



2023

FACULTY TEAM MEMBER
BENEFITS GUIDE

July 1, 2023—June 30, 2024



MEDICAL ~ DENTAL ~ VISION ~ LIFE ~ DISABILITY & MORE

LC LEWIS & CLARK
COMMUNITY COLLEGE
DISCOVER

Medical



Website: www.mCigna.com

	PPO—Plan A	PPO—Plan B	HSA
Network Benefits			
Deductible (individual/family)	\$1,000/\$2,000	\$3,500/\$7,000	\$3,500/\$7,000
Out-of-Pocket Maximum (individual/family)	\$3,500/\$10,500	\$5,000/\$10,000	\$3,500/\$7,000
Coinsurance (carrier/member)	80% / 20%	80% / 20%	100%
Out-of-Pocket Maximum includes	Ded, Copay, Rx, Colns	Ded, Copay, Rx, Colns	Ded, Copay, Rx, Colns
Deductible Type	Calendar Year	Calendar Year	Calendar Year
Office Services			
Primary Care Physician	\$20 copay	\$20 copay	Ded, 100%
Specialist	\$40 copay	\$40 copay	Ded, 100%
Walk-in/Urgent Care	Ded, 80% (Colns)	Ded, 80% (Colns)	Ded, 100%
Preventative Care Services	100%	100%	100%
Diagnostic Services			
Outpatient Lab/X-Ray	Ded, 80% (Colns)	Ded, 80% (Colns)	Ded, 100%
Complex Imaging (<i>MRI, CAT, PET, etc.</i>)	Ded, 80% (Colns)	Ded, 80% (Colns)	Ded, 100%
Hospital Services			
Inpatient	Ded, 80% (Colns)	Ded, 80% (Colns)	Ded, 100%
Outpatient	Ded, 80% (Colns)	Ded, 80% (Colns)	Ded, 100%
Emergency Room	\$150 copay	\$150 copay	Ded, 100%
Pharmacy Services			
Retail Prescription Drug Copays	\$10/\$50/\$100	\$10/\$50/\$100	Ded, 100%
Mail Order Prescription Drug Copays	\$25/\$125/\$250	\$25/\$50/\$250	Ded, 100%
Specialty Prescription Drugs	\$150	\$150	Ded, 100%
Non-Network Benefits			
Deductible (individual/family)	\$3,000/\$6,000	\$10,000/\$20,000	\$7,000/\$14,000
Out-Of-Pocket Maximum (individual/family)	\$10,500/\$31,500	\$15,000/\$30,000	\$7,000/\$14,000
Coinsurance (carrier/member)	60% / 40%	60% / 40%	80%
Premiums			
Employee Only	\$136.60/mo.	\$51.38/mo.	\$0.00
Employee + 1	\$1,003.01/mo.	\$842.30/mo.	\$745.37/mo.
Employee + family	\$1,603.44/mo.	\$1,390.41/mo.	\$1,261.91/mo.

Colns = co-insurance

Health Saving Account (HSA)



To be eligible for the HSA, you must be enrolled in the HSA healthcare plan and not have other health care coverage that is not a qualified HDHP (high deductible health plan), including Medicare Part A or Part B or TRICARE programs. See plan documents for full details.

Tax Advantages

1. You contribute funds through pre-tax payroll deductions, which reduces the amount of taxable income—so less tax is withheld from your paycheck.
2. Funds grow tax-free, and unused funds roll over year to year.
3. You can withdraw funds tax-free to pay for qualified health care expenses—even for Medicare expenses in retirement.

Important: The HSA annual maximum contribution limits are shown below. The maximum limit includes both team member and employer contributions to the HSA.

HSA Contribution Limit	2023
Employee Only	\$3,850
Family	\$7,750
Catch-up (age 55+)	\$1,000
HSA Contribution Limit	2024
Employee Only	\$4,150
Family	\$8,300
Catch-up (age 55+)	\$1,000

For the 2023-2024 Plan Year (7/1/23 - 6/30/24) the College will contribute \$500 to your HSA

Funds are deposited into your account each pay date.

