



Medical Plan Features	Medical PPO Anthem Blue Cross Network	
	In-Network	Out-of-Network
Calendar Year Deductible • Individual/Family	\$250 / \$750	\$500 / \$1,500
Annual Out-of-Pocket Maximum • Individual/Family	\$2,500 / \$5,000	\$3,500 / \$7,000
Physician Office Visit • PCP or Specialist	\$25 Copay, then 95%	\$25 Copay, then 70%
Emergency Room (waived if admitted)	\$100 per visit, then 95%	
Inpatient Hospital • Facility Fee	100% Tier 1 90% Tier 2 80% Tier 3	80%
Outpatient Surgery	95%	70%
Urgent Care	\$25 Copay, then 95%	\$25 Copay, then 70%
Pharmacy - Retail	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.
- Video chats are available through Live Health Online!
- Mobile app available to view benefits and contact information, and more!

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

Visit a PPO dentist to maximize your savings. These dentists have agreed to reduce fees, and you won't get charged more than your expected share of the bill. Find a PPO dentist at deltadentalins.com



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
Examination Benefit	Covered in Full	Plan pays up to \$45
Frequency	1 x every 12 months	1 x every 12 months
Eyeglass Lenses		
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
Frames		
Benefit	\$120 Allowance	Plan pays up to \$47
Frequency	1 x every 24 months	1 x every 24 months
Contacts (Elective)		
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 Employee Coverage Age Range	Voya		The Standard (CTA)	
	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
Dependent Coverage			Dependents of Active Participants: The lesser of 50% of the Participant's Life Insurance, and 5,000	
Spouse	\$1,500			
Child(ren)	\$1,500			

Long Term Disability	Voya
Monthly Benefit Amount	Plan pays 66.67% of covered monthly earnings
Minimum Monthly Benefit	Greater of \$100 or 10% of Monthly Earnings
Maximum Monthly Benefit	\$3,500
Benefits Begin After:	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 where ever 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 of your employee benefits.