

Colby-Sawyer College

Employee Benefit Summary
2017



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Colby Sawyer
College

Your Individual Benefits Plan

Welcome to Colby-Sawyer College! As an employee of the college you are eligible to participate in a competitive benefits program based on your category of employment. This summary of benefits is provided to give you a general overview of the benefit choices you have as a Colby-Sawyer employee. Employee benefit plans may be changed at the sole discretion of the college. If there are any discrepancies between this summary and the plan documents, the plan documents will supersede this summary.

Please read all benefit information provided to you. Once you make benefit elections they will be effective for the plan year. The only time you can change your benefits during the plan year is in the event of a qualified life change. A qualified life change is defined as the birth or adoption of a dependent, death of a dependent, marriage, divorce, or loss of other coverage. In order to make a change to your benefits, you must notify the Human Resources Department within 30 days of the qualified life event. We will have an open enrollment period annually, which will allow you an opportunity to change your benefit election.

Eligibility

Coverage of the following benefits begins the first day of the month following the date of employment, unless otherwise noted. Dependent children of employees are those up to age 26.

Full-time employees can elect single person, two-person or family medical and/or dental coverage and life, through Harvard Pilgrim and Delta Dental, respectively. Domestic partners of benefit-eligible employees are also eligible for medical and dental plan coverage, tuition remission benefits, use of our employee assistance program, and membership discount at the Hogan

Benefit eligibility is defined under the following two categories:

Category 1:

Regular Full-Time employees are scheduled to work at least 30 hours/week (or 3/4 time), at least 9 months/year.

Regular Part-Time employees are scheduled to work at least 20 hours/week (or 1/2 time), at least 9 months/year.

Non-Regular employees work in budgeted, part-time positions, fewer than 20 hours per week, or on a schedule that is less than an academic year in length.

Category 2:

Faculty- Primarily academic job duties.

Staff- Primarily administrative job duties.

Medical

Colby-Sawyer College offers medical insurance through Harvard Pilgrim. The plan options that are offered to eligible employees are a choice of an Elevate Health HMO, LP HMO or a PPO Plan. If you elect the Elevate Health HMO Plan or the LP HMO, you will need to choose a PCP and obtain referrals for most care. The Elevate Health network has two levels of benefits Tier 1 and Tier 2. Tier 1 benefits will be available by using providers within that category. All other Harvard providers will be considered Tier 2. If you elect the PPO Plan, it means that when you choose to use participating providers, you receive the highest level of benefits (In-Network). You may also choose to utilize non-participating providers. These services would be subject to the Out-of-Network Benefits.

Harvard Pilgrim - Elevate Health

Plan Features	Tier 1 ElevateHealth Provider Member Cost Sharing	Tier 2 Other HPHC Provider Cost Sharing
General Deductible	\$3,000 per member per calendar year \$6,000 per family per calendar year	\$6,000 per member per calendar year \$12,000 per family per calendar year
Out-of-Pocket Maximum	\$6,500 per member \$13,000 per family	
Routine exams and prevention care, including immunizations	No charge	
Consultation, evaluations and sickness and injury care	Level 1: \$25 copayment per visit Level 2: \$50 copayment per visit	Deductible, then 20% coinsurance
Inpatient Care	Deductible	Deductible, then 20% coinsurance
Speech, occupational and physical therapy – limited to 60 visits combined per condition	Level 2: \$50 copayment per visit	Deductible, then 20% coinsurance
Surgical Outpatient	Tier 1 Deductible, then \$150 copay Ambulatory Surgical Centers (ASC) \$150 copay	Deductible, then 20% coinsurance
Scopic Procedures – Colonoscopy, endoscopy and sigmoidoscopy Outpatient hospital facility	Tier 1 Deductible, then \$150 copay	Deductible, then 20% coinsurance
CT Scan, PET Scan, MRI, MRA, nuclear medicine services	Deductible, then no charge	Deductible, then 20% coinsurance
Laboratory & X-rays	No charge	Deductible, then 20% coinsurance
Durable Medical Equipment	Deductible, then 20% coinsurance	
Mental Health and Substance Abuse	Inpatient: No charge Outpatient Group therapy: \$10 per visit; Individual therapy: \$25 per visit	
Emergency Admission Emergency Room Care	Tier 1 Deductible, then no charge \$250 copayment per visit, waived if admitted	
Convenience Care Clinic Urgent Care Clinic Hospital Urgent Care Clinic	Level 1: \$25 copay per visit Level 2: \$50 copay per visit Tier 1 Deductible, then \$150 copay per visit	Deductible, then 20% coinsurance Deductible, then 20% coinsurance Deductible, then 20% coinsurance
Prescriptions	Retail Pharmacy Tier 1 \$10 Copay Tier 2 \$30 Copay Tier 3 \$50 Copay	Mail Order 90 Day Supply Tier 1 \$20 Copay Tier 2 \$60 Copay Tier 3 \$150 Copay