HSA Advantages

The HSA is an actual bank account and works differently than the Flexible Spending Account (FSA). The money in the account is yours to spend or save, even if you change plans, leave the college or retire. Keep in mind that only the funds in the account are available for use.

You can use your HSA funds to pay for qualified medical, dental or vision expenses. You can also let your account grow and use the funds for future health care expenses.

Invest your HSA today...HSAs are often thought of just for healthcare savings. They can also be a powerful addition to your investment portfolio. When you reach and maintain a minimum threshold of \$1,000, you can make investments to help your money grow tax-free.

Qualified Expenses

Your HSA enables you to pay for the following qualified health care expenses on a tax-free basis:

- ◆ Copays, coinsurance and deductibles
- ◆ Dental and orthodontic expenses
- ◆ Smoking cessation programs
- ◆ Qualified long-term care insurance and expenses
- ◆ Health insurance premiums when receiving unemployment compensation
- ◆ Wheelchairs, crutches and other hardware
- ◆ Medicare/retiree health insurance premiums (excluding Medicare Supplement/Medigap insurance premiums) and COBRA premiums.

For a full list of qualified expense as defined by the IRS, visit <https://www.hsabank.com/hsabank/Learning-Center/IRS-Qualified-Medical-Expenses>

Tips and Reminders

Here are some ways to make the most of your HSA:

- ◆ You can use the money in the account to pay for medical expenses for yourself or your tax-dependent family members—even if those dependents are not covered by your HSA medical plan.
- ◆ You can only use the funds available in your account—but you can always reimburse yourself later once you have accumulated funds in your account.

Dental

Website: www.myCigna.com



PPO Dental Highlights

- Team members eligible for benefit on the first day of employment
- Dependent children covered up to age 26
- Large Network of Dentists
- You are not required to select a Primary Dentist or obtain a referral for a Specialist
- ***NEW*** \$1,5000 annual maximum
- Orthodontia—dependent children to age 26

Network Benefits	In Network	Out Of Network
Deductible (individual/family)	\$0 / \$0	\$50 / \$150
Annual Plan Maximum	\$1,500	\$1,500
Coinsurance:		
*Preventative Services	100%	100%
*Basic Services	100%	85%
*Major Services	60%	50%
*Endodontics/Periodontics	Basic	Basic
*Implants	Major	Major
Orthodontia	In Network	Out of Network
Benefit	50%	50%
Eligibility	Children only	Children Only
Lifetime Maximum	\$1,000	\$1,000

Premiums	
Employee Only	\$0.00
Employee + 1	\$38.56/mo.
Employee + family	\$73.89/mo.

Vision

Website: www.vsp.com



Vision Highlights

- Benefit begins the 1st of month following your hire date

	In-Network	Frequency
Coverage		
Eye Exam	\$20 copay	Every 12 months
Essential Medical Eye Care	\$0 per screening \$20 per exam	Available as needed
Prescription Glasses		
	\$20 copay	
Frames	Up to \$150 allowance	Every 24 months
Lenses:		
*Single Vision Lenses	Included in prescription glasses	Every 12 months
*Standard Progressive Lenses	\$0	Every 12 months
*Premium Progressive Lenses	\$95—\$105	Every 12 months
*Custom Progressive Lenses	\$150—\$175	Every 12 months
Contacts (instead of glasses)		
Elective	Up to \$60	Every 12 months
<i>*\$130 allowance for contacts; copay does not apply.</i>		

Premiums	
Employee Only	\$5.20/mo.
Employee + 1	\$7.54/mo.
Employee + family	\$13.51/mo.

Life and AD&D



The College provides full-time team members with a basic life and accidental death and dismemberment (AD&D) insurance administered by Reliance Standard. This valuable coverage is **100% paid by LCCC** therefore you are not responsible for paying a monthly premium for this benefit. You're eligible for this benefit your first day of employment.

