

# BRYN ATHYN COLLEGE

*Benefits at a Glance*



# Bryn Athyn College

## Benefits at a Glance

The information in this guide is only a summary of plan benefits and Bryn Athyn College policies and is not intended to be a complete description. More details such as covered benefits and exclusions can be found in the Summary Plan Descriptions. If there are differences between this guide and any plan documents or contracts, the plan documents or contracts will prevail. This summary is not a guarantee or a contract of continued employment. If you have any questions concerning your benefits, please contact the Office Human Resources: Muriel.Brison@brynathyn.edu.

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Bryn Athyn College provides a comprehensive benefits package. Our plan year begins July 1 of each year. Each year, prior to July 1, you may to change your enrollment choices during our open enrollment period. This guide provides information about these benefits including:

- Medical and Vision
- Dental
- Long Term Disability
- Term Life Insurance
- Group Life Insurance
- Sick Leave
- Vacation
- Retirement Benefits



### Coverage Changes

You may make changes to your benefits coverage only during the annual enrollment period. Midyear changes are allowed only if you have a qualifying change in your status that affects your benefits, such as birth, adoption, marriage, divorce, death or a change in employment status of you and/or your spouse.

All changes must be made within 31 days of the event change. See the Office of Human Resources for a complete list of allowed changes and documentation that may be required. You should also remember that if you do not enroll in some benefits such as the Group Term Life coverage when you are first hired, you may be required to provide evidence of your good health in order to enroll at a later date.

## Health Care Reform

Health Care Reform will result in many changes over the next several years. The Bryn Athyn College Medical plan will reflect the requirements of Health Care Reform. The Health Care Reform is evolving and changing frequently. We will keep you informed of these changes as they apply to our plans. Health Care Reform Changes include:

- No pre-existing condition limitations for children under age 19
- No copays for Preventative Medical Care Services
- No Lifetime Maximum for overall Medical expenses
- Adult children may be covered up to age 26 unless your child is eligible for coverage from his own employer. The spouse and children of your adult child are not eligible for coverage.

Who Is Eligible for Coverage?	
POSITION	ELIGIBILITY
Full-time staff	All insurance and 403b retirement benefits
Regular part-time staff who work 20 hours or more per week	Medical buy-in and 403b retirement benefits only
Full-time Faculty members	All insurance and 403b retirement benefits
Percentage-time Faculty members	Employee only medical, dental, and 403b retirement only



### NOTICE OF GRANDFATHERED STATUS

Bryn Athyn College believes this plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act. As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted.

Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Office of Human Resources.

You may also contact the Employee Benefits Security Administration,

U.S. Department of Labor at 1.866.444.3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

## Choice Plus Plan

Bryn Athyn College offers one medical plan option, a Consumer-Driven, High Deductible plan which is administered by United Health Care. It is a Choice Plus Plan which allows employees to select providers in-network and out-of-network and does not require a primary care physician. Choice Plus offers members access to an expansive network of providers. This level of benefits should they choose to seek care outside the network is normally at a higher coinsurance, and/or deductible level. Choice Plus does not require members to designate a “primary care physician” to coordinate care, nor are specialist referrals required for eligible services.



### *Added Features*

- Access to United Healthcare Care Coordination<sup>SM</sup> services
- Access to United Healthcare’s Web site [myuhc.com](http://myuhc.com)<sup>®</sup>
- The freedom to choose any doctor for health care needs. No referrals needed.
- Cost savings by using a network physician
- It is the network physician’s responsibility to obtain approvals and submit claims for network services only.
- If a non-network physician is chosen, out-of-pocket costs may be higher and it is the member’s responsibility to obtain approvals and submit claims



### **HOW TO ENROLL**

The plan year is July 1st to June 30th.  
Each year you may change your elections during the Open Enrollment period. Otherwise, changes may only be made if you have a qualifying change in family status.

