



GOUCHER | college

# BENEFITS SUMMARY

Exempt Employees

We know how dedicated you are to Goucher College. We appreciate your commitment to our college, our community, and our students. We are pleased to offer a benefits program that is valuable, flexible, and competitive.

It's valuable because it helps protect you and your family from financial hardship.

It's flexible because it allows you to select different plan options based on your personal situation.

It's competitive because it offers a wide range of benefits while keeping cost in mind.

This brochure will help familiarize you with the Goucher College benefits program. Carefully consider each benefit option, its cost and value to you, and whether it meets your particular needs.

## BENEFIT CHANGES (QUALIFYING LIFE EVENTS)

Your choices for medical (including prescription), dental, vision, and Flexible Spending Account benefits are binding through December 31<sup>st</sup> provided that you maintain eligibility requirements. The following special circumstances are the ONLY reasons you may change your benefits during the year:

- Marriage
- Birth, adoption or placement for adoption of an eligible child
- Divorce or annulment
- Loss of spouse's job or change in work status where coverage is maintained through the spouse's plan
- A significant change in your or your spouse's health coverage attributable to your spouse's employment
- Death of spouse or dependent
- Loss of dependent status
- Becoming eligible for Medicare
- Gain or loss of eligibility for Medicaid or a Children's Health Insurance Program (CHIP) or for a premium assistance subsidy under these programs (60-day election period)
- Receiving a Qualified Medical Child Support Order (QMCSO)

These special circumstances, often referred to as "Qualifying Life Events," will allow you to make plan changes at any time during the year in which they occur. For any allowable changes, you must notify the Office of Human Resources within 31 calendar days of the event and provide proof of the Qualifying Life Event.



## ELIGIBILITY

Full-Time Employees who work a minimum of 1,250 hours per year and Part-Time Employees who work a minimum of 10 hours per week at least 39 weeks per year are eligible for the following benefits:

- Medical (including prescription drug)
- Dental
- Vision
- Flexible Spending Accounts
- Voluntary Accidental Death and Dismemberment
- 403(b) Retirement Plan
- Employee Assistance Program
- Holiday Leave
- Tuition Remission/Undergraduate Programs

Goucher College also provides all Full-Time Employees with paid vacation, health leave, Basic Life Insurance, and Basic Long-Term Disability Insurance at no cost to employees.

Basic Long-Term Disability is effective the 1<sup>st</sup> of the month following 12 months of employment unless previously covered under a prior employer's policy with a gap of less than 90 days. Basic Life Insurance is effective the 1<sup>st</sup> of the month following 60 days of employment. Other benefits are generally effective on the 1<sup>st</sup> of the month following or coinciding with date of hire, unless noted otherwise in this brochure.

## DEPENDENT COVERAGE

In addition to electing coverage for yourself, you may elect coverage for the following eligible dependents:

- Your legal spouse;
- Your same or opposite sex domestic partner<sup>1</sup>;
- Your children who are under the age of 26<sup>2</sup> in accordance with the provisions of the Patient Protection and Affordable Care Act of 2010;
- Your children over age 26 who are mentally or physically disabled and dependent on you for support; and
- Your children who are covered under a Qualified Medical Child Support Order.

Please note that "children" includes the natural children, stepchildren, and legally adopted children of you or your spouse/domestic partner.

<sup>1</sup> Domestic partners are not eligible for Voluntary AD&D coverage.

<sup>2</sup> Children are only eligible for Voluntary AD&D coverage up to age 19 (up to age 25 if full-time students).

## MEDICAL BENEFITS

Goucher College offers eligible employees the choice of 2 medical plan options through CareFirst Blue Cross Blue Shield.

**The CareFirst Blue Choice HMO Plan** allows you to access care from a large network of participating doctors and facilities. Under this plan you must select a Primary Care Physician (PCP) and obtain referrals before you can obtain services for a specialist. For most services, you must satisfy a deductible before the plan copays will apply. Prior to a doctor visit, you should contact CareFirst to find out how much of your deductible remains to be satisfied and when the copay will be applied.

