

# THE LAFAYETTE COLLEGE BENEFITS PROGRAM SUMMARY

## WELCOME

This new employee benefits brochure provides you with detailed information about the health, welfare, and retirement benefit programs available to you through Lafayette College. This brochure is intended to assist you in making decisions concerning your benefits by providing a concise summary of the various categories of coverage and benefits available to you during the 2022 Plan Year.

This information is to be used as a general guide and does not reflect a complete summary of the plans. Detailed plan summaries can be found in the Office of Human Resources and on the Human Resources web page, <https://hr.lafayette.edu/benefits/>. If after reviewing this brochure you have any questions, please contact the Office of Human Resources.

## About This Brochure

This brochure presents a brief summary of the various employee benefit programs offered to eligible employees of Lafayette College and is not meant to be a governing plan document, summary plan description, or a contract of employment between you and the College. In the event of a conflict between this brochure and the legal plan documents or summary plan descriptions, contracts, and insurance policies, the legal plan documents, contracts, and insurance policies always will govern.

While Lafayette College intends to continue these programs, the College reserves the right to terminate, suspend, withdraw, amend, or modify any benefit plan at any time.

Information about these Benefits and additional benefits available to you can be found on our website: <https://hr.lafayette.edu/benefits/benefits-available-to-you/>

## EMPLOYEE HEALTH PLANS

### CAPITAL BLUECROSS

The health plans are fully insured PPO plans which utilize the local Capital BlueCross network of facilities and professional providers. If you are outside of the Capital BlueCross coverage area, you have access BlueCard participating providers. A listing of local and out-of-area in-network providers can be accessed online at <http://www.capbluecross.com>. You can search by the 'PPO' network option.

In addition, if you are traveling outside of the country, you can locate participating facilities and professional providers in over

200 countries by accessing BlueCross BlueShield Global Core at [bcbsglobalcore.com](https://bcbsglobalcore.com).

## OPEN ENROLLMENT

During Open Enrollment, you will be able to select (or waive coverage) for you and/or your dependents in the following categories: Medical, Dental, Vision, Health Savings Account (HSA), Flexible Spending Account (FSA), Life Insurance, and Long-Term Disability.

Open Enrollment occurs during November prior to the new plan year. Your choices are in effect for the full plan year for each category. The plan year is based on a calendar year; thus, benefits will have a January 1 effective date. It is important to note that the annual Open Enrollment Period is the only time you can make changes to your plans or add dependents to your coverage without having to demonstrate a "Change in Status Event." There is no restriction on making changes during Open Enrollment.

### Eligibility

All regular full-time (0.75-1.00 FTE) staff and non-visiting faculty are eligible for coverage under the College's medical, dental, life insurance, disability, and flexible spending programs beginning on the first day of the month following, or concurrent with, the first day of employment. Visiting faculty, interns, and temporary appointments are not eligible for life and disability coverage.

### Enrollment and Changes

To enroll as a new employee, or during Open Enrollment as an

existing employee, or in the event of a life-change event, you must utilize the **Employee Benefits Enrollment Platform**. This platform can be found on our website under Benefits: <https://hr.lafayette.edu/open-enrollment/>. Log into the platform with your Lafayette email and password. ALL EMPLOYEES must make their benefits elections online using this enrollment platform. (This includes those who are not making changes this year to either covered dependents or plan election, and those waiving coverage.)

## Life Event Changes

Any benefit change must be consistent with a life event change. The Internal Revenue Service defines **Change in Status Events** as events which permit “an election to change coverage” due to any of the following reasons:

- Marriage or divorce
- Birth or adoption of a child
- Death of a dependent
- Change in employment status of you or your spouse
- Change in full-time student status of your unmarried dependent child
- Judgment, decree or order
- Medicare eligibility
- Change in benefits eligibility under a spouse’s benefit plan

You must notify Human Resources within 31 days of the life-event change. After this grace period, you will not be able to make any changes in your coverage until the next Open Enrollment period, effective the following January 1.

