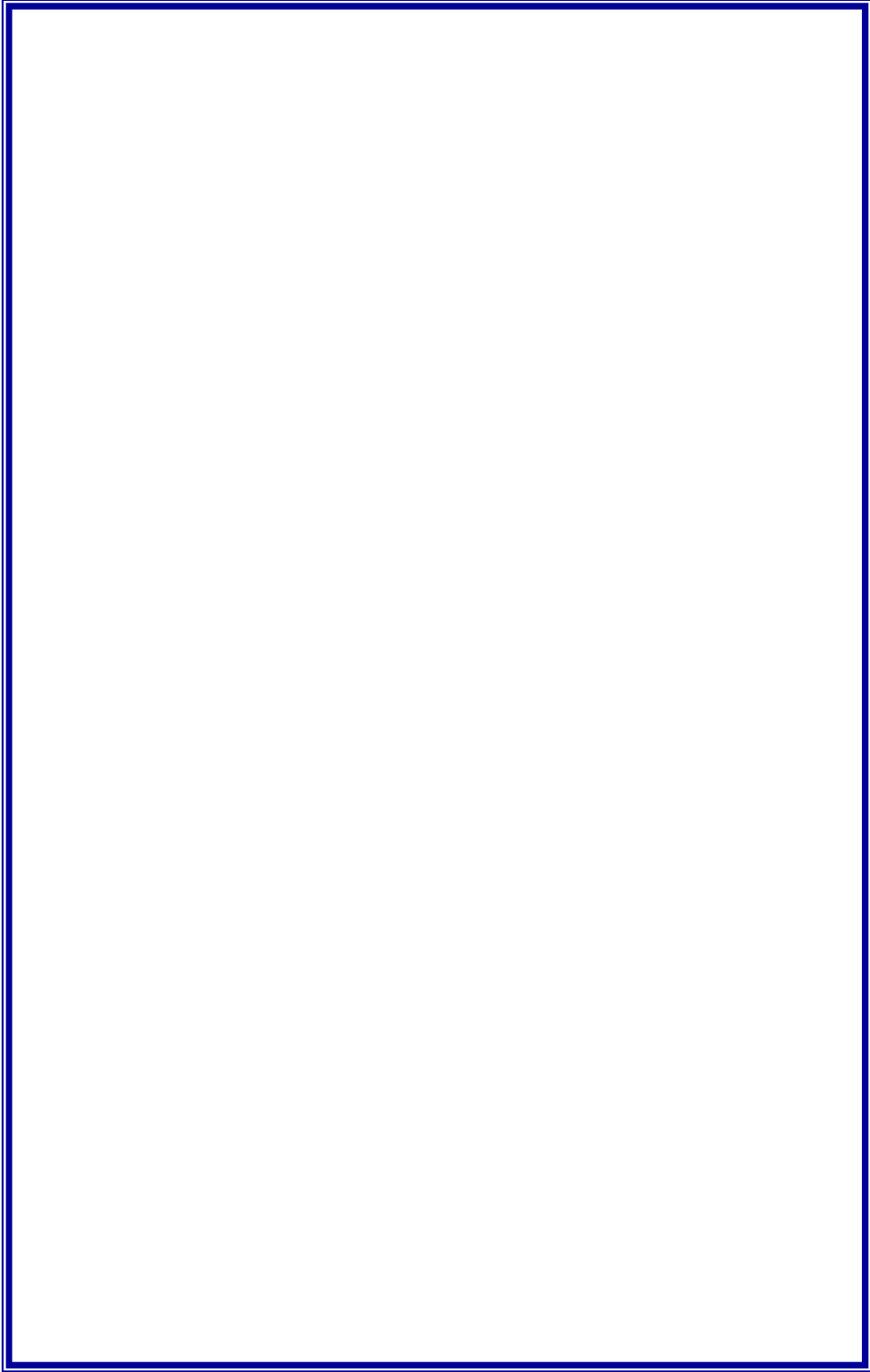


# Montreat College



2021 employee  
benefit summary



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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
Benefits Resource Center	USI	1-855-874-0835 <a href="mailto:www.BRCSouth@usi.com">www.BRCSouth@usi.com</a>
Medical Plan Telehealth Emotional Wellbeing	Cigna Healthcare	1-866-494-2111 <a href="http://www.mycigna.com">www.mycigna.com</a>
Dental Plan	Cigna Healthcare	1-866-494-2111 <a href="http://www.mycigna.com">www.mycigna.com</a>
Vision Plan	Cigna Healthcare	1-866-494-2111 <a href="http://www.mycigna.com">www.mycigna.com</a>
Flexible Spending Account	Flores & Associates LLC	1-800-532-3327 <a href="http://www.flores247.com">www.flores247.com</a>
Life/AD&D Plan	Principal	1-800-843-1371 <a href="mailto:www.groupbenefitsadmin@principal.com">www.groupbenefitsadmin@principal.com</a>
Voluntary Life Plan	Principal	1-800-843-1371 <a href="mailto:www.groupbenefitsadmin@principal.com">www.groupbenefitsadmin@principal.com</a>
Long Term Disability Plan	Principal	1-800-843-1371 <a href="mailto:www.groupbenefitsadmin@principal.com">www.groupbenefitsadmin@principal.com</a>
Accident Critical Illness	Principal	1-800-245-1522 <a href="mailto:SBDLDBCLAIMS@principal.com">SBDLDBCLAIMS@principal.com</a>

# benefit resource center



Why won't they pay my claim?  
Services denied?!

How can my claim still be "in process"?  
It's been two months!

I called my insurance carrier, but now I'm just more confused.

Do I have mail-order prescription benefits?

Call the Benefit Resource Center ("BRC"),  
We're Here To Help!

We speak insurance. Our Benefits Specialists can help you with:

- Deciding which plan is the best for you
- Benefit plan & policy questions
- Eligibility & claim problems with carriers
- Information about claim appeals & process
- Allowable family status election changes
- Transition of care when changing carriers
- Claim escalation, appeal & resolution
- Medicare basics with your employer plan
- Coordination of benefits
