



EXPLORE YOUR BENEFITS

Medical Plan Features	Medical PPO Anthem Blue Cross Network	
	In-Network	Out-of-Network
<b>Calendar Year Deductible</b> • Individual/Family	\$250 / \$750	\$500 / \$1,500
<b>Annual Out-of-Pocket Maximum</b> • Individual/Family	\$2,500 / \$5,000	\$3,500 / \$7,000
<b>Physician Office Visit</b> • PCP or Specialist	\$25 Copay, then 95%	\$25 Copay, then 70%
<b>Emergency Room</b> (waived if admitted)	\$100 per visit, then 95%	
<b>Inpatient Hospital</b> • Facility Fee	100% Tier 1 (now includes Salinas Valley) 90% Tier 2 (now includes hospitals that were in Tier 3)	80%
<b>Outpatient Surgery</b>	95%	70%
<b>Urgent Care</b>	\$25 Copay, then 95%	\$25 Copay, then 70%
<b>Pharmacy - Retail</b>	30-day supply	30-day supply
Tier 1 / Tier 2 / Tier 3	\$5 / \$20 / \$35	\$5 / \$20 / \$35



Member Perks:

- In-Network Preventive care is 100% covered
- Save money using an in-network provider, but have the flexibility to see any provider in Anthem's network
- Healthcare coverage available when you are traveling or living abroad through Blue Cross Global Core.
- Mobile app available to view benefits and contact information, and more!

NEW! Anthem LiveHealth Online:

Phone and online visits are available 24/7, 365 days a year!

- Call 888-548-3432
- Visit [www.livehealthonline.com](http://www.livehealthonline.com)
- Download the LiveHealth Online app

Dental Plan Features	Delta Dental Base PPO		Delta Dental Buy-Up PPO	
	In-Network	Out-Of-Network	In-Network	Out-Of-Network
<b>Calendar Year Deductible</b>	None	None	None	None
<b>Annual Plan Maximum</b>	\$1,700	\$1,500 (combined with in-network)	<b>\$2,500</b>	<b>\$2,300</b> (combined with in-network)
<b>Waiting Period</b>	None	None	None	None
<b>Diagnostic and Preventive</b>	plan pays 70% - 100%	plan pays 70% - 100%	plan pays 70% - 100%	plan pays 70% - 100%
<b>Basic Services</b>				
Fillings	plan pays 70% - 100%	plan pays 70% - 100%	plan pays 70% - 100%	plan pays 70% - 100%
Root Canals	plan pays 70% - 100%	plan pays 70% - 100%	plan pays 70% - 100%	plan pays 70% - 100%
Periodontics	plan pays 70% - 100%	plan pays 70% - 100%	plan pays 70% - 100%	plan pays 70% - 100%
<b>Major Services</b>	plan pays 50%	plan pays 50%	plan pays 50%	plan pays 50%
<b>Orthodontic Services</b>				
Orthodontia	plan pays 50%	plan pays 50%	plan pays 50%	plan pays 50%
Lifetime Maximum	\$500	\$500	<b>\$2,000</b>	<b>\$2,000</b>

Delta Dental pays 70% of the contract allowance for covered diagnostic, preventive, and basic services during the first year of eligibility. The coinsurance percentage will increase by 10% each year (to a maximum of 100%) for each enrollee if that person visits the dentist at least once during the year.

Vision Plan Features	VSP Vision Plan	
	In-Network	Out-Of-Network
<b>Examination</b>		
Benefit	Covered in Full	Plan pays up to \$45
Frequency	1 x every 12 months	1 x every 12 months
<b>Eyeglass Lenses</b>		
Single Vision Lens	Covered in Full	Plan pays up to \$45
Bifocal Lens	Covered in Full	Plan pays up to \$65
Trifocal Lens	Covered in Full	Plan pays up to \$85
Frequency	1 x every 12 months	1 x every 12 months
<b>Frames</b>		
Benefit	\$120 Allowance	Plan pays up to \$47
Frequency	1 x every 24 months	1 x every 24 months
<b>Contacts (Elective)</b>		
Benefit	\$120 Allowance	Up to \$105
Frequency	1 x every 12 months	1 x every 12 months

**VSP Extras**

**Glasses and Sunglasses**

Extra \$20 to spend on featured frame brands.  
30% savings on additional glasses and sunglasses  
20% from any VSP provider within 12 months of your last exam.

**Retinal Screening**

No more than a \$39 copay on routine retinal screening

**Laser Vision Correction**

Average 15% off the regular price or 5% off the promotional price

Basic Life and AD&D	Voya <i>(Full-Time Classified, Confidential, Managers, Supervisors, and Classified Administrators)</i>		The Standard (CTA) <i>(Full-Time Certificated and Educational Administrators)</i>		
	Employee Coverage Age Range	Life	AD&D	Life	AD&D
Under Age 25	Flat \$100,000			\$136,800	\$136,800
Age 25-29				\$120,000	\$120,000
Age 30-34				\$103,200	\$103,200
Age 35-39				\$88,200	\$88,200
Age 40-44				\$70,200	\$70,200
Age 45-49				\$52,800	\$52,800
Age 50-54				\$34,200	\$34,200
Age 55-59				\$27,600	\$27,600
Age 60-64				\$23,400	\$23,400
Age 65-69				\$14,400	\$14,400
Age 70 and over				\$8,400	\$8,400
<b>Dependent Coverage</b>					
<b>Spouse</b>	\$1,500	Dependents of Active Participants: The lesser of 50% of the Participant's Life Insurance, and 5,000			
<b>Child(ren)</b>	\$1,500				

Voluntary Life and AD&D		Voya
<b>Employee Life Benefit</b>	You can elect up to \$500,000 not to exceed 5 times your annual earnings in increments of \$10,000. If you enroll at your initial eligibility date, you'll automatically be guaranteed up to \$150,000 without completing an evidence of insurability document. Enrollment after initial eligibility is subject to evidence of insurability (EOI).	
<b>Spouse Life Benefit</b>	You can elect up to \$250,000 for your spouse in increments of \$10,000. If you enroll your spouse at your initial eligibility date, you'll automatically be guaranteed up to \$25,000 without completing an evidence of insurability document.	
<b>Dependent Child(ren) Life Benefit</b>	You can elect up to \$10,000 for your dependent children.	
AD&D Benefit	Same as Life	
Portability	Included	

Long Term Disability	Voya
<b>Monthly Benefit Amount</b>	Plan pays 66.67% of covered monthly earnings
<b>Minimum Monthly Benefit</b>	Greater of \$100 or 10% of Monthly Earnings
<b>Maximum Monthly Benefit</b>	\$3,500
<b>Benefits Begin After:</b>	150 days of disability

**Employee Assistance Program**

Your ComPsych® EAP Program through your Voya Life and Disability plan offers someone to talk to and resources to consult whenever and wherever you need them. Up to 3 face-to-face sessions available per issue.

**Additional benefits available through Monterey Peninsula College:**

Paid days off, disease management programs, wellness alerts, educational incentives, retirement, travel assistance, and more!

**Monterey Peninsula College pays 100% of the cost for Medical, Dental Base Plan, VSP Employee Only, Basic Life/AD&D, and Long-Term Disability.**