



AGNES SCOTT

COLLEGE

Employee Benefits Guide | 2023 - 2024



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Welcome to Agnes Scott College

Agnes Scott College provides a range of benefits which allows you to choose those that best meet the needs of you and your family. Our plan year begins July 1 of each year. Each year, prior to July 1, you may change your enrollment choices during our open enrollment period.

This guide provides information about these benefits including:

- ✓ Medical
- ✓ Dental
- ✓ Vision
- ✓ Employee Assistance Program
- ✓ Term Life Insurance
- ✓ Contributory Life Insurance
- ✓ Long-Term Disability
- ✓ Long-Term Care
- ✓ Group Accident Insurance
- ✓ Critical Illness Insurance
- ✓ Hospital Insurance
- ✓ Legal Services
- ✓ Flexible Spending Accounts (FSAs)
- ✓ Health Savings Account (HSA)



Eligibility & Coverage

Eligibility

Staff that are classified as regular full-time faculty members, employees and regular half-time employees and are scheduled to work 20 or more hours per week for 10 to 12 months.

Your Coverage

You should remember that if you do not enroll in some benefits such as the Contributory Term Life coverage when you are first hired, you may be required to provide evidence of your good health in order to enroll at a later date.

Changing your Coverage

You may make changes to your benefits coverage only during the annual enrollment period. At any time other than during open enrollment changes are allowed only if you have a qualifying change in your status that affects your benefits, such as birth, adoption, marriage, divorce, death or a change in employment status of you and/or your spouse. All changes must be made within 31 days of the event change. See the Office of People and Culture for a complete list of allowed changes and documentation that may be required.

The plan summaries and summary plan descriptions may be viewed at www.agnesscott.edu/people-and-culture.



Enrollment

Enrollment Procedures

The following steps will guide you through the enrollment process:

- 1) Carefully review the plan information in this benefit enrollment guide. The insurance carriers' websites also provide important information and tools that can help you make enrollment decisions.
- 2) Consider the needs of any dependents you may have. If you are married or have a domestic partner, review the coverage currently offered through their employer to avoid costly duplicate coverage.

Medical Benefits

Medical | Cigna

Effective July 1, 2023, your medical benefits will continue to be provided through Cigna. You have the option of two medical plans, a Point of Service (POS) plan and a High Deductible Health Plan (HDHP). A summary of these plans are included here for your review, but you can view the complete summaries and Summary Plan Descriptions (SPD) at www.agnesscott.edu/people-and-culture.

Medical Cigna	Point of Service (POS)			High Deductible Health Plan (HDHP)		
	In-Network		Out-of-Network	In-Network		Out-of-Network
Coinsurance (Member pays)	0%		30%	10%		30%
Plan Year Deductible	Embedded			Non-Embedded		
- Individual	\$750		\$1,500	\$1,500		\$2,000
- Family	\$2,250		\$4,500	\$3,000		\$6,000
Out-of-Pocket Maximum (Deductible included)						
- Individual	\$1,500		\$4,500	\$2,000		\$4,000
- Family	\$4,500		\$13,500	\$6,000		\$12,000
Office Visit						
- Primary	\$15 Copay (Cigna Designated Care Network) / \$25 Copay		30% after Deductible	10% after Deductible		30% after Deductible
- Specialist	\$30 Copay (Cigna Designated Care Network) / \$50 Copay		30% after Deductible	10% after Deductible		30% after Deductible
Inpatient Services	Deductible		30% after Deductible	10% after Deductible		30% after Deductible
Outpatient Services	Deductible		30% after Deductible	10% after Deductible		30% after Deductible
Emergency Room Services (Waived if admitted)	\$150 Copay		\$150 Copay	10% after Deductible		30% after Deductible
Urgent Care	\$60 Copay		30% after Deductible	10% after Deductible		30% after Deductible
Lifetime Maximum Benefits	Unlimited		Unlimited	Unlimited		Unlimited
Prescription Coverage (30 Day Supply)	Point of Service (POS)			High Deductible Health Plan (HDHP)		
Tier 1	\$10 Copay			10% after Deductible		
Tier 2	\$35 Copay			10% after Deductible		
Tier 3	\$60 Copay			10% after Deductible		
Tier 4	20% Coinsurance; \$100 Max/Rx			10% after Deductible		
Mail Order (90 Day Supply)						
Tier 1/2/3	\$10/\$70/\$180 Copay			10% after Deductible		
Employee Rates (Per Paycheck)	Full-Time Monthly	Full-Time Bi-Weekly	Half-Time Monthly	Full-Time Monthly	Full-Time Bi-Weekly	Half-Time Monthly
Employee Only	\$77.39	\$38.69	\$495.48	\$0.00	\$0.00	\$0.00
Employee + Spouse	\$428.74	\$214.37	\$995.90	\$253.14	\$126.57	\$930.06
Employee + Child(ren)	\$403.15	\$201.57	\$936.45	\$238.02	\$114.44	\$874.54
Family	\$607.93	\$280.05	\$1,412.11	\$358.92	\$172.56	\$1,318.75



Dental Benefits

Dental | Cigna

You and your family have the opportunity to enroll in the dental insurance plan provided by Cigna. You can maximize your benefits by using an in-network dentist since these providers charge a discounted rate for services. In addition, in-network providers will file claims on behalf of members.