- Finding in-network providers
- Access to care issues
- Obtaining case management services
- Group disability claims
- Filing claims for out-of-network services



## Benefit Resource Center

BRCSouth@usi.com | Toll Free: 855-874-0835

## 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](mailto:mkelly@montreat.edu)  
Fax: 828-419-9710

# health reimbursement account

Administered by Cigna Healthcare

## 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 Cigna Healthcare.

# medical & rx benefits

## Administered by Cigna Healthcare

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 50% after Deductible
Office Visits Copays	\$25 PCP / \$75 SPC / \$25 Virtual	Deductible + 50%
Preventive Care	\$0, no Deductible	Deductible + 50%
Hospitalization-In/Out Patient	Deductible + 30%	Deductible + 50%
Emergency Room	\$500	\$500
Urgent Care	\$75	\$75
Prescription Drugs* ▪Tier 1 ▪Tier 2 ▪Tier 3	(per 30-day supply) \$15 copay \$45 copay \$90 copay	50% coinsurance
90 Day Scripts can be filled at CVS, Walmart, Kroger – visit the Cigna website for an updated list of participating pharmacies <a href="http://www.cigna.com/Rx90network">www.cigna.com/Rx90network</a> .		
Mail Order	3 x Retail Copay	50% coinsurance
Mental Health & Substance Abuse Services ▪Office ▪Inpatient/Outpatient	\$75 copay 30% Coinsurance-Ded does not apply	Deductible + 50% Deductible + 50%

**Routine Vision Eye Exams are not 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

## 2021-2022 Monthly Medical Rates – Cigna Healthcare

	<b>Health Reimbursement Account (HRA) Plan</b>		
	<b>Total Monthly Rate</b>	<b>Montreat College Contribution</b>	<b>Employee Cost</b>
<b>Employee Only</b>	\$616.68	\$603.11	\$13.57
<b>Employee &amp; Spouse</b>	\$1,323.60	\$1,183.46	\$140.14
<b>Employee &amp; Child(ren)</b>	\$1,072.93	\$973.51	\$99.42
<b>Employee &amp; Family</b>	\$1,867.92	\$1,620.94	\$246.98

# Virtual care MDLIVE

## WHEN LEAVING THE HOUSE IS EASIER SAID THAN DONE.

Get care whenever and wherever with medical and behavioral/mental health virtual care.



