



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
- Student Loan Forgiveness Program
- 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 26 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 | 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.

***You will have access to Cigna's PPO network if you are a Flex Choice member and are outside of a Kaiser Permanente state. This is not a complete list of your benefits. For more detailed information, please refer to specific carrier materials.

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.



HOW TO CONNECT WITH A MENTAL HEALTH PROFESSIONAL

Members can either **(1)** utilize the Kaiser Permanente Mental Health Professionals Network **OR (2)** make an appointment with a contracted provider outside of Kaiser Permanente. Below are instructions on how to access mental health providers.

1

KAISER PERMANENTE MEDICAL CENTER MENTAL HEALTH PROFESSIONALS

- To schedule an appointment with a therapist for counseling or a psychiatrist for medication, call Kaiser Permanente Behavioral Health Access Line at 866-530-8778 (TTY 711).
- Due to an increased demand for mental health services at Kaiser, Kaiser has a wait time of 9 days for new evaluation appointments. The wait time for follow up appointments can be up to 50 business days. If you require quicker access to care, please review the contracted mental health provider list.
- For more information after hours, call 800-777-7904 (TTY 711).
- For a mental health emergency, please call 911 or go to your nearest emergency room.

2

MENTAL HEALTH CONTRACTED PROVIDERS

To make an appointment:

1. Choose a contracted provider from a Kaiser approved network list located at kp.org/contractedmentalhealthproviders/mas.
2. Contact the provider directly and identify yourself as a Kaiser Permanente member. The provider's office will help identify whether you need counseling with a therapist and/or medication prescribed from a psychiatrist.

OR

NOTE: Whether you're receiving services from a Kaiser Permanente Medical Center mental health professional or a contracted provider from the approved list, your normal plan benefits will apply.

Kaiser Permanente does not require you to have a referral if you are using a Kaiser Permanente provider or a contracted provider from Kaiser's approved network.

MENTAL HEALTH EXCEPTIONS

If you enrolled in the Kaiser medical program and have a mental health provider who is out-of-network, contact the Behavioral Health Utilization Management Department at 301-552-1212. The department will work with you and the provider to see if services can be processed using the in-network benefit schedule. These requests will be reviewed on a case-by-case basis.

If you have questions, please talk with a Kaiser Member Services representative Monday through Friday, 7:30 a.m. to 5:30 p.m., at 877-218-7749 (TTY 301-879-6380). To learn more about Kaiser mental health care options, visit kp.org/mentalhealth.

ADDITIONAL WELLNESS AND MENTAL HEALTH RESOURCES

Kaiser provides access to wellness and mental health apps (Ginger, Calm, and myStrength) to help you navigate life's challenges, and make small changes to improve your quality of sleep, mood, and relationships. Calm and myStrength apps are self-guided care or complements to clinical support. Ginger app offers 1-on-1 support for many common challenges – from anxiety, stress, and low mood issues with work, relationships, and more. Ginger's highly trained emotional support coaches are ready to help 24/7. Kaiser Permanente members can use the app for 90 days per year at no cost.

For additional information on Kaiser's mental health services, please [click here](#).

 healthy.kaiserpermanente.org



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**

***Please note, if you choose to enroll in the Cigna DHMO plan, Cigna will automatically assign you a Primary Care Dentist (PCD). You must use your assigned PCD to obtain benefits under the DHMO plan. If you wish to change the PCD assigned to you, please call 800-244-6224 or visit www.mycigna.com.**

| 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.



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) |
| Routine Eye Exam | \$10 copay | Up to \$30 |
| Frames (Retail) | \$0 copay; \$150 allowance and 20% off balance | Up to \$75 |
| 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 \$300 |
| Conventional Lenses | \$0 copay; \$150 allowance and 15% off balance | Up to \$120 |
| Disposable Lenses | \$0 copay; \$150 allowance plus balance | Up to \$120 |

*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. This benefit is reduced to 67% at age 65. New York Life Basic Life Insurance also includes free will preparation services.



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. This benefit will reduce to 70% at age 70, 45% at age 75, 30% at age 80, and 15% at age 85 or over. Your premiums will also reduce to match your benefits.

Eligibility:

- Employee – eligible for coverage first of the month coinciding with or following date of hire
- Spouse – up to age 70
- Child(ren) – birth to age 19 or age 26 if a full-time student

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.

