

## ☼ Summary of Benefits Program

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. **Please review the Health Plan Comparison for more details.**

### PacifiCare - HMO

\$20 Office visit co-pay  
\$5 Office visit co-pay for chiropractic care  
\$10 Prescription co-pay (generic drugs)  
\$25 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](http://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  
Express Scripts  
No Formulary; Mandatory Mail Order for Maintenance Medications

## ☼ 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

Hyatt Legal Plan  
Short-term & Long Term Disability Income Protection  
AFLAC Cancer Indemnity Plan  
Employee Assistance Plan (EASE Program)  
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