**Life is demanding.** It's hard to find time to take care of yourself and your family members as it is, never mind when one of you isn't feeling well. That's why your health plan through Cigna includes access to medical and behavioral/mental health virtual care.

Whether it's late at night and your doctor or therapist isn't available, or you just don't have the time or energy to leave the house, you can:

- › Access care from anywhere via video or phone.
- › Get medical virtual care 24/7/365 – even on weekends and holidays.
- › Schedule a behavioral/mental health virtual care appointment online in minutes.
- › Connect with quality board-certified doctors and pediatricians, as well as licensed counselors and psychiatrists.
- › Have a prescription sent directly to your local pharmacy, if appropriate.

**Convenient? Yes.  
Costly? No.**

Medical virtual care for minor conditions costs less than ER or urgent care center visits, and maybe even less than an in-office primary care provider visit.

Behavioral/mental health virtual care costs the same as an in-office behavioral/mental health visit.

Together, a  the way.®



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Offered by Cigna Health and Life Insurance Company or its affiliates.

# Virtual care MDLIVE con't

## Medical virtual care

Board-certified doctors and pediatricians can diagnose, treat and prescribe most medications for minor medical conditions, such as:

- > Acne
- > Allergies
- > Asthma
- > Bronchitis Cold and flu
- > Constipation
- > Diarrhea
- > Earaches Fever
- > Headache
- > Infections
- > Insect bites
- >
- > Joint aches
- > Nausea Pink eye
- > Rashes Respiratory infections
- > Shingles
- > Sinus infections
- > Skin infections
- > Sore throats
- > Urinary tract infections
- >

## Behavioral/mental health virtual care

Licensed counselors and psychiatrists can diagnose, treat and prescribe most medications for nonemergency behavioral/mental health conditions, such as:

- > Addictions
- > Bipolar disorders
- > Child/adolescent issues
- > Depression
- > Eating disorders
- > Grief/loss
- > Life changes
- > Men's issues
- > Panic disorders
- > Parenting issues
- > Postpartum depression
- > Relationship and marriage issues
- > Stress
- > Trauma/PTSD
- > Women's issues

## You have options.

**MDLIVE – medical and behavioral/mental health virtual care.**  
**888.726.3171**

**Cigna Behavioral Health also provides access to video-based counseling through Cigna's network of providers. To find a provider:**

- > Visit [myCigna.com](http://myCigna.com), go to "Find Care & Costs" and enter "Virtual counselor" under "Doctor by Type"
- > Call the number on the back of your Cigna ID card 24/7



**To talk to a doctor, or schedule an appointment online, go to [myCigna.com](http://myCigna.com).**

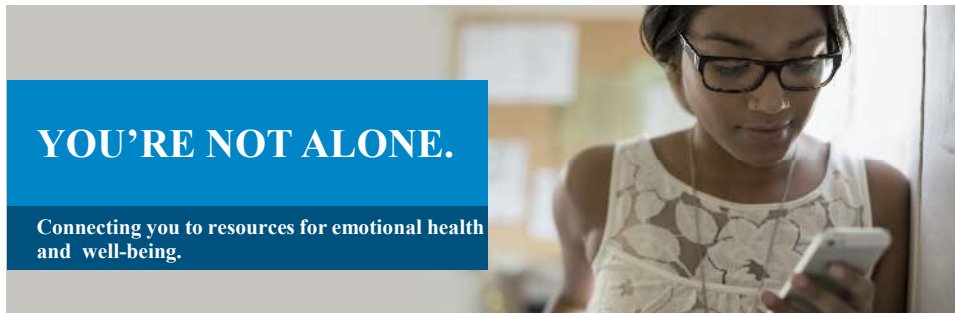
Medical virtual care is available from MDLIVE. Behavioral/mental health virtual care is available from MDLIVE.

