## Monthly Medical & Dental Premium Rates Effective March 31, 2013

As you can see below Lewis & Clark pays a large percentage of the monthly medical and dental premiums costs for all medical and dental participants. This is in addition to the full premiums for the group Life and AD&D, Long-term Disability, Employee Assistance Plan (Cascade Centers), and 9% of each employee's base salary towards their retirement plan (TIAA-CREF). In fact, approximately 31% of the College's total salary pool is budgeted for employee benefits. For example, for every \$1,000 salary earned, the College contributes approximately \$310 towards benefits.

	Total Premium	College Cost	<b>Employee Cost</b>
Pioneer Medical			
Employee Only	\$584.55	\$491.02	\$93.53
Two Party	\$1,169.26	\$806.79	\$362.47
Family	\$1,631.75	\$1,109.58	\$522.17
Kaiser Medical			
Employee Only	\$415.58	\$349.08	\$66.50
Two Party	\$831.16	\$573.50	\$257.66
Family	\$1,163.62	\$791.26	\$372.36
Pioneer Dental			
Employee Only	\$56.75	\$44.92	\$11.83
Two Party	\$113.54	\$63.59	\$49.95
Family	\$158.94	\$60.33	\$98.62
Kaiser Dental			
Employee Only	\$55.81	\$41.05	\$14.76
Two Party	\$111.63	\$51.31	\$60.32
Family	\$156.27	\$57.08	\$99.19
Willamette Dental			
Employee Only	\$40.70	\$29.18	\$11.52
Two Party	\$81.40	\$39.16	\$42.24
Family	\$122.45	\$39.25	\$83.20

Note: Employees with domestic partners should carefully read the information available through Human Resources regarding the IRS guidelines for premiums the College pays for domestic partner coverage.