

2008 BENEFITS NARRATIVE  
For  
PROSPECTIVE EMPLOYEES

Administrators and faculty who are benefit eligible (.5 FTE) employees, are covered under College's health and dental plans and allows for the election to cover spouse and dependents. Employees **must** enroll in health and dental insurance **unless** they are covered by another group plan. If so, employees must opt out of both health and dental insurance. Insurance becomes effective on first day of contract.

Administrator medical and dental premiums (annual cost divided by 12 pay periods) for 2008 are:

	<u>Health</u>	<u>Dental</u>
a. Single Coverage	\$153.77	\$14.50
b. Family Coverage	\$400.49	\$38.06

Faculty medical and dental premiums (annual cost divided by 10 pay periods) for 2008 are:

	<u>Health</u>	<u>Dental</u>
a. Single Coverage	\$184.52	\$17.40
b. Family Coverage	\$480.59	\$45.67

**1. Health Insurance**

Blue Cross/Blue Shield (BCBS) is the health insurance carrier for faculty, administrators, and contract employees. There are three health insurance choices under BCBS. Premium cost is the same for each plan, and is payable on a pre-or post-tax basis. A narrative of each of the plans is listed below.

**a. BCBS HMO Colorado with POS BlueAdvantage:**

This plan requires you to choose a primary care physician (PCP) and affiliated hospital group from the HMO directory. Members are not required to obtain a referral from their PCP to see an in-network specialist. General charges are in the form of co-payments consisting of \$15/routine office visits. The option to utilize out-of-network or point-of-service providers, including out-of-state providers, will be allowed but with more limited coverage consisting of \$500 single/\$1,000 family deductible plus 30% co-insurance based on predetermined allowable maximums with a \$2,500 single/\$5,000 family annual out-of-pocket maximum (plus deductible). Most out-of-network services require prior authorization before services are rendered. The prescription benefit is \$15 /\$30 /\$45 per prescription as assigned in Tier 1-3 based on cost and other factors; Tier 4 prescriptions are the lesser of 30% or \$100 copayment per prescription drug. You must use an Anthem Rx Pharmacy; specialty pharmacy drugs are only available through PrecisionRX Specialty Solutions®.

**b. BCBS Prime:**

This plan allows flexibility in choosing a doctor without a referral if you choose. Prime doctors are located in the preferred provider's (PPO) directory. By using Prime providers, insurance coverage is generally 85% after a \$350 single/\$700 family deductible with a \$750 single/\$1,500 family annual out-of-pocket maximum (plus deductible). When a non-Prime doctor or provider is chosen, you are subject to an \$840 single/\$1,680 family deductible with reimbursement generally at 65% of the allowable maximum, and a \$2,000 single/\$4,000 family annual out-of-pocket maximum (plus deductible). The prescription benefit is \$15 /\$30 /\$45 per prescription as assigned in Tier 1-3 based on cost and other factors; Tier 4 prescriptions are the lesser of 30% or \$100 copayment per prescription drug. You must use an Anthem Rx Pharmacy; specialty pharmacy drugs are only available through PrecisionRX Specialty Solutions®.

**c. BCBS Custom Plus:**

This plan does not distinguish between in- and out-of-network care, and therefore allows the most flexibility in choosing a doctor. You may choose any doctor, but are subject to a \$600 single/\$1,200 family deductible, with insurance reimbursements (including prescriptions) generally at 80% of the established allowable maximum, and a \$2,000 single/\$4,000 family annual out-of-pocket maximum (plus deductible). The prescription benefit is 80% after the deductible. There is no prescription card and benefits are reimbursed to you after you submit a Subscribers Submitted Claim Form.

**2. Dental Insurance**

Blue Cross/Blue Shield (BCBS) is the dental insurance carrier for faculty, administrators, and contract employees. There are two dental insurance choices under BCBS. Premium cost is the same for each plan, and is payable on a pre-or post-tax basis. A narrative of each of the plans is listed below.

**a. Anthem Blue Dental PPO Plus (BlueClassic)**

This is a traditional dental plan and offers you flexibility by allowing you to select the dentist of your choice or a dentist within the DentalClassic network of providers (in-network). By choosing one of the in-network providers, your cost are kept at a minimum and you do not have to file any claim forms

**b. Anthem Blue Dental PPO (BluePreferred)**

This choice is a PPO Plan with an extensive network of dentists throughout Colorado. You have a reduction in fees when selecting DentalPrime in-network dentists and these dentists will submit all paperwork on your behalf. If you choose a dentist outside of the DentalPrime network, you may pay higher deductible and co-insurance payments and you will be responsible for submitting claim forms to Anthem Blue Cross Blue Shield of Colorado.

