



BENEFITS SUMMARY
November 1, 2011 to October 31, 2012

Medical and Dental Insurance

Eligibility

Staff: All regular staff employees working 20 or more hours per week are eligible for coverage.

Faculty: All faculty who possess an annual contract to teach three (3) or more classes per academic year, or equivalent lines, are eligible for coverage.

Dependents: An employee's eligible dependents include legal spouse, domestic partner, and child up to age 26.

Coverage Begins

On the first day of the month following the date of employment (first day of work).

Medical Plan Option:

- Kaiser HMO
- Anthem Blue Cross HMO
- Anthem Blue Cross PPO

Dental Plan Option

- Anthem Blue Cross (Dental Blue 100)

Vision Plan

- Vision Service Plan (VSP). This option is included with enrollment in the Anthem Dental plan.

Premium Costs

CCA contributes a graduated amount toward all plans and all levels of benefit enrollment.

The monthly premium costs are:

Monthly Premium	TIER A <= \$35K	TIER B < \$35K – < \$60K	TIER C < \$60K - <\$90K	TIER D < \$90K +
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EMPLOYEE MONTHLY CONTRIBUTIONS

Kaiser HMO		Tier A	Tier B	Tier C	Tier D
Employee only	\$507.56	\$54.44	\$60.00	\$63.70	\$67.40
Employee + 1 dep.	\$1,015.10	\$231.54	\$242.64	\$250.04	\$257.44
Employee + 2 or more deps	\$1,436.37	\$375.04	\$390.74	\$401.22	\$411.68

Monthly Premium	TIER A <= \$35K	TIER B < \$35K – < \$60K	TIER C < \$60K - <\$90K	TIER D < \$90K +
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EMPLOYEE MONTHLY CONTRIBUTIONS

Anthem Blue Cross HMO		Tier A	Tier B	Tier C	Tier D
Employee only	\$676.74	\$91.00	\$99.30	\$104.84	\$110.36
Employee + 1 dep.	\$1,421.14	\$304.66	\$322.08	\$333.70	\$345.32
Employee + 2 or more depts	\$2,030.22	\$471.76	\$496.66	\$513.24	\$529.84
Anthem Blue Cross PPO		Tier A	Tier B	Tier C	Tier D
Employee only	\$668.12	\$121.10	\$127.88	\$132.34	\$136.92
Employee + 1 dep.	\$1,403.07	\$364.84	\$379.08	\$388.56	\$398.04
Employee + 2 or more depts	\$2,004.38	\$581.44	\$601.78	\$615.32	\$628.88

Anthem Blue Cross Dental PPO & VSP-Vision Service Plan	Monthly Premium	All Tiers EE Contribution
Employee only	\$58.74	\$7.82
Employee + 1 dep.	\$103.16	\$46.66
Employee + 2 or more depts	\$160.84	\$97.90

Premium Payments

CCA participates in a Section 125 plan whereby health insurance premiums are deducted from employee paychecks on a pre-tax basis. If you prefer, your deductions can be made on an after-tax basis. Premiums are paid to the carriers one month in advance of coverage. Therefore, a new employee's check has double deductions during the first month of coverage. For example, if an individual begins work September 3rd, medical coverage begins October 1, with insurance premiums deducted from the October 15th and 30th paychecks.

Waiver of Health Benefits

As premium contributions are required for medical and dental coverage, employees can waive these benefits for themselves and/or their eligible dependents. **A WAIVER OF INSURANCE MUST BE COMPLETED IF YOU ARE DECLINING MEDICAL AND/OR DENTAL COVERAGE UNDER CCA'S GROUP PLANS.**

Employees declining medical and/or dental coverage upon hire will not be able to enroll until the next Open Enrollment period, unless a "qualifying event" occurs.

Flexible Spending Accounts (FSA)

Employees may also participate in 3 flexible spending accounts; Medical Reimbursement, Dependent Daycare and Commuter Expense. FSAs allow pre-tax dollars to be set aside from each paycheck creating a fund from which you receive reimbursement for out-of-pocket medical, commuter or daycare expenses (as determined by the Internal Revenue Service code).

Life Insurance

CCA provides \$10,000 of term life insurance through The Standard Insurance to all eligible employees. There is no cost to the employee for this insurance, but enrollment is required.

Retirement

CCA's Group Supplemental Retirement Annuity (SRA) offers employees the opportunity to save for retirement. The SRA is funded by TIAA-CREF (Teachers Insurance and Annuity Association – College Retirement Equities Fund). There is no waiting period to participate in this contract and the contract offers a loan feature. Employee deferrals are made on a pre-tax basis through payroll deduction, thus reducing the employee's taxable income.

CCA's Group Retirement Annuity (GRA) is offered to any employee at least 23 years of age, who has completed at least (1) one year of continuous employment in an eligible class. The GRA is funded by TIAA-CREF (Teachers Insurance and Annuity Association – College Retirement Equities Fund). CCA will match up to 5% of the employee's deferral into this contract. Employee deferrals are made on a pre-tax basis through payroll deduction, thus reducing the employee's taxable income.

Long Term Disability

After the completion of one year of service in an eligible class, staff working at least 20 hours per week and faculty on an annual contract to teach 3 or more classes per year, are eligible for this benefit. If an employee elects coverage after 31 days of first becoming eligible, he or she may be asked to provide evidence of insurability. The LTD Benefit plan pays a monthly income benefit equal to 60% of the monthly salary, to a maximum of \$3,000 per month, reduced by Social Security, Workers' Compensation, and any Unemployment Compensation Disability Benefit (i.e. SDI), if applicable.

EAP Benefit

As an added benefit, ***LTD participants (only)*** can take advantage of the Employee Assistance Program. The EAP is a no cost benefit available to you and your immediate family members. The program is completely confidential. Through EAP you have access to qualified and experienced mental health professionals who can assist you in dealing with a range of work and personal related issues such as: Child Care/WorkLife Resource & Referral, Legal/Financial services, Identity Theft & Fraud Resolution Program, and free Online Webinars.

Tuition Remission:

Regular employees, faculty holding an annual contract and their dependents (spouse, domestic partner, child or children) are eligible to take courses in the Regular Undergraduate and Extended Education Programs free of charge. This policy does not extend to courses taken on a by-arrangement, and/or on special tutoring basis, or any Graduate courses. The number of courses available through tuition remission is dependent on the number of hours worked, and length of service. Details are described in the CCA Tuition Remission policy document.

Provident Credit Union

CCA is a sponsoring company for Provident Credit Union. The Credit Union offers a full line of deposit services-savings accounts, share draft accounts, money market rate accounts, IRAs etc. They also offer many types of loans: for cars, boats, home improvement, etc. at low interest rates. Funds may be forwarded by using direct deposit through CCA payroll. More information and the membership application are available at the Provident website: www.providentcu.org. Direct deposit forms are available from CCA Human Resources.