

Five Colleges, Incorporated Health and Dental Insurance Rates for 2021-2022

HEALTH INSURANCE

These benefits cover the period December 1, 2021, through November 30, 2022.

Tiers

For health benefits, Five Colleges, Inc. offers benefits at four tiers:

1. Individual employee.
2. Employee plus spouse/domestic partner.
3. Employee plus dependent child(ren).
4. Family, which includes two adults (spouses or domestic partners) and dependent child(ren).

HMO

For detailed HMO benefit information, see the [HMO Benefits Summary and Schedule of Benefits](#).

HMO 2000 FLEX	Employee Contributions for 2021-2022	
	Semi-monthly contribution	Total contribution per month
Individual	\$59.95	\$119.89
Employee + Spouse/Domestic Partner	\$175.48	\$350.96
Employee + Child(ren)	\$162.40	\$324.81
Family	\$247.42	\$494.84

PPO

For detailed HMO benefit information, see the [PPO Benefits Summary and Schedule of Benefits](#).

PPO 2000 FLEX	Employee Contributions for 2021-2022	
	Semi-monthly contribution	Total contribution per month
Individual	\$110.61	\$221.23
Employee + Spouse/Domestic Partner	\$277.35	\$554.71
Employee + Child(ren)	\$256.65	\$513.29
Family	\$392.33	\$784.65

DENTAL INSURANCE

These benefits cover the period January 1, 2022, through December 31, 2022.

Tiers

For dental benefits, Five Colleges, Inc. offers benefits at two tiers:

1. Individual employee.
2. Family, which includes up to two adults (spouses or domestic partners) and dependent child(ren).

Dental PPO

For detailed Dental PPO benefit information, see the [Dental Benefits Summary](#).

DELTA DENTAL PPO	Employee Contributions for 2021-2022	
	Semi-monthly contribution	Total contribution per month
Individual	\$5.76	\$11.52
Family	\$34.80	\$69.61

HEALTH REIMBURSEMENT ACCOUNT (HRA)

FCI will continue to offer a Health Reimbursement Account (HRA) which reimburses half of the deductible costs for covered employees: \$1,000 for individuals and \$2,000 for 2-persons and family plans.

- Learn more about the [Health Reimbursement Account](#) and understand [how the HRA and FSA work together](#).
- To request reimbursement for eligible expenses, use the [HRA Claim Form](#).

FLEXIBLE SPENDING ACCOUNT

Five Colleges, Inc. will continue to offer a Flexible Spending Account (FSA) that enables employees to use pre-tax dollars through payroll deduction to pay for eligible expenses in two categories: health care and dependent care.

- See [2022 FSA Enrollment Information](#) for additional details and enrollment instructions. The FSA enrollment process is different than the processes for health and/or dental insurance.