Dental Cigna	Dental Health Maintenance Organization (DHMO) In/Out-of-Network	Dental Preferred Provider Organization (DPPO) In/Out-of-Network
Annual Deductible	These benefits are based on a payment schedule. The plan summary and summary plan description may be viewed at www.agnesscott.edu/people-and-culture .	
Individual		\$50
Family		\$150
Preventive Services		80%
Basic Services		80%
Major Services		50%
Orthodontics		Not covered
Ortho. Lifetime Maximum		N/A
Annual Plan Maximum		\$1,000

Employee Rates (Per Paycheck)	DHMO		
	Full-Time Monthly	Full-Time Bi-Weekly	Half-Time Monthly
Employee Only	\$2.30	\$1.15	\$9.58
Employee + 1	\$12.65	\$6.33	\$16.21
Family	\$30.45	\$15.23	\$30.45

Employee Rates (Per Paycheck)	DPPO		
	Full-Time Monthly	Full-Time Bi-weekly	Half-Time Monthly
Employee Only	\$7.95	\$3.98	\$18.43
Employee + 1	\$40.39	\$20.20	\$40.39
Family	\$99.38	\$49.69	\$99.38

Vision Benefits

Vision | VSP

Agnes Scott College provides employees with the option of enrolling in a vision plan through VSP. Vision care offers you and your family a benefit that covers all routine eye care, including eye exams and eyeglasses (lenses & frames) or contacts.

Vision Plan VSP	In-Network
Exams	\$10 Copay
Eyeglasses Single Vision/Bifocal/Trifocal	\$25 Copay
Frames	\$130 Allowance
Contact Lenses (Conventional/Disposable)	\$130 Allowance
Frequency of Services	
Exam/Lenses/Frames/Contact Lenses 12/12/24/12 Months	

Employee Rates (Per Paycheck)	Full-Time Monthly	Full-Time Bi-weekly	Half-Time Monthly
Employee Only	\$5.62	\$2.81	\$5.62
Employee + 1	\$8.15	\$4.08	\$8.15
Family	\$14.67	\$7.34	\$14.67

Health Savings Accounts (HSA)

A Health Savings Account (HSA) is a way for you to save pre-tax dollars that can be used to pay for qualified health care expenses like deductibles, copays, coinsurance, prescriptions, vision and dental expenses. The funds can be taken out via payroll deductions and are deposited into the account for future use. In order to contribute to an HSA, you must be enrolled in Agnes Scott College's High Deductible Health Plan. You will also receive a contribution from Agnes Scott College to help grow your balance faster.

IRS Annual Maximum contributions are:

Individual: \$3,850 Family: \$7,750
(This includes the annual employer contribution).

Annual Employer contributions are as follows:

Employee: \$200 Employee + Child(ren): \$300
Employee + Spouse: \$300 Family: \$500

Flexible Spending Accounts (FSAs)

FSA | Benefit Alternatives

An FSA offers a way to pay for qualified expenses while reducing your taxable income at the same time. You can use pretax dollars toward eligible expenses.

Full Purpose FSA

Employees not enrolled in a medical plan, or employees enrolled in the POS Medical plan can participate. The annual maximum allowed for the Full Purpose FSA is \$3,050 and can be used for qualified medical, dental, and vision expenses.

Limited Purpose FSA

Employees enrolled in the college's HDHP plan or another HDHP plan can participate. The annual maximum allowed for the Limited Purpose FSA is \$3,050 and can be used for qualified dental, and vision expenses. These funds cannot be used for medical expenses.

Dependent Care FSA

Any employee can participate in the Dependent Care FSA and can contribute up to \$5,000. At the end of the year, any leftover funds will be lost.

Life, LTD, LTC and Voluntary Benefits

Basic Life and AD&D | Unum

Agnes Scott College provides eligible employees with a Basic Life and Accidental Death and Dismemberment benefit through Unum at no cost to you. **This benefit is equal to one and one half times earnings up to a maximum of \$250,000.**

100% Employer-paid

Voluntary Life | Unum

You may purchase additional life insurance through Unum up to three times your annual earnings. **This optional coverage can be purchased in increments of \$1,000 up to a maximum of \$300,000, not to exceed five times earnings.** Any amounts over \$200,000 will need to be medically underwritten.

