

Earlham Group Health Plan -- Basic Information

See the Summary Plan Description for more information.

Earlham pays 100% of the “employee only” premium. Faculty are required to enroll for single coverage.

Coverage is available for dependents. Effective July 1, 2006, Earlham pays 50% of dependent premiums for faculty, and 75% of dependent premiums for staff. See below for 2006-2007 premium rates.

Coverage is available for same-sex domestic partners. Contact Cherie Dolehanty for more information.

The plan offers 90/10 coverage for expenses after deductible when PPO providers are used, and 80/20 when non-PPO providers are used. The name of the PPO network is Encore/VHA. You can search the Encore website for providers in your area. www.encoreconnect.com.

The single deductible is \$500, and the maximum out of pocket limit is \$1200. The out of pocket maximum includes the deductible.

The family deductible is \$1000, and the maximum out of pocket limit is \$2400. The out of pocket maximum includes the deductible.

The plan has a wellness/routine care benefit, which helps with the cost of annual physicals and exams. This benefit provides \$400 per year for all enrollees and dependents. Routine mammograms are also paid for by the plan. The deductible is waived for both the wellness and mammogram benefits.

The plan has a prescription drug benefit and mail order program. A three-tier pharmacy co-pay consists of: \$10 for generic, \$20 for preferred brands, \$40 for non-preferred brands. The co-pay for a 90 day supply through mail order costs \$20 for generic, \$40 for preferred brands, and \$60 for non-preferred brands. Prescription services do not count toward deductible or out-of-pocket limits. Our prescription benefit provider is Medco. The Medco website is: www.medco.com.

The plan does not have an “office co-pay.” Physician office visit expenses apply toward your deductible and out of pocket maximum limits.

Effective July 1, 2004, there is a financial penalty for non-emergency visits to the emergency room. If the ER physician determines that your ER care was a non-emergency visit, the plan will cover 80% (after deductible) instead of the prior 90% level.

Earlham allows retirees to continue participation in Earlham’s group health plan, by paying the premiums. Retirees may also continue participation in Earlham’s plan after age 65 through our medicare supplement, by paying the premiums.

Our health plan benefits apply for care outside the United States. However, as is true anywhere outside our PPO network, you will often be expected to pay for services up front and then submit the claims yourself, so be sure to obtain documentation and receipts for all services and charges you intend to submit to the health plan.

2006 - 2007 Health Plan Premiums

Faculty Rates (based on 12 paydates)

College pays 100% of employee portion, and 50% of remaining family portion

Level of coverage	Monthly Premium	Earlham Pays:	Employee Pays :
Single (employee only)	\$456.00	\$456.00	\$ 0.00
Employee + 1 dependent	\$1071.50	\$763.75	\$307.75
Employee + 2 or more dependents	\$1121.00	\$788.50	\$332.50
EC Spouse*	\$665.00	\$560.50	\$104.50

Staff Rates (based on 26 paydates)

College pays 100% of employee portion, and 75% of remaining family portion

Level of coverage	Bi-Weekly Premium	Earlham Pays:	Employee Pays:
Single (employee only)	\$210.46	\$210.46	\$ 0.00
Employee + 1 dependent	\$494.54	\$423.52	\$ 71.02
Employee + 2 or more dependents	\$517.38	\$440.65	\$ 76.73
EC Spouse*	\$306.92	\$210.46	\$ 24.11

*EC Spouse – this coverage rate applies when two Earlham employees are married (to each other) and have dependent children covered by Earlham’s health plan. For **payroll** purposes, within the family, one Earlham employee will have single coverage, and no health premium amount will be reported on his or her paystub; the other Earlham employee will see the EC Spouse coverage reported on their paystubs, with the corresponding dependent premium deducted from his or her pay.