

## OPTIONAL HEALTH PLANS

*DID YOU KNOW.....*

The College offers three additional medical plans that can provide total coverage for active employees and their dependents.

If you are covered by another health care plan you may elect either option 2, 3, or 4 rather than the regular Medical Benefits.

### **Option 2 Wrap-Around Plan**

If your other group health coverage has a deductible, the Wrap-Around plan increases total benefits by largely eliminating Deductibles and Co-Insurance under the ICC plan. It is also capable of better paying your Deductibles and Co-Insurance under your spousal or other health care plan.

Benefits are:

No Deductible

100% of the first \$500 then 20% up to a maximum per person of \$1,500 per year on the same scope of benefits provided under the regular Medical Plan.

Routine exams and related tests and immunizations are covered in full.

Co-pays on drugs under your spousal or other drug plan are covered in full and are reimbursed to you. After reimbursement you are receiving your prescriptions absolutely FREE.

If you do not have a drug card through your spouse, you will continue to have the ICC drug card, but the co-pay in this case will not be reimbursed.

### **Option 3 Supplemental Plan**

The Supplemental Plan pays 100% (no deductible) for physician office visits related to an illness or injury, routine exams and related tests, immunizations, vaccinations, and allergy injections and co-pays not paid by your spousal or other drug plan.

If you do not have a drug card through your spouse, you will continue to have the ICC drug card, but the co-pay in this case will not be reimbursed.

### **Option 4 Maxi Plan**

If your other group coverage has strong in-patient hospital benefits with less than a \$1,000 deductible you may wish to consider the Maxi-Plan. The Maxi Plan covers the same scope of benefits as the regular Medical Benefits.

Benefits are:

100%, no deductible, except that the maximum paid on an inpatient hospital bill is \$1,000 per admission.

In addition, the Maxi Plan pays routine exams and related tests and immunizations and vaccinations in full as well as the co-pays under your spouse or other drug plan.

If you do not have a drug plan through your spouse, you will continue to have the ICC drug plan and the co-pays will be reimbursed by the Maxi Plan.

**Immediately if other coverage is lost, or at your option of January 1<sup>st</sup>, you may change to regular Medical Benefits from the Wrap-Around or Supplemental Plan by notifying the Risk and Benefits Management office at 694-5398**

**An individual covered under the Maxi Plan may change to regular Medical Benefits at any time by notifying the Risk and Benefits Management office at 694-5398**

