

Montreat College

2019 employee
benefit summary

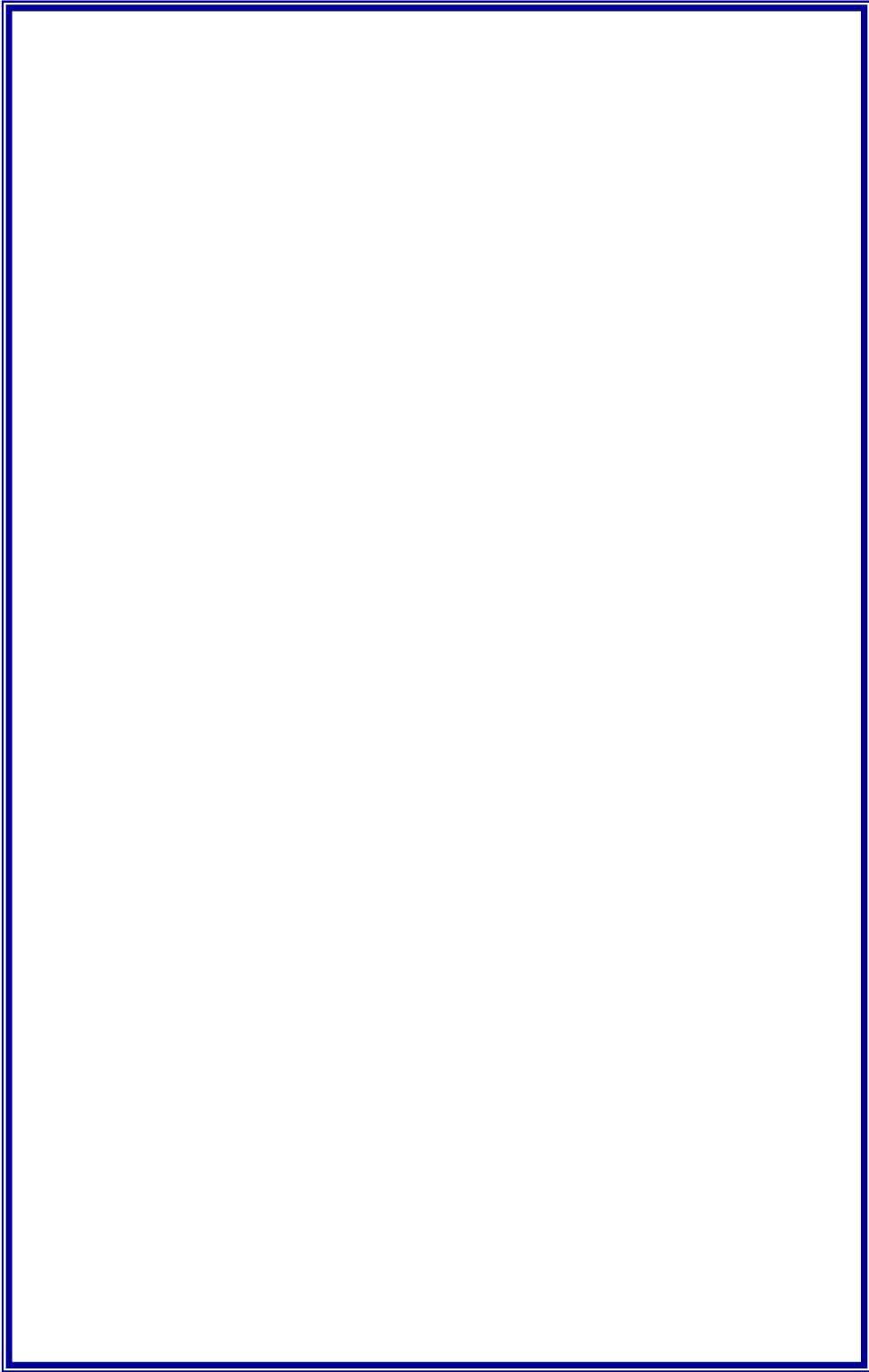


table of contents

Contact Numbers	2
When To Call Your HR Department	3
Health Reimbursement Account	4
BlueCross BlueShield of NC Medical Benefits	5
BlueCross BlueShield of NC Medical Rates	6
BlueCross Blue Shield of NC Dental Benefits.....	7
BlueCross Blue Shield of NC Vision Benefits	8
Flexible Spending Account	9
Principal	
Basic Term Life / Accidental Death & Dismemberment.....	10
Voluntary Term Life & Accidental Death & Dismemberment	10
Long Term Disability	11
Creative Worksite Benefits	12
Paid Time Off	13
Additional Benefits.....	15
Frequently Asked Questions	16
Retirement 403(b)	17

