

Ithaca College 2021 Individual Choice Rates

Medical Plans

	Total Annual Premium or Equivalent	IC's Annual Contribution	Employee's Annual Contribution	College's Contribution to HSA*
High Deductible Health Plan/Health Savings Account				
Employee Only	\$ 8,336.00	\$7,184.00	\$1,152.00	\$1,000.00
Employee & Spouse/GFQDP*	\$17,502.00	\$14,298.00	\$ 3,204.00	\$1,500.00
Employee & Children	\$16,672.00	\$13,576.00	\$ 3,096.00	\$1,500.00
Employee & Family	\$24,996.00	\$19,908.00	\$ 5,088.00	\$1,500.00
Open Access Point of Service II Plan				
Employee Only	\$9,062.00	\$6,368.00	\$2,694.00	N/A
Employee & Spouse/GFQDP*	\$19,047.00	\$13,188.00	\$5,859.00	N/A
Employee & Children	\$18,136.00	\$12,438.00	\$5,698.00	N/A
Employee & Family	\$27,198.00	\$19,745.00	\$7,453.00	N/A

* Only tax-dependent grandfathered qualified domestic partners are eligible for the employer's contribution to the HSA. Please see plan rules for eligibility.

Dental Plans

	Total Annual Premium or Equivalent	IC's Annual Contribution	Employee's Annual Contribution
Dental - Legacy Prime			
Employee Only	\$430.00	\$310.00	\$120.00
Employee & Spouse/GFQDP*	\$799.00	\$403.00	\$396.00
Employee & Children	\$903.00	\$423.00	\$480.00
Employee & Family	\$1,140.00	\$492.00	\$648.00
Dental - Ortho Advantage			
Employee Only	\$419.00	\$299.00	\$120.00
Employee & Spouse/GFQDP*	\$780.00	\$384.00	\$396.00
Employee & Children	\$881.00	\$401.00	\$480.00
Employee & Family	\$1,113.00	\$465.00	\$648.00

Vision Care Plan

	Total Annual Premium or Equivalent	IC's Annual Contribution	Employee's Annual Contribution
Employee Only	\$46.56	\$12.56	\$34.00
Employee & Spouse/GFQDP*	\$93.36	\$6.36	\$87.00
Employee & Children	\$100.08	\$30.08	\$70.00
Employee & Family	\$159.60	\$35.60	\$124.00

Employee Basic Life Insurance Plan

Amount of Coverage	Total Annual Premium or Equivalent	IC's Annual Contribution	Employee's Annual Contribution
\$50,000.00**	\$69.00	\$69.00	\$0.00

Supplemental Life Insurance Plan

Age	IC's Annual Contribution	Employee's Annual Premium Rate Per \$20,000** Unit
< 25	\$0.00	\$8.40
25-29	\$0.00	\$8.40
30-34	\$0.00	\$9.60
35-39	\$0.00	\$14.40
40-44	\$0.00	\$21.60
45-49	\$0.00	\$36.00
50-54	\$0.00	\$55.20
55-59	\$0.00	\$93.60
60-64	\$0.00	\$124.80
65-69	\$0.00	\$196.80
70-74	\$0.00	\$344.40
75+	\$0.00	\$494.40

**Coverage amounts are reduced by 35% at age 65; 60% at age 70; and 75% and age 75.

Maximum amount of coverage is \$500,000. Evidence of Insurability may apply.

Dependent Life Insurance Plan

	Total Annual Premium or Equivalent	IC's Annual Contribution	Employee's Annual Contribution
Option 1 - (Spouse/GFQDP* = \$5,000; Children = \$2,500)	\$23.52	\$0.00	\$23.52
Option 2 - (Spouse/GFQDP* = \$10,000; Children = \$4,000)	\$44.52	\$0.00	\$44.52

Accidental Death & Dismemberment (AD&D) Insurance Plan

Basic	Annual Premium per \$50,000 Unit	IC's Annual Contribution	Employee's Annual Contribution
\$50,000**	\$13.20	\$13.20	\$0.00
Voluntary**	Annual Premium per \$20,000 Unit	IC's Annual Contribution	Employee's Annual Contribution
Employee Only	\$9.36	\$0.00	\$9.36
Employee & Dependents	\$13.68	\$0.00	\$13.68

**Coverage amounts are reduced by 35% at age 65; 60% at age 70; and 75% and age 75.

Maximum amount of coverage is \$300,000.

Long-term Disability Insurance Plan

	IC's Annual Premium or Equivalent	IC's Annual Contribution	Employee's Annual Contribution
60% Benefit with Pension	.31 per \$100 of covered payroll	Variable	\$0.00
60% Benefit without Pension	.24 per \$100 of covered payroll	Variable	\$0.00

Saving Account Maximums (Includes the College's Contribution)

Health Savings Account	Health Care Flexible Spending Account	Dependent Care Flexible Spending Account
\$3,600 - Individual Coverage \$7,200 - Family Coverage	\$2,700	\$5,000 (\$2,500 if you are married and you and your spouse file separate tax returns)

*GFQDP refers to Grandfathered Qualified Domestic Partners. No new enrollments in QDP benefits allowed after January 1, 2015.

Ithaca College reserves the right to change the numbers or the formulas used to calculate rates.