Benefits Guide East Central College | 2025

Employee Contributions

| Medical | PPO Plan (BAC/BPS) BAC Network includes BJC BPS Network does NOT include BJC | | HSA Plan (BAC/BPS) BAC Network includes BJC BPS Network does NOT include BJC | |
|-----------------------|--|------------|--|----------|
| | BAC | BPS | BAC | BPS |
| Employee Only | \$87.26 | \$41.28 | \$0.00 | \$0.00 |
| Employee + Spouse | \$1,254.50 | \$1,162.28 | \$483.46 | \$414.58 |
| Employee + Child(ren) | \$1,038.80 | \$954.86 | \$336.36 | \$273.14 |
| Family | \$2,109.80 | \$1,981.02 | \$1,020.90 | \$922.88 |

| Dental | |
|-----------------------|----------|
| Employee Only | \$0.00 |
| Employee + Spouse | \$32.16 |
| Employee + Child(ren) | \$70.66 |
| Family | \$105.78 |

| Vision* | Full Service | Material Only |
|-----------------------|--------------|---------------|
| Employee Only | \$0.00 | \$0.00 |
| Employee + Spouse | \$4.52 | \$4.00 |
| Employee + Child(ren) | \$5.04 | \$4.44 |
| Family | \$9.76 | \$8.62 |

| Life/AD&D | Basic | Term |
|-----------------------|-------------------|------------------|
| Employee Only | 100% Company-Paid | 100% Voluntary** |
| Employee + Spouse | N/A | 100% Voluntary** |
| Employee + Child(ren) | N/A | 100% Voluntary** |
| Family | N/A | 100% Voluntary** |

| Disability | Long-Term | |
|---------------|------------------|--|
| Employee Only | 100% Voluntary** | |

^{*}Full-service rate for employees that have dependents on vision, but not on medical. Material only rates for employees and dependents on medical.

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^{**}Personalized Rates for Voluntary Coverage: See HR for rates.