

Medical – Cigna	Point of Service (POS)	High Deductible Health Plan (HDHP)
	In-Network	In-Network
Coinsurance (Member pays)	0%	10%
Plan Year Deductible	Embedded	Non-Embedded
- Individual	\$500	\$1,400
- Family	\$1,500	\$2,800
Out-of-Pocket Maximum (Deductible included)		
- Individual	\$500	\$2,000
- Family	\$1,500	\$6,000
Office Visit		
- Primary	\$15 Copay (Cigna Designated Care Network) / \$25	10% after Deductible
- Specialist	\$30 (Cigna Designated Care Network) / \$50	10% after Deductible
Inpatient Services	Deductible	10% after Deductible
Outpatient Services	Deductible	10% after Deductible
Emergency Room Services (Waived if admitted)	\$150 Copay	10% after Deductible
Urgent Care	\$60 Copay	10% after Deductible
Lifetime Maximum Benefits	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	\$15/\$70/\$180 Copay	10% after Deductible

Employee Rates (Per Paycheck)	Point of Service (POS)		
	Full Time Monthly	Full Time Bi-weekly	Half Time Monthly
Employee Only	\$71.30	\$35.65	\$393.06
Employee + Spouse	\$395.02	\$197.51	\$790.05
Employee + Child(ren)	\$371.44	\$185.72	\$742.88
Family	\$560.11	\$280.05	\$1,120.22

Employee Rates (Per Paycheck)	High Deductible Health Plan		
	Full Time Monthly	Full Time Bi-weekly	Half Time Monthly
Employee Only	\$0.00	\$0.00	\$0.00
Employee + Spouse	\$243.40	\$121.70	\$714.20
Employee + Child(ren)	\$228.87	\$114.44	\$671.57
Family	\$345.12	\$172.56	\$1,012.68

Health Savings Account – HSA Bank

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. Annual Employer contributions are as follows:

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

Flexible Spending Account – Benefit Alternatives

A Flexible Spending Account (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 2,750 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 \$2,750 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.

*Please remember that you can carry over up to \$500 of your unused full and limited purpose FSA elected funds to help pay for qualified expenses that occur in fiscal 2020: July 1, 2020, to June 30, 2021.

Dental – Cigna	Dental Health Maintenance Organization (DHMO) In/Out-of-Network	Dental Preferred Provider Organization (DPPO) In/Out-of-Network
Annual Deductible Individual Family	These benefits are based on a payment schedule. The plan summary and summary plan description may be viewed at www.agnesscott.edu/humanresources .	\$50 \$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	\$9.39
Employee + 1	\$12.65	\$6.33	\$15.89
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	\$18.80
Employee + 1	\$40.39	\$20.20	\$40.39
Family	\$99.38	\$49.69	\$99.38

Basic Life and AD&D – Unum 100% Employer Paid	
Basic Life and AD&D Benefit	1.5x Salary up to \$250,000

Voluntary Life – Unum 100% Employee Paid	
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.	

Long Term Disability (LTD) – Unum 100% Employer Paid	
Monthly Benefit Percentage	60%
Maximum Monthly Benefit	\$7,500
Benefit Waiting Period	180 days

Retirement	
Full-time and half-time employees who complete at least 1,000 continuous work hour 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 also makes a contribution of no less than 8.2 percent, which may be amended, or suspended, from year to year, as determined by the college administration.	

Long Term Care	
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.	

Vision Plan – VSP	In-Network
Exams	\$10 Copay
Eyeglasses Single Vision	\$25 Copay
Bifocal	\$25 Copay
Trifocal	\$25 Copay
Progressive	\$50 Copay
Frames	\$120 Allowance
Contact Lenses Conventional/Disposable	\$120 Allowance
Frequency of Services Exam/Lenses/Frames/Contact Lenses	24/24/24/24 Months

Employee Rates (Per Paycheck)	Full Time Monthly	Full Time Bi-weekly	Half Time Monthly
Employee Only	\$6.03	\$3.02	\$6.03
Employee + 1	\$8.75	\$4.38	\$8.75
Family	\$15.68	\$7.84	\$15.68

LegalShield
This legal services plan offers consultation from multispecialty attorneys from top quality law firms whenever you need advice related to all legal matters. Workplace Partners: 678-579-9662 or at 404-285-5211.

Employee Assistance Plan (EAP)
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

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

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Medical & Dental | Cigna
Member Services: 1.888.842.4462
www.cigna.com

Vision | VSP
Member Services: 1.800.877.7195
www.vsp.com

Life and Disability | Unum
Member Services: 1.800.421.0344
www.unum.com

Flexible Spending Account | 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



*This document is intended as a convenient summary of the major points of benefit plans. This document does not cover all provisions, limitations and exclusions. The official plan documents, policies and certificates of insurance govern in all cases and are available for your inspection at any time.