MSJC-Benefit Plans and Payroll Deduction for ALL Fulltime Faculty with 12 Month Pay Frequency-with VSP Vision Eff 7/1/2022 to 6/30/2023 ***PLEASE NOTE - EE ONLY PPO COVERAGE RATE OF 100\% IS FOR EXISTING PPO MEMBERS ONLY***

| MEDICAL <br> PLANS >> | $\begin{gathered} \text { Anthem HMO } \\ \$ 20 \\ \hline \hline \end{gathered}$ | $$ | Anthem DHMO\$500 (Narrow Network) Formerly HMO\$40 | Kaiser HMO \$20 | Kaiser <br> DHMO $\$ 500$ | Kaiser Minimum Value Plan | Kaiser HSA Qualified Deductible HMO | Anthem <br> Traditional PPO \$500 | Anthem <br> Traditional PPO <br> $\$ 750$ | Anthem ESSENTIALS PPO Plan | Anthem Elements Choice PPO (Min Value) | Anthem PPO w/ HSA <br> Plan 1 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Medical <br> Services <br> Co-Pymts | $\begin{aligned} & \$ 20 \mathrm{DOV} ; \\ & \$ 100 \mathrm{ER} \end{aligned}$ | $\begin{aligned} & \$ 30 \text { DOV; } \\ & \text { \$100 ER; } \end{aligned}$ | \$40 DOV; $\$ 150$ ER; \$500/\$1000 Annual Deductible (A/D) | $\begin{aligned} & \$ 20 \mathrm{DOV} ; \\ & \$ 100 \mathrm{ER} \end{aligned}$ | \$20 DOV; \$100 ER; <br> 20\% Hospital; \$500/\$1000 A/D; A/D waived for Preventative Care | \$50 DOV Co-pay <br> (after A/D); \$4500/\$9000 A/D; 40\% Hospital Coins.; \$250 ER; - Includes MHN | $\begin{gathered} 10 \% \text { Co-ins. after A/D; } \\ \$ 1500 / \$ 3000 \mathrm{~A} / \mathrm{D} ; \\ 10 \% \text { Co-ins.; } \\ \text { Includes MHN } \end{gathered}$ | \$500/\$1500 A/D; $90 \% / 10 \%$ or $70 \% / 30 \%$ Co-Ins. | \$750/\$2250 A/D; 80\%/20\% or 60\%/40\% Co-Ins. | \$40 DOV; <br> \$1250/\$3750 A/D; <br> 70\%/30\% or 50\%/50\% <br> Co-Ins.; <br> 100\% Preventive Care | $\begin{gathered} \$ 35 \text { DOV x } 3 ; \\ \$ 5900 / \$ 11800 \text { A/D } \end{gathered}$ | 100\% Preventive Care; <br> \$1500/\$3000 A/D; $90 \% / 10 \%$ or $70 / 30 \%$ Co-Ins. |
| Express <br> Scripts <br> Prescription <br> Co-Pymts | Retail: $\$ 5 / \$ 25 / \$ 40$ Mail Order: \$10/\$50/\$80 | Retail: $\$ 10 / \$ 30 / \$ 60$ Mail Order: \$20/\$60/\$120 | $\begin{array}{\|l} \text { Retail: } \$ 10 / \$ 30 / \$ 60 \text { Mail } \\ \text { Order: } \$ 20 / \$ 60 / \$ 120 \end{array}$ | $\qquad$ | Through Kaiser ONLY: <br> \$10-G/\$30-B (Pick up or Mail Order) | Through Kaiser ONLY: <br> \$250 OOP Max/ Member/ calendar year | Through Kaiser ONLY: \$10-G/\$30-B after deductible |  | -- Rēail: $\$ 15 /$ - $50 / \$ 15+$ cost diff between brand \& generic when generic "equiv" is avail | Retail: $\$ 15 / \$ 50 / \$ 15+$ cost diff between brand \& generic when generic equiv" is avail | $\begin{gathered} \text { Retail: } \$ 19 / \$ 50 / \$ 75 \\ \text { Specialty Drugs: } 30 \% \\ \text { co-ins (after A/D) } \end{gathered}$ |  |
