-	17.33	17.07	0.26	30.92	29.99	0.94
Accidental Death	6.60	6.60	-	6.60	6.60	-	6.60	6.60	-
Long Term Disability	13.91	13.91	-	13.91	13.91	-	13.91	13.91	-
TOTAL*	881.68	578.01	303.67	1,729.81	1,095.24	634.57	2,292.04	1,456.26	835.78
	out-of-pocket			out-of-pocket			out-of-pocket		

Alternate Plan: MCSIG EPO (80/20 ¹) Contribution Formula Calculation									
EPO Monthly Amount*	Employee Only			Employee + 1 Dependent			Full Family		
	Premium	District	Employee	Premium	District	Employee	Premium	District	Employee
MCSIG EPO (80/20 ¹)	440.29	493.70	(53.41)	880.58	962.72	(82.14)	1,144.75	1,244.13	(99.38)
Delta Dental	51.58	51.58	-	97.21	94.93	2.28	167.42	161.63	5.79
VSP Vision	12.22	12.22	-	17.33	17.07	0.26	30.92	29.99	0.94
Accidental Death	6.60	6.60	-	6.60	6.60	-	6.60	6.60	-
Long Term Disability	13.91	13.91	-	13.91	13.91	-	13.91	13.91	-
TOTAL	524.60	578.01	(53.41)	1,015.63	1,095.24	(79.61)	1,363.60	1,456.26	(92.66)
	District Contribution			District Contribution			District Contribution		

¹ Employees who elect coverage totaling less than what the District would pay for their Base Plan coverage receive a District contribution of that difference (up to \$200/month) to their Section 125 Healthcare Reimbursement Account. Employees may voluntarily elect to have an additional amount deducted from their paychecks for a higher contribution.

¹ Sect 125 Plan Contributions:

2011-2012 Plan Yr
Oct - August (No Sept Pmt)

Sect 125 District Contributions
58.27

(\$53.41 x 12 mos / 11 Pmts)

Sect 125 District Contributions
86.85

(\$79.61 x 12 mos / 11 Pmts)

Sect 125 District Contributions
101.08

(\$92.66 x 12 / 11 Pmts)

Note: Pre-tax Sect 125 contributions are not allowed in Sept; District contributions for months of EPO coverage will be averaged among all available paychecks in the Sect 125 Plan year, in addition to any amount elected by the employee.

* Employees may elect to move down in healthcare plans at any time; i.e., from Option III to EPO or from Option I to Option III. Movement up in plans may be done only during the November Open Enrollment. (i.e., from EPO to Option I or Option III)