Harvard Pilgrim - Best Buy Tiered HMO LP

Plan Feature	Harvard Pilgrim Best Buy Tiered HMO LP	
General Deductible	\$3,000 per member per calendar year \$9,000 per family per calendar year	
Out-of-Pocket Maximum includes all member cost sharing	\$6,500 per member \$13,000 per family	
Routine exams and preventive care including immunizations	No charge	
Consultations, evaluations and sickness and injury care	Copay Level 1: \$25 copay per visit Copay Level 2: \$50 copay per visit	
Speech, occupational and physical therapy limited to 60 visits combined per condition	\$50 copay per visit	
Surgical Outpatient	Select LP Providers: \$100 copay Other Plan Providers: Deductible, then no charge	
Scopic Procedures – Outpatient Diagnostic and Therapeutic Colonoscopy, endoscopy and sigmoidoscopy	Select LP Providers: \$100 copay Other Plan Providers: Deductible, then no charge	
CT Scan, PET Scan, MRI , MRA and Nuclear medicine services	Deductible, then no charge	
Laboratory	Select LP Providers: No charge Other Plan Providers: Deductible, then no charge	
X-rays	Deductible, then no charge	
Inpatient care	Deductible, then no charge	
Durable Medical Equipment	\$100 Deductible, then 20% coinsurance.	
Mental Health and Substance Abuse	Outpatient Group therapy \$10 Copay Individual \$25 Copay	Inpatient Covered 100%
Emergency Room Care	Deductible, then \$250 per visit (waived if admitted)	
Convenience Care Clinic Urgent Care Clinic Hospital Urgent Care Clinic	\$25 copay per visit \$50 copay per visit Deductible, then \$75 copay per visit	
Prescriptions	Retail Pharmacy Tier 1 \$10 Copay Tier 2 \$30 Copay Tier 3 \$50 Copay	Mail Order 90 Day Supply Tier 1 \$20 Copay Tier 2 \$60 Copay Tier 3 \$150 Copay