| Attached DENTAL>> | $\begin{gathered} \hline \text { Delta PPO } \\ \text { Dental } \end{gathered}$ | DeltaPPO Dental | Delta PPO Dental | Delta PPO Dental | $\begin{gathered} \hline \text { Delta PPO } \\ \text { Dental } \end{gathered}$ | $\begin{gathered} \hline \text { Delta PPO } \\ \text { Dental } \end{gathered}$ | Delta PPO Dental | $\begin{gathered} \hline \text { Delta PPO } \\ \text { Dental } \end{gathered}$ | $\begin{gathered} \hline \text { Delta PPO } \\ \text { Dental } \end{gathered}$ | Delta PPO Dental | $\begin{gathered} \hline \text { Delta PPO } \\ \text { Dental } \end{gathered}$ | Delta PPO Dental |
| $\begin{aligned} & 35+\text { Hours } \\ & \text { Single } \\ & \mathrm{EE}+\text { Spouse } \\ & \mathrm{EE}+\text { Child(ren) } \\ & \mathrm{EE}+\text { Family } \\ & \hline \end{aligned}$ | Monthly Payroll Deduction $\$ 0.00$ $\$ 627.52$ $\$ 397.53$ $\$ 966.66$ | Monthly Payroll Deduction $\$ 0.00$ $\$ 520.84$ $\$ 306.09$ $\$ 816.80$ | Monthly Payroll Deduction $\quad \$ 0.00$ | Monthly Payroll Deduction $\$ 0.00$ $\$ 536.89$ $\$ 399.33$ $\$ 775.97$ | Monthly Payroll <br> Deduction$\$ 0.00$$\$ 291.93$$\$ 176.67$$\$ 441.96$ | Monthly Payroll <br> Deduction$\$ 0.00$$\$ 0.00$$\$ 0.00$$\$ 0.00$ | Monthly Payroll Deduction $\$ 0.00$ $\$ 182.89$ $\$ 77.51$ $\$ 293.24$ | $\begin{array}{r} \text { Monthly Payroll } \\ \text { Deduction } \\ \$ 0.00 \\ \$ 2,372.41 \\ \$ 1,893.15 \\ \$ 3,417.81 \\ \hline \end{array}$ | Monthly Payroll <br> Deduction$\$ 0.00$$\$ 2,039.69$$\$ 1,607.96$$\$ 2,950.42$ | Monthly Payroll Deduction $\$ 0.00$ $\$ 1,229.99$ $\$ 913.94$ $\$ 1,812.98$ | Monthly Payroll Deduction $\$ 0.00$ $\$ 0.00$ $\$ 0.00$ $\$ 0.00$ | Monthly Payroll Deduction $\$ 0.00$ $\$ 891.20$ $\$ 623.54$ $\$ 1,337.06$ |
| Attached DENTAL>> | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO |
| 35+ Hours <br> Single <br> EE + Spouse <br> EE + Child(ren) <br> EE + Family | Monthly Payroll <br> Deduction$\$ 0.00$$\$ 612.16$$\$ 382.17$$\$ 951.30$ | Monthly Payroll Deduction $\$ 0.00$ $\$ 505.48$ $\$ 290.73$ $\$ 801.44$ | Monthly Payroll Deduction $\$ 0.00$ $\$ 364.66$ $\$ 170.03$ $\$ 603.61$ | Monthly Payroll Deduction $\$ 0.00$ $\$ 521.53$ $\$ 383.97$ $\$ 760.61$ | Monthly Payroll <br> Deduction$\$ 0.00$$\$ 276.57$$\$ 161.31$$\$ 426.60$ | Monthly Payroll <br> Deduction$\$ 0.00$$\$ 0.00$$\$ 0.00$$\$ 0.00$ | Monthly Payroll Deduction $\$ 0.00$ $\$ 167.53$ $\$ 62.15$ $\$ 277.88$ | Monthly Payroll <br> Deduction$\$ 0.00$$\$ 2,357.05$$\$ 1,877.79$$\$ 3,402.45$ | Monthly Payroll <br> Deduction$\$ 0.00$$\$ 2,024.33$$\$ 1,592.60$$\$ 2,935.06$ | Monthly Payroll Deduction $\$ 0.00$ $\$ 1,214.63$ $\$ 898.58$ $\$ 1,797.62$ | Monthly Payroll <br> Deduction$\$ 0.00$$\$ 0.00$$\$ 0.00$$\$ 0.00$ | Monthly Payroll <br> Deduction <br> $\$ 0.00$ <br> $\$ 875.84$ <br> $\$ 608.18$ <br> $\$ 1,321.70$ |
