



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
- Voluntary Life / AD&D
- Voluntary Critical Illness / Accident
- Holiday Leave
- Tuition Benefits

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 Life Coverage is effective 1st day of the month coinciding with or following 60 days of employment. Basic Long-Term Disability is effective the 1st 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 1st of the month following or coinciding with date of hire, unless noted otherwise in this brochure.

WORKING PARTNER PREMIUM

A \$125 monthly pre-tax Working Partner Premium* (WPP) may be added to your enrollment premium if you elect health insurance coverage for a spouse/domestic partner who is eligible for health insurance coverage through their own employer.

*WPP does not apply to the Kaiser HMO Plan for Service & Maintenance Union Employees.

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;¹
- Your children who are under the age of 26² 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.

¹Domestic partners are not eligible for Voluntary Life, Voluntary AD&D, Voluntary Critical Illness and Accident coverages.

²Children 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 Kaiser.

Kaiser Permanente HMO Plan: The Kaiser HMO Plan provides you with access to Kaiser's **Select** Network of Primary Care Physicians and specialists who practice within Kaiser Permanente medical centers (located throughout DC, MD, and VA) along with affiliated physicians who practice in the community. Kaiser Permanente medical centers offer participants access to onsite lab, radiology, vision, and pharmacy services. If you choose to participate in the Kaiser Permanente HMO Plan, you will be required to select a Primary Care Physician (PCP) who will be responsible for coordinating all of your health care needs. With limited exceptions, your PCP must supply you with a referral before you can obtain services from a specialist.

Kaiser Permanente Flex Choice POS Plan: The Kaiser Flex Choice POS Plan provides you with access to Kaiser's **Signature** Network of Primary Care Physicians and specialists who practice within the Kaiser Permanente medical centers (located throughout DC, MD, and VA). Kaiser Permanente medical centers offer participants access to onsite lab, radiology, vision, and pharmacy services. In addition to the Kaiser medical center network, you are provided access to the **PHCS** network of physicians. Under this plan, you may also choose to receive care from providers not in Kaiser Permanente medical centers or PHCS network.

Benefit Description	Kaiser HMO	Kaiser Flex Choice		
	Select Network	Signature Network	PHCS Multiplan Network	Out-of-Network
Annual Deductible Individual/Family	\$0 / \$0	None	\$300/\$600	\$600 / \$1,200
Annual Out-of-Pocket Max Individual/Family	\$2,000 / \$4,000	\$2,250/\$4,500	\$3,000/\$6,000	\$6,000 / \$12,000
Preventive Care*	No charge	No charge		30% of allowed benefit**
Office Visit (PCP/Specialist)	\$15 / \$25 copay	\$20 / \$30 copay	\$35 / \$45 copay	30% of allowed benefit**
Virtual Visits	No Charge	No Charge	N/A	N/A
Urgent Care	\$25 copay	\$30 copay	\$45 copay	30% of allowed benefit**
Emergency Room (per visit, waived if admitted)	\$100 copay	\$100 per visit		
Inpatient Hospital	Covered at 100%	\$100 per admission	10% of allowed benefit**	30% of allowed benefit**
Outpatient Services	Covered at 100%	\$75 copay	10% of allowed benefit**	30% of allowed benefit**
X-Ray & Lab Tests	\$15 copay	No charge	10% of allowed benefit**	30% of allowed benefit**
Major Diagnostics (MRI/PET/CT)	Covered at 100%	\$100 per test	10% of allowed benefit**	30% of allowed benefit**
Rx Deductible	None	None		
Kaiser Pharmacy (30-day) Tier 1 / Tier 2 / Tier 3	\$15 / \$25 / \$40	\$15 / \$35 / \$60	None	None
Community/PPO Pharmacies (30-day) Tier 1 / Tier 2 / Tier 3	\$20 / \$45 / \$60	\$30 / \$50 / \$80		\$35 / \$55 / \$85
Kaiser or Community/PPO Pharmacies (90-day Retail) Tier 1 / Tier 2 / Tier 3	\$30 / \$50 / \$80 \$40 / \$90 / \$120	\$30 / \$70 / \$120 \$60 / \$100 / \$160		N/A
Kaiser (90-day Mail Order) Tier 1 / Tier 2 / Tier 3	\$30 / \$50 / \$80	\$30 / \$70 / \$120		N/A
Rx Out-of-Pocket Max	Combined with Medical	Combined with Medical		

*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.