Basic Life/AD&D (College paid)

Benefit Amount	\$25,000
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Supplemental Life and AD&D Insurance

In addition to your Basic Life Insurance, you can elect additional coverage through Supplemental Life and AD&D Insurance on yourself, spouse, and/or child(ren) if you choose. You are responsible for paying the full cost of coverage through payroll deductions. The chart below outlines the brief plan highlights and information. A more detailed plan highlights will be provided during orientation.

Please be sure to indicate your life insurance beneficiary(ies) as it is your responsibility to keep updated information on file LCCC.

Covered Person(s)	Minimum—Maximum	Guaranteed Issue	Notes
Employee	\$10,000—\$750,000	\$150,000	<ul style="list-style-type: none"> Cannot exceed 7x earnings Increments of \$10,000
Spouse	\$10,000—\$750,000	\$100,000	<ul style="list-style-type: none"> Cannot exceed team members coverage Increments of \$10,000
Child(ren)	\$2,500—\$10,000	\$10,000	<ul style="list-style-type: none"> Unmarried, financially dependent Age 14 days to 20 years Up to 26 if an unmarried, full-time student

Guarantee Issue & Evidence of Insurability (EOI)

Coverage up to the Guarantee issue amount is available without providing an EOI. If you enroll within the first 30 days of your hire date (eligibility date), your guaranteed coverage amount is \$150,000. You must provide an EOI for coverage amounts greater than \$150,000.

Supplemental Life Plan Highlights

- You must elect coverage on yourself to elect coverage on your dependent spouse and/or child(ren)
- Premium is based on team member's and/or spouse's prior years age and will be adjusted on January 1st as the age bracket changes.

Termination of coverage

If you terminate employment for any reason, your coverage for you and your dependents will terminate on the last day of the month. You have options to continue your coverage through the portability or conversion privileges. Both options require an application with 31 days of your termination date and allow you to continue coverage without EOI. You will be responsible for the premium payments directly to Reliance Standard. Please refer to your certificate of coverage for further detail and limitations.

Waiver of Premium

If it is determined you are totally disabled, your life insurance premium will continue without premium payment. Subject to certain conditions.

- Premiums are being made on a post-tax basis.*

Retirement Plans

Website: www.surs.org



State Universities Retirement System (SURS)

Mandatory Retirement Plan

Team members contribute 8.75% of their monthly pay to the State Universities Retirement System (SURS). **L&C team members do not contribute to Social Security, only the Medicare portion.**

Team members **must choose** from the Traditional, Portable or Retirement Savings Plan (RSP) through the State Universities Retirement System (SURS) within the first 6 months of employment. If a choice is not made, the team member will automatically be placed in the SURS traditional plan. Descriptions of the plans are mailed to the team member's home.

The choice will govern the benefits available to you for life and cannot be changed or revoked.

For more information, visit www.surs.org or call 800-275-7877.

Deferred Compensation Auto Enrollment

(For Team Members certified on or after July 1, 2023)

Team members will be automatically enrolled after 30 days of employment. A rate of 3% will be deducted before taxes from each paycheck, and applied to your SURS Lifetime Income Strategy (LIS).

Team members previously certified with SURS prior to July 1, 2023 can OPT IN by logging into the SURS member site to access "Enroll in the SURS DCP".

403(b) and 457(b) Elected Retirement Plans

(Benefits in addition to SURS retirement annuity.)

Team Members have an additional option for retirement savings: pre-tax and/or Roth IRA annuities and mutual fund platforms are available through Trailhead Capital Management Group, LLC.

Payment towards these additional plans are processed via payroll deduction.

Long-Term Disability

If you're unable to work because of a covered disability, Long-Term Disability insurances replaces a portion of your income.

