

☼ Summary of Benefits Program

The District's contribution for health and welfare benefits will be maintained at a level equal to or exceeding the average contributions paid for such benefits in California community colleges (Board Policy IV.C-01).

MiraCosta College offers the following benefits to regular full-time and part-time employees (working in a benefit eligible position of 20 or more hours per week).

Benefited employees receive a monthly benefit allowance to be used for benefit elections only. A portion of the benefit allowance may be allocated to a Section 125 flexible spending account (health care and/or dependent daycare expense reimbursement).

☼ Medical Benefits

Employees must elect medical coverage; dependent coverage is optional. Eligible dependents are: spouse, domestic partner*, children to age 19 or to age 25 if a full-time student (enrolled in 12 units).

There are three health plans to choose from:

(Review Health Plan Comparison for more details.)

PacifiCare - HMO

\$10 Office visit co-pay
\$5 Office visit co-pay for chiropractic care
\$10 Prescription co-pay (generic drugs)
\$15 Prescription co-pay (name brand drugs)

Kaiser - HMO

\$10 Office visit co-pay
\$10 Prescription co-pay

Consortium Health Plan - PPO

Plan offers two levels of coverage based on doctor of choice.

PPO Provider Network:

Plan Pays 90%, Employee Pays 10%
\$10 Office visit co-pay
Annual Deductible: \$100 Individual / \$300 Family
Multiplan / PHCS PPO Provider Network: www.multiplan.com

Non-member Provider Coverage:

Plan Pays: 60%**, Employee Pays: 40%
Annual Deductible: \$250 Individual / \$750 Family

Prescriptions: \$10 co-pay or 20% whichever is greater (NO FORMULARY)
Express Scripps

☼ Behavioral Health Benefits

Employees must elect behavioral health coverage; dependent coverage is optional (dependent eligibility criteria same as medical).

Out-patient and in-patient counseling services. All treatment must be pre-authorized.

PacifiCare Behavioral Health

\$10 Office visit co-pay for member providers; 52 visits per person per year
\$50 per visit (plan pays) for non-member providers; 20 visits per person per year

☼ Dental Benefits

Employees must elect dental coverage; dependent coverage is optional. Eligible dependents are: spouse, domestic partner*, children to age 25.

Delta Dental

80-90-100% (increasing 10% every year you receive services), \$2,000 annual maximum and two cleanings per person per year. Can choose any dentist.

DeltaCare

Must use a DeltaCare dentist. No co-pays for office visits and no annual maximum. Other out-of-pocket expenses may apply depending on services. Orthodontics is available; costs vary depending on services used.

☼ Vision Benefits

Voluntary benefit option. Eligible dependents are: spouse, domestic partner*, children to age 25.

Vision Service Plan

\$15 Office co-pay
An eye exam, glasses or contacts every 12 months. Can choose member or non-member providers.

☼ Life & Accidental Insurance

Mutual of Omaha

District pays for employee only \$100,000 group term life insurance policy. Employees may elect additional, voluntary life insurance (employee only) and/or accidental insurance (dependent coverage available).

☼ Section 125 Flexible Spending Account

National Benefit Services

Employees can elect to allocate pre-tax dollars through payroll deduction and/or a portion of their District benefit allowance to a flex account to be used for the reimbursement of medical and/or dental out-of-pocket expenses and/or dependent daycare expense.

☼ Other Voluntary Insurance Plans

Legal Plan
Disability Income Protection
Long Term Care (CalPERS)
Liberty Mutual Insurance (discounts for auto, homeowners, renters insurance)

* See Human Resources for Domestic Partner Eligibility Criteria

** Based on Usual Customary Reasonable Charges for Services