**Coinsurance 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 two dental plan options:

- **The Cigna DHMO**
- **The Cigna DPPO**

FLEXIBLE SPENDING ACCOUNTS

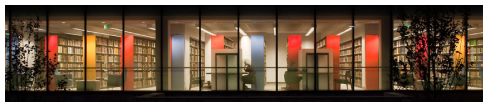
Goucher College offers employees the option to enroll in an FSA plan administered by WEX. Eligible employees may redirect a portion of their pay through payroll deduction into a Health Care and/or Dependent Care FSA. The money that goes into your FSA is deducted from your pay on a pre-tax basis. Because 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, with the exception of a set carryover limit for the healthcare FSA, 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

For the 2022 Plan Year, the maximum amount you can contribute to a Health Care FSA is \$2,750. You have 90 days following the end of the plan year (generally until March 31) to file a claim that was incurred between January 1 and December 31 of the previous plan year. 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. Please note, any remaining funds from your 2022 election can be carried over to the following plan year up to \$550.

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.

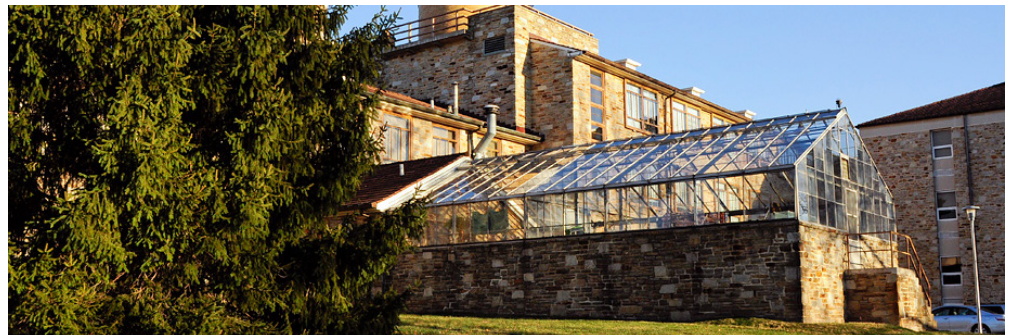
Benefit Description	Cigna DHMO	Cigna DPPO*	
	In-Network Only	In-Network**	Out-of-Network
Annual Deductible (Individual/Family)***	None / None	\$50/\$150	
Annual Plan Maximum	None	\$1,000	
Preventive Services	See Copay Schedule	100%	
Basic Services	See Copay Schedule	80% after deductible	
Major Services	See Copay Schedule	50% after deductible	
Orthodontia	See Copay Schedule	50%	50%
Orthodontia Applies To:	Adult & Child	Child Only	
Lifetime Orthodontia Maximum****	None	\$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 Plan utilizes their Total Cigna DPPO network for in-network coverage.

***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 New York Life, is equal to one times (1x) your annual earnings (rounded up to the nearest \$1,000) to a maximum of \$400,000. New York Life 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 New York Life.



403(b) RETIREMENT PLAN

Full-Time Employees are eligible to participate in the TIAA 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 immediately 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 consultation (per event, per family member), and unlimited financial consultation. Employees interested in utilizing this benefit should contact BHS at 1-800-327-2251.

VOLUNTARY LIFE INSURANCE

Eligible employees who need protection beyond Basic Life Insurance can elect Voluntary Life Insurance, a 100% employee paid benefit offered through New York Life. Voluntary Life provides additional financial support in a cash benefit to a beneficiary upon the death of the insured. If you enroll in the Employee Only Plan, you may purchase coverage for yourself in \$50,000 increments to a maximum of \$500,000.

If you enroll in the Family Plan, you must purchase coverage for your eligible dependents as follows:

- Spouse – \$30,000
- Child(ren) – birth to age 26: \$10,000

VOLUNTARY AD&D INSURANCE

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 New York Life. 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 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

	Coverage Amount	Benefit Maximum	Guarantee Issue
Group Life Insurance**	One times (1x) annual earnings	Lesser of 1 times annual earnings or \$400,000	Lesser of 1 times annual earnings or \$400,000
Voluntary Life Insurance**			
Employee	\$50,000 increments	\$500,000	\$150,000
Spouse	\$30,000	\$30,000	\$30,000
Child(ren)	\$10,000	\$10,000	All Amounts
Voluntary AD&D Insurance**			
Employee	\$50,000 increments	\$200,000	N/A
Family*	% of employee coverage amount:		
Spouse if no dependent children are covered	50%	\$100,000	
Spouse if one or more dependent children are covered	40%	\$100,000	N/A
Child(ren) if spouse is insured	10%	\$25,000	
Child(ren) if spouse is not insured	15%	\$25,000	

*If you enroll in the Family Plan, you must purchase coverage for your eligible dependents.

**Conversion – must apply within 31 days after the coverage under the Policy ends.



Goucher College offers two types of supplemental medical benefits, including Critical Illness and Accidental Injury. These benefits provide lump sum payments to cover costs — such as co-pays, deductibles, specialists and extra childcare — that result from an illness or injury. So, should the unexpected happen, you'll have the financial support to better meet your expenses.

You do not have to be enrolled in the College's medical benefits to elect these plans. These plans are voluntary, meaning you pay 100% of the premium. You can elect all coverages or just one, it's your choice. Both plans are portable; you can take your coverage with you if you retire or leave Goucher College.

