

2017-18 Benefit Plan Rates FULL TIME Employee - Contributions are Composite Rates

COCC GROUP HEALTH PLAN OPTIONS

Medical Plan Options

Alder	\$400 annual deductible; \$10-20 copay/20% coinsurance (in-network)
Birch	\$800 annual deductible; \$15-30 copay/20% coinsurance (in-network)
Cedar	\$1200 annual deductible; \$15-30 copay/20% coinsurance (in-network)
Evergreen / HSA Plan	\$1600/Individual or \$3200/Family annual deductible; No copays all visits are 20% co-ins. in-network

Dental Plan Options

Delta Plan 1	\$50 deductible; Incentive plan 0-30% co-insurance; \$2,200 plan year maximum; Ortho \$1800max + 20% visits
Delta Plan 6	\$50 deductible; Non-incentive plan 20% coinsurance; \$1,200 plan year maximum; No Orthodontic Coverage
Willamette Dental	No annual deductible; \$20 copay; Orthodontics \$1500 copay + \$20 per visit

Vision Plan Options

Opal Plan	No annual deductible; \$600 plan benefit; no copays
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Incentives for reduction to annual deductible during Open Enrollment Only

- 1. [Healthy Futures Program](#) - Employee ONLY completes a Health Assessment by Oct 15 to receive reduction toward deductible***
- 2. [HSA Contribution](#) - The College contributes plan deductible for full-time employees during **open enrollment only*****

Please see COCC Health Benefits Webpage for MyOEBB Member Module to enroll, plan handbooks, FSA Enrollment Form, HSA-Enrollment Form, and other benefits information

FT Cap \$1,554.96

Alder Medical Plan (\$400 annual deductible; \$0-30 copay/20% coinsurance (in-network))

Synergy Network		PREMIUMS	COST	Synergy Network		PREMIUMS	COST	
Alder		\$1,520.75	\$172.77	Alder		\$1,520.75	\$166.91	
Delta Plan 1		\$155.88		Delta Plan 6		\$97.27		
Opal Plan		\$51.10		Opal Plan		\$51.10		
Monthly Premium:		\$1,727.73		Monthly Premium:		\$1,669.12		
Alder		\$1,520.75						
Willamette Dental		\$108.75						
Opal Plan		\$51.10						
Monthly Premium:		\$1,680.60						
Alder		\$1,520.75			Alder			\$1,520.75
Delta Plan 1		\$155.88			Delta Plan 6			\$97.27
Monthly Premium:		\$1,676.63		Monthly Premium:		\$1,618.02		
Alder		\$1,520.75	\$162.95				\$161.80	
Willamette Dental		\$108.75						
Monthly Premium:		\$1,629.50						
Alder		\$1,520.75						
Opal Plan		\$51.10						
Monthly Premium:		\$1,571.85						

Birch Medical Plan (\$800 deductible; \$0-30 copay/20% coinsurance (in-network))

PPO Network	PREMIUMS	COST		PPO Network	PREMIUMS	COST	
Birch	\$1,495.30	\$170.23		Birch	\$1,495.30	\$164.37	
Delta Plan 1	\$155.88			Delta Plan 6	\$97.27		
Opal Plan	\$51.10			Opal Plan	\$51.10		
Monthly Premium:	\$1,702.28			Monthly Premium:	\$1,643.67		
Birch	\$1,495.30	\$165.52				\$159.26	
Willamette Dental	\$108.75			Birch	\$1,495.30		
Opal Plan	\$51.10			Delta Plan 6	\$97.27		
Monthly Premium:	\$1,655.15			No Vision Plan			
				Monthly Premium:	\$1,592.57		
Birch	\$1,495.30	\$165.12				\$160.41	
Delta Plan 1	\$155.88			Birch	\$1,495.30		
No Vision Plan				Delta Plan 6	\$97.27		
Monthly Premium:	\$1,651.18			No Vision Plan			
				Monthly Premium:	\$1,592.57		
Birch	\$1,495.30	\$160.41				\$154.64	
Willamette Dental	\$108.75			Birch	\$1,495.30		
No Vision Plan				No Dental Plan			
Monthly Premium:	\$1,604.05			Opal Plan	\$51.10		
				Monthly Premium:	\$1,546.40		
Birch	\$1,495.30	\$154.64				\$154.64	
No Dental Plan				Birch	\$1,495.30		
Opal Plan	\$51.10			No Dental Plan			
Monthly Premium:	\$1,546.40			Opal Plan	\$51.10		
				Monthly Premium:	\$1,546.40		

Cedar Medical Plan (\$1200 deductible; \$0-30 copay/20% coinsurance (in-network))