Insurance information prepared by USI Insurance Services LLC Other content
provided by Montreat College.

contact numbers

If you need assistance with benefits or claims issues and would like to speak directly to the insurance company or vendor, please refer to the following:

PLAN	CARRIER	PHONE NUMBER
Medical Plan	BlueCross BlueShield of NC	1-877-258-3334 www.bcbsnc.com
Dental Plan	BlueCross BlueShield of NC	1-800-305-6638 BlueConnectNC.com
Vision Plan	BlueCross BlueShield of NC	1-855-400-3641 https://www.eyemedvisioncare.com/bcbsnc/public/provloc.emvc?networkId=108
Flexible Spending Account	Flores & Associates LLC	1-800-532-3327 www.flores247.com
Life/AD&D Plan	Principal	1-800-843-1371 www.groupbenefitsadmin@principal.com
Voluntary Life Plan	Principal	1-800-843-1371 www.groupbenefitsadmin@principal.com
Long Term Disability Plan	Principal	1-800-843-1371 www.groupbenefitsadmin@principal.com
Accident Cancer Identity Theft	Creative Worksite Benefits	866-971-9715

when to call your human resources department

Please notify your HR department in the following situations:

- If your home address and/or phone number changes
- If your marital status changes (must notify HR in writing within 31 days of your marriage, divorce or legal separation)
- If your dependent status changes (must notify HR in writing within 31 days of the birth or adoption of a child)
- If your spouse has a work status change and needs to be added to the Montreat College health insurance plan (must notify HR in writing within 31 days of the work status change)
- If you become disabled or need an extended absence from work for reasons of health (for yourself or a family member)
- If you will be absent from work due to a military leave

HUMAN RESOURCES CONTACTS

**Mickie Kelly,
Payroll & Benefits
Manager**

Human Resources Department
Phone: 828-669-8012, ext 3755
Email: mkelly@montreat.edu
Fax: 828-419-9710

health reimbursement account

Administered by Health Equity a BCBSNC Company

Health Reimbursement Account

Eligibility:

Health Reimbursement Account (HRA) enrollment is automatic for all employees enrolled in the group medical plan. There are no HRA enrollment forms.

General Information:

There is no cost to employees for participation in the HRA and the HRA benefit is tax-free. Unused HRA funds may not be cashed out and they will not carry over into subsequent plan years.

How the HRA Works:

The HRA subsidizes group medical plan participants for a portion of the plan year deductible. The deductible for single participants is \$5,000. Participants with family coverage pay a \$10,000 deductible.

When a single participant's deductible payment exceeds \$2,000, the HRA will fund the remaining deductible up to \$3,000 for single coverage. When a family participant's deductible exceeds \$4,000, the HRA will fund the remaining deductible up to \$6,000 for family coverage.

Participants receive reimbursement for the deductibles funded by the HRA at the time the claim has been processed by BCBSNC.

medical & rx benefits

Administered by BlueCross BlueShield of NC

Benefit Provision	Employee's Responsibility	
	IN-NETWORK	OUT-OF-NETWORK
Deductible (Benefit Period)	\$5,000 Individual \$10,000 Family	\$10,000 Individual \$20,000 Family
HRA – Funded by Montreat	\$3,000 Individual \$6,000 Family	
Out-of-Pocket Maximum (includes deductible, copays and coinsurance)	\$7,150 Individual \$14,300 Family	\$14,300 Individual \$28,600 Family
Coinsurance	Plan pays 70%, after Deductible	Plan pays 40% after Deductible
Office Visits Copays	\$25 PCP / \$75 SPC / \$25 Virtual	Deductible + 60%
Preventive Care	\$0, no Deductible	Deductible + 30%
Hospitalization	Deductible + 30%	Deductible + 60%
Outpatient Hospital Services	Deductible + 30%	Deductible + 60%
Emergency Room	\$500	\$500
Urgent Care	\$75	\$75
Prescription Drugs* ▪Tier 1 ▪Tier 2 ▪Tier 3 ▪Tier 4	(per 30-day supply) \$15 copay \$45 copay \$90 copay 25% min \$50/ max \$200	(per 30-day supply) \$15 copay \$45 copay \$90 copay 25% min \$50/ max \$200
Mail Order	3 x Retail Copay	N/A
Mental Health & Substance Abuse Services ▪Office ▪Inpatient/Outpatient	\$25 copay Deductible + 30%	Deductible + 60% Deductible + 60%

Routine Vision Eye Exams are no longer covered as part of Preventive.

