

Faculty Benefits Summary 2022

Subject to all applicable waiting periods, active, full-time employees are eligible to participate in their choice of health plans effective the first day of their first full month of employment. The percentage paid by the College is subject to change by the College at its discretion, and varies depending upon the benefit plan. Children of employees are eligible to participate in the medical and vision plans up to age 26, provided they have no other means of coverage. Children of employees are eligible to participate in the dental plan up to age 19, unless the child is certified as a full-time student, then they may be covered up to graduation or age 23, whichever comes first. A change in an employee's choice of health insurance plan may be made at the annual open enrollment period or at the time of an IRS qualifying event.

The design of the College's health plans is reviewed annually and is subject to change by the College. Costs are also subject to provider rate setting. Coverage, co-payments, deductibles and out-of-pocket expenses can be obtained through Human Resources. It is the responsibility of each employee to immediately advise Human Resources of any change in information that may affect an employee's benefits including name, address, marital status, number of dependents, or beneficiary. Complete information on the College's benefit plan can be found on MyCedarCrest, Employee tab, Human Resources tab.

HEALTH INSURANCE OPTIONS – CAPITAL BLUE CROSS

PPO (Preferred Provider Organization)

The PPO plan is designed to offer members maximum freedom of choice. Members can receive services from any participating Capital Blue Cross provider, since the program offers both in-network and out-of-network benefit levels. The program features comprehensive coverage for inpatient, medical and surgical services, and coverage for adult and pediatric preventative services. The plan carries a \$5,000 individual deductible and \$10,000 family deductible, however, the college contributes \$4,500 for individuals and \$6,500 for families per year to a Health Reimbursement Account (HRA).

HEALTH REIMBURSEMENT ACCOUNT (HRA) – ABLEPAY

The funds in the HRA are available for reimbursement to the employee for deductible costs incurred. Employees MUST enroll in AblePay to receive the HRA funds. AblePay works collaboratively with Capital Blue Cross to process claims as a secondary provider. AblePay also provides discounts up to 13% and flexible payment terms for out-of-pocket medical expenses.

PRESCRIPTION MEDICATIONS – MAGELLAN Rx

Prescription medication coverage is offered through MagellanRx. Prescription services carry the following co-pay structure for a 30-day supply; \$10 co-pay for generic, \$50 co-pay for brand formulary, \$100 co-pay for brand non-formulary and \$200 for specialty. Home delivery mail order prescription services carry the following co-pay structure for a 90-day supply; \$12.50 co-pay for generic, \$125 co-pay for brand formulary, and \$250 co-pay for brand non-formulary. Home delivery mail order services are mandatory for maintenance medications and the College endorses a hard generic medication plan.

VISION INSURANCE – HIGHMARK BLUE SHIELD

The Highmark Blue Shield plan via its Fashion Focus Vision Program offers members ages 19 and older a covered exam once every 24 months, covered at 100% for an in-network provider. The plan also covers specified amounts for out-of-network providers. Coverage, co-payments, deductibles and out-of-pocket expenses are outlined in the benefit information found on the HR website.

DENTAL INSURANCE – UNITED CONCORDIA PREFERRED

United Concordia Preferred offers the freedom to choose the dentist of your choice and still enjoy significant savings. The plan offers members diagnostic and preventative care, basic and major dental care, as well as orthodontics. There is a calendar year maximum of \$1000 for all services beyond your diagnostic/preventative care services, and an orthodontic life time maximum of \$800. Coverage, co-payments, deductibles and out-of-pocket expenses are outlined in the benefit information found on the HR website.

Note: All of the employee contributions for health and dental plans are deducted on a pre-tax basis in accordance with the College's Section 125 plan.

FLEXIBLE SPENDING ACCOUNTS – Health and Dependent Care – P&A GROUP

Flexible Spending Accounts (FSA) allows employees to set aside a portion of pay pre-tax to use for medical, dental, vision, and child care/elder care expenses that are not covered by insurance, or are only partially covered. Employees can save up to 30% on the dollar (depending on tax bracket)! Health FSA covers the cost of medical, dental and vision expenses incurred, including deductibles, co-pays, prescriptions, eyeglasses and dental work. The health annual maximum allowable election is \$2,850. A health FSA provides the convenience of a debit card to pay for healthcare expenses and can be utilized in conjunction with AblePay for out-of-pocket healthcare expenses.