| Attached DENTAL>> | MetLife DHMO (aka Safe Guard) | MetLife DHMO (aka Safe Guard) | MetLife DHMO <br> (aka Safe Guard) | MetLife DHMO (aka Safe Guard) | MetLife DHMO (aka Safe Guard) | MetLife DHMO (aka Safe Guard) | MetLife DHMO (aka Safe Guard) | MetLife DHMO (aka Safe Guard) | MetLife DHMO (aka Safe Guard) | MetLife DHMO <br> (aka Safe Guard) | $\begin{gathered} \text { MetLife } \\ \text { DHMO } \\ \text { (aka Safe Guard) } \end{gathered}$ | MetLife DHMO (aka Safe Guard) |
| 35+ Hours | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction |
| Single | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 50.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| EE + Spouse | \$564.90 | 58.22 | 17.40 | 74.27 | \$229.31 | \$0.00 | 120.27 | \$2,309.79 | \$1,977.07 | 1,167.37 | \$0.00 | 828.58 |
| EE + Child | \$334.91 | \$243.47 | 22.77 | 36.71 | 14.05 | 0.00 | \$0.00 | \$1,830.53 | ,545.34 | \$851.32 | \$0.00 | \$560.92 |
| EE + Children | \$336.90 | \$245.46 | \$124.76 | \$338.70 | \$116.04 | \$0.00 | \$0.00 | \$1,832.52 | \$1,547.33 | \$853.31 | \$0.00 | \$562.91 |
| EE + Family | \$906.03 | \$756.17 | \$558.34 | \$715.34 | \$381.33 | \$0.00 | \$232.61 | \$3,357.18 | \$2,889.79 | \$1,752.35 | \$0.00 | \$1,276.43 |
| Attached DENTAL>> | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive |
| (No Longer Offered to new enrollees) 35+ Hours | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction Deduction | Monthly Payroll Deduction Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction |
| Single | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| EE + Spouse | \$626.72 | \$520.04 | \$379.22 | \$536.09 | \$291.13 | \$0.00 | \$182.09 | \$2,371.61 | \$2,038.89 | \$1,229.19 | \$0.00 | \$890.40 |
| EE + Child(ren) | \$396.73 | \$305.29 | \$184.59 | \$398.53 | \$175.87 | \$0.00 | \$76.71 | \$1,892.35 | \$1,607.16 | \$913.14 | \$0.00 | \$622.74 |
| EE + Family | \$965.86 | \$816.00 | \$618.17 | \$775.17 | \$441.16 | \$0.00 | \$292.44 | \$3,417.01 | \$2,949.62 | \$1,812.18 | \$0.00 | \$1,336.26 |

MSJC-Benefit Plans and Payroll Deduction for ALL Fulltime Faculty with 11 Month Pay Frequency-with VSP Vision Eff 7/1/2022 to 6/30/2023 ***PLEASE NOTE - EE ONLY PPO COVERAGE RATE OF 100\% IS FOR EXISTING PPO MEMBERS ONLY***

