

Hartnell College Comprehensive Health Benefit Contribution: CalPERS-Eligible Employees

2012 Jan - Dec

100% District Employee Contribution

95% District Dependent Contribution

BASE Plan: CHOICE (#322) Contribution Formula Calculation									
Base Plan Monthly Amount	Employee Only			Employee + 1 Dependent			Full Family		
	Premium	District	Employee	Premium	District	Employee	Premium	District	Employee
CalPERS CHOICE 2012	559.25	559.25	-	1,118.50	1,090.54	27.96	1,454.05	1,409.31	44.74
Delta Dental	67.77	67.77	-	122.73	119.98	2.75	180.30	174.67	5.63
VSP Vision	13.85	13.85	-	21.51	21.13	0.38	34.12	33.11	1.01
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*	661.38	661.38	-	1,283.25	1,252.16	\$ 31.09	1,688.98	1,637.60	\$ 51.38
	No out-of-pocket			out-of-pocket			out-of-pocket		
				EE+1 Deductions			Family Deductions		
	No Jul/Aug paycheck			10 Pay EE \$ 37.31			10 Pay EE \$ 61.66		
	No July paycheck			11 Pay EE \$ 33.92			11 Pay EE \$ 56.05		

Note: Pre-tax deductions are not allowed in July or Sept payrolls

Alternate Plan: CalPERS Care (#327) Contribution Formula Calculation									
Care Monthly Amount	Employee Only			Employee + 1 Dependent			Full Family		
	Premium	District	Employee	Premium	District	Employee	Premium	District	Employee
CalPERS Care 2012	1,002.53	559.25	443.28	2,005.06	1,090.54	914.52	2,606.58	1,409.31	1,197.27
Delta Dental	67.77	67.77	-	122.73	119.98	2.75	180.30	174.67	5.63
VSP Vision	13.85	13.85	-	21.51	21.13	0.38	34.12	33.11	1.01
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*	1,104.66	661.38	443.28	2,169.81	1,252.16	917.65	2,841.51	1,637.60	1,203.91
	out-of-pocket			out-of-pocket			out-of-pocket		
	EE Deductions			EE+1 Deductions			Family Deductions		
	10 Pay EE \$ 531.94			10 Pay EE \$ 1,101.18			10 Pay EE \$ 1,444.69		
	11 Pay EE \$ 483.58			11 Pay EE \$ 1,001.07			11 Pay EE \$ 1,313.36		

Note: Pre-tax deductions are not allowed in July or Sept payrolls

Alternate Plan: CalPERS Select (#053) Contribution Formula Calculation									
Select Monthly Amount	Employee Only			Employee + 1 Dependent			Full Family		
	Premium	District	Employee	Premium	District	Employee	Premium	District	Employee
CalPERS Select 2012 ^{1,2}	474.74	559.25	(84.51)	949.48	1,090.54	(141.06)	1,234.32	1,409.31	(174.99)
Delta Dental	67.77	67.77	-	122.73	119.98	2.75	180.30	174.67	5.63
VSP Vision	13.85	13.85	-	21.51	21.13	0.38	34.12	33.11	1.01
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	576.87	661.38	(84.51)	1,114.23	1,252.16	(137.93)	1,469.25	1,637.60	(168.35)
	District Contribution			District Contribution			District Contribution		

¹ Faculty 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).

² Faculty who provide proof of other medical coverage and who waive enrollment in the District's medical plan will receive a District contribution of \$200 per month to their Section 125 Healthcare Reimbursement Account; Dental and Vision coverage cannot be waived. Employees may voluntarily elect to have an additional amount deducted from their paychecks for a higher contribution.

The full 12 months of Section 125 Plan contributions are spread over two Section 125 plan years:

2011-2012 Plan Yr ¹	Sect 125 ER Contributions: Jan - Sept 2012	Sect 125 ER Contribution : Jan - Sept 2012	Sect 125 ER Contribution : Jan - Sept 2012
Oct - June No Jul/Aug/Sept	10 Pay EE 9 Pymts -84.51	10 Pay EE 9 Pymts -137.93	10 Pay EE 9 Pymts -168.35
Oct - August No July/Sept	11 Pay EE 10 Pymts -76.06	11 Pay EE 10 Pymts -124.14	11 Pay EE 10 Pymts -151.52
	(84.51 x 9 mos / Pymts)	(137.93 x 9 mos / Pymts)	(168.35 x 9 mos / Pymts)

2012-2013 Plan Yr ¹	Sect 125 ER Contribution : Oct - Dec 2012	Sect 125 ER Contribution : Oct - Dec 2012	Sect 125 ER Contribution : Oct - Dec 2012
Oct - June No Jul/Aug/Sept	10 Pay EE 9 Pymts -28.17	10 Pay EE 9 Pymts -45.98	10 Pay EE 9 Pymts -56.12
Oct - August No July/Sept	11 Pay EE 10 Pymts -25.35	11 Pay EE 10 Pymts -41.38	11 Pay EE 10 Pymts -50.51
	(84.51 x 3 mos / Pymts)	(137.93 x 3 mos / Pymts)	(168.35 x 3 mos / Pymts)

2011 - 2012 Plan Yr ²	Sect 125 ER Contribution: 2011 - 2012 Plan Year		
Jan 2012-Sept 2012 Coverage	10 Pay EE	9 Pymts	-200.00
	11 Pay EE	10 Pymts	-180.00
	(\$200 x 9 mos / # Pymts)		

2012 - 2013 Plan Yr ²	Sect 125 ER Contribution: 2012 - 2013 Plan Year		
Oct-Dec 2012 Coverage	10 Pay EE	9 Pymts	-66.67
	11 Pay EE	10 Pymts	-60.00
	(\$200 x 3 mos / # Pymts)		