



HEALTH CARE DEPENDENT(S) & RATES

You can cover your spouse* and/or child(ren)** under your health care plan.

*Spouse eligibility factors apply:

- Spouse is unemployed
- Not offered employer-provided health care (including medical, prescription, dental, vision, and hearing)
- Spouse's monthly cost of employer-provided health care exceeds 10% of his/her monthly gross income.

**Dependent Children up to their 26th birthday can be covered.

Determine your rate to cover dependent(s):

If your Spouse's Annual Earnings (SAE) exceed the NCC SAE Cap of \$54,048, please be advised of the Buy-in Rates for your enrollment.

Ascend to Wholeness (ATW) Buy-in

Coverage	Monthly Cost
Employee + Child Buy-in	\$475.00
Employee + Children Buy-in	\$475.00
Employee + Spouse Buy-in	\$800.00
Employee + Family Buy-in	\$1,200.00

Kaiser Buy-in

Coverage	Monthly Cost
Employee + Child Buy-in	\$352.50
Employee + Children Buy-in	\$558.50
Employee + Spouse Buy-in	\$887.00
Employee + Family Buy-in	\$1,341.50

If your Spouse's Annual Earnings do not exceed the NCC SAE Cap of \$54,048, or you are unmarried, please be advised of the Basic Rates for your enrollment.

Spouse salary verification may be requested.

Basic Rate for ATW and Kaiser

Coverage	Monthly Cost
Employee + Child	\$150.00
Employee + Children	\$150.00
Employee + Spouse	\$150.00
Employee + Family	\$225.00

Helpful information:

To determine your rate to cover dependent(s) (child, children, spouse, or family):

IF MARRIED:

Compare your Spouse's Annual Earnings (SAE) to NCC's Spouse Annual Earnings (SAE) Cap (latest W-2 or similar), **determine** which rate applies to you and **notify** HR.

IF UNMARRIED:

Basic Rate applies to you.

Mandatory Dependent Coverage Audit: Spouse salary verification may be requested.

Quoted monthly rate is deducted evenly per pay period.

Rates and NCC SAE current until 6/30/2019.

If rate change occurs, notification will be provided to employees.

Effective 1/1/2019