You may also purchase coverage for your spouse and/or dependent children. For your spouse, coverage can be purchased in increments of \$1,000 up to 100% of what you have elected on yourself up to a maximum of \$300,000. For your dependent children, depending on age and status of the child, coverage can be purchased in increments of \$1,000 up to a maximum of \$10,000 for a child 6 months and over. \$1,000 can be purchased for dependent children up to 6 months old.

100% Employee-paid

Long-Term Disability | Unum

Agnes Scott College provides eligible employees with a Long-Term Disability benefit through Unum at no cost to you. Long-Term Disability income benefits are provided as a source of income in the event that you become disabled from a non-work related injury or sickness. Employees who enroll for this benefit are eligible after 180 days of being disabled. This benefit pays 60% of monthly earnings to a maximum of \$7,500 per month.

100% Employer-paid

Long-Term Care Insurance

Agnes Scott offers group Long-Term Care insurance as a voluntary benefit with competitive group rates to all employees and their spouses or eligible family members. Newly hired Agnes Scott College employees have the opportunity to get coverage with streamlined underwriting depending on their age, during the first 30 days after becoming benefits eligible. Long-Term Care insurance can help pay for services such as modifications to help you stay in your home, or for care received in the community or a nursing facility.

100% Employee-paid

Voluntary Benefits

Group Accident Insurance

Accident Insurance provides members with a cash benefit if they are injured by an off-the-job accident.

\$50 Be Well Benefit per enrolled participant!

Critical Illness Insurance

Critical Illness Insurance provides a cash benefit if you are affected by a covered illness.

Be Well Benefit per enrolled participant!

\$10,000 = \$50,

\$20,000 = \$75,

\$30,000 = \$100

Hospital Insurance

Hospital Insurance complements your present medical coverage by providing cash benefits to help pay out-of-pocket expenses associated with hospital confinement.

\$50 Be Well Benefit per enrolled participant!

Scan the QR Code to learn more!

100% Employee-paid



Sick Leave, Vacation, EAP and Legal Services



Vacation

Vacations are important to your health and wellness. The amount of vacation earned depends upon your employment status and years of service. Employees earn vacation beginning with the first day of benefits eligibility.

For employees that work less than 35 hours per week or less than 12 months their leave earned rate per year is pro-rated. For more detailed information please refer to the Agnes Scott College Employee Handbook or go to www.agnesscott.edu/people-and-culture.

Grades 1-8	
Continuous Length of Service	Vacation Earned Per Year
Less than 5 years	10 Work days
5-10 Years	15 Work days
More than 10 years	20 Work days

Grades 9-15	
Continuous Length of Service	Vacation Earned Per Year
Less than 5 years	15 Work days
More than 5 years	20 Work days

Legal Services

Legal and identity theft insurance is a voluntary benefit and is available to all benefits eligible employees. It provides affordable legal and identity theft protection. No matter how traumatic or trivial your situation, LegalShield can help. Unexpected legal and identity theft issues arise every day. With LegalShield on your side, you have the power to access legal and identity theft advice and services when you need them, all for one low monthly fee.

Sick Leave

Benefits, including leave, begin the first day of the month following the date of hire unless the employee is hired on the 1st then the 1st becomes their benefit/leave eligible date. For more detailed information, please refer to the Agnes Scott College Employee Handbook or go to www.agnesscott.edu/people-and-culture.

Employee Assistance Plan (EAP) | ESPYR

The EAP is a confidential counseling and referral resource available to assist you and family members with personal issues such as alcohol or drug use, budget assistance, family problems, emotional concerns or stress at work or home. You may also contact the EAP for a legal consultation or for wellness services. You may access the EAP through phone or internet: 1.800.869.0276 www.espyr.com.

Retirement



Retirement

Full-time and half-time employees who complete at least 1,000 continuous work hours each year are required to participate in the Agnes Scott College 403 (b) Defined Contribution Retirement Plan. Participation begins (for those working 1,000 hours or more) after the employee has completed one year of service to the college. The plan is provided through Teachers Insurance Annuity Association (TIAA).

Eligible employees are required, as a condition of employment, to contribute 3.5 percent of their salary after one year of service. The college makes a contribution, which may be amended, or suspended, from year to year, as determined by the college administration.

You contribute on a tax-sheltered (salary reduction) basis or on a regular after-tax deduction basis. After two years of service, you will be fully vested in the college's contributions and their earnings. If you die or become disabled before retirement and you have not yet earned two years of service, you will automatically become vested in the plan. Salary reduction agreements can be changed only once each calendar year. Plan summary information, details and enrollment forms are available in the Office of People and Culture. Additional information at www.tiaa.org.