*This plan is considered a Religious Safe-Harbor plan and contraceptive services are not covered under the Montreat College medical plan. However, coverage may still be available for certain prescriptions per the Affordable Care Act.

Dependents will be covered to age 26 regardless of student status.

medical rates

2019-2020 Monthly Medical Rates – BlueCross BlueShield of NC

	Health Reimbursement Account (HRA) Plan		
	Total Monthly Rate	Montreat College Contribution	Employee Cost
Employee Only	\$584.78	\$571.21	\$13.57
Employee & Spouse	\$1,224.53	\$1,084.39	\$140.14
Employee & Child(ren)	\$1,001.07	\$901.65	\$99.42
Employee & Family	\$1,719.28	\$1,472.30	\$246.98

voluntary dental benefits

Administered by Blue Cross Blue Shield

Benefit Provision	
Annual Deductible (7/1-6/30) ▪ Per Person	\$50 Individual / \$150 Family (waived for preventive and diagnostic services)
Coinsurance	
▪ Preventive & Diagnostic Svcs	100% of the Negotiated Fee, no deductible
▪ Basic Restorative Services Includes Endontic & Periodontic Services, Oral Surgery	80% of the Negotiated Fee, after the deductible
▪ Major Restorative Services Includes crowns, dentures, bridges	50% of the Negotiated Fee, after the deductible
Annual Maximum	\$1,500 per covered member
Orthodontia ▪ Dependent Child(ren) up to age 19 only	50% of the Negotiated Fee
Lifetime Orthodontia Max	\$1,000 per covered child

Montreat College will offer dental coverage through BCBS. With this plan you can see any dentist of your choice. While you can choose your dentist, the negotiated rates for the service will depend on whether the dentist is in or out of network. Visit the BCBS website to see network dentists.

2019-20 Monthly Dental Rates - Voluntary

	Employee Cost
Employee Only	\$38.08
Employee & Spouse	\$74.43
Employee & Child(ren)	\$80.95
Family	\$130.81

Dependents will be covered to age 26 regardless of student status.

voluntary vision insurance

Administered by Blue 20/20

You also have the option to purchase vision coverage for you and your family through BCBS.

Annual Exams (1 per plan year):	\$10 copay
Coverage Materials:	\$10 copay
Frames (1 pair every <u>2 years</u>):	\$130 allowance, then 20% discount on remaining balance
Contact Lens:	\$130 allowance
Contact Lens Fitting Exam:	\$55 copay – Standard Fit

Dependents will be covered up to age 26 regardless of student status.

2019–20 Employee Monthly Vision Rates

Employee Only	\$8.68
Employee & Spouse	\$16.49
Employee & Child(ren)	\$17.36
Family	\$25.52



flexible spending accounts (FSA)

Administered by Flores & Associates

What is the Benefit of the FSA?

Allows you to set aside pre-tax dollars for health care and dependent care out-of-pocket expenses (not covered by the medical, dental or vision plans).

What is the Maximum Deferral Allowed?

For the health care FSA, the maximum annual deferral amount for the 2019-20 plan year is \$2,700 due to Health Care Reform requirements. The dependent care FSA maximum annual deferral amount remains at \$5,000. There is no minimum deferral requirement under the FSA plan.

Can I Carry over Unused Funds from Year to Year?

No, you cannot carry over funds from one year to the next.

Can I Use FSA contributions on a prior year's expense? What if I am on a payment plan.

No, you can only use FSA money to pay the current year's expenses.

Can I Participate in the Health Care FSA if I am not Covered under the Montreat College Medical, Dental, or Vision Plans?

Yes. You may defer pre-tax earnings for yourself and/or your dependents for eligible FSA expenses, even if you choose not to participate in the medical, dental, and vision plans offered through your employment with Montreat College.

What Type of Expenses are Eligible for Reimbursement under the Health Care FSA?

