GROUP HEALTH INSURANCE

CARRIER: BlueCross BlueShield of Illinois

PREMIUM: Employee coverage paid by Lewis & Clark College
Dependent coverage paid by employee ($522.08/Per Month)

PLANS OFFERED: PPO Network
(In–Network and Out-of–Network benefits)
HRA – Health Reimbursement Agreement

HIGHLIGHTS

Employees eligible for benefits on the first day of employment
Dependent children covered to age 28 (must meet eligibility for coverage) (age 30 if eligible military personnel)
No pre-existing clause for new employees
$7,000 individual deductible and $14,000 family deductible for In-Network services,
(Employee pays only $250 of the deductible for individual coverage/$500 for family coverage. Balance of the deductible is reimbursed to employee by LCCC through a 3rd party administrator)
$25 doctor visit co-pay with In-Network primary care physicians and $50 co-pay for In-Network specialists
Services rendered under the Out-of-Network option are paid at 80% - after deductible
In-Network services are paid at 100% except Emergency Room Service
For Emergency Room visits, patient pays $200 co-pay, thereafter paid at 100%, ($200 co-pay is waived if admitted)

Prescriptions: $10.00 Generic 90 day mail order prescription plan
$30.00 Brand available through PrimeMail.
$50.00 Formulary

GROUP DENTAL INSURANCE
CARRIER: Advantica (Essex) Dental

PREMIUM: Employee coverage paid by Lewis & Clark College
Dependent coverage paid by employee ($59.40/Per Month)

PLAN OFFERED: PPO

**HIGHLIGHTS**

Employees eligible for benefits on the first day of employment
Dependent children covered to age 28
Plan has a $50 deductible per calendar year on Out-of-Network services. No deductible on In-Network Services.
Preventive services are paid at 100%, for both in and out of network providers. Basic services are paid at 100% for in-network providers and at 85% for out-of-network providers. Major services are paid at 60% for in-network providers and at 50% for out of network providers. Benefit level varies depending on nature of treatment and the service provider.

**COMPREHENSIVE REDUCTION PLAN**

For those employees paying for dependent group health and dental coverage, this plan reduces their taxable income by the amount of that premium contribution. They are allowed to pay less income tax on their earnings according to Section 125 of the Internal Revenue Code. This program actually increases the participants take home pay because it provides for tax-exempt treatment of employee premium contributions.

**GROUP LIFE INSURANCE**

CARRIER: Reliance Standard Life Insurance Company

Employer paid life insurance coverage based on annual salary up to a maximum coverage of $25,000.

Optional life insurance is available for the employee, spouse and dependents at the employee’s expense. Coverage is available from $10,000 up to $750,000 with automatic payroll deduction on premiums.

**RETIREMENT PLANS**
Employees contribute 8.5% of their monthly pay to the State Universities Retirement System. Lewis & Clark College employees do not contribute to Social Security only the Medicare portion.

Employees may choose from a traditional, portable or self-managed plan through the State Universities Retirement System.

Descriptions of the plans are mailed to the employee’s home. An employee is given 6 months to make their choice. If a choice is not made, they will automatically be placed in the traditional plan.

**VACATION BENEFITS**

An employee with one or more completed years of service shall be entitled to 22 working days of vacation on January 1 of each calendar year.

**SICK DAY BENEFITS**

Employees begin earning sick days upon employment. If hired prior to the fifteen of the month you will earn one sick day for that month and each month thereafter for the remainder of the year. If employee begins after the fifteen, a sick day will not be earned until the beginning of the next month.

Employees can earn up to 12 sick days the first year. Thereafter, each employee is allotted 12 sick days beginning January 1 of each year. The days accumulate from year to year and can be used toward service credit at the time of retirement.

**PERSONAL DAYS**

If hired prior to July 1st, employees are allowed two personal days per calendar year. If these days are not used they will be converted into sick days on January 1 of each year.

**BEREAVEMENT LEAVE BENEFITS**

Employees are allowed up to three days paid bereavement leave in the event of the death of an immediate family member.

**TUITION BENEFITS**
After six months of employment, employees and their dependents may take classes at Lewis & Clark College tuition free.

**HOLIDAY BENEFITS**

10 days each calendar year beginning with the first day of employment as listed below:

- New Years Day
- Martin Luther King’s Birthday
- Good Friday
- Memorial Day
- Fourth of July
- Labor Day
- Veterans 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.

Please be reminded that under the statutes of the Internal Revenue Service, you may be taxed for some of these benefits. For details regarding these and other Lewis and Clark College Fringe Benefits, please consult the Human Resources Department.

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