

## Five Colleges, Incorporated Health and Dental Insurance Rates for 2022-2023

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### HEALTH INSURANCE

These benefits cover the period December 1, 2022, through November 30, 2023.

FCI offers two health plans: an HMO and a PPO, both through Harvard Pilgrim Health Care (HPHC).

#### Tiers

For health benefits, Five Colleges, Inc. offers benefits at four tiers:

1. Individual employee.
2. Employee plus spouse/domestic partner.
3. Employee plus dependent child(ren).
4. Family, which includes two adults (spouses or domestic partners) and dependent child(ren).

#### HMO

For detailed HMO benefit information, see the [HMO Benefits Summaries for 2022-2023](#).

HMO 2000 FLEX	Employee Contributions for 2022-2023	
	Semi-monthly contribution	Total contribution per month
Individual	\$69.13	\$138.26
Employee + Spouse/Domestic Partner	\$202.35	\$404.71
Employee + Child(ren)	\$187.28	\$374.55
Family	\$285.31	\$570.62

#### PPO

For detailed PPO benefit information, see the [PPO Benefits Summaries for 2022-2023](#).

PPO 2000 FLEX	Employee Contributions for 2022-2023	
	Semi-monthly contribution	Total contribution per month
Individual	\$129.24	\$258.48
Employee + Spouse/Domestic Partner	\$324.06	\$648.12
Employee + Child(ren)	\$299.87	\$599.74
Family	\$458.40	\$916.79

## DENTAL INSURANCE

These benefits cover the period January 1, 2023, through December 31, 2023.

### Tiers

For dental benefits, Five Colleges, Inc. offers benefits at two tiers:

1. Individual employee.
2. Family, which includes up to two adults (spouses or domestic partners) and dependent child(ren).

### Dental PPO

For detailed Dental PPO benefit information, see the [Dental Benefits Summaries](#).

DELTA DENTAL PPO	Employee Contributions for 2022-2023	
	Semi-monthly contribution	Total contribution per month
Individual	\$5.76	\$11.52
Family	\$34.80	\$69.61

## HEALTH REIMBURSEMENT ACCOUNT (HRA)

FCI will continue to offer a Health Reimbursement Account (HRA) which reimburses half of the deductible costs for covered employees: \$1,000 for individuals and \$2,000 for 2-persons and family plans.

- Learn more about the [Health Reimbursement Account](#) and understand [how the HRA and FSA work together](#).
- To request reimbursement for eligible expenses, use the [HRA Claim Form](#).

## FLEXIBLE SPENDING ACCOUNT

Five Colleges, Inc. will continue to offer a Flexible Spending Account (FSA) that enables employees to use pre-tax dollars through payroll deduction to pay for eligible expenses in two categories: health care and dependent care.

- See [2023 FSA Enrollment Information](#) for additional details and enrollment instructions. The FSA enrollment process is different than the processes for health and/or dental insurance. The FSA is administered by American Benefits Group.