Harvard Pilgrim PPO LP

Plan Features	Network Benefits	Out-of-Network Benefits								
General Deductible	\$3,000 per Member \$9,000 per Family	\$4,000 per Member \$12,000 per Family								
Coinsurance	None	20% Coinsurance								
Out-of-Pocket Maximum	\$6,500 per member/ \$13,000 per family per Calendar year									
Routine exams and preventive care	Covered in full	All services are subject to deductible & coinsurance								
Consultations, evaluations and sickness care	\$25 PCP / \$50 Specialist or Network									
Laboratory	Select LP Provider: no charge Other Plan Providers: Deductible, then no charge									
Physical, occupational, & speech therapy- up to 60 combined per condition	\$50 per visit									
Outpatient Surgery	Select LP Provider: \$100 copay per visit Other Plan Providers: Deductible, then no charge									
X-rays	Subject to deductible									
Inpatient Care	Subject to deductible									
Mental Health & Substance Abuse	Outpatient \$25 per visit Inpatient covered in full									
Emergency Room Care	Facility charge \$150 copay All ER services subject to deductible	Same as Network Benefits								
Prescriptions	<table> <tr> <td>Retail Supply</td> <td>Mail Order 90 Day Supply</td> </tr> <tr> <td>Tier 1 \$10 copay</td> <td>Tier 1 \$20 copay</td> </tr> <tr> <td>Tier 2 \$30 copay</td> <td>Tier 2 \$60 copay</td> </tr> <tr> <td>Tier 3 \$50 copay</td> <td>Tier 3 \$1500 copay</td> </tr> </table>	Retail Supply	Mail Order 90 Day Supply	Tier 1 \$10 copay	Tier 1 \$20 copay	Tier 2 \$30 copay	Tier 2 \$60 copay	Tier 3 \$50 copay	Tier 3 \$1500 copay	
Retail Supply	Mail Order 90 Day Supply									
Tier 1 \$10 copay	Tier 1 \$20 copay									
Tier 2 \$30 copay	Tier 2 \$60 copay									
Tier 3 \$50 copay	Tier 3 \$1500 copay									

Health Reimbursement Arrangement

Colby-Sawyer College is pleased to continue a Health Reimbursement Arrangement (HRA) as part of your benefits package. The HRA is an employer benefit plan where the employer reimburses a portion of your plan’s annual deductible.

Eligibility: Employees and their spouses and dependents that qualify under IRS guidelines for tax purposes and are covered under Colby-Sawyer College with Harvard Pilgrim.

Benefit: All expenses are subject to the Harvard Pilgrim’s deductibles.

Each member under this plan is responsible for the first \$1,000 of deductible related expenses; Colby-Sawyer College will reimburse the next \$2,000 per member with maximum of \$6,000 for family coverage.

HRA Reimbursements: Reimbursements will only be made if the member incurs a deductible related medical expense during the plan year. There is no carry-over provision for this HRA plan.

Dental

Colby-Sawyer College currently offers dental benefits through Northeast Delta Dental. Enrolled Fulltime employees and their family members may use a participating dentist or a dentist of their choice.



Type of Service	Coverage
Preventive Services (Coverage A)	100% coverage
Basic Services (Coverage B)	60% coverage
Major Services (Coverage C)	50% coverage
Orthodontia (Coverage D)	50% children only
Deductible	\$25 per person/\$75 for family per calendar year Does not apply to Coverage A
Maximums for Coverage A, B & C	\$1500 (deductible only applies to coverage B & C).

Flexible Spending Plan

Coverage: Flexible Spending Plans enable eligible employees to use pre-tax dollars to pay for certain expenses not covered or paid for by other college benefit accounts. In addition, they also allow employees to pay group health care insurance premiums with pre-tax dollars. Eligibility includes: Regular Full-time, Part-time, Faculty and Staff. Eligible employees may elect to set aside pre-tax earnings into the following accounts:

- Medical expenses:** up to \$2,600 per plan year.
- Dependent Care expenses:** up to \$5,000 per year.
- Cost:** Administration costs paid by the College.

Disability Insurance

Colby-Sawyer College provides full-time employees with short-term disability and long-term disability benefits. Eligibility is effective for short-term disability after one year of full-time employment. Eligibility is effective for Long-Term disability on the first of the month following date of hire. In the event you become disabled from a qualified injury or sickness, you may apply for disability benefits. These benefits are offered through Anthem Life to help replace lost income.

	Short-term Disability	Long-term Disability
Benefits Begin	After 10th calendar day of absence	After 6 months of absence
Benefit Duration	Up to 6 months	To normal retirement age
Percentage of income paid	80% of base compensation	60% of monthly earnings
Maximum Benefit	80% of base compensation	\$8,500 per month

Life & AD&D Insurance

Basic Life & AD&D Insurance

Colby-Sawyer College provides eligible employees with 1.5 times their annual salary in group life and accidental death and dismemberment (AD&D) insurance, and pays the full cost of this benefit.