## Loss of Dependent Status

When a dependent loses dependent status, it is the employee’s responsibility to contact Human Resources to establish continuation of coverage for the affected dependent under COBRA provisions. (Discovery Benefits is the administrator for all coverage continuation under COBRA.) Under Health Care Reform provisions, dependent children are permitted to be covered until the age of 26 under the medical and dental plans.

## Domestic Partners Policy

Approved by the Board on 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.

## MEDICAL PLAN CHOICES FOR 2022

The College will continue to offer a range of three medical plan options for 2022, consisting of a “Standard PPO” plan, a “Low Deductible PPO” plan, and a “Qualified High Deductible Plan + HSA” plan. All three plan designs are based on a Preferred Provider Organization (PPO) model. In a PPO, a member does not need to select a primary care physician, and does not need a

referral to see a specialist. All three plan designs include a Prescription Drug Plan through Capital BlueCross. Coverage amounts, deductibles, and benefit amounts may be found in the Benefits Brochure, found on our website at: <https://hr.lafayette.edu/benefits/>

**Standard PPO Plan:** The College’s premium contributions for all medical plans will be based upon this plan. (The College’s premium allowance for this plan, therefore, determines the premium allowance for the other two plans.)

**Low Deductible PPO Plan:** A PPO plan which offers richer benefits (lower out-of-pocket expenses), in exchange for increased monthly premiums. This plan could be attractive to an employee willing to pay more in premiums (offered on a pre-tax basis), but who wants to reduce/limit the employee’s own out of pocket costs.

**Qualified High Deductible Plan w/HSA:** A qualified high deductible plan (PPO based) is designed to have lower monthly premiums but higher member out-of-pocket medical and drug singular costs. This type of plan also includes a Health Savings Account (HSA) partially funded by the College.



## Health Savings Account (HSA)

The HSA is an interest-bearing savings vehicle partially funded by the College and the employee (if desired), which can be used to pay for qualified health care expenses not covered in full by the medical plan, on a pre-tax basis. If elected, the employee’s contribution is deposited into this account during the year and used to pay for qualified expenses incurred by the member. The College will make its contribution, \$1,500 for an individual or \$3,000 for a family, to this account at the beginning of the year. Money in this account, and any interest, is tax-free if used to pay for qualified medical expenses. It works very much like a flexible spending account (FSA) with some advantages. In addition to higher annual contribution limits than under an FSA, the money in the account is fully owned by the employee, and the balance can be carried forward into future years without fear of forfeiture.

**Note:** IRS guidelines prohibit an employee and spouse, if applicable, from participating in a medical FSA account if they are enrolling in the QHDP/HSA option.

Maximum HSA contribution limits (employer plus employee) for 2022 will be \$3,650 for individual and \$7,300 for family. Employees age 55 and older may contribute up to an additional \$1,000 for 2022.



## Flexible Spending Accounts (FSA)

The administrator for the flexible spending account program is **Discovery Benefits**, [www.discoverybenefits.com](http://www.discoverybenefits.com). This program allows employees to save money on a pre-tax basis to pay for unreimbursed qualified health/medical care expenses and certain dependent care expenses. You save money by paying for these expenses with pre-tax dollars. Specifically, the plan allows you to contribute your own money, before federal income tax, Social Security tax, and state tax (exceptions apply) to accounts, which will then be used to reimburse you for qualified out-of-pocket medical or dependent care costs. Remember that you should fund the flex accounts only for eligible expenses that you expect to incur in 2022.

**Medical/Health Care FSA:** The annual Medical FSA limit for calendar year 2022 is \$2,750. Employees may carry over up to \$550 of unused benefit from their 2022 medical flexible spending account into the 2022 plan year. The carryover amount then may be used during that entire following plan year to pay for or reimburse qualified medical/health care expenses. (The carryover allowance does not apply to dependent care accounts.)