| MEDICAL PLANS >> | $\begin{gathered} \text { Anthem HMO } \\ \$ 20 \\ \hline \hline \end{gathered}$ | $\begin{gathered} \text { Anthem HMO } \\ \$ 30 \\ \hline \hline \end{gathered}$ | Anthem DHMO\$500 (Narrow Network) Formerly HMO\$40 | Kaiser HMO \$20 | Kaiser <br> DHMO\$500 | Kaiser Minimum Value Plan | Kaiser HSA Qualified Deductible HMO | Anthem <br> Traditional PPO \$500 | Anthem Traditional PPO \$750 | Anthem ESSENTIALS PPO Plan | Anthem Elements Choice PPO (Min Value) | Anthem PPO w/ HSA Plan 1 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Medical <br> Services <br> Co-Pymts | $\begin{aligned} & \$ 20 \mathrm{DOV} ; \\ & \$ 100 \mathrm{ER} \end{aligned}$ | \$30 DOV; \$100 ER; | \$40 DOV; $\$ 150$ ER; \$500/\$1000 Annual Deductible (A/D) | $\begin{aligned} & \$ 20 \text { DOV; } \\ & \$ 100 \text { ER } \end{aligned}$ | \$20 DOV; \$100 ER; 20\% Hospital; \$500/\$1000 A/D; A/D waived for Preventative Care | \$50 DOV Co-pay <br> (after A/D); <br> $\$ 4500 / \$ 9000 \mathrm{~A} / \mathrm{D} ;$ <br> $40 \%$ Hospital Co-ins.; <br> $\$ 25 \mathrm{ER} ;$ <br> - Includes MHN. | $\begin{gathered} 10 \% \text { Co-ins. after A/D; } \\ \$ 1500 / \$ 3000 \mathrm{~A} / \mathrm{D} ; \\ 10 \% \text { Co-ins.; } \\ \text { Includes MHN } \end{gathered}$ | \$500/\$1500 A/D; 90\%/10\% or 70\%/30\% Co-Ins. | \$750/\$2250 A/D; 80\%/20\% or 60\%/40\% Co-Ins. | \$40 DOV; \$1250/\$3750 A/D; 70\%/30\% or 50\%/50\% Co-Ins.; $100 \%$ Preventive Care | $\begin{gathered} \$ 35 \text { DOV x } 3 ; \\ \$ 5900 / \$ 11800 \text { A/D } \end{gathered}$ | 100\% Preventive Care; \$1500/\$3000 A/D; $90 \% / 10 \%$ or 70/30\% Co-Ins. |
| Express <br> Scripts <br> Prescription <br> Co-Pymts | Retail: $\$ 5 / \$ 25 / \$ 40$ Mail Order: \$10/\$50/\$80 | Retail: $\$ 10 / \$ 30 / \$ 60$ <br> Mail Order: \$20/\$60/\$120 | Retail: $\$ 10 / \$ 30 / \$ 60$ Mail Order: $\$ 20 / \$ 60 / \$ 120$ | Through Kaiser ONLY: $\$ 10-\mathrm{G} / \$ 20-\mathrm{B}$ Pick up or Mail Order | Through Kaiser ONLY: <br> \$10-G/\$30-B (Pick up or Mail Order) | Through Kaiser ONLY: <br> \$250 OOP Max / Member / calendar year | Through Kaiser ONLY: \$10-G/\$30-B after deductible | Retail: \$10/\$30/\$10+ cost diff between brand \& generic when generic "equiv" is avail | Retail: \$15/\$50/\$15+ cost diff between brand \& generic when generic "equiv" is avail | Retail: \$15/\$50/\$15+ cost diff between brand \& generic when generic "equiv" is avail | $\begin{gathered} \text { Retail: } \$ 19 / \$ 50 / \$ 75 \\ \text { Specialty Drugs: } 30 \% \\ \text { co-ins (after A/D) } \end{gathered}$ | Retail: $\$ 10 / \$ 30$ Mail Order: \$20/\$60 (after A/D) |
| Attached DENTAL>> | $\begin{gathered} \hline \text { Delta PPO } \\ \text { Dental } \end{gathered}$ | DeltaPPO Dental | Delta PPO Dental | $\begin{gathered} \hline \text { Delta PPO } \\ \text { Dental } \end{gathered}$ | $\begin{gathered} \hline \text { Delta PPO } \\ \text { Dental } \end{gathered}$ | $\begin{gathered} \hline \text { Delta PPO } \\ \text { Dental } \end{gathered}$ | Delta PPO Dental | $\begin{gathered} \hline \text { Delta PPO } \\ \text { Dental } \end{gathered}$ | $\begin{gathered} \hline \text { Delta PPO } \\ \text { Dental } \end{gathered}$ | Delta PPO Dental | $\begin{gathered} \hline \text { Delta PPO } \\ \text { Dental } \end{gathered}$ | $\begin{gathered} \hline \text { Delta PPO } \\ \text { Dental } \end{gathered}$ |