**The CareFirst Blue Choice Advantage POS Plan** allows you to access care from any provider, regardless of whether or not they are part of the Blue Choice network of participating providers. This plan does not require you to select a PCP or obtain referrals. **Please Note: Part-Time Employees are only provided with the option of enrolling in the CareFirst Blue Choice HMO plan.**

Benefit Description	CareFirst Blue Choice HMO	CareFirst Blue Choice Advantage POS
	In-Network Only	In-Network
<b>Annual Deductible</b> (Individual/Family)	\$150 / \$300	None
<b>Annual Out-of-Pocket Maximum</b> (Individual/Family)	\$1,900 / \$3,800	\$1,500 / \$3,000
<b>Preventive Care*</b>	No Charge	No Charge
<b>Office Visit</b> (PCP/Specialist)	\$15 copay** / \$25 copay**	\$25 copay / \$25 copay
<b>Emergency Room</b>	\$150 copay**	10% of allowed benefit + \$150 copay
<b>Urgent Care</b>	\$25 copay**	\$25 copay
<b>Inpatient Hospital</b>	\$300 per admission**	10% of allowed benefit + \$250 copay
<b>Outpatient Surgery</b>	\$15 PCP** / \$25 Specialist**	10% of allowed benefit + \$250 copay
<b>X-Ray &amp; Lab Tests</b> (at Lab Corp)	No Charge	No Charge
<b>Rx Deductible</b>	\$200 / \$400	\$200 / \$400
<b>Retail Pharmacy</b>	\$15 / \$40 / \$60**	\$15 / \$40 / \$60**
<b>Rx 90-Day Supply</b> (mail order or retail)	\$30 / \$80 / \$120**	\$30 / \$80 / \$120**
<b>Rx Out-of-Pocket Maximum</b>	\$3,500 / \$7,000	\$4,500 / \$9,000
<b>Out-of-Network Benefits</b>		
<b>Annual Deductible</b> (Individual/Family)	N/A	\$1,000 / \$2,000
<b>Annual Out-of-Pocket Max.</b> (Individual/Family)	N/A	\$3,000 / \$6,000
<b>Coinsurance</b>	N/A	40%

\* Select preventive care services are covered at 100% with no out-of-pocket cost to the member as mandated by the Patient Protection and Affordable Care Act of 2010.

\*\* Copays will not apply until after deductible has been met.

This is not a complete list of your benefits. For more detailed information, please refer to specific carrier materials.



## DENTAL BENEFITS

Good dental health is important to your overall well-being. It is for this reason that Goucher College offers employees the option to elect voluntary dental coverage.

You may choose from three dental plan options:

1. The Cigna DHMO Plan
2. The CareFirst Blue Cross Blue Shield Preferred Provider Network (PPN) Dental Plan
3. The CareFirst Blue Cross Blue Shield Traditional Dental Plan

Benefit Description	Cigna DHMO	CareFirst PPN*		CareFirst Traditional*
	In-Network Only	In-Network	Out-of-Network	In- and Out-of-Network
<b>Annual Deductible</b> (Individual/Family)**	None / None	\$25 / \$75	\$50 / \$150	\$50 / \$150
<b>Annual Plan Maximum</b>	None	\$1,000 per person		\$1,000 per person
<b>Preventive Services</b>	See Copay Schedule	100%	80%	100%
<b>Basic Services</b>	See Copay Schedule	80% after deductible	60% after deductible	80% after deductible
<b>Major Services</b>	See Copay Schedule	50% after deductible	35% after deductible	50% after deductible
<b>Orthodontia</b>	See Copay Schedule	50%	35%	Not Covered
<b>Orthodontia Applies To:</b>	Adult & Child	Child Only		N/A
<b>Lifetime Orthodontia Maximum***</b>	None	\$1,000		N/A

\*CareFirst payments are based on the Allowed Benefits. CareFirst participating dentists accept 100% of the Allowed Benefit as payment in full for covered services. Non-participating dentists may bill the member for the difference between the Allowed Benefit and their charges.

