

# SUMMARY OF BENEFITS

For Benefit-Eligible Faculty, Administrators, and Support Staff. **Monthly premium rates effective Jan. 1, 2009**

## Health Insurance Plan (Self-Funded)

### Blue Cross and Blue Shield of Minnesota (BCBSMN)

#### Family Coverage

Full-time Employee's Share	\$475.00/mo.
Part-time Employee's Share	\$748.00/mo.

#### Single Coverage

Full-time Employee's Share	\$155.00/mo.
Part-time Employee's Share	\$245.00/mo.

## Dental Insurance Plan

### Delta Dental Plan of Minnesota

#### Family Coverage with orthodontics\*

Employee's Share	\$110.24/mo.
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Family Coverage – Employee's Share	\$95.00/mo.
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Single Coverage – Employee's Share	\$35.06/mo.
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\*Orthodontic coverage for dependents age 8-18

## Long-Term Disability Insurance

The Hartford: Employee's Share	\$8.00/mo.
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## Life Insurance

### The Standard

One-time salary coverage is provided at no cost to the employee. Optional one- or two-times salary based on age and salary.

Age	Rate per \$1,000 of Salary
Under 30	\$0.048
30-34	\$0.059
35-39	\$0.087
40-44	\$0.120
45-49	\$0.160
50-54	\$0.260
55-59	\$0.450
60-64	\$0.770
65 plus	\$1.420

**Spouse Coverage:** Life insurance for a spouse may be purchased in \$5,000 increments up to \$300,000, not to exceed 100 percent of the employee's additional life coverage. The rates for spousal coverage are based on the spouse's age.

**Dependent Coverage:** Monthly premium will be \$0.60 per family for \$10,000 of coverage for each dependent.

## Retirement Plans

### TIAA-CREF Retirement Annuity (RA)

Employee's Share: 5%

College's Share: 7% (one-year waiting period)

Total Contribution: 12% of salary

### TIAA-CREF Group Supplemental Retirement Annuity (GSRA)

Employee Voluntary Contributions Only

Employee contribution limit	\$16,500
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Age 50 and older catch-up amount	\$5,500
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## Flexible Spending Accounts

### Discovery Benefits

#### Medical Spending Account

\$100/year minimum

\$3,600/year maximum

Includes a Flex Debit Card

#### Dependent Care Spending Account

Minimum: \$250/year

Maximum: \$5,000/year

\$2,500/year if married and filing separate returns

## Vendor and Group # Information

### Blue Cross and Blue Shield of Minnesota (BCBSMN)

Concordia College Group #EP606-W0

Web site: [www.bluecrossmn.com](http://www.bluecrossmn.com)

National search: [www.bluecross.com](http://www.bluecross.com)

Customer Service questions: (866) 870-0348

Retail Pharmacy Locator: (800) 509-0545

PrimeMail Pharmacy (order prescriptions): (877) 357-7463

### Delta Dental Plan of Minnesota

Concordia College Group #50814

Web site: [www.deltadentalmn.org](http://www.deltadentalmn.org)

Customer Service: (800) 448-3815

### The Standard

(888) 419-5667

Concordia College Group #146968

Web site: [www.standard.com](http://www.standard.com)

### The Hartford

(800) 208-9655

Concordia College Group #GLT677664

Web site: [www.TheHartfordAtWork.com](http://www.TheHartfordAtWork.com)

### TIAA-CREF Retirement Plan

Concordia College Group #0527

Web site: [www.tiaa-cref.org](http://www.tiaa-cref.org)

Telephone Counseling Center: (800) 842-2776

### Discovery Benefits

Group ID 10730

Web site: <http://discoverybenefits.com/services/FSA/FSA.aspx>

Participant Services: (866) 451-3399

The Summary of Benefits described is subject to change. For benefit eligibility status, and current and detailed information, please contact:

### Office of Human Resources and Payroll

(218) 299-3339

[www.ConcordiaCollege.edu/hr](http://www.ConcordiaCollege.edu/hr)

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