| $\begin{aligned} & 35+\text { Hours } \\ & \text { Single } \\ & \text { EE + Spouse } \\ & \text { EE + Child(ren) } \\ & \text { EE + Family } \\ & \hline \end{aligned}$ | Monthly Payroll Deduction $\$ 0.00$ $\$ 684.57$ $\$ 433.67$ $\$ 1,054.54$ | Monthly Payroll Deduction $\$ 0.00$ $\$ 568.19$ $\$ 333.92$ $\$ 891.05$ | Monthly Payroll <br> Deduction$\$ 0.00$$\$ 414.57$$\$ 202.24$$\$ 675.24$ | Monthly Payroll Deduction $\$ 0.00$ $\$ 585.70$ $\$ 435.63$ $\$ 846.51$ | Monthly Payroll Deduction $\$ 0.00$ $\$ 318.47$ $\$ 192.73$ $\$ 482.14$ |  | Monthly Payroll Deduction $\$ 0.00$ $\$ 199.52$ $\$ 84.56$ $\$ 319.90$ | Monthly Payroll Deduction $\begin{array}{r} \$ 0.00 \\ \$ 2,588.08 \\ \$ 2,065.25 \\ \$ 3,728.52 \end{array}$ | Monthly Payroll Deduction $\begin{array}{r} \$ 0.00 \\ \$ 2,225.12 \\ \$ 1,754.14 \\ \$ 3,218.64 \end{array}$ | Monthly Payroll Deduction $\begin{array}{r} \$ 0.00 \\ \$ 1,341.81 \\ \$ 997.03 \\ \$ 1,977.80 \end{array}$ | Monthly Payroll Deduction $\$ 0.00$ $\$ 0.00$ $\$ 0.00$ $\$ 0.00$ | Monthly Payroll Deduction $\begin{array}{r} \$ 0.00 \\ \$ 972.22 \\ \$ 680.23 \\ \$ 1,458.61 \end{array}$ |
| Attached DENTAL>> | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO |
| 35+ Hours | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction |
| Single | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | 00 |
| EE + Spouse | \$667.81 | \$551.43 | \$397.81 | \$568.94 | \$301.71 | \$0.00 | \$182.76 | \$2,571.33 | \$2,208.36 | \$1,325.05 | \$0.00 | \$955.46 |
| EE + Child(ren) | \$416.91 | \$317.16 | \$185.49 | \$418.88 | \$175.97 | \$0.00 | \$67.80 | \$2,048.50 | \$1,737.38 | \$980.27 | \$0.00 | \$663.47 |
| EE + Family | \$1,037.78 | \$874.30 | \$658.48 | \$829.76 | \$465.38 | \$0.00 | \$303.14 | \$3,711.76 | \$3,201.88 | \$1,961.04 | \$0.00 | \$1,441.85 |
| Attached <br> DENTAL>> | MetLife DHMO (aka Safe Guard) | MetLife DHMO (aka Safe Guard) | MetLife DHMO <br> (aka Safe Guard) | MetLife DHMO (aka Safe Guard) | MetLife DHMO (aka Safe Guard) | MetLife DHMO (aka Safe Guard) | MetLife DHMO <br> (aka Safe Guard) | MetLife DHMO (aka Safe Guard) | MetLife DHMO (aka Safe Guard) | MetLife DHMO <br> (aka Safe Guard) | MetLife DHMO (aka Safe Guard) | MetLife DHMO (aka Safe Guard) |
| 35+ Hours | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction |
| Single | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| EE + Spouse | \$616.25 | \$499.88 | \$346.25 | \$517.39 | \$250.16 | \$0.00 | \$131.20 | \$2,519.77 | \$2,156.80 | \$1,273.49 | \$0.00 | \$903.91 |