\*\*Annual deductible applies to Basic and Major Services only.

\*\*\*All orthodontic coverage is limited to one course of treatment.

## VISION BENEFITS

Goucher College offers a voluntary vision benefit, provided through EyeMed, to eligible employees and their dependents. The plan covers eye exams and eye wear through a national network of providers. You can also choose to obtain services from a provider who is not part of the EyeMed network, however you will receive a lesser benefit and typically pay more out-of-pocket.

Benefit Description	EyeMed*	
	In-Network (You Pay)	Out-of-Network (Amount Reimbursed)
<b>Routine Eye Exam</b>	\$10 copay	Up to \$30
<b>Frames</b> (Retail)	\$0 copay; \$100 allowance and 20% off balance	Up to \$50
<b>Lenses</b>		
Basic Single Vision	Covered 100%	Up to \$28
Lined Bifocal	Covered 100%	Up to \$44
Lined Trifocal	Covered 100%	Up to \$72
Lenticular	Covered 100%	Up to \$72
<b>Contact Lenses</b> (In Place of Frames & Lenses)		
Medically Necessary	Covered 100%**	Up to \$210
Conventional Lenses	\$0 copay; \$100 allowance and 15% off balance	Up to \$80
Disposable Lenses	\$0 copay; \$100 allowance plus balance	Up to \$80

\*Benefits are available every 12 months.

\*\*Prior approval is required.

## FLEXIBLE SPENDING ACCOUNTS

Goucher College offers employees the option to enroll in an FSA plan administered by Discovery Benefits. Eligible employees may redirect a portion of their pay through payroll deduction into a Health Care and/or Dependent Care FSA. The money that goes into your FSA is deducted from your pay on a pre-tax basis. Because you do not pay taxes on money that goes into your FSA, you decrease your taxable income and potentially increase your spendable income. Please note that this is a true "use it or lose it" benefit and that any contributions made to an FSA which are not used by the end of the plan year will be forfeited.

### Health Care FSA

Employees may deposit up to \$2,600 annually into a Health Care FSA. The money deposited into this type of FSA can be used to pay for IRS approved health expenses not covered by your health care coverage. These expenses include deductibles, copayments, coinsurance payments, dental expenses and vision expenses.

### Dependent Care FSA

Employees may deposit up to \$5,000 annually (\$2,500 if you are married and file separately) into a Dependent Care FSA. Contributions to this FSA may be used to pay for daycare expenses for your child, disabled parent, or spouse.

## BASIC LIFE INSURANCE

Goucher College pays the full cost of Basic Life Insurance for Full-Time Employees. This benefit, offered through Cigna, is equal to one times (1x) your annual earnings (rounded up to the nearest \$1,000) to a maximum of \$400,000. Cigna Basic Life Insurance also includes free will preparation services.

## BASIC LONG-TERM DISABILITY

Basic Long-Term Disability (LTD) is offered to Full-Time Employees at no cost. Eligible employees who meet the definition of disability will be eligible to receive a basic monthly benefit that equals 60% of their monthly earnings up to a maximum of \$10,000 per month. LTD benefits begin after 180 consecutive days of disability and are generally payable to age 65. This coverage is offered through Cigna.

## VOLUNTARY AD&D

Eligible employees who need protection beyond Basic Life Insurance can elect Voluntary Accidental Death and Dismemberment (AD&D), a 100% employee paid benefit offered through Cigna. Voluntary AD&D helps protect you against losses due to accidents. If you enroll in the Employee Only Plan, you may purchase coverage for yourself in \$50,000 increments to a maximum of \$200,000.