PPO Network	PREMIUMS	COST		PPO Network	PREMIUMS	COST		
Cedar	\$1,382.13	\$158.91		Cedar	\$1,382.13	\$153.05		
Delta Plan 1	\$155.88			Delta Plan 6	\$97.27			
Opal Plan	\$51.10			Opal Plan	\$51.10			
Monthly Premium:	\$1,589.11			Monthly Premium:	\$1,530.50			
Cedar	\$1,382.13							
Willamette Dental	\$108.75	\$154.20						
Opal Plan	\$51.10							
Monthly Premium:	\$1,541.98							
Cedar	\$1,382.13			Cedar	\$1,382.13	\$147.94		
Delta Plan 1	\$155.88			Delta Plan 6	\$97.27			
No Vision Plan			No Vision Plan					
Monthly Premium:	\$1,538.01		Monthly Premium:	\$1,479.40				
Cedar	\$1,382.13							
Willamette Dental	\$108.75	\$149.09						
No Vision Plan								
Monthly Premium:	\$1,490.88							
Cedar	\$1,382.13							
No Dental Plan								
Opal Plan	\$51.10	\$143.32						
Monthly Premium:	\$1,433.23							

Evergreen Medical Plan (\$1600/\$3200 annual deductible; All visits 20% coinsurance (in-network))									
Synergy Network		PREMIUMS	COST		Synergy Network		PREMIUMS	COST	
Evergreen		\$998.22			Evergreen		\$998.22		
Delta Plan 1		\$155.88			Delta Plan 6		\$97.27		
Opal Plan		\$51.10			Opal Plan		\$51.10		
Monthly Premium:		\$1,205.20	\$120.52		Monthly Premium:		\$1,146.59	\$114.66	
Evergreen		\$998.22							
Willamette Dental		\$108.75							
Opal Plan		\$51.10							
Monthly Premium:		\$1,158.07	\$115.81						
Evergreen		\$998.22			Evergreen		\$998.22		
Delta Plan 1		\$155.88			Delta Plan 6		\$97.27		
No Vision Plan					No Vision Plan				
Monthly Premium:		\$1,154.10	\$115.41		Monthly Premium:		\$1,095.49	\$109.55	
Evergreen		\$998.22							
Willamette Dental		\$108.75							
No Vision Plan									
Monthly Premium:		\$1,106.97	\$110.70						
Evergreen		\$998.22							
No Dental Plan									
Opal Plan		\$51.10							
Monthly Premium:		\$1,049.32	\$104.93						

Evergreen Medical Plan (\$1600/\$3200 annual deductible; All visits 20% coinsurance (in-network))							
PPO Network	PREMIUMS	COST		PPO Network	PREMIUMS	COST	
Evergreen	\$1,109.14	\$131.61		Evergreen	\$1,109.14	\$125.75	
Delta Plan 1	\$155.88			Delta Plan 6	\$97.27		
Opal Plan	\$51.10			Opal Plan	\$51.10		
Monthly Premium:	\$1,316.12			Monthly Premium:	\$1,257.51		
Evergreen	\$1,109.14	\$126.90				\$120.64	
Willamette Dental	\$108.75			Evergreen	\$1,109.14		
Opal Plan	\$51.10			Delta Plan 1	\$97.27		
Monthly Premium:	\$1,268.99			No Vision Plan			
Evergreen	\$1,109.14	\$126.50		Monthly Premium:	\$1,206.41		
Delta Plan 1	\$155.88						
No Vision Plan							
Monthly Premium:	\$1,265.02						
Evergreen	\$1,109.14	\$121.79					
Willamette Dental	\$108.75						
No Vision Plan							
Monthly Premium:	\$1,217.89						
Evergreen	\$1,109.14	\$116.02					
No Dental Plan							
Opal Plan	\$51.10						
Monthly Premium:	\$1,160.24						

Stand Alone PPO Network			Stand Alone Synergy Network		
PPO Network	PREMIUMS	COST	Synergy Network	PREMIUMS	COST
Birch	\$1,495.30		Alder	\$1,520.75	
Monthly Premium:	\$1,495.30	\$149.53	Monthly Premium:	\$1,520.75	\$152.08
Cedar	\$1,382.13		Evergreen	\$998.22	
Monthly Premium:	\$1,382.13	\$138.21	Monthly Premium:	\$998.22	\$99.82
Evergreen	\$1,109.14				
Monthly Premium:	\$1,109.14	\$110.91			
Delta Plan 1	\$155.88				
Monthly Premium:	\$155.88	\$15.59			
Delta Plan 6	\$97.27				
Monthly Premium:	\$97.27	\$9.73			
Willamette Dental	\$108.75				
Monthly Premium:	\$108.75	\$10.88			
Opal Plan	\$51.10				
Monthly Premium:	\$51.10	\$5.11			