| EE + Child | \$365.36 | \$265.60 | \$133.93 | \$367.32 | 24. | \$0.0 | \$0.0 | \$1,996.94 | \$1,685.83 | \$928.71 | \$0.00 | \$611.91 |
| EE + Children | \$367.53 | \$267.77 | \$136.10 | \$369.49 | \$126.59 | \$0.00 | \$0.00 | \$1,999.11 | \$1,688.00 | \$930.88 | \$0.00 | \$614.08 |
| EE + Family | \$988.40 | \$824.91 | \$609.10 | \$780.37 | \$416.00 | \$0.00 | \$253.76 | \$3,662.38 | \$3,152.50 | \$1,911.65 | \$0.00 | \$1,392.47 |
| Attached |  |  |  |  |  |  |  |  |  |  |  |  |
| DENTAL>> | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive |
| (NO Longer Offered to new enrollees) 35+ Hours | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction |
| Single | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| EE + Spouse | \$683.69 | \$567.32 | \$413.69 | \$584.83 | \$317.60 | 0.00 | \$198.64 | \$2,587.21 | \$2,224.24 | \$1,340.93 | \$0.00 | \$971.35 |
| EE + Child(ren) | \$432.80 | \$333.04 | \$201.37 | \$434.76 | \$191.86 | \$0.00 | \$83.68 | \$2,064.38 | \$1,753.27 | \$996.15 | \$0.00 | \$679.35 |
| EE + Family | \$1,053.67 | \$890.18 | \$674.37 | \$845.64 | \$481.27 | \$0.00 | \$319.03 | \$3,727.65 | \$3,217.77 | \$1,976.92 | \$0.00 | \$1,457.74 |

MSJC-Benefit Plans and Payroll Deduction for ALL Fulltime Faculty with 10 Month Pay Frequency-with VSP Vision Eff 7/1/2022 to 6/30/2023 ***PLEASE NOTE - EE ONLY PPO COVERAGE RATE OF 100\% IS FOR EXISTING PPO MEMBERS ONLY***

| MEDICAL PLANS >> | Anthem HMO $\$ 20$ | $\begin{aligned} & \text { Anthem HMO } \\ & \$ 30 \end{aligned}$ | Anthem DHMO\$500 (Narrow Network) - Formerly HMO\$40 | Kaiser HMO \$20 | Kaiser DHMO\$500 | Kaiser Minimum Value Plan | Kaiser HSA Qualified Deductible HMO | Anthem <br> Traditional PPO \$500 | Anthem <br> Traditional PPO <br> $\$ 750$ | Anthem ESSENTIALS PPO Plan | Anthem Elements Choice PPO (Min Value) | Anthem PPO w/ HSA <br> Plan 1 |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Medical Services <br> Co-Pymts | $\begin{aligned} & \$ 20 \mathrm{DOV} ; \\ & \$ 100 \mathrm{ER} \end{aligned}$ | $\begin{aligned} & \text { \$30 DOV; } \\ & \text { \$100 ER; } \end{aligned}$ | \$40 DOV; \$150 ER; \$500/\$1000 Annual Deductible (A/D) | $\begin{aligned} & \$ 20 \mathrm{DOV} ; \\ & \$ 100 \mathrm{ER} \end{aligned}$ | \$20 DOV; \$100 ER; <br> 20\% Hospital; \$500/\$1000 A/D; A/D waived for Preventative Care | \$50 DOV Co-pay (after A/D); $\$ 4500 / \$ 9000 \mathrm{~A} / \mathrm{D} ;$ 40\% Hospital Coins.; \$250 ER; - Includes MHN . . | $10 \%$ Co-ins. after A/D; \$1500/\$3000 A/D; 10\% Co-ins.; Includes MHN | \$500/\$1500 A/D; $90 \% / 10 \%$ or 70\%/30\% Co-Ins. | \$750/\$2250 A/D; 80\%/20\% or 60\%/40\% Co-Ins. | \$40 DOV; <br> \$1250/\$3750 A/D; 70\%/30\% or 50\%/50\% Co-Ins.; 100\% Preventive Care | $\begin{gathered} \$ 35 \text { DOV } \times 3 ; \\ \$ 5900 / \$ 11800 \mathrm{~A} / \mathrm{D} \end{gathered}$ | 100\% Preventive Care; <br> \$1500/\$3000 A/D; $90 \% / 10 \%$ or $70 / 30 \%$ Co-Ins. |