Because of the healthcare reform legislation, you may utilize funds in your medical flexible spending account to pay for qualified medical expenses for dependents to age 26.

**Dependent Care FSA:** The annual Dependent Care FSA limit for calendar year 2022 is \$5,000. You may have money deducted from your pay on a pre-tax basis to cover eligible expenses for various child and adult care services so you can go to work. Expenses such as preschool, summer day camp, before or after school programs, and child or adult daycare are subject to eligibility under the IRS.

## BLUE CROSS DENTAL PLAN OPTION

The Blue Cross Dental plan focuses on the importance of regular and preventative dental care. The plan is administered by Capital BlueCross. The plan provides members significant savings by receiving services from participating dental providers, and also allows members to receive services from non-participating providers of their choice with insurance reimbursements based on the contracted allowances.

The Blue Cross Dental plan provides coverage for the full range of dental care needs, such as routine preventive and diagnostic, basic and major restorative, and orthodontic services. The plan utilizes the national Blue Cross network of dental providers. You can locate a participating dentist at their website: [www.capbluecross.com](http://www.capbluecross.com).

## LIFE INSURANCE

**Basic Group Life Insurance:** Basic Life coverage equals 1.5 times your annual base salary + \$15,000 to a maximum benefit of \$500,000. All full-time employees and “non-visiting” faculty members are eligible. 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, payable in addition to the base benefit. The College pays the full premium for this coverage.

*Coverage not provided to visiting faculty, interns, and one-year appointments.*

**Supplemental Life Insurance:** Voluntary supplemental life insurance may be purchased by employees during Open Enrollment. Up to \$30,000 of additional life insurance (over and above your Basic coverage) in increments of \$10,000, without the need for evidence of insurability. If you request an amount above \$60,000, you will need to complete a Medical History Statement from Mutual of Omaha, prior to its approval. Mutual of Omaha will evaluate your request based upon your medical history, and make the determination on the approval of the additional amount of insurance. The guarantee issue maximum amount is \$300,000.

Your combined Basic Life and Additional Life amounts cannot exceed a maximum of 6 times your annual earnings. During your initial enrollment as a newly eligible employee, you may apply for the guarantee issue maximum without answering health questions. Employees pay the full premium, after-tax via payroll deduction.

*Coverage not provided to visiting faculty, interns, and one-year appointments.*



## LONG TERM DISABILITY INSURANCE

The College provides protection for eligible employees in the event of a lengthy disability, under its long-term disability insurance, with Mutual of Omaha. This plan covers all regular full-time employees who become disabled because of their medically verified inability to work.

The first six months of a continuous disability may be covered through the College by a combination of paid time off, vacation time, sick time, and/or unpaid time off. Once a disability continues beyond six months (180 days), the long-term disability plan provides income replacement for employees up to 60% of their monthly base salary, to a maximum benefit of \$17,000 per month. Eligibility for income replacement benefits generally continue until the person reaches full Social Security Retirement Age (FRA) if disabled prior to age 63. The College pays the full premium for coverage.

*Coverage not provided to visiting faculty, interns, and one-year appointments.*

## VOLUNTARY VISION PLAN

Employees may enroll in a voluntary vision discount program through National Vision Administrators (NVA). This program allows employees and their dependents to receive discounted vision care exams, services, and supplies through a national network of vision care professionals. The program is completely voluntary and funded entirely by employee premiums.

## HEARING SERVICE PLAN

NVA also offers a Hearing Aid Discount Plan, free to Lafayette College employees.

## RETIREMENT SAVINGS PLAN

Qualified employees of Lafayette College are eligible to participate in the Lafayette College Retirement Plan. This is a defined contribution retirement plan covered under Section 403(b) of the Internal Revenue Service Codes.

All non-temporary employees of the College are eligible, at any time, to participate in the voluntary aspect of the Lafayette College Retirement Plan. This aspect allows qualified employees to make pre-tax contributions (elective deferrals) to investment funds, offered by TIAA-CREF and Fidelity Investments, which are selected by the employee. There are no employer (College) contributions on these amounts.