Additional Information

Women's Health Act

The Women's Health and Cancer Rights Act of 1998 (Women's Health Act) includes protections for breast cancer patients who elect to have breast reconstruction in connection with a mastectomy. The Women's Health Act requires that our medical plan provide, in the case of a participant or beneficiary who is receiving benefits in connection with a mastectomy and who elects breast reconstruction in connection with such mastectomy, coverage for:

- ✓ Reconstruction of the breast on which the mastectomy has been performed
- ✓ Surgery and reconstruction of the other breast to produce a symmetrical appearance
- ✓ Prostheses
- ✓ Physical complications resulting from all stages of the mastectomy, including lymphedemas in a manner determined in consultation with the attending physician and patient. Benefit payment is subject to the deductible, coinsurance, and/or copayment amounts applicable to the other benefits under the plan. All of our Agnes Scott College medical plans comply with the Women's Health Act.

The Newborns' And Mothers' Health Protection Act

Benefits may not, under federal law, be restricted for any hospital stay in connection with childbirth for the mother or newborn child to less than 48 hours following a normal vaginal delivery, or less than 96 hours following a cesarean section.

However, benefits may be paid for a shorter stay if the mother's or newborn's attending provider, after consulting with the mother, discharges the mother or newborn earlier. In addition, a plan may not require the provider to obtain authorization from the plan for prescribing a length of stay up to 48 hours (or 96 hours).

HIPAA Privacy Rules

The HIPAA (Health Insurance Portability and Accountability Act of 1996) Privacy Rules affect group health plans and insurers. The privacy standards set restrictions on the ability of a plan to disclose protected health information (PHI) to an employer or to permit the disclosure of individually identifiable health information for its own payment or health care operations. Under the regulations, individuals have a right to inspect and obtain a copy of protected medical information concerning them. You may obtain a copy of Cigna's Notice of Privacy Practices by contacting the Office of People and Culture.

Your Payroll W-2

The W-2 form you receive for the 2023 calendar year will reflect the value of your Health benefits. You will not be taxed on this amount.

Balance: Employee Wellness Program

Balance, Agnes Scott College's employee wellness program, offers a variety of programs and services, such as biometric screenings and education, smoking cessation resources, fitness and nutrition activities, stress management activities, and more to help members of the faculty and staff reach their health and fitness goals.

Parental Leave

Agnes Scott College believes that parents who want to be able to care for newborn or newly adopted/placed children should be able to do so for a period of time not to exceed 12 weeks (in most cases), in accordance with the Family and Medical Leave Act. The following guidelines apply to paid parental leave.

Employees who have completed 12 months of service and have worked at least one semester or 1250 hours in the previous 12-month period are eligible for paid parental leave, normally not to exceed eight (8) weeks for full-time staff. Full-time faculty are eligible to take one semester of parental leave.

Family and Medical Leave Act of 1993 (FMLA)

In accordance with the Family and Medical Leave Act of 1993 (FMLA), the college provides eligible faculty and staff with up to 12 weeks of family and medical leave during any 12-month period. FMLA leave may be paid, unpaid, or a combination of paid and unpaid, depending on the circumstances and as specified in the policy. FMLA leave runs concurrently with other college-sponsored leave plans. (A copy of the FMLA policy is included in both the faculty and staff handbooks and on the Office of People and Culture website).

Clean Commuting Options

Agnes Scott College is committed to reducing our carbon footprint, and using alternate transportation can help us do just that. We offer discounts and benefits through several programs to allow employees to take full advantage of the great transportation options in the area. Reduced parking fees are available to employees who drive a fuel-efficient vehicle, as well as those who utilize alternative transportation for their commutes through the Georgia Commute Options Program.

We also have access to other great programs, including: Emory's Cliff Bus System, which is free and transports riders throughout the Emory Campus and surrounding areas; the MARTA University Pass Program (UPASS) which offers discounted MARTA Breeze Passes to employees of Agnes Scott College; and Zipcar, which brings self-service, on-demand car sharing to the area.



AGNES SCOTT
COLLEGE

Contact Information

Please contact your Client Advocate at OneDigital with any plan design questions or claim issues. She is there to assist you with any plan issues.

Vanessa Wilder

Phone: 1.404.846.3154

Facsimile: 1.404.846.3125

Toll Free: 1.800.304.6157

vwilder@onedigital.com

Medical, Dental & HSA | Cigna

Member Services: 1.888.842.4462

www.cigna.com

Vision | VSP

Member Services: 1.800.877.7195

www.vsp.com

Life, LTD and Voluntary Benefits

Unum

Member Services: 1.800.421.0344

www.unum.com

Flexible Spending Accounts (FSAs)

Benefit Alternatives

Member Services: 1.866.323.2363

www.benefitalt.com

Employee Assistance Program (EAP)

ESPYR

Member Services: 1.800.869.0276

www.espyr.com