\* Availability may vary by location and plan type and is subject to change. See vendor sites for details.



Cigna provides access to virtual care through national telehealth providers as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas or under all plan types. A Primary Care Provider referral is not required for this service. In general, to be covered by your plan, services must be medically necessary and used for the diagnosis or treatment of a covered condition. Not all prescription drugs are covered. Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. See your plan materials for costs and details of coverage, including other telehealth/telemedicine benefits that may be available under your specific health plan. All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Cigna Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of Arizona, Inc., Cigna HealthCare of California, Inc., Cigna HealthCare of Colorado, Inc., Cigna HealthCare of Connecticut, Inc., Cigna HealthCare of Florida, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of Indiana, Inc., Cigna HealthCare of St. Louis, Inc., Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of New Jersey, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of Tennessee, Inc. (CHC-TN), and Cigna HealthCare of Texas, Inc. Policy forms: OK-HP-APP-1 et al. (CHLIC); OR-HP-POL38 02-13 (CHLIC); TN-HP-POL43/HC-CER1V1 et al. (CHLIC), GSA-COVER, et al. (CHC-TN). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. 937253 01/20 © 2020 Cigna. Some content provided under license.

# Emotional well-being



**YOU'RE NOT ALONE.**

Connecting you to resources for emotional health and well-being.

Your life is busy. Sometimes it's hard to know if what you are experiencing is depression or sadness, worry or anxiety. When these feelings become excessive, are ongoing or interfere with your daily life, it's time to seek the help you need.

Our comprehensive support includes coverage for your emotional health, as well as tools and programs to support your general health and well-being. All of this is available to you as a Cigna health plan customer. We help you take control of your health – body and mind – whenever you need it, 24/7.

## A network of health care providers

- › National network of clinicians – counselors, psychologists and psychiatrists
- › Live chat on [myCigna.com](#)
- › Virtual counseling sessions, with more than 27,000 clinicians available<sup>2</sup>
- › Online therapy with a licensed therapist through Talkspace, via private messaging or live video session
- › Support programs for autism, eating disorders, substance use and more.

## Self-service digital tools and resources



iPrevail offered through Cigna is a digital therapeutics program designed by experienced health care professionals to help you take control of the stresses of everyday life. It's loaded with interactive video lessons and one-on-one coaching to help with depression and anxiety.<sup>3</sup>



Happify offered through Cigna is a self-directed program with activities, science-based games and guided meditations, designed to help reduce stress and anxiety, increase confidence, defeat negative thoughts and boost overall health.<sup>3</sup>

To access iPrevail and Happify, log in to [myCigna.com](#) and scroll down for direct links.

## Programs to help manage life events<sup>4</sup>

- › Three face-to-face visits with a licensed behavioral health provider in Cigna's employee assistance program (EAP) network
- › Live chat with an employee assistance program advocate
- › Unlimited telephone counseling and access to work-life resources
- › Access to legal services, including a 30-minute consultation with a network attorney for legal issues including civil, personal/family and Internal Revenue Service (IRS) with 25% off select fees if the network attorney is retained
- › Access to financial services, such as 25% off tax preparation and a 30-minute complimentary phone consultation with a financial specialist on debt counseling, student loans and more
- › Access to identity theft support, including a 60-minute consultation with a fraud resolution specialist who can help with what actions to take to recover from identity theft and how to protect yourself in the future.

## Access these resources

- › Call 24/7 live assistance at **877.231.1492** or the number on your ID card
- › Visit [myCigna.com](#)

Together, a  the way.<sup>®</sup>



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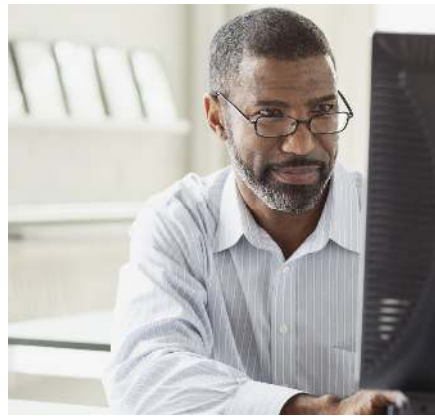
Offered by: Cigna Health and Life Insurance Company or its affiliates.