Eligible expenses include – but are not limited to:

- Rx copays
- Office visit copays
- Medical expenses not covered by the Medical Plan
- Vision expenses
- Dental & Orthodontia expenses

For a complete list of eligible FSA expenses, please visit the Flores & Associates website at www.flores247.com.

basic term life, accidental death & dismemberment insurance

Administered by Principal

Montreat College provides the following basic term life and AD&D benefits at no cost to employees.

Employees

1.5 x annual base earnings up to a maximum benefit of \$200,000 for life insurance and an additional benefit for AD&D

Voluntary term life, accidental death & dismemberment insurance

As an employee of **Montreat College** you can also purchase Voluntary Term Life and Accidental Death and Dismemberment coverage.

Employees

Increments of \$10,000 up to \$500,000. Guaranteed issue amount \$150,000 under age 70.

Spouse

Increments of \$5,000 up to 100% of employee elected amount. Guaranteed issue amount \$30,000 under age 70.

Child(ren)

\$5,000 or \$10,000

*Employee must purchase coverage for themselves in order to cover their spouse and/or dependent child(ren). Spouse's Voluntary Life/AD&D benefit cannot exceed 100% of the employee's benefit amount.

long term disability

Administered by Principal

<u>Long Term Disability:</u>	<u>Paid by Montreat College</u>
Elimination Period:	90 days
Benefits Begin:	on the 91 st day
Monthly Benefit Percentage:	60% of monthly base earnings
Monthly Benefit Maximum:	\$7,500
Benefit Duration:	to Social Security Normal Retirement Age
	24 months Own Occupation, any occupation thereafter.



creative worksite solutions

Voluntary Insurance Plans Offered:

Take advantage of what Creative Worksite Solutions has to offer! As an employee of Montreat College, you have the opportunity to apply for personal insurance products! These benefits can enhance your current benefits and insurance portfolio and can be customized to fit your individual needs.

- Coverages are available for you **and** your family on most products.
- You will enjoy the convenience of premium payment through payroll deduction.
- You will have the ability to take most coverages with you if you change jobs or retire.

Some of the insurance plans that will be offered during open enrollment are:

- Identity Theft – NEW!
- Accident Insurance
- Cancer Insurance

Toll Free # 866-971-9715 if you have any questions on any of these benefits.

paid time off

Vacation Time

Full-time employees earn 10 workdays of paid vacation per year for the first year of service. Upon your anniversary date of employment, you will earn 1 additional vacation day per year up to a maximum of 10 additional days. The maximum number of days that can be earned per year is 20 days.

Full-time employees may accumulate a maximum of 20 vacation days each calendar year (ending December 31). Employees working on less than a one hundred percent (100%) or on a full-time basis will accrue vacation time on a pro rata basis.

Full-time employees must obtain prior approval from their supervisor before taking vacation time.

Sick Time

Montreat College will give each full-time employee 40 medical leave hours (or 5 days) on July 1 each year to be used in time of genuine illness. This medical leave is for the needs of the employee or for care of a dependent (spouse, child, and dependent parent), not for personal vacation.

Personal Days

The College will give each full-time employee two personal days per calendar year to use at their discretion. Personal days do not carry over into the next calendar year.

Jury & Witness Duty

An employee summoned as a juror will not be penalized for time away from work. All employees are allowed unpaid time off if summoned to appear in court as a witness.

To qualify for jury or witness duty leave, the employee must submit a copy of the summons or subpoena to serve to the appropriate Cabinet member as soon as it is received. The College will make no attempt to have an employee's service on a jury postponed except when College needs necessitate such action.

paid time off

Holidays

Full-time employees receive holiday time as determined annually by the Office of the President in accordance with the academic calendar, and employees are notified of holidays annually via e-mail by the Payroll/Benefits Office. Standard holidays are also indicated on the College's master calendar online. Paid holidays will be provided to employees as follows:

MLK Jr. Day	Good Friday
Independence Day (July 4 th)	Labor Day
Day before Thanksgiving	Memorial Day
Thanksgiving Day	Christmas- *December 23 rd - 31 st *
Day after Thanksgiving	New Year's Day

*When December 23rd and/or the 24th fall on a weekend, the previous Thursday and Friday will be observed as part of the holiday schedule. When New Year's Day (January 1st) falls on a weekend, the following Monday will be observed as the holiday.