| Express <br> Scripts <br> Prescription <br> Co-Pymts | Retail: $\$ 5 / \$ 25 / \$ 40$ Mail Order: \$10/\$50/\$80 | Retail: $\$ 10 / \$ 30 / \$ 60$ Mail Order: \$20/\$60/\$120 | Retail: $\$ 10 / \$ 30 / \$ 60$ Mail Order: $\$ 20 / \$ 60 / \$ 120$ | $\begin{gathered} \text { Through Kaiser } \\ \text { ONLY: } \\ \text { \$10-G/\$20-B Pick up } \\ \text { or Mail Order } \end{gathered}$ | Through Kaiser ONLY: \$10-G/\$30-B (Pick up or Mail Order) | Through Kaiser ONLY: \$250 OOP Max / Member / calendar year | Through Kaiser ONLY: <br> \$10-G/\$30-B <br> after deductible | Re---ail:--- \$10/\$30/\$10+ cost diff between brand \& generic when generic "equiv" is avail | $\qquad$ | Retail: \$15/\$50/\$15+ cost diff between brand \& generic when generic equiv" is avai | Retail: $\$ 19 / \$ 50 / \$ 75$ Specialty Drugs: 30\% co-ins (after A/D) | $\begin{aligned} & \text { Retail: } \$ 10 / \$ 30 \\ & \text { Mail Order: } \\ & \$ 20 / \$ 60 \\ & \text { (after A/D) } \end{aligned}$ |
| Attached DENTAL>> | Delta PPO Dental | DeltaPPO Dental | Delta PPO Dental | Delta PPO Dental | Delta PPO Dental | Delta PPO Dental | Delta PPO Dental | Delta PPO Dental | Delta PPO Dental | Delta PPO Dental | Delta PPO Dental | Delta PPO Dental |
| $\begin{array}{\|l} 35+\text { Hours } \\ \text { Single } \\ \mathrm{EE}+\text { Spouse } \\ \mathrm{EE}+\text { Child(ren) } \\ \mathrm{EE}+\text { Family } \\ \hline \end{array}$ | Monthly Payroll Deduction $\$ 0.00$ $\$ 753.02$ $\$ 477.04$ $\$ 1,159.99$ | Monthly Payroll <br> Deduction$\$ 0.00$$\$ 625.01$$\$ 367.31$$\$ 980.16$ | Monthly Payroll Deduction $\$ 0.00$ $\$ 456.02$ $\$ 222.47$ $\$ 742.76$ | Monthly Payroll Deduction $\$ 0.00$ $\$ 644.27$ $\$ 479.20$ $\$ 931.16$ | Monthly Payroll <br> Deduction <br> $\$ 0.00$ <br> $\$ 350.32$ <br> $\$ 212.00$ <br> $\$ 530.35$ | Monthly Payroll <br> Deduction$\$ 0.00$$\$ 0.00$$\$ 0.00$$\$ 0.00$ | Monthly Payroll <br> Deduction$\$ 0.00$$\$ 219.47$$\$ 93.01$$\$ 351.89$ | Monthly Payroll <br> Deduction$\$ 0.00$$\$ 2,846.89$$\$ 2,271.78$$\$ 4,101.37$ | Monthly Payroll <br> Deduction$\$ 0.00$$\$ 2,447.63$$\$ 1,929.55$$\$ 3,540.50$ | Monthly Payroll <br> Deduction$\$ 0.00$$\$ 1,475.99$$\$ 1,096.73$$\$ 2,175.58$ | Monthly Payroll <br> Deduction$\$ 0.00$$\$ 0.00$$\$ 0.00$$\$ 0.00$ | Monthly Payroll Deduction $\begin{array}{r} \$ 0.00 \\ \$ 1,069.44 \\ \$ 748.25 \\ \$ 1,604.47 \\ \hline \end{array}$ |