Optional Life Insurance

Colby-Sawyer College provides eligible employees with the option of purchasing additional life insurance at their expense. Employees may purchase a maximum of the lesser of \$500,000.00 or three (3) times their earnings in \$25,000.00 increments.

Dependent Life Insurance

Colby-Sawyer College provides eligible employees with the option of purchasing dependent life insurance for their spouse, partner and/or child(ren). Benefit amounts elected for yourself in excess of \$50,000 and your spouse, \$25,000 will require Evidence of Insurability to be submitted. Eligible employees may purchase dependent coverage in the amount of \$250,000.00 in increments of \$10,000.00 with \$25,000.00 guarantee issue for their spouse/partner. For children, employees may purchase dependent coverage in the amount of \$10,000.00.

Anthem Resource Advisor - EAP

Through your Anthem Life & Disability benefits, the Resource Advisor Program is offered to all plan participants and members of their household. In the event of a death or disability this program provides resources to help you find solutions to a wide variety of everyday challenges: stress management, financial planning assistance, legal consultation, consumer research, plus much more.

Telephone consultations and referrals are available by calling 888-209-7840 or online at www.resourceadvisor.anthem.com Program name: anthemresourceadvisor.

Retirement

Colby-Sawyer College currently provides a retirement plan through TIAA-CREF. The employee chooses investment options within TIAA-CREF funds. Employees may participate in the following ways:

Eligibility for Employee Contribution: All regular employees, regardless of age, length of service, or work schedule, are eligible to participate in the College's Tax-Deferred Annuity Plan. Employees may contribute up to IRS maximums.

Eligibility for College Contribution: The College may also contribute a percentage of the employee's earnings to the retirement plan. All funds are vested immediately. College contributions begin after one year of service for employees who work a minimum of 1,000 hours within that calendar year. Currently, the college contribution is equal to four percent of the employees earnings.

Leave Plans

Absent Time

Non-work-related absences will be paid to all eligible employees who maintain an acceptable level of attendance. Cost: Paid in full by Colby-Sawyer College.

Vacations

Colby-Sawyer offers vacation to certain staff employees. See Human Resources for details.

Holidays

Colby-Sawyer recognizes and schedules paid holidays in coordination with the academic calendar. Please consult the current year's holiday schedule for specifics.

Tuition Programs

Tuition Remission: Full-time employees may take up to 2 courses per semester, tuition-free, at Colby-Sawyer. Part-time employees may take 1 course per semester. After one year of full-time employment, spouses/partners, and dependent children and qualified domestic partners may attend Colby-Sawyer tuition-free for up to 18 credits per semester.

Tuition Exchange programs with certain colleges and universities undergraduate may be available for dependent children of employees after one year of full-time employment.

Windy Hill School

An on-campus educational program for children from toddlers through kindergarten is operated in and conjunction with the Colby-Sawyer Child Development Program. Contact Windy Hill at 526-3695 to learn about tuition & fees. Tuition assistance may be available to qualified employees after one year of service.

Hogan Sports Center

The Center contains a running/walking track, a six-lane swimming pool, aerobics studio and fitness center. Free membership provided for all employees with membership discounts for dependents.

Eligibility: All employees. Eff. Date: Date of hire.

Discounts, Memberships, Services & More....

One free admission ticket to college-sponsored events in the Sawyer Center.

Season pass discounts at Mt. Sunapee ski resort for full-time employees only.

Discounted meal tickets at college dining hall.

Use of the college library for employees and their immediate families.

Use of the Tracy Memorial Library in New London for all employees.

Walker Automotive, Inc. in Wilmot, NH - 10% discount on parts and labor.

Discount on Propane & Oil - Rymes Heating Oil.

10% discount at Morgan Hill Bookstore.

10% discount at Color Café.

10% discount at the Co-op.



Customer Service Numbers

Refer to this list when you need to contact one of your benefit vendors. For general information contact Human Resources.