A dependent care FSA can be used to cover the amount paid to daycare centers, babysitters, after-school programs, day camp programs and eldercare facilities. This is not for medical expenses. It is for qualified day care expenses only. The dependent care annual allowable maximum is \$5,000.

Employees do not need to be enrolled in the College's health insurance plan to participate in the FSA program.

LIFE INSURANCE

The group term life insurance benefit covers all full-time employees effective the first day of their first full month of employment. The amount of insurance is based on twice the amount of your annual salary. The plan includes dependent coverage for spouses in the amount of \$10,000 and children under the age of 19 (age 23 if a full-time student) in an amount up to \$5,000. The policy also includes Accidental Death and Dismemberment Insurance. This coverage provides additional protection in the event of a dismembering injury or accidental death while insured.

LONG-TERM DISABILITY INSURANCE

All full-time employees who have been employed for one year are covered by long-term disability insurance. If an employee has had disability coverage with another employer for a full year prior to employment with Cedar Crest College, the enrollment waiting period will be waived. Proof of previous coverage must be provided to the Office of Human Resources.

The plan provides a monthly income benefit, which is equal to 60% of monthly base salary, not to exceed \$15,000 per month, less any benefits payable from Social Security or Worker's Compensation. The elimination period (consecutive days of disability for which no benefits are payable) for this benefit is 180 days. The maximum benefit period is to age 65. If the employee becomes disabled over age 60, the maximum period will be 60 months.

When an employee is placed on long-term disability, his/her position with the College may no longer be held depending on the business needs of the College. In this instance, the employee will receive a letter from the Office of Human Resources notifying him/her of the employment separation. If an employee's position can no longer be held and if the employee is enrolled in the College's Health Insurance Plan, COBRA coverage will be offered as required by any and all applicable statutes and/or regulations. Once the COBRA coverage expires, the individual may elect non-group coverage.

RETIREMENT PLAN – TIAA/CREF

Retirement Annuity (RA)

Employees who have been employed by the College for two years and who work a minimum of 1,000 hours per year are eligible to participate in the 403(b) plan. If a new employee has a 403(b) account from service at another institution of higher education, that employee is eligible for immediate enrollment in the plan. The TIAA/CREF (Teachers Insurance and Annuity Association/College Retirement Equities Fund) Retirement Plan requires a 5% employee contribution through payroll reduction. The College will review the matching percentage contribution on an annual basis and make changes as it deems appropriate.

Supplemental Retirement Annuity (SRA)

Employees wishing to invest pre-tax earnings prior to being eligible for the Retirement Plan, or in amounts in excess of the 5% required for the Retirement Plan, may wish to open a TIAA/CREF SRA. Contributions are on a voluntary basis through a salary reduction agreement. The College makes no contribution to this plan. All employees are eligible to take advantage of this option as of their date of employment. Participants may choose to change their combined RA and SRA election up to an amount governed by the statutory limit.

FACULTY/STAFF ASSISTANCE PROGRAM

The Faculty/Staff Assistance Program is available to all full-time and part-time employees, currently working, and is serviced through an outside provider called Preferred EAP. The Employee Assistance Program is a **confidential** assessment, brief counseling, and referral service. The EAP offers readily accessible, professional and high quality assistance – 24 hours a day, 7 days a week – for personal or work-related problems when you are not sure where to start looking for help. This **confidential** service is available to help employees and their families find a way to try to handle personal and family issues before the problems negatively impact the quality of their home or work life.

- Services are available by calling (610) 433-8550 or (800) 327-8878.

EDUCATIONAL BENEFITS

Cedar Crest College

Active, full-time employees, who have successfully completed their orientation and training period, and their spouses are eligible to receive tuition remission at Cedar Crest College for any undergraduate or graduate courses for which they are eligible, credit or non-credit, subject to space availability. Employees and their spouses must first complete a Tuition Remission Eligibility Form and have it approved by Human Resources prior to registration and must complete a Tuition Remission Repayment Agreement and also pay applicable course fees. According to IRS regulations, graduate courses are a taxable benefit which you will be responsible for. A new Tuition Remission Eligibility Form must be completed for each semester for which you or your spouse register. During working hours, employees are limited to one course per semester. The scheduling of the one course must meet with the approval of the employee's immediate supervisor and arrangements must be made for the make-up of lost work hours. Experiential Learning Credit is also eligible for tuition remission; however, any fees incurred to receive the credit will be the responsibility of the employee.

