WELCOME
Office of Human Resources

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Go to the enrollment link on the HR Office Website to enroll in Benefits:

https://hr.lafayette.edu

Click on the “Benefits Enrollment/Changes” link to proceed to log-in screen.

You will enter your Network ID and Password to begin the enrollment process.
Benefits Overview

- Group Life Insurance
- Optional Life Insurance
- Disability Insurance
- Medical Insurance
- Dental Insurance
- Vision Coverage
- Flexible Spending Accounts (FSA)
- Domestic Partners Policy
- Retirement Plan
- Tuition Benefits
- Miscellaneous Benefits
Group Life Insurance: Basic Life
(Mutual of Omaha)

- All full-time employees and “non-visiting” faculty members are eligible
- Effective on the first day of the month following, or concurrent with, the date of hire
- The amount of basic life insurance equals (1.5 times annual base salary) + $15,000, up to a coverage maximum of $500,000
- At age 65, age reductions begin to apply
- The plan also provides an accidental death benefit, equal to the amount of the base insurance coverage ($$), which is payable in addition to the base benefit
- The College pays the full premium for this coverage – “Free to employee”
Additional/Optional Life Insurance
(Mutual of Omaha)

- All full-time employees and “non-visiting” faculty members have the option to purchase additional /optional life insurance
- Coverage can be elected in increments of $10,000, up to a maximum benefit of 5 times annual salary, not to exceed $500,000
- An initial amount of optional insurance of up to 3 times annual salary not to exceed $300,000, may be elected without the need for medical underwriting (within 31 days of benefits eligible date)
- Annual open enrollment periods allow for the election of this coverage, but medical underwriting may apply for amounts above a certain threshold
- Employees pay the full premium (after- tax) via payroll deduction
Long-Term Disability
(Mutual of Omaha)

• The College provides Long Term Disability Insurance for eligible full-time employees and “non-visiting” faculty members
• Income replacement payments and retirement plan contributions begin after the initial six months (180-day elimination period) of an approved continuous disability
• Disability income payments are equal to 60% of base monthly salary - to a maximum benefit of $17,000 per month (the benefit may be decreased by payments from other sources)
• LTD benefits generally continue up to a person’s “full social security retirement age”
• The College pays the full premium for coverage

* No Enrollment Form *
Medical Insurance

• Choice of among three medical insurance plans through Capital BlueCross
• Local Capital provider network & national Blue Cross/Blue Shield provider network
• www.capitalbluecross.com
• The College currently pays the majority of the premium cost for each coverage level, based on the Standard Plan:
  - 90% for Employee only tier
  - 78% for Child(ren) tiers
  - 67% for Spouse tiers
• Plan Options: Standard PPO; Qualified High Deductible PPO + HSA; Low Deductible PPO
Capital BlueCross PPO Plans

**Standard PPO**
- Office Visit Copays = $20/$35
- In-Network Benefits:
  - $1,100 Deductible per person
  - 80% / 20% Coinsurance
  - True OOP Max = $4,000
- Out-of-Network Benefits:
  - $2,200 Deductible per person
  - 60% / 40% Coinsurance
  - True OOP Max = $8,000

(all figures per person / max three per family)

**Low Deductible PPO**
- Office Visit Copays = $15/$25
- In-Network Benefits:
  - $500 Deductible per person
  - 85% / 15% Coinsurance
  - True OOP Max = $4,000
- Out-of-network Benefits:
  - $1,000 Deductible
  - 65% / 35% Coinsurance
  - True OOP Max = $8,000

(all figures per person / max three per family)
Capital BlueCross PPO Plans

High Deductible PPO
Deductible = $3,500 EE only / $7,000 EE + 1
In-Network Benefits:
80% / 20% Coinsurance
True OOP Max = $5,000 EE only / $10,000 EE + 1
$5,000 individual Medical + Rx. OOP Max
Health Savings Account (HSA) = $1,500 EE / $3,000 EE + 1
(A savings account through Benefit Wallet, established in the employee’s name to be used to pay for qualified health care expenses on a tax-free basis, funded by the College)
Pre-tax Employee Contributions also allowed into the HSA
2020 Max: $3,550 / $7,100
Employees Age 55+ may contribute an additional $1,000 for 2020
$200 (Low Deductible Plan) or $300 (Standard Plan) Annual Deductible Per Person (limit 3/family)

Tier Formulary

**Retail (31-day supply)**
- $10 /$40 / $60 / $75: Standard
- $10 /$35 / $55 / $70: Low Deduct
- $20 /$45 / $60 / $60: Q-HDHP

**Mail Order (90-day)**
- $20 /$80 / $120
- $20 /$70 / $110
- $40 /$90 / $120
Dental Insurance
BlueCross Dental

- BlueCross dental network
- Employee pays the “full premium” for the plan
- [www.capbluecross.com](http://www.capbluecross.com) - to select a dentist

