## Monthly Medical \& Dental Premium Rates Effective March 31, 2015

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 | Employee Cost |
| :---: | :---: | :---: | :---: |
| Pioneer Medical |  |  |  |
| Employee Only | \$620.35 | \$519.34 | \$101.01 |
| Two Party | \$1,240.88 | \$849.41 | \$391.47 |
| Family | \$1,731.71 | \$1,167.77 | \$563.94 |
| Kaiser Medical |  |  |  |
| Employee Only | \$450.90 | \$381.07 | \$69.83 |
| Two Party | \$901.79 | \$631.25 | \$270.54 |
| Family | \$1,262.51 | \$871.53 | \$390.98 |
| Pioneer Dental |  |  |  |
| Employee Only | \$54.33 | \$41.91 | \$12.42 |
| Two Party | \$108.71 | \$56.26 | \$52.45 |
| Family | \$152.18 | \$48.63 | \$103.55 |
| 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.