Part-time benefited employees who regularly work at least thirty hours will receive holiday pay in proportion to scheduled hours or actual hours worked, whichever is less (the previous 13 weeks worked will be checked to determine eligibility). Temporary employees will not be paid holiday pay.

Some offices are open during scheduled holidays. Employees working on these days (regardless of classification) are entitled to another day off (floating holiday) at regular pay.

Bereavement

The College recognizes that a death in the immediate family may require the absence from work of an employee for a period of time. All employees are granted three (3) days funeral leave with pay in cases of death of the following: parent, in-law, legal guardian, spouse, child, brother or sister, grandparent, grandchild, or a relative who resides in one's household. Employees are granted one (1) day funeral leave with pay in cases of death of the following: aunt, uncle, nephew, niece, or cousin.

additional benefits

Additional time off for funeral leave will be counted against vacation time or as leave without pay. Time off for less than a day to attend a funeral is at the discretion of the supervisor.

Book Store Discounts

Employees are granted 20% off of regular priced clothing and gift items in the Montreat College Bookstore. The employee discount does not include snacks, office supplies or books. The employee discount cannot be applied to other discounts or promotions. The employee discount does not apply to clearance merchandise.

Tuition Waivers (Bachelor Degree)

Under certain conditions, the College will provide a waiver in the value of tuition only for study at Montreat College to an eligible employee, his/her spouse, or his/her dependents. There is a one-year waiting period after date of employment. The student must be seeking a first-time, single Montreat College degree in either the traditional or SPAS programs. Tuition benefits are not available for both programs simultaneously. Tuition benefits are not available for off-campus or study-abroad programs.

Tuition Discounts (Graduate Degree)

Under certain conditions, the college will provide a fifty percent (50%) graduate tuition discount to employees whose job function is such that earning the graduate degree would benefit both the college and the employee. (See employee handbook regarding all criteria for both tuition scholarships.)

Tuition Exchange

The College participates in three tuition exchange programs, wherein employee dependents are eligible for tuition benefits at other institutions, provided there are openings available. There is a twelve-month waiting period after date of employment. These programs are sponsored by the Council of Independent Colleges, the Council for Christian Colleges and Universities, and the North Carolina Association of Independent Colleges and University (limited participants). Details on these programs are available in the Common Folder on the J: drive or in the Payroll/Benefits Office.

frequently asked questions

Dining Services Discounts

Employees are granted discounted dining rates in Howerton Dining Hall. See dining services check-in desk for current rates.

When am I Eligible for Benefits?

All full-time permanent employees working 30 or more hours per week are eligible for benefits depending upon the date of hire. If an employee begins employment the first day of the month, then benefits begin the 1st day of that month, otherwise your benefits will be effective the first of the following month.

When Will Payroll Deductions Begin for My Elected Coverage?

All payroll deductions will be taken out of the employee's first paycheck following benefit enrollment.

If I Don't Enroll Myself and/or My Dependents When I Am First Eligible, Can I Enroll at a Later Time?

If you do not enroll when first eligible, you must wait until the next annual Open Enrollment period to enroll. This is an IRS rule due to the favorable tax treatment of employee contributions. The only exception is if you have a qualified mid-year Family Status Change, such as marriage, divorce, birth/adoption of a child, etc.

What Benefits are Available to Me through Montreat College?

Eligible employees are automatically enrolled in Basic Term Life and AD&D and Long Term Disability coverage. Eligible employees may enroll in Medical/Prescription Drug, Voluntary Dental, Voluntary Vision, Flexible Spending Accounts.

What Coverage May I Continue if my Employment Terminates for Any Reason?

COBRA laws allow you to continue Medical/Prescription Drug, Dental, Vision and FSA benefits. You are required to pay 100% of the premiums for these benefits. Your Human Resources department will provide you with more information regarding your options following termination of employment.

403(b) retirement plan

Montreat College's 403(b) Retirement Plan is through Teachers Insurance and Annuity Association – College Retirement Equities Fund (TIAA-CREF)

- Montreat College does not match employee contributions at this time
- Available to full-time and part-time employees.

This booklet is a brief summary of your benefits as of 07/01/2019 and is not considered "Evidence of Coverage." Please refer to your policy/plan documents for a complete description of the controlling terms, coverage, exclusions, limitations, and conditions of your coverage. In case of discrepancy between this information and the actual plan documents, the actual plan documents will prevail.