# Emotional well-being con't



## Already registered on myCigna?

1. Log in to myCigna.
2. Go to "Coverage."
3. Click on "Employee Assistance Program" (EAP). Find all your resources
4. on the EAP page. To find a licensed therapist, go to the "Find Care & Costs tab." Search for the doctor by type.



## Not yet registered on myCigna?

Follow these simple instructions to create your myCigna® account.

1. Type **myCigna.com** into your browser.
2. You'll see "Customer Login" at the top and the register button. Click "Register."
3. Enter your personal details: First name, last name, date of birth, email address, name of city and state, and ZIP code.
4. Click "Next" to confirm your ID.
5. Create a username and password to use for this account.
6. After completing the form, review your information, and then click "Submit."



1. Information based on Cigna data as of July 2020. Subject to change.
2. Cigna's virtual behavioral care network as of July 2020. Subject to change. Not all providers have video chat capabilities and video chat may not be available in all areas. A primary care provider referral is not required. See your plan materials for costs and details of coverage, including other virtual care benefits that may be available under your specific health plan.
3. Program services are provided by independent companies/entities and not by Cigna. Programs and services are subject to all applicable program terms and conditions. Program availability is subject to change.
4. Employee assistance program services are in addition to, not instead of, your health plan benefits. These services are separate from your health plan benefits and do not provide reimbursement for financial losses. Customers are required to pay the entire discounted charge for any discounted legal and/or financial services. Legal consultations related to employment matters are excluded. Additional restrictions may apply. Program availability may vary by plan type and location, and are not available where prohibited by law.

All health care providers and service providers are solely responsible for their care and/or services. Providers are not agents of Cigna. Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and details of coverage, contact a Cigna representative.

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# voluntary dental benefits

## Administered by Cigna Healthcare

Benefit Provision	
<b>Annual Deductible (7/1-6/30)</b> ▪ 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
<b>Annual Maximum</b>	\$1,500 per covered member
<b>Orthodontia</b> ▪ Dependent Child(ren) up to age 19 only	50% of the Negotiated Fee
<b>Lifetime Orthodontia Max</b>	\$1,000 per covered child

Montreat College will offer dental coverage through Cigna. 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 Cigna website to see network dentists.

### 2021-22 Monthly Dental Rates - Voluntary

	Employee Cost
Employee Only	\$35.42
Employee & Spouse	\$69.22
Employee & Child(ren)	\$75.29
Family	\$121.66

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

# voluntary vision insurance

## Administered by Cigna Healthcare

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

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

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

## 2021-22 Employee Monthly Vision Rates

	Employee Cost
Employee Only	\$7.07
Employee & Spouse	\$13.43
Employee & Child(ren)	\$14.14
Family	\$20.78

## 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 2020-21 plan year is \$2,750 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](http://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

### Long Term Disability:

Elimination Period:  
Benefits Begin:  
Monthly Benefit Percentage:  
Monthly Benefit Maximum:  
Benefit Duration:

### Paid by Montreat College

90 days  
on the 91<sup>st</sup> day  
60% of monthly base earnings  
\$7,500  
to Social Security Normal  
Retirement Age  
  
24 months Own  
Occupation, any  
occupation thereafter.



# Voluntary Benefits

## Administered by Principal

Take advantage of Principal's Voluntary Benefit plans. 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:

- Accident Insurance
- Critical Illness

## 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 <sup>th</sup> )	Labor Day
Day before Thanksgiving	Memorial Day
Thanksgiving Day	Christmas- *December 23 <sup>rd</sup> - 31 <sup>st</sup> *
Day after Thanksgiving	New Year's Day

\*When December 23<sup>rd</sup> and/or the 24<sup>th</sup> fall on a weekend, the previous Thursday and Friday will be observed as part of the holiday schedule. When New Year's Day (January 1<sup>st</sup>) 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 AGS 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 07/01/2021 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.