## Medical Benefits

This chart provides you with a brief overview of benefits of the plan. The medical plan is a Consumer-Driven/High Deductible Plan, and is used in conjunction with a tax-advantaged Health Savings Account (HSA). Health and dental coverage become effective on the date of eligible employment begins (the first day of hire).



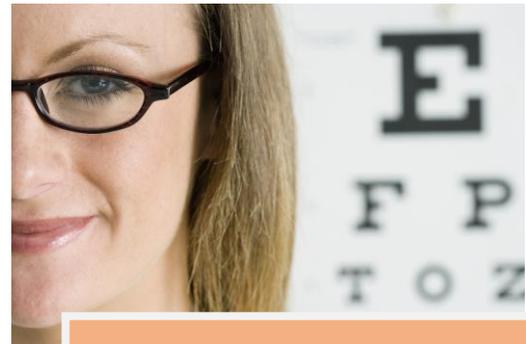
MEDICAL BENEFITS	IN- NETWORK	OUT-OF-NETWORK
<b>Annual Deductible</b> - The amount you pay. No one in the family is eligible for benefits until the family coverage deductible is met.		
Single	\$2,000	\$5,000
Family	\$4,000	\$10,000
<b>Out of Pocket Maximum</b> - The amount you pay. The Out of Pocket Maximum includes the Annual Deductible and prescription drugs. If more than one person in a family is covered under the Policy, the single coverage Out of Pocket Maximum does not apply.		
Single	\$6250	\$15,000
Family	\$12,500	\$30,000
<b>Benefit Plan Coinsurance</b> - The amount Bryn Athyn College pays.		
	90% after Deductible is met	70% after Deductible is met
<b>Your Coinsurance</b> – The amount you pay after meeting the deductible.		
	10% after Deductible is met	30 % after Deductible is met
<b>Maximum Benefit</b> - The maximum amount we will pay during the entire period of time you enrolled in under the policy.		
	No maximum benefit	No maximum benefit
<b>Doctor's Visits</b> - Primary Physician Office or Specialist Physician Office		
	90% after Deductible is met	70% after Deductible is met
<b>Prescription Drugs</b>		
	90% after Deductible is met	70% after Deductible is met
<b>Emergency Room Visits</b>		
	100% after Deductible is met	100% after Deductible is met

Medical Plan Premiums		
	Employee's Cost Per Pay	Employee's Cost per Month
Single	\$45.93	\$91.86
Employee/Children	\$89.48	\$178.95
Employee/Spouse	\$106.35	\$212.71
Family	\$122.52	\$245.03

## Health Savings Account

The medical plan is a Consumer-Driven/ High Deductible Plan, and is used in conjunction with a tax- advantaged Health Savings Account (HSA). An HSA is a special bank account that is regulated by the IRS. The college’s HSA account is established with the Wells Fargo Bank. A Wells Fargo visa debit card coded especially for qualified medical expenses is mailed to an employees’ home one he/she signs up for the benefit.

Bryn Athyn College’s HSA is funded through tax-deferred contributions from both employee you and the college. The college contributes \$750 for individuals with employee-only coverage and \$1500 for employees with dependents coverage. You decide how much you will contribute each year up to a maximum amount set by the Internal Revenue Service (IRS).



### VISION BENEFITS

Bryn Athyn College provides access to Vision benefits through UHC. You may also purchase a Buy-Up plan. To review the available benefits visit [www.muUHC.com](http://www.muUHC.com).

## DENTAL BENEFITS

Bryn Athyn College offers one PPO dental plan provided by MetLife Dental. The PPO provides the option to receive services from an in-network dentist or an out-of-network dentist. You receive a higher level of benefits when you use an in-network provider. Health and dental coverage become effective on the date of eligible employment begins (the first day of hire).