| Attached DENTAL>> | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO | Anthem PPO |
| 35+ Hours | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction |
| Single | \$0.00 | \$0.00 | 0.00 | \$0.00 | \$0.00 | \$0.00 | . 00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| EE + Spouse | 34.59 | \$606.58 | \$437.59 | \$625.84 | \$331.88 | 0.00 | \$201.04 | \$2,828.46 | \$2,429.20 | \$1,457.56 | \$0.00 | \$1,051.01 |
| EE + Child(ren) | \$458.60 | \$348.88 | \$204.04 | \$460.76 | \$193.57 | \$0.00 | \$74.58 | \$2,253.35 | \$1,911.12 | \$1,078.30 | \$0.00 | \$729.82 |
| EE + Family | \$1,141.56 | \$961.73 | \$724.33 | \$912.73 | \$511.92 | \$0.00 | \$333.46 | \$4,082.94 | \$3,522.07 | \$2,157.14 | \$0.00 | \$1,586.04 |
| Attached DENTAL>> | MetLife DHMO (aka Safe Guard) | MetLife DHMO (aka Safe Guard) | MetLife DHMO (aka Safe Guard) | MetLife DHMO (aka Safe Guard) | MetLife DHMO (aka Safe Guard) | MetLife DHMO (aka Safe Guard) | MetLife DHMO <br> (aka Safe Guard) | MetLife DHMO (aka Safe Guard) | $\begin{array}{\|c} \text { MetLife } \\ \text { DHMO } \\ \text { (aka Safe Guard) } \end{array}$ | MetLife DHMO (aka Safe Guard) | MetLife DHMO (aka Safe Guard) | MetLife DHMO (aka Safe Guard) |
| 35+ Hours | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction |
| Single | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | . 00 | \$0.00 | \$0.00 | \$0.00 | 50.00 |
| EE + Spouse | 677.88 | \$549.86 | \$380.88 | \$569.12 | \$275.17 | \$0.00 | \$144.32 | \$2,771.75 | \$2,372.48 | \$1,400.84 | \$0.00 | \$994.30 |
| EE + Child | 5401.89 | 292.16 | \$147.32 | \$404.05 | \$136.86 | \$0.0 | \$0.00 | 2,196.64 | 1,854.41 | \$1,021.58 | \$0.00 | \$673.10 |
| EE + Children | \$404.28 | \$294.55 | \$149.71 | \$406.44 | \$139.25 | \$0.00 | \$0.00 | \$2,199.02 | \$1,856.80 | \$1,023.97 | \$0.00 | \$675.49 |
| EE + Family | \$1,087.24 | \$907.40 | \$670.01 | \$858.41 | \$457.60 | \$0.00 | \$279.13 | \$4,028.62 | \$3,467.75 | \$2,102.82 | \$0.00 | \$1,531.72 |
| Attached DENTAL>> | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive | Delta Incentive |
| (NO Longer Offered to new enrollees) 35+ Hours | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction | Monthly Payroll Deduction |
| Single | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| EE + Spouse | \$752.06 | \$624.05 | \$455.06 | \$643.31 | \$349.36 | 00 | \$218.51 | \$2,845.93 | \$2,446.67 | \$1,475.03 | \$0.00 | \$1,068.48 |
| EE + Child(ren) | \$476.08 | \$366.35 | \$221.51 | \$478.24 | \$211.04 | \$0.00 | \$92.05 | \$2,270.82 | \$1,928.59 | \$1,095.77 | \$0.00 | \$747.29 |
| EE + Family | \$1,159.03 | \$979.20 | \$741.80 | \$930.20 | \$529.39 | \$0.00 | \$350.93 | \$4,100.41 | \$3,539.54 | \$2,174.62 | \$0.00 | \$1,603.51 |