**If you enroll in the Family Plan, you must purchase coverage for yourself in order to be able to purchase coverage for your eligible dependents as follows:**

- **Spouse if no dependent children are covered** – 50% of employee coverage amount to a maximum of \$100,000
- **Spouse if one or more dependent children are covered** – 40% of employee coverage amount to a maximum of \$100,000
- **Child(ren) if spouse is insured** – 10% of employee coverage to a maximum of \$25,000
- **Child(ren) if spouse is not insured** – 15% of employee coverage to a maximum of \$25,000

## 403(B) RETIREMENT PLAN

Full-Time Employees are required to participate in the TIAA-CREF plan of the College beginning with their first year of employment if they were employed full-time by a higher education institution for the 12-month period immediately preceding their employment at Goucher. Employees who do not meet the above criteria are required to participate beginning with their second year of employment. A 5% reduction of an employee's monthly salary is matched by a 6.25% contribution from the College. Employees are fully vested immediately.

Part-Time Employees are eligible to participate in a TIAA-CREF retirement plan through the College. Employees may contribute up to the maximum allowable amount each calendar year however they are not eligible for the College match.

## BENEFIT QUESTIONS?

Call (410) 337-6135

## EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) is designed to help you and your family members deal with issues such as stress, marital difficulties, drug and alcohol abuse, legal issues, and other personal problems. Program benefits include complete confidentiality, six free visits with a counselor (per event, per family member), and one free legal or financial consultation. Employees interested in utilizing this benefit should contact APS Healthcare at 1-800-765-0770.

## PAID LEAVE

Full-Time Employees are provided with the following time off benefits:

- **23 days of paid vacation accrued during each fiscal year**
- **12 days of paid sick time accrued during first fiscal year, increases in subsequent years**
- **12 paid holidays**

Part-Time Employees are provided with up to 12 paid holidays. If the designated holiday falls on a day you are normally scheduled to work, you are entitled to holiday pay.

## TUITION REMISSION

### Undergraduate Programs

- Full-Time Employees and their spouses are eligible to take up to 2 courses per semester, tuition free, after 24 months of service with the College.
- Dependent children of Full-Time Employees with 24 months of service are eligible to take courses at the College free, on a full- or part-time basis, once entrance requirements of the College are met.
- A tuition exchange program is also available to dependent children of Full-Time Employees who have a minimum of 5 years of continuous full-time service with the College.
- Part-Time Employees are eligible to take up to 2 undergraduate courses per semester, tuition free, after 24 months of service with the College.

### Graduate Programs

- Full-time employees with a minimum of 2 years of service are eligible to take up to 6 credits per session/semester in the MEd, MAT, MAAA, MACS, MADA, MAES, MAHP, MAM, and MFADA graduate programs.
- Full-Time Employees with 24 months of continuous service are eligible to receive up to \$1,500 a semester toward graduate tuition for courses taken in the pursuit of a Master's Degree at an outside institution, for a maximum of two semesters per fiscal year, not to exceed five total semesters.

## ADDITIONAL BENEFITS

Employees are provided with the following additional benefits:

- Free Parking
- Library Access
- Post Office Access
- Access to Sports & Recreational Facilities
- Access to Café & Dining Hall
- Bookstore & Campus Events Discounts

**ABOUT THIS BENEFITS SUMMARY:** This Benefits Summary describes the highlights of our benefits in non-technical language. Your specific rights to benefits under the plan are governed solely, and in every respect, by the official documents and not the information contained within this Benefits Summary. If there is any discrepancy between the description of the programs as contained within this Benefits Summary and the official plan documents, the language of the official plan documents shall prevail as accurate. Please refer to the plan-specific documents published by each of the respective carriers for detailed plan information. Any of these benefits may be modified in the future to meet Internal Revenue Service rules or otherwise as decided by Goucher College. **This Benefits Summary may not be reproduced or redistributed in any form or by any means without express, prior permission, in writing from Goucher College.**