**Benefit Coverage Summary:**
- 100% Diagnostic & Preventive
- 80% Basic Restorative Services
- 50% Major Services
- 50% Orthodontics (to age 19)
- $0 Deductible
- $1000 Calendar Year Annual Benefit Max (first year)
- Rollover feature allows the rollover of up to $500 of unused benefit to the next plan year (maximum of $2,000 annual benefit)
Vision Coverage

• Voluntary Vision Discount Plan for full-time employees and their household dependents
• National Vision Administrators (NVA) administers the Opti-Vision plan
• This plan offers substantial discounts on eye care products and services when an NVA provider is used
• Participants pay $6.60 annually/.28 per pay.
• www.e-nva.com
Flexible Spending Accounts

- Administered by *Discovery Benefits*
- Calendar Year Plan (Jan. – Dec.)
- Employees can save money on a pre-tax basis for qualified health care (medical, dental, vision and Rx.) and child (to age 13) and dependent care expenses
- Pretax deduction (sheltered from Fed and FICA taxes)
- Deductions may not be changed or stopped during the year unless there is a life event status change
- Paper claims can be submitted and reimbursements are paid directly to the employee
- Debit Card use for medical/health care expenses
- Expenses must generally be incurred during the calendar year
- Paper Claims must be submitted to *Discovery Benefits* by the following March 31
- IRS “Use it or lose it” rule: if you don’t use it ($$) – must lose it (forfeit) – except for a *carryover benefit* which allows for the carryover of up to $500 of unused benefit into the next plan year
Domestic Partners Policy

Approved by the Board: July 1, 1998
The same medical and dental benefits provided to the spouses of the College’s married employees, will be made available to the same-sex domestic partners of eligible employees, provided that the employee and the same-sex domestic partner meet the criteria for such relationships as established by the College.
Lafayette Retirement Plan

Basics

- All eligible full-time faculty and staff working, or scheduled to work, at least 900 hours per calendar year
- Covered under Section 403(b) and 403(b)(7) of the Internal Revenue Codes
- A Defined Contribution retirement plan
- Advantages: 1) Employee Contributions are made on a pre-tax basis; 2) Accumulations and earnings are tax-deferred until withdrawn
- Participant is fully (100%) and immediately vested (full ownership)
- Two investment carriers: 1) TIAA-CREF 2) Fidelity Investments

TIAA-CREF:  
- Insurance company offering annuity products
- Started in 1918 to provide pensions for faculty
- 10 investment funds offered

Fidelity:  
- Mutual fund company
- Working in tax-exempt marketplace since 1974
- Nation’s leading provider of DC services
- Over 150 investment funds offered
Lafayette Retirement Plan

Faculty, Administrators, & Exempt Staff Employees (Category A)

• Eligible to participate on the first day of the month following, or concurrent with, the date of hire
• Mandatory Contribution: Employees must contribute an amount equal to 5% of their annual base earnings in excess of $15,000 (i.e. 5% of monthly pay in excess of $1,250)
• College contributes 9.5% of entire base earnings
• Additional voluntary contributions (“elective deferrals”) can be made, beyond the mandatory contribution, at any time.
• Restrictions: no in-service withdrawals allowed; no withdrawals allowed until severance of employment (Mandatory + College share)
• Elective Deferrals: allows for qualified financial hardship withdrawals while in-service; allows for loan options (TIAA-CREF); allows for in-service withdrawals upon attaining age 59 ½
Lafayette Tuition Benefits

Tuition Remission:
- 100% Immediate tuition remission (at Lafayette) for employee (2 courses per semester)/ spouse (unlimited courses per semester.)
- 100% tuition remission (at Lafayette) for qualified dependent children of employees, after 5 years of continuous FT service.

Tuition Exchange:
- Available to qualified dependent children of employees, after 5 years of continuous FT service.
- Reciprocal Scholarship program with over 600 participating schools nationally.
- Exchange allowance ($$) set by the TE Consortium.

Tuition Grant:
- Available to qualified dependent children of employees, after 10 years of continuous FT service.
- Grant = 50% of Lafayette’s tuition in the year of attendance.

Click here for more information on the tuition benefit
Miscellaneous

Additional Benefits/Programs for Employees

- Lafayette / Bright Horizons Early Education & Preschool discount on child care services for Lafayette employees
- First Commonwealth Federal Credit Union ([firstcomcu.org](http://firstcomcu.org))
- Miller-Keystone Blood Center ([www.giveapint.org](http://www.giveapint.org))
- Liberty Mutual *Group Savings Plus* Program (Auto, Home, Renters)
- Verizon Wireless / AT&T Wireless discounts
- Athletic Facilities – Gym (Free for the employee; $45 annual membership fee per dependent)
- Lafayette Employee Wellness Program (LeWP) – HR Office
- Travel Assistance, Employee Assistance Program (EAP) – value added benefits from Mutual of Omaha (no cost to employee)
- Discounts on Cultural, Artistic, Athletic Events
Contact Information

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