

# Northwestern Michigan College

## “Benefits At A Glance - 2026”

Benefit		Available Plan Options	
Medical	Opt Out Medical	Core	High Deductible Health Plan
Medical Insurance  Priority Health	Opting Out – No medical coverage  (Must provide proof of insurance coverage elsewhere)  \$1,400 cash rebate (Taxable, non-MPSERS wages) Pro-rated for time	Deductible: \$500 Individual \$1000 Family Co-insurance: 80% Plan Pays 20% You Pay  Co-pay: \$20- office visit, urgent care visit, chiropractic visit \$150- ER visit  Preventative Medical Care at 100%  Rx: \$10.00 Tier 1 drugs \$40.00 Tier 2 & 4 drugs \$80.00 Tier 3 & 5 drugs	Deductible – \$1,700 Individual \$3,400 Family Co-insurance: 80% Plan Pays 20% You Pay <b><i>Pay 100% of prescriptions until deductible is met. Then coverage is the same as the CORE plan.</i></b>  Preventative Medical Care at 100%  Health Savings Account (HSA)  NMC contribution: \$1,400 for Individual Plan \$3,000 for Family Plan
Dental	Voluntary		
Optional Dental Insurance  Blue Cross Blue Shield of Michigan	100% Preventative 85% Class II (filling, root canal, bite guards, denture repairs, tissue conditioning) 60% Class III (crowns, veneer fillings, dentures, bridges, implants) 60% Orthodontia Yearly maximum: \$1,800 Lifetime orthodontia maximum: \$2,000		
Vision	Voluntary		
Vision Eye Med	Eye exam annually with no co-pay; \$0 co-pay on lenses and frames with \$200 allowance on frames every 12 months; \$200 for contact lenses or frame lenses every 12 months.		
LTD	Core	Option I	Option II
Long-Term Disability Insurance	Employer provided Maximum: 60% of earnings, not to exceed \$3,000/mo.	Employee can purchase Maximum: 60% of earnings, not to exceed \$5,000/mo.	Employee can purchase Maximum: 70% of earnings, not to exceed \$5,000/mo.
Life/AD&D	Core	Voluntary	
Employee Group Term Life and Accidental Death & Dismemberment Insurance	Death Benefit \$50,000 Term Life plus \$50,000 Accidental Death & Dismemberment for Full Time Part Time benefit- \$25,000	Employee can purchase additional Term Life/Accidental Death and Dismemberment Insurance in increments of \$10,000, up to maximum \$500,000. Some restrictions apply.	
Spouse Group Term Life		Spouse can purchase Term Life Insurance in increments of \$10,000, up to maximum \$500,000. Some restrictions apply.	
Child Group Term Life		Employee can purchase Term Life Insurance for dependent children in increments of \$2,500, \$5,000, \$7,500, or \$10,000 per child.	
Flexible Spending Accounts	Available- all Medical Plans		
Dependent Care	Administered by Meritain Health		
Medical Cost	Administered by Meritain Health		
Limited Flexible Spending Account	Administered by Meritain Health		
HSA	High Deductible Health Plan		
Health Savings Account	Available- Bank of Choice		