Premium Rates for Working Faculty and Retirees Under 65

The District's monthly contribution will be \$1,164 per month, or \$13,968 per year, for health insurance for working faculty and their eligible dependents per year. This amount does not include the cost of long-term disability insurance, life insurance, and dental insurance, which the district also will provide for working faculty and their eligible dependents, per contract language.

100-A	100-C	90-C	90-G	80-G	Kaiser					
\$20 co-pay	\$20 co-pay	\$30 co-pay	\$20 co-pay	\$30 co-pay	\$10 co-pay					
Ind/Fam	Ind/Fam	Ind/Fam	Ind/Fam	Ind/Fam	Ind/Fam					
\$0	\$200/\$400	\$200/\$500	\$500/\$1,000	\$500/\$1,000	\$0					
deductible	deductible	deductible	deductible	deductible	deductible					
\$1,000/\$3,000	\$1,000/\$3,000	\$1,000/\$3,000	\$1,000\$/3,000	\$2,000/\$4,000	\$1,500\$/3,000					
Med OOP Max	Med OOP Max	Med OOP Max	Med OOP Max	Med OOP Max	Med OOP Max					
5/20 Rx	5/20 Rx	7/25 Rx	7/25 Rx	7/25 Rx	10/10Rx					
District's Annual Cost for Blue Cross (\$1,164 / month)										
\$13,968	\$13,968	\$13,968	\$13,968	\$13,968	\$13,968					
SISC Policy Annual Cost										
\$17,460	\$17,028	\$15,780	\$15,036	\$13,968	\$13,872					
(\$1,455/month)	(\$1,419/month)	(\$1,315/month)	(\$1,253/month)	(\$1,164/month)	(\$1,156/month)					
Faculty Member's Annual Cost										
\$3,492	\$3,060	\$1,812	\$1,068	\$0						
Faculty Member's Annual Stipend (refund for choosing low-cost plan)										
					\$96					
Faculty Member's Monthly Deduction (for twelve months)										
\$291	\$255	\$151	\$89	\$0	\$0					

Premium 3-Tiered Rates for Faculty Retirees Over 65

The District's monthly contribution will be \$1,164 per month, or \$13,968 per year, for health insurance for retirees and their eligible dependents per year. This amount does not include the cost of dental insurance, which the district also will provide for retirees and their eligible dependents, per contract language.

Monthly/Annual Out-of-Pocket Premiums (12 months)										
Plans	Single	Two	Family*	Deductible	Med OOP	Office	Generic	Brand		
100-A	\$0/\$0	\$78/\$936	\$409/\$4,908	\$0	\$1,000/\$3,000	\$20	\$5	\$20		
100-C	\$0/\$0	\$58/\$696	\$379/\$4,548	\$200/\$400	\$1,000/\$3,000	\$20	\$5	\$20		
90-C	\$0/\$0	\$0/\$0	\$315/\$3,780	\$200/\$500	\$1,000/\$3,000	\$30	\$7	\$25		
90-G	\$0/\$0	\$0/\$0	\$297/\$3,564	\$500/\$1,000	\$1,000/\$3,000	\$20	\$7	\$25		
80-G	\$0/\$0	\$0/\$0	\$297/\$3,564	\$500/\$1,000	\$2,000/\$4,000	\$30	\$7	\$25		
Kaiser	\$0/\$0	\$0/\$0	\$198/person	\$0	\$1,500/\$3,000	\$10	\$10	\$20		

^{*}Those faculty members who retired before July 1,1983 will continue to receive fully paid health benefits from the district. These retirees will continue on the 100-C Plan (per Article 11, Q.1). **All retirees (with the exception of one retiree) fall under the single or two-party tier.