Common Causes of Disability:

- Musculoskeletal conditions
- Circulatory conditions
- Cancer
- Nervous system disorders
- Injuries

No-cost benefit for all full-time team members

Sun Life

- Eligible team members with less than two years of service.
- Benefits begin as soon as 120 days from the date of your disability
- Pays 50% of salary with a \$2,500/month maximum benefit



SURS

- Eligible team members with at least two years of service* and off work more the 60 days
- Benefits begin to accrue at the latest of:
 - * 61st day after the occurrence date of the disability
 - * Once all sick leave is exhausted
 - * 30 days prior to the receipt of the disability application
- Amount of disability benefits are the higher of:
 - * 50% of the basic compensation at the occurrence date**
 - * Average of 24 months earnings prior to the month the disability occurred**



**Service with the State Teachers' Retirement System (STRS) or State Employees' Retirement System (SERS) may be used toward the 2-year requirement.*

***Subject to the Maximum Pensionable Earning Limit for Tier II Members*

Time Off

Holidays

Assigned holiday each calendar year beginning with the first day of employment as listed below:

- New Year's Day
 - Martin Luther King Day
 - Spring Recess (*first Monday of Spring Break*)
 - Good Friday
 - Memorial Day
 - Juneteenth
 - Independence Day
 - Labor Day
 - Election Day (*when applicable*)
 - Veteran's Day
 - Thanksgiving Day
 - Friday after Thanksgiving
 - Christmas Day
- * *The Board of Trustees may annually establish other paid days off as holidays during the year including, but not limited to the period between Christmas and New Year's Day.*

Personal Days

A new team member hired before June 30th of the calendar year will receive two (2) personal days upon hire; a new team member hired July 1st– December 31st will receive one (1) personal day upon hire. Following an eligible team member's first year of hire, two (2) days will be allocated at the beginning of each calendar year, and can accrue up to a maximum of four days.

Sick Days

Team members begin earning sick days upon employment. For faculty beginning with the fall semester team members receive one (1) sick day per month upon hire (i.e. a faculty member starting in August receives five (5) sick days. Thereafter, each faculty member is credited 10 sick days beginning January 1st of each year. The days accumulate from year to year and can also be used toward service credit at the time of retirement, up to a maximum of 260 days (equivalent to 1 year of service credit).

Sick Leave Assistance Bank (SLAB)

The purpose of the SLAB is to provide additional sick leave days to team members to alleviate the hardship caused if a catastrophic illness or injury forces the team member to exhaust all accrued sick leave. The SLAB is not intended for single day sick leave circumstances. Participation is voluntary. To participate in the SLAB, a staff team member must (a) be employed on a full-time basis; (b) have contributed two (2) sick days as a first-year premium and (1) day thereafter annually; and have at least 75 hours of sick time available at time of enrolling. See full policy for additional details and requirements.

Bereavement Leave

Team members shall be entitled to maximum leave of absence of three (3) days paid bereavement leave in the event of the death of an immediate family member. (*"Immediate family members" are defined in Policy No. 107 of the FT Staff Team Member Personal Policies and Procedures Handbook*)

Assistance Programs



Employee Assistance Program

The EAP is a workplace service that helps team members and their immediate family cope with everyday problems or major life events. Through Mercy Behavioral Health it provides confidential short-term counseling, referral and support for you and your family.

Contact: Call: 800-413-8008, push 2, Visit: www.mbh-eap.com/members

St. Andrew's Senior Solutions

Senior Solutions provides team members the Caring Workplace program where an Eldercare Specialist will help you assess your loved one's needs and provide expert counsel in selecting the best eldercare options and support services to address the issues of aging.

Contact: Heather Spindler, Eldercare Specialist, 314-802-5106, 888-388-1930, hspindler@standrews1.com, or visit www.standrewsseniorsolutions.com

Additional Benefits

Tuition

After six months of employment, team members and their eligible family members may take classes at Lewis & Clark College tuition free. (*Immediate family members" are defined in Policy No. 203 of the FT Staff Team Member Personal Policies and Procedures Handbook*)