MEDICAL

Harvard Pilgrim 888-888-4742
Provider Web Address www.harvardpilgrim.org

DENTAL

Northeast Delta Dental 800-537-1715
Provider Web Address www.nedeltadental.com

SHORT-TERM

Heather Zahn 603-526-3584

LONG-TERM DISABILITY

Anthem Life 800-232-0113

LIFE & ACCIDENTAL DEATH & DISMEMBERMENT

Anthem Life 800-522-2137

TIAA-CREF

Provider Web Address www.tiaa-cref.org

FLEXIBLE SPENDING ACCOUNT

CGI Business Solution 1-866-841-4600
Provider Web Address www.cgibusinesssolutions.com

RESOURCE ADVISOR

Anthem Resource Adviso 888-209-7840
Provider Web Address www.anthemresourceadvisor.com

Additional Information To All Eligible Employees

COBRA Information:

COBRA continuation coverage is a temporary extension of coverage under the group health plan. The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you when you would otherwise lose your group health coverage. It can also become available to other members of your family who are covered under the Plan when they would otherwise lose their group health coverage. For additional information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Benefits Coordinator in Human Resources.

Health Insurance Marketplace:

You may have other options available to you when you lose group health coverage. You may be eligible to buy an individual plan through the Health Insurance Marketplace (www.healthcare.gov). By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

HIPAA Information:

Special Enrollment Right Mandated by the Health Insurance Portability and Accountability Act of 1996

Group health plans and health insurance insurers are required to provide special enrollment periods during which individuals who previously declined coverage for themselves and their dependents may be allowed to enroll without having to wait for the plan's next open enrollment period. A special enrollment period can occur if a person with other health coverage loses that coverage or if a person becomes a new dependent through marriage, birth, adoption or placement for adoption. If you refuse enrollment for yourself or your dependents for medical coverage, you may later enroll within 30 days of a change in family status or loss of health coverage.

Individuals may not be denied eligibility or continued eligibility to enroll for benefits under the terms of the plan based on specified health factors. In addition, an individual may not be charged more for coverage than similarly situated individuals based on these specific health factors.

Effective April 1, 2009, the Children's Health Insurance Reauthorization Act of 2009 (CHIPRA) created a new 60-day special enrollment period for eligible employees and dependents to immediately enroll in the plan if they become ineligible for Medicaid or any state's Children's Health Insurance Program (CHIP) and lose coverage or become eligible for that state's premium assistance program. The employee must request coverage within 60 days after the termination of coverage or the determination of subsidy eligibility.

Women's Health and Cancer Rights Act of 1998 (WHCRA):

WHCRA requires a group health plan to notify you, as a participant or a beneficiary, of your potential rights related to coverage in connection with a mastectomy. Your plan may provide medical and surgical benefits in connection with a mastectomy and reconstructive surgery. If it does, coverage will be provided in a manner determined in consultation with your attending physician and the patient for a) all stages of reconstruction on the breast on which the mastectomy was performed; b) surgery and reconstruction of the other breast to produce a symmetrical appearance; c) prostheses; and d) treatment of physical complications of the mastectomy, including lymphedema. The coverage, if available under your group health plan, is subject to the same deductible and coinsurance applicable to other medical and surgical benefits provided under the plan. For specific information, please refer to your summary plan description or benefits booklet, or contact Human Resources.

THIS IS ONLY A SUMMARY, NOT A CERTIFICATE OF INSURANCE

The information contained in this Employee Benefits Summary is presented for illustrative purposes only and is based on information provided by the employer and in certificates of insurance supplied by the insurance carrier. CGI Business Solutions, your company's insurance broker, has prepared this Summary to assist employees in understanding their company's benefits plan. While every effort has been made to describe these benefits accurately, discrepancies or errors are possible. You should also read the actual plan documents in their entirety. If there is a discrepancy between the Employee Benefits Summary and the actual plan documents, the plan documents will prevail. If you have any questions about the Employee Benefits Summary, please contact Human Resources.