



Medical – BCBS of GA	Point of Service (POS)	
	In-Network	Out-of-Network
Coinsurance	100%	70%
Calendar Year Deductible		
- Individual	\$500	\$1,000
- Family	\$1,500	\$3,000
Out-of-Pocket Maximum (Deductible included)		
- Individual	\$500	\$1,500
- Family	\$1,500	\$4,500
Office Visit Copay		
- Primary	\$25 Copay	30% After deductible
- Specialist	\$50 Copay	30% After deductible
Inpatient Services	Deductible	30% After deductible
Outpatient Services	Deductible	30% After deductible
Emergency Room Services (Waived if admitted)	\$150 Copay	\$150 Copay
Urgent Care	\$60 Copay	30% After deductible
Lifetime Max. Benefits	Unlimited	Unlimited
Prescription Coverage (30 day supply)	Point of Service (POS)	
Tier 1	\$15 Copay	
Tier 2	\$35 Copay	
Tier 3	\$60 Copay	
Tier 4	20% Coinsurance, \$100 Max/Rx	
Mail Order (90 day supply)	Point of Service (POS)	
Tier 1	\$15 Copay	
Tier 2	\$70 Copay	
Tier 3	\$180 Copay	

Employee Rates (Per paycheck)	Point of Service (POS)		
	Full Time Monthly	Full Time Bi-weekly	Half Time Monthly
Employee Only	\$68.23	\$34.12	\$326.78
Employee + 1	\$351.57	\$175.79	\$718.16
Family	\$546.66	\$273.33	\$977.92

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/humanresources .	\$50
Individual		\$150
Family		
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)	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

Employee Rates (Per paycheck)	DHMO		
	Full Time Monthly	Full Time Bi-weekly	Half Time Monthly
Employee Only	\$2.30	\$1.15	\$9.12
Employee + 1	\$12.65	\$6.33	\$15.43
Family	\$30.45	\$15.23	\$30.45

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	\$5.91	\$2.95
Employee + 1	\$8.57	\$4.28	\$8.57
Family	\$15.37	\$7.68	\$15.37



Basic Life/AD&D – Reliance Standard 100% Employer Paid

Basic Life AD&D Benefit	1.5x Salary up to \$250,000
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Voluntary Life – Reliance Standard 100% Employee Paid

You may purchase additional life insurance through Reliance up to three times your annual earnings. This optional coverage can be purchased in increments of \$10,000 up to a maximum of \$300,000. Any amounts over \$200,000 will need to be medically underwritten.

You may also purchase coverage for your spouse and/or dependent children. Employees may purchase one unit, that depending on the age and status of the dependent, may pay out up to \$5,000 for a Spouse and/or \$500 for a child 14 days to 6 months old or \$2,000 for a child 6 months and over.

Long Term Disability (LTD) – Reliance Standard 100% Employer Paid

Monthly Benefit Percentage	60%
Maximum Monthly Benefit	\$7,500
Benefit Waiting Period	180 days

Flexible Spending Account – Benefit Alternatives

An FSA offers a way to pay for qualified medical and dependent care expenses while reducing your taxable income at the same time. You can use pre-tax dollars toward eligible expenses.

The annual maximum allowed for medical is \$2,650 and the maximum for dependent care is \$5,000. Please remember that you can now carry over up to \$500 of your unused medical FSA elected funds to help pay for qualified expenses that occur in fiscal 2018: July 1, 2018, to June 30, 2019.

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 7.6 percent, which may be amended 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.

LegalShield

Legal Services Plan offers consultation from multispecialty attorneys from top quality law firms whenever you need 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 Benefits Services Specialist at Northwestern Benefit with any plan design questions or claim issues. The Specialist is there to assist you with any plan issues.

Vanessa Wilder
Phone: 1.404.846.3154
Facsimile: 1.404.846.3195
Toll Free: 1.800.304.6157
vanessa.wilder@nm.com

Medical | BCBS of GA
Member Services: 1.855.397.9267
www.bcbsga.com

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

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

Basic Life/AD&D, Vol Life and LTD | Reliance Standard
Member Services: 1.800.HELP.RSL
www.reliancestandard.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

