



**Insurance Premiums for Full-time Employees
2014 – 2015**

<u>HealthSelect (United Healthcare)</u>	<u>State Pays</u>	<u>SJC Pays</u>	<u>Monthly Premium</u>	<u>Biweekly Premium</u>
Employee Only	\$537.66	\$0.00	\$0.00	\$0.00
+ Spouse	\$845.54	\$153.94	\$153.94	\$76.97
+ Children	\$743.80	\$103.08	\$103.06	\$51.53
+ Family	\$1051.68	\$257.02	\$257.00	\$128.50

*Employee receives a \$ 5,000 life insurance policy

Tobacco User Certification Fee

1 USER (Employee Only, Spouse Only, Child/Children Only)	\$30.00	\$15.00
2 USERS (Employee & Spouse, Employee & Child/Children, Spouse & Child/Children)	\$60.00	\$30.00
3 or more USERS (Employee, Spouse & Child/Children)	\$90.00	\$45.00

	<u>Premium</u>	<u>SJC Pays</u>	<u>Monthly Premium</u>	<u>Biweekly Premium</u>
<u>State of Texas Dental Choice by Humana</u>				
Employee Only	\$23.58	\$23.58	\$0.00	\$0.00
+ Spouse	\$47.16	\$35.36	\$11.80	\$5.90
+ Children	\$56.60	\$40.08	\$16.52	\$8.26
+ Family	\$80.18	\$51.88	\$28.30	\$14.15

Humana Dental DHMO

Employee Only	\$9.96	\$9.96	\$0.00	\$0.00
+Spouse	\$19.93	\$14.93	\$5.00	\$2.50
+ Children	\$23.91	\$16.91	\$7.00	\$3.50
+ Family	\$33.88	\$21.92	\$11.96	\$5.98

Dental Discount Plan by Careington (This is not dental insurance, it is an after-tax discount program)

Employee Only	\$2.25	\$2.25	\$0.00	\$0.00
+Spouse	\$4.50	\$3.36	\$1.14	\$0.57
+ Children	\$5.40	\$3.80	\$1.60	\$0.80
+ Family	\$7.65	\$4.95	\$2.70	\$1.35

Dependent Term Life Insurance - \$5,000 term life insurance coverage for unlimited number of dependents

Monthly Premium \$1.38 Biweekly Premium \$0.69

Short Term Disability

Benefit pays up to 66% of monthly salary, to a maximum of \$10,000. \$0.30/\$100 of monthly salary

Long Term Disability

Benefit pays up to 60% of monthly salary after satisfying 180 day waiting period. \$0.63/\$100 of monthly salary
San Jacinto College pays this premium

Life Insurance

San Jacinto College pays the premium for 2x your annual salary. You may elect to increase it to 3x or 4x your annual salary. To apply for 3x or 4x, please contact Benefits.

Accidental Death & Dismemberment

Coverage in increments of \$10,000 to a maximum of \$200,000

<i>Employee Only</i>	<i>\$0.02/\$1,000 of coverage</i>	<i>(Employee only at \$4.00/monthly)</i>
<i>Employee + Family</i>	<i>\$0.04/\$1,000 of coverage</i>	<i>(Family at max at \$8.00/monthly)</i>

Texflex Health Spending Account

TexFlex Health spending account is an annual contribution that will be deducted from your paycheck before taxes. The funds can be used for medically necessary health expenses such as, co-pays and prescriptions. A debit card is available for a small fee.

<i>Minimum Annual Contribution</i>	<i>\$180 (\$15/month)</i>
<i>Maximum Annual Contribution</i>	<i>\$2,500 (\$208/month)</i>

TexFlex Dependent Care Account

TexFlex Dependent Care spending account is an annual contribution that will be deducted from your paycheck before taxes. It is used for dependent care expenses such as, child daycare and adult day care.

<i>Minimum Annual Contribution</i>	<i>\$180 (\$15/month)</i>
<i>Maximum Annual Contribution</i>	<i>\$5,000 (\$416/month)</i>

Spectera Vision

	Monthly Premium	Biweekly Premium
Employee Only	\$9.03	\$4.52
+ 1 Dependent	\$18.06	\$9.03
+ Family	\$25.21	\$12.61

Employee Assistance Program (EAP)

San Jacinto College pays the premium. The EAP provides access to mental health, financial, work life balance, and legal services at little or no cost to the employee. Fees are discussed prior to the rendering of services.

Important Contact Information

ERS Benefits 877.275.4377 www.ers.state.tx.us	United HealthCare- HealthSelect 866.336.9371 www.healthselectoftexas.com	Caremark - Prescription Drug Plan 888.886.8490 www.caremark.com/ers	
Humana Dental Dental Choice & DHMO Plans 877.377.0987 www.humanadental.com/ers	Careington International Dental Discount Plan 844.377.3368 www.txdentaldiscount.com	Aon Hewitt Disability Claims 855.604.6230 www.texasincomeprotectionplan.com	
Minnesota Life Insurance Life Insurance & AD&D 877.494.1716 www.lifebenefits.com/plandesign/ers	TexFlex Spending Accounts 866.353.9839 https://texas.payflex.com	United HealthCare Vision 800.638.3120 www.myuhcvision.com	UT EAP Program 713.500.3327 www.uteap.org
Teacher Retirement System of Texas 800.223.8778 www.trs.state.tx.us	TSA Consulting Group 888.796.3786 www.tsacg.com/individual/plan-sponsor/texas/san-jacinto-college		