CRITICAL ILLNESS

Emotionally managing illnesses like cancer, a heart attack or stroke is hard enough. Financially managing the costs on top of this is often overwhelming. Critical illness insurance provides a lump sum payment to ensure you and your family have financial support in a difficult time so you'll be able to spend less time worrying about money and more time focusing on healing.

How the Plan Works:

- Employees will have the option to choose from three different benefit levels: \$5,000, \$10,000 or \$20,000.
- Spouses and Children can also be covered at 50% of the benefit amount.
- If diagnosed with a covered condition or illness, the plan will pay a lump sum benefit directly to you to use as you see fit.
 - Use it for prescriptions, deductibles, co-payments, experiential/non-traditional treatments and even non-medical expenses like everyday bills.
- This plan pays out in addition to what your medical insurance covers.
- This plan includes a \$100 wellness benefit – including COVID-19 Immunizations/Tests/Screenings.

Covered Conditions and Benefits:

Covered Conditions	Initial Benefit*		
	\$5,000 Coverage Level	\$10,000 Coverage Level	\$20,000 Coverage Level
Alzheimer's Disease	\$5,000	\$10,000	\$20,000
Coronary Artery Bypass Graft	\$5,000	\$10,000	\$20,000
Invasive Cancer	\$5,000	\$10,000	\$20,000
Carcinoma in Situ	\$1,250	\$2,500	\$5,000
Heart Attack	\$5,000	\$10,000	\$20,000
End-Stage Kidney Disease	\$5,000	\$10,000	\$20,000
Major Organ Transplant	\$5,000	\$10,000	\$20,000
Stroke	\$5,000	\$10,000	\$20,000

This chart is a summary of select benefit options offered under the College's Critical Illness plan. For more information, please refer to the plan documents. In the event of a discrepancy between this summary and the plan documents, the plan documents will govern.

*This chart shows initial benefit amounts for employee coverage. Spouses and Children covered under this plan will receive 50% of the benefit amount shown.



ACCIDENTAL INJURY

When unexpected injuries lead to unexpected expenses, your accident insurance provides money to cover bills, co-pays, transportation, childcare and more.

How the Plan Works:

- Employees will have the option to choose from two different benefit levels: Low Plan or High Plan.
- You'll receive a lump sum payment to use as you see fit, paid directly to you.
- Spouses and Children may also be covered under this benefit.
- The plan pays no matter what your medical insurance covers.
- May cover accident-related events, such as: sports injuries, auto accidents, bicycle accidents, broken bones, knee injuries and falls.

Plan Benefit	Low	High
Wellness Benefit	\$100	\$100
On and Off Job Coverage	On and Off Job Coverage	
Accident Emergency Room Benefit	\$150	\$200
Initial Accident Physician Office - Virtual Care accepted	\$75	\$100
Ambulance: Ground / Air	\$300 / \$1,000	\$400 / \$1,300
Hospital Admission	\$1,000	\$1,500
Hospital Stay Limited to 365 days, 1 stay per accident	\$200 per day	\$300 per day
Intensive Care Unit Stay Limited to 365 days, 1 stay per accident	\$400 per day	\$600 per day
Diagnostic (X-ray)	\$50	\$75
Post-Accident Physician Office Visit Limited to 10 Visits treatments per accident	\$50	\$75
Post-Accident Physical Therapy Limited to 10 Visits treatments per accident	\$35	\$50
Fractures (closed) Varies according to location	\$100 - \$4,000	\$150 - \$5,000
Fractures (open) Varies according to location	\$200 - \$8,000	\$300 - \$10,000
Burns (according to size)	\$100 - \$10,000	\$300 - \$15,000
Dislocation (closed)	\$100 - \$3,000	\$150 - \$3,000
Dislocation (open)	\$200 - \$6,000	\$300 - \$6,000
Basic Accidental Death Employee / Spouse / Child	\$25,000 / \$12,500 / \$6,250	\$50,000 / \$25,000 / \$12,500

This chart is a summary of select benefit options offered under the College's Accidental Injury plan. For more information, please refer to the plan certificate.



PAID LEAVE

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

- 6 days of paid vacation accrued during the first fiscal year; 12 days accrued during the second – fifth fiscal years; increases in subsequent years
- 6 days of paid sick time accrued during the first fiscal year, 12 days accrued during second fiscal year; increases in subsequent years
- 12 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. See the College's Earned Sick and Safe Leave policy for specific information.



TUITION BENEFITS

The College is pleased to offer tuition remission, tuition reimbursement, and tuition exchange benefits to eligible employees and their dependents. See the Tuition Remission, Reimbursement, and Exchange Policy for specific information.

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?

☎ 410-337-6135

FOR MORE INFORMATION AND RESOURCES, VISIT:

 mybenefits.nfp.com/gouchercollege/2022/resources

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.**