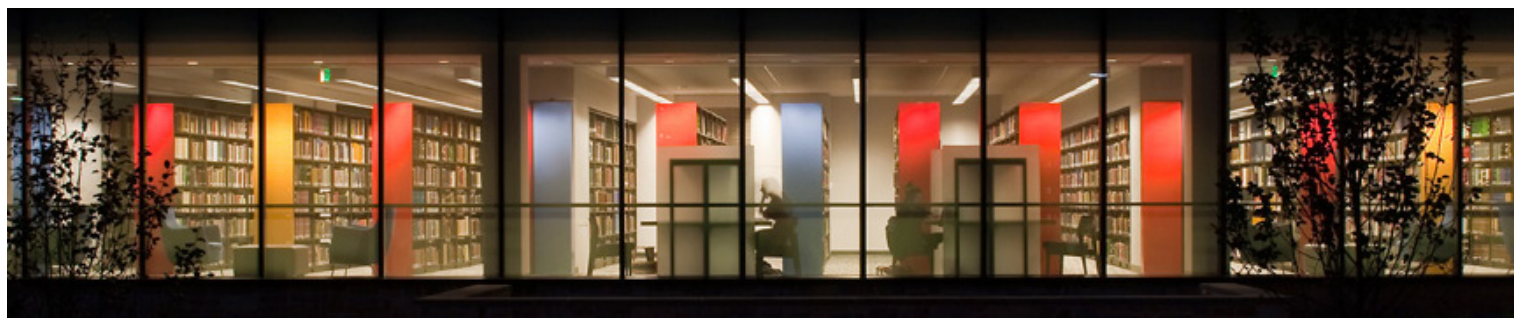
***Guaranteed Issue amounts apply if coverage is elected within 31 days of initial eligibility.

***Any amounts over guaranteed issue or voluntary life elections outside initial eligibility are subject to medical evidence of insurability.

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.





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 2023 Plan Year, the maximum amount you can contribute to a Health Care FSA is \$3,050. 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 current election can be carried over to the following plan year up to the allowed rollover amount set by the plan for the plan year.

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.

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.



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

HTA MEDICARE SERVICES

HTA provides **free** Medicare Education and Enrollment Assistance. If you or a family member need advice on:

- Transitioning from a Group Health Policy to Medicare
- When to enroll or defer Medicare Part B if not retiring at age 65
- What happens when you and your spouse/partner do not turn 65 at the same time
- What does Medicare cover and not cover
- Is secondary insurance necessary and what are the options

Plan reviews are included in this service for those already enrolled in a Medicare Supplement (Medigap) Plan. For those already enrolled in a Medicare Advantage Plan or Medicare Prescription Drug Plan, plan reviews are not included.

Call the HTA Client Services Team at 610-430-6650, option 1, for a **free** consultation (9:00 am – 5:00 pm EST Monday through Thursday and 9:00 am – 4:00 pm EST on Friday).

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 both their own and the College's contributions, immediately.



STUDENT LOAN FORGIVENESS SERVICE

Goucher College wants to help eligible employees with student debt take advantage of the Department of Education's Public Service Loan Forgiveness (PSLF) Program. The program is for individuals with federal loans who work for qualifying public service organizations or government employers. The program offers borrowers a way to reduce monthly loan bills, with total loan forgiveness after making 120 months of eligible payments. Because Goucher College is considered a "public service organization" under the rules of the PSLF, you may qualify for the loan forgiveness program as a Goucher College employee.

Savi offers a special service, called Savi Essential, which can help you navigate the complex rules and procedures of the PSLF program, making it easier to stay on track for loan forgiveness. With an annual fee of just \$60, the experts at Savi will support you with various PSLF tasks, handle paperwork on your behalf and remind you when it's time to recertify for the next year for your annual fee. Specifically, Savi will help you:

- Determine if your loan(s) qualify for forgiveness
- Identify the best repayment method for your loan and your estimated monthly payment
- Estimate how much money will be forgiven and when
- Consolidate your loan(s), if needed, to conform with the PSLF Limited Waiver requirements
- Generate any required forms, help you complete them, check them prior to submission and then submit them on your behalf
- Monitor your submitted applications and forms with loan servicers and your employer
- Track your PSLF credits once you start making loan payments under the program
- Update you on any policy changes

Savi also offers a free service that includes a personalized repayment calculator, basic federal enrollment guide, online support, student loan dashboard, and more.

Getting started is easy! Just visit tiaa.org/goucher/student. You do not need to participate in the College's 403(b) retirement plan through TIAA to use Savi.

BENEFIT QUESTIONS?

☎ 410-337-6135

FOR MORE INFORMATION AND RESOURCES, VISIT:

 mybenefits.nfp.com/gouchercollege/2023/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.**