

## Valencia Community College

### Opt-Out of Medical Plan

*(This is not a default plan.)*

During the Open Enrollment process or as a new hire, employees have the option to waive/deny medical health coverage. There are many reasons why an employee would choose to select the Opt-Out Plan.

For example,

- You have chosen not to participate in the 2009/2010 online health assessment required for medical coverage,
- You may have existing coverage through another plan such as Tri-Care, or
- You are covered under your spouse's employer's health plan and do not want to coordinate benefits. Through coordination of benefits your Valencia's group health plan becomes primary; therefore, any coverage you participate in outside of your employer's group health plan will be secondary.

If you waive/deny medical coverage under Valencia Community College's health plan, you have the option to elect alternative coverage that includes:

- **Vision and/or Dental paid on your behalf by the College, and**
- **A \$600 contribution into a Flexible Spending Account (FSA).**

In addition, you have the option to cover your eligible dependents under the Vision and Dental plans only at your expense.

The Vision and Dental plan benefits are the same as those offered to all employees. The College will pay the employee monthly premiums on your behalf. See spouse and dependent monthly premiums below.

Monthly Premiums	Vision	Dental
Employee	Paid by the College	Paid by the College
Employee +Spouse	\$ 10.91	\$ 32.14
Employee +Child	\$ 11.82	\$ 31.50
Family	\$ 17.36	\$ 44.00

The College will fund \$600 into a new or existing Flexible Spending Account for allowable medical expenses. This is an annual benefit available to you at the start of the plan year, January 1, 2010. You may elect to contribute up to an additional \$4,400, for a maximum of \$5,000, for the plan year. This is a pre-taxed account. Please note: The \$600 employer contribution to your medical spending account will not be reflected on the Online Open Enrollment Tool. **DO NOT list the employer's contribution of \$600 on the Online Open Enrollment Tool if you are participating in the Opt-Out Plan.** Only the funds that you want deducted, if any, from your payroll check should be entered on the Online Open Enrollment Tool.

For Open Enrollment, October 12-30, 2009, you will be required to re-enroll in all coverages; excluding Long-Term Disability. This means that you will need to select the Opt-Out Plan. **This is not a default plan.**