DENTAL BENEFITS Deductible: \$50 per person, \$150 per family	IN- NETWORK	OUT-OF-NETWORK
Diagnostic & Preventive Care -Oral exams, routine cleanings, x-rays, fluoride, and sealants	80%	70%
Basic Care - Fillings	80%	70%
Major Care - Crowns, inlays	50%	40%
Endodontics - Root canals	80%	70%
Periodontics - Gum treatment	80%	70%
Oral Surgery - Incisions, excisions	80%	70%
Prosthodontics -Bridges, dentures	50%	40%
Eligibility – primary enrollee, spouse and eligible dependent children to age 19 or to age 25 if dependent is a full-time student. Deductible is waived for diagnostic and preventive care. Annual maximum - The maximum benefit paid per calendar year is \$1000 per person.		
Dental Plan Premiums		
	Employee’s Cost Per Pay	Employee’s Cost per Month
Single	\$7.47	\$14.94
Employee/Children	\$14.21	\$28.43
Employee/Spouse	\$15.96	\$31.93
Family	\$24.66	\$49.32

## **Term Life Insurance & AD&D and Supplemental Life Insurance**

The college provides Life Insurance through Met Life Insurance Company. Eligible employees receive a benefit of two times their basic annual earnings up to a maximum benefit of \$450,000. The employee pays menial premium for this coverage. Employees also have the option of purchasing additional/supplemental life insurance for themselves, their spouses and their children.

## **Long-Term Disability**

The college provides income protection through a long-term disability policy provided by Met Life Insurance Company. The college pays the full cost for this coverage. After 180 days of disability, eligible claims will receive a benefit of 60% of your total monthly earnings up to maximum monthly benefit of \$5,000. Your benefits may be reduced by in come from other sources such as Social Security Disability payments or Workers Compensation.

## **Long-Term Care Insurance**

The college provides a employer-paid base plan for long-term care coverage. It provides a monthly benefit for a long-term care facility of \$2000 for 3 years and a monthly benefit for professional home care of \$1000 for 6 years. The plan is provided by UNUM insurance. Effective on an employees' date of employment, they will automatically be enrolled in this plan.

## **AFLAC**

The College offers AFLAC voluntary benefits designed to supplement your current coverage. AFLAC does not replace the existing health plan or compete with any other coverages offered. The plans offered are cancer indemnity, accident indemnity and hospital indemnity insurance. AFLAC allows use of pre-taxed dollars.

## **Liberty Mutual Auto & Home**

The College offers its employees an opportunity to discounted purchase home and auto insurance with Liberty Mutual Insurance

## **Holidays**

Generally, all Regular Full-Time and Regular Part-Time employees are eligible for Holiday benefits (paid time away from work). The Church provides eligible employees up to twelve (12) Holidays each year. These are:

- New Year's Day
- Martin Luther King Day
- Good Friday
- Memorial Day
- New Church Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve
- Christmas Day
- Floating Holiday (Determined by President)



When a Holiday falls on a Saturday, the College will observe the Holiday on the immediate preceding Friday. Similarly, when a Holiday falls on a Sunday, the College usually will observe the Holiday on the immediate following Monday.

## Sick Leave

The College advances to eligible employees ten (10) days of Sick Leave upon the commencement of each Employment Year. Paid Sick Leave benefits are available to all regular full-time and regular part-time staff members of the College. Sick Leave is intended to provide eligible employees protection against loss of income when they are unable to work due to their:

- Own incidental episodes of short-term illness or injury; or
- Need to care for an ill or injured spouse, dependent child or parent.

## Vacations

Vacations are important to your health, wellness and work life balance. Only Full-time and part-time staff are eligible to receive vacation leave. The amount of vacation earned depends upon your employment status and years of service.

Employees earn vacation beginning with the first day of benefits eligibility. The College advances eligible employees their annual Vacation benefit upon commencement of eligible employment and on each Anniversary Date of employment. The chart below describes vacation time allotted.



