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* and children to age 26.

There are three health plans to choose from. Please review the Health Plan Comparison for more details.

United HealthCare - HMO
$30 Office visit co-pay
$5 Office visit co-pay for chiropractic care
$20 Prescription co-pay (generic meds)
$30 Prescription co-pay (name brand meds)

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 80%, Employee Pays 20%
$20 Office visit co-pay
Annual Deductible: $250 Individual / $750 Family
Multiplan / PHCS Provider Network: www.multiplan.com

Non-member Provider Coverage:
Plan Pays: 60%**, Employee Pays: 40%
Annual Deductible: $500 Individual / $1,500 Family

Prescriptions: (30-day supply)
$10 Prescription co-pay (generic meds)
$25 Prescription co-pay (preferred meds)
$40 Prescription co-pay (non-preferred meds)
Mandatory Mail Order for Maintenance Medications (Express Scripts)

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

Delta Dental PPO
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* and 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
Metlife/Hyatt Legal Plan
Short-term & Long Term Disability Income Protection
AFLAC Cancer Indemnity Plan
Employee Assistance Plan (EASE Program)
Liberty Mutual Group Savings Program
UNUM Long Term Care Program (effective 9/1/12)

* See Human Resources for Domestic Partner Eligibility Criteria
** Based on Usual Customary Reasonable Charges for Services