Employees requesting tuition remission for themselves, a spouse or dependent child are required to complete a Tuition Remission Repayment Agreement. The Agreement requires an employee to remain employed with the College for a period of time (two years) after receiving the tuition remission benefits or be subject to repayment of tuition charges for tuition remission courses.

Active, full-time employees who have been employed by the College for two years or more may enroll their dependent daughters, who have completed high school and who qualify for admission, for undergraduate courses at Cedar Crest College. Dependent sons are eligible for undergraduate courses on the same basis males are admitted to the College. Dependents who are accepted for admission to the College will receive tuition remission subject to the application process outlined below.

In order to obtain tuition remission for dependents, employees must first complete a Tuition Remission Eligibility Form and a Tuition Remission Repayment Agreement for their dependent and have it approved by Human Resources prior to registration. A new Tuition Eligibility Remission Form must be completed for each semester for which your dependent child is registering. Any dependent children who are accepted to attend the College full time must also contact Student Financial Services to complete the FAFSA (Free Application for Federal Student Aid) to apply for any available financial aid for which they are eligible. Tuition remission will be reduced by the amount of federal or state grants, so that tuition remission plus federal and state grants combined do not exceed the cost of tuition. If a student receives tuition remission from the College, s/he will not qualify for any additional Cedar Crest College scholarships. Dependents include natural and legally adopted children, under age 25. Stepchildren under age 25, claimed as dependents on the employee's tax return, are eligible for the tuition remission program as well.

Active, part-time employees of the College may audit one Cedar Crest course per semester free of charge subject to space availability. The employee will not be paid for the hours spent attending class. If the class meets during the employee's regular working hours, the scheduling must be approved in advance by the supervisor and arrangements must be made for the make-up of lost work hours.

Tuition Exchange Programs

The College belongs to the Council of Independent Colleges Tuition Exchange Program (CIC-TE), and another program called Tuition Exchange (TE) that includes a different set of rules and applicable colleges. Dependent children under age 25 of active, full-time employees who have been employed by the college for two years are eligible to apply. Dependents include natural and legally adopted children, under age 25, claimed on the employee's tax return. Stepchildren under age 25, claimed as dependents on the employee's tax return, are eligible to participate as well. Please contact the Director of Student Financial Services.

Lehigh Valley Association of Independent Colleges (LVAIC)

An active full-time employee or spouse* of Cedar Crest College may enroll in up to two undergraduate courses each semester at any LVAIC institution tuition-free subject to space availability. Any special fees normally charged by the host institution to its employees, or their spouses, will also be charged to employees or their spouses of the other member institutions. This policy does not apply to courses offered in a January/Winter Session, or May Session, and will only apply for employees in the Summer Sessions. Certain courses or majors are subject to additional restrictions. Colleges included in the Association are Muhlenberg College, DeSales University, Lafayette College, Moravian College, Lehigh University and Cedar Crest College. Please contact Cedar Crest College's Registrar's Office for the appropriate registration forms.

*Note: a spouse may be defined as a "domestic partner" - as defined in the personnel policies of individual member institutions. Eligibility for "domestic partners" to cross register through this program is governed by the policies of the host institution, as it relates to recognition of, and benefits extended to, "domestic partners" at that institution. As such, in the event that the personnel policies of the host institution do not recognize "domestic partners" and/or do not extend benefits to "domestic partners," such individuals will be ineligible for cross-registration at that institution.

WORKER'S COMPENSATION

All College employees are covered under the Pennsylvania State Worker's Compensation Law for any injury or illness that may occur while on the job. Each College employee is entitled to coverage of medical expenses as well as compensation. Any injury received during the performance of duties, no matter how slight, must be reported immediately to the employee's supervisor, who in turn, will file a report with the Office of Human Resources. All premiums are paid by the College and benefits are paid in accordance with the Pennsylvania State Worker's Compensation Law. Contact Human Resources for the College's current panel of doctors to be used in Worker's Compensation cases.

FAMILY AND MEDICAL LEAVE ACT (FMLA)

In accordance with the Family and Medical Leave Act of 1993, employees who work over 1250 hours per year and who have been employed by the College for over a year may take up to 12 weeks of unpaid leave each year for the birth or adoption of a child or for serious illness of the employee or immediate family members. Health insurance coverage will be continued at the same level and cost as before the leave. Employees taking such leaves will be reinstated to the same or equivalent positions upon their return, with no loss of pay, accrued benefits, or seniority. Faculty should refer to the faculty handbook for guidance regarding leaves and academic responsibilities.