



GOUCHER | college

# BENEFITS SUMMARY

Union 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 31st 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 at least 40 hours per week are eligible for the following benefits:

- Medical (including prescription drug)
- Dental
- Vision
- Flexible Spending Accounts
- 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. 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 Cigna.

**The Cigna Open Access Plus In-Network Plan (OAPIN)** allows you to access care from a large network of participating doctors and facilities. This plan does not require you to select a PCP or obtain referrals for Specialist visits. For most services, you must satisfy a deductible before the plan copays will apply. Prior to a doctor visit, you should contact Cigna to find out how much of your deductible remains to be satisfied and when the copay will be applied.

**The Cigna Open Access Plus Plan (OAP)** allows you to access care from any provider, regardless of whether or not they are part of the Open Access Plus network of participating providers. This plan does not require you to select a PCP or obtain referrals for Specialist visits. For most services, you must satisfy a deductible before the plan copays will apply. **Please Note: Part-Time Employees are only provided with the option of enrolling in the Cigna OAPIN.**

Benefit Description	Cigna OAPIN	Cigna OAP
	In-Network Only	In-Network
Annual Deductible (Individual/Family)	\$250 / \$500	\$100 / \$300
Annual Out-of-Pocket Maximum (Individual/Family)	\$2,500 / \$5,000	\$2,000 / \$4,000
Preventive Care*	No charge	No charge
Office Visit (PCP/Specialist)	\$15 copay / \$25 copay**	\$25 copay / \$25 copay**
Emergency Room	\$175 copay**	\$175 copay**
Urgent Care	\$25 copay**	\$25 copay**
Inpatient Hospital	10% of allowed benefit plus \$300 per admission**	10% of allowed benefit plus \$250 copay**
Outpatient Surgery	10% of allowed benefit**	10% of allowed benefit plus \$250 copay**
X-Ray & Lab Tests (at Lab Corp and Quest)	No charge	No charge
Rx Deductible	\$200 / \$400	\$200 / \$400
Retail Pharmacy	\$15 / \$40 / \$60 / 50% to \$75	\$15 / \$40 / \$60 / 50% to \$75
Rx 90-Day Supply (mail order or retail)	\$30 / \$80 / \$120 / 50% to \$150	\$30 / \$80 / \$120 / 50% to \$150
Rx Out-of-Pocket Maximum	\$3,500 / \$7,000	\$4,500 / \$9,000
<b>Out-of-Network Benefits</b>		
Annual Deductible (Individual/Family)	N/A	\$1,000 / \$2,000
Annual Out-of-Pocket Max. (Individual/Family)	N/A	\$3,000 / \$6,000
Coinsurance	N/A	70%

\*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:

- **The Cigna DHMO**
- **The Cigna DPPO Standard**
- **The Cigna DPPO Enhanced**

## 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 \$2,650 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.

## 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	Cigna DHMO	Cigna DPPO Standard*	Cigna DPPO Enhanced*	
	In-Network Only	In & Out-of-Network	In-Network**	Out-of-Network
Annual Deductible (Individual/Family)***	None / None	\$50 / \$150	\$25/\$75	\$50/\$150
Annual Plan Maximum	None	\$1,000	\$1,000	
Preventive Services	See Copay Schedule	100%	100%	80%
Basic Services	See Copay Schedule	80% after deductible	80% after deductible	60% after deductible
Major Services	See Copay Schedule	50% after deductible	50% after deductible	35% after deductible
Orthodontia	See Copay Schedule	Not Covered	50%	35%
Orthodontia Applies To:	Adult & Child	N/A	Child Only	
Lifetime Orthodontia Maximum****	None	N/A	\$1,000	

\*Cigna payments are based on the Allowed Benefits. Cigna 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.

\*\*Cigna's DPPO Enhanced Plan utilizes their Advantage network for in-network coverage. Additionally, members have access to Cigna's secondary DPPO network with the same benefit levels as out-of-network coverage, but with no balance billing.

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

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

Benefit Description	EyeMed*	
	In-Network (You Pay)	Out-of-Network (Amount Reimbursed)
Routine Eye Exam	\$10 copay	Up to \$30
Frames (Retail)	\$0 copay; \$100 allowance and 20% off balance	Up to \$50
Lenses		
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
Contact Lenses (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.



## 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.

## 403(b) RETIREMENT PLAN

Full-Time Employees are eligible to participate in the TIAA-CREF plan of the College beginning with their first full month of employment. They are immediately eligible to receive the retirement match from the college if they were employed full-time by a higher education institution for the 12-month period preceding their employment at Goucher. Employees who do not meet the above criteria are eligible for the college's match beginning with their second year of employment. Employees who elect to participate are required to contribute 2% or 3% of their base salary in order to receive a match of 4% or 6% respectively. Employees are fully vested in the College's contributions after three years of full-time service.

## 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 BHS at 1-800-327-2251.

## PAID LEAVE

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

- 6 days of paid vacation accrued during the first fiscal year; increases in subsequent years
- 6 days of paid sick time accrued during first fiscal year, 12 days accrued during second fiscal year; increases in subsequent years
- 11 paid holidays

Employees who regularly work 12 or more hours per week are eligible for Sick and Safe Leave in accordance with the Maryland Healthy Working Families Act.

## 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 any for-credit graduate program in the Welch Center for Graduate and Professional Studies.

## ADDITIONAL BENEFITS

Employees are provided with the following additional benefits:

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

**BENEFIT QUESTIONS?  
CALL (410) 337-6135**

**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.**