**3. Life Insurance**

Anthem Life Insurance is mandatory for the employee and dependents (spouses are considered to be dependents) and is offered at no cost to the employee. The amount of coverage provided is 200% of your annual salary (maximum is \$500,000) for an employee through age 64. At age 65, this benefit reduces to \$50,000. This benefit further reduces to \$10,000 at age 70. Dependents are covered at \$2,000 each (except for \$200 for children 14 days to 6 months). The college offers additional voluntary or optional life insurance programs for its employees at defined costs.

**4. Vision Benefits:**

Employees may choose to participate in the Vision Services Plan (VSP) costing \$9.91 single/\$18.57 employee + one/\$26.97 family. This plan requires you to seek eye care and materials through VSP's network of doctors. This plan is designed to provide for regular eye examinations and benefits toward vision care expenses including glasses or contacts to a maximum benefit allowance of \$1,000.00 every two years. This plan also offers a discount on PRK and LASIK and custom LASIK surgeries.

**5. Retirement:**

All faculty and administrative employees (.5 FTE or more) are required to participate in one of three Defined Contribution Pension Plans (DCPP) offered by VALIC, TIAA/CREF, or Fidelity instead of Social Security. On a monthly basis, 8% is deducted from the employee's gross salary (after applicable pre-tax deductions), while the college contributes 11.4%. The employee becomes immediately vested upon initial sign-up. Employees with a minimum of one year of allowable Colorado PERA (Public Employees Retirement Association) service credit may choose to participate in PERA's Defined Benefit plan in lieu of the DCCP. Employee contribution is the same on this plan (8%), however, the employer contribution differs at 10.15% and the employee becomes vested after 5 years. The choice between the DCPP and PERA is a one-time, irrevocable choice that will be effective as long as the employee is employed by any of the Four State Colleges in Colorado.

**6. Long Term Disability:**

The college's long term disability program, under Standard Insurance Company, is mandatory and is offered at no cost to the employee. This covers the employee at 66.67 % of pre-disability earnings after a 90 day disability waiting period up to a maximum benefit of \$100,000.

**7. Business Travel Accident Insurance:**

The Hartford Accident and Indemnity plan is mandatory and at no cost to the employee. This covers accidental death or dismemberment for an employee while on business travel. The maximum benefit is \$7,000 per month.

**8. Leave Accrual:**

Accrual of leave time differs between faculty and administrators. Specific accrual levels include:

Annual

Administrators: 4 calendar weeks (20 days) per year granted July 1 of each year to a maximum of 40 days. Leave is pro-rated for employees who begin working after July 1.

Faculty: Not eligible for annual leave accrual.

Sick

Administrators: 4 calendar weeks (20 days) per year granted July 1 of each year with no carryover year to year. Leave is pro-rated for employees who begin working after July 1.

Faculty: 4 calendar weeks (20 days) per year granted July 1 of each year with no carryover year to year. Leave is pro-rated for employees who begin working after the beginning of each academic year.

**9. Holidays:**

Metropolitan State College of Denver observes ten holidays per year. These ten holidays coincide with class schedules and are observed on the following dates:

January 1, 2008	December 25, 2008
May 26, 2008	December 26, 2008 (in lieu of Columbus Day)
July 4, 2008	December 29, 2008 (in lieu of Veteran's Day)
September 1, 2008	December 30, 2008 (in lieu of MLK Jr. Day)
November 27, 2008	December 31, 2008 (in lieu of Presidents Day)

**10. Other Benefits:**

- Flexible Spending Account for Medical or Day Care expenses with PayFlex Systems USA, Inc.
- Tax Deferred Savings Programs available such as 403(b), 457, 401(k).
- Credit Union of Colorado membership available.
- Tuition Waiver benefits for employees only.
- Access to Colorado State Employees Assistance Program (C-SEAP)
- Student Health Clinic services at reduced cost.
- On-site physical education facility is available to all employees for a fee of \$15.00 per semester.
- Discounted RTD Eco Pass available through payroll deduction.

If you have questions pertaining to specific benefits or plans, please contact our Benefits Manager, Kirsten Moore, at (303) 556-5029. You may also visit MSCD's web site for additional information on the benefit plans at [www.mscd.edu](http://www.mscd.edu). Look under the faculty and staff section.