### Vacation for Regular Full-Time Employees

Years of Service	Days Earned	Maximum Days Allowed
Less than 1 Year	Accrued time at 3.34 hrs. per pay period	-----
1 to 5 year	10 days	15 days
6 to 15 years	15 days	25 days
Over 15 years	20 days	30 days

### Vacation for Regular Part-Time Employees

Years of Service	Days Earned	Maximum Days Allowed
Less than 1 Year	Accrued time at 1.67 hrs. per pay period	-----
1 to 5 year	5 days	7.5 days
6 to 15 years	7.5 days	12.5 days
Over 15 years	10 days	20 days

\*Accrued days will be effective the first of the following month

## Employee Assistance Plan (EAP)

The EAP is a confidential counseling and referral resource available to assist you and family members with personal issues such as alcohol or drug use, budget assistance, family problems, emotional concerns or stress at

work or home. The college nor the Office of Human Resources will have knowledge of your use of the EAP services. It is strictly a confidential service provided to you. To access our EAP counselor, please contact Saul Fisher, Phd., at 215-947-8654 or saulfisher19006@yahoo.com.

## **Retirement**

The College has established the Section 403(b) Retirement Savings Plan as a means by which eligible employees may save toward financial security for their retirement years by contributing pre-tax dollars into their own retirement accounts. Full-time, percentage-time and half-time employees who complete at least 1,000 continuous work hours each year are eligible to participate in the Bryn Athyn College 403(b) Defined Contribution Retirement Plan.

## **Women's Health Act**

The Women's Health and Cancer Rights Act of 1998 (Women's Health Act) includes protections for breast cancer patients who elect to have breast reconstruction in connection with a mastectomy. The Women's Health Act requires that our medical plan provide, in the case of a participant or beneficiary who is receiving benefits in connection with a mastectomy and who elects breast reconstruction in connection with such mastectomy, coverage for:

- Reconstruction of the breast on which the mastectomy has been performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses
- Physical complications resulting from all stages of the mastectomy, including lymph edemas in a manner determined in consultation with the attending physician and patient Benefit payment is subject to the deductible, coinsurance, and/or co-payment amounts applicable to the other benefits under the plan. All of our Bryn Athyn College medical plans comply with the Women's Health Act.

## **The Newborns' and Mothers' Health Protection Act**

Benefits may not, under federal law, be restricted for any hospital stay in connection with childbirth for the mother or newborn child to less than 48 hours following a normal vaginal delivery, or less than 96 hours following a cesarean section. However, benefits may be paid for a shorter stay if the mother's or newborn's attending provider, after consulting with the mother, discharges the mother or newborn earlier. In addition, a plan may not require the provider to obtain authorization from the plan for prescribing a length of stay up to 48 hours (or 96 hours).

## **HIPAA Privacy Rules**

The HIPAA (Health Insurance Portability and Accountability Act of 1996) Privacy Rules affect group health plans and insurers. The privacy standards set restrictions on the ability of a plan to disclose protected health information (PHI) to an employer or to permit the disclosure of individually identifiable health information for its own payment or health care operations. Under the regulations, individuals have a right to inspect and obtain a copy of protected medical information concerning them.

## **Your Payroll W-2**

The W-2 form you receive for the 2013 calendar year will reflect the value of your Health benefits. Your will not be taxed on this amount.

## **CLASS Coverage**

The Federal government is offering individuals the opportunity to enroll in the CLASS (Community Living Assistant Services and Supports) coverage for Long Term Care benefits. Bryn Athyn College will not be offering this coverage on a payroll deduction basis.

You may obtain additional information and enroll in the CLASS coverage by visiting [www.healthcare.gov](http://www.healthcare.gov).

## **Adult Children may be covered up to age 26**

Adult children of Bryn Athyn College employees may be covered up to age 26. The spouse or child(ren) of the adult child of the Bryn Athyn College employee are not eligible for coverage under the College plan. If the adult child has coverage available from his own employer, the adult child will not be covered under the Bryn Athyn College plan. If you have an eligible adult child you want to cover who is not currently covered under the Bryn Athyn College plan, you should enroll this adult child during the Open Enrollment period. Individuals whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26 are eligible to enroll in the Bryn Athyn College Health Plan. Individuals may request enrollment for such children for 30 days from the date of this notice.

## **Free or Low-Cost Health Coverage**

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in Pennsylvania, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.