Qualified employees who work 900 or more hours per year are eligible to participate in the Lafayette College Retirement Plan and receive an employer contribution of either 9.5% or 8% (Category A / Category B respectively).

Qualified faculty and exempt staff employees (Category A) receive a 9.5% of base pay employer contribution and must make a “mandatory” (required) employee contribution equal to 5% of annualized base pay in excess of \$15,000 (pro-rated each pay). Eligibility for this group of employees occurs on the first day of the first full pay period of the month following the employee’s date of hire.

Qualified non-exempt staff employees (Category B) receive an 8% of base pay employer contribution, but do not have a “mandatory (required) contribution” requirement. Eligibility for this group of employees occurs on the first day of the first full pay period of the month following the employee’s two-year anniversary.

In addition to employer and mandatory contributions, eligible employees are also able to make voluntary pre-tax contributions to the investment funds offered at the College through TIAA-CREF and Fidelity. Both companies offer a wide variety of investment vehicles that collectively cover all major asset classes.

Employer and employee contributions are fully (100%) and immediately vested. Certain in-service withdrawals and loan allowances are available, but only from employee elective deferral sources (voluntary contribution sources).



## PART-TIME AND FULL-TIME TUITION REMISSION AT LAFAYETTE

Information and applications for Part-Time Tuition Remission and Full-Time Tuition Remission can be found on our website: <https://hr.lafayette.edu/tuition/>

*Visiting faculty, part-time employees, interns, and their children are not eligible for part-time or full-time tuition remission benefits. Please see Tuition eligibility requirements for each program.*

### Part-Time Lafayette Tuition Remission

Immediate tuition remission is available for full-time faculty and administrators, allowing them to take up to two undergraduate courses per semester at Lafayette College. Spouses of faculty and administrators are also immediately eligible for tuition remission, allowing them to take an unlimited number of undergraduate courses at Lafayette. Full-time Support staff have a three-month waiting period before being eligible for tuition remission benefits. Spouses of support staff have a three-year waiting period before tuition remission eligibility. Children of faculty, administrators and staff may take up to three courses at Lafayette during interim or summer terms, once the parent reaches eligibility for full-time remission.

### Full-Time Lafayette Tuition Remission

Qualified dependent children of faculty and staff are eligible for tuition remission benefits after the faculty/staff member has completed five years of uninterrupted full-time service. Tuition remission is limited to a maximum of eight normal semesters of undergraduate study, plus three additional undergraduate courses to be taken at Lafayette.

### Tuition Exchange

Qualified dependent children of faculty and staff members are eligible for tuition exchange benefits after the faculty/staff member has completed five years of uninterrupted full-time service. This reciprocal scholarship program allows dependent chil-



dren to attend school at over 600 participating higher education institutions managed by the national Tuition Exchange Headquarters in Washington, D.C. For additional information and a list of participating institutions, please view their web site at <https://www.tuitionexchange.org/>. Eligibility for tuition exchange does not guarantee acceptance into the program.

### Tuition Grants

Qualified dependent children of faculty and staff members are eligible for tuition grant benefits after the faculty/staff member has completed 10 years of uninterrupted full-time service. The maximum grant allowed is equal to 50% of Lafayette’s tuition in the year of attendance. Tuition grant is limited to a maximum of eight normal semesters of undergraduate study, plus three additional courses to be taken at Lafayette. Tuition grant benefits are limited to a maximum of three dependent children per family.

### LVAIC Part-Time Tuition Remission

Qualified full-time employees and spouses are eligible to enroll in two undergraduate courses each semester at any Lehigh Valley Association of Independent Colleges (LVAIC) institution. Tuition costs are covered in full for these courses. Any special fees charged to the applicant are not covered. Each host institution will determine whether the applicant qualifies under that institution’s admissions standards for such purpose. Admission is granted only if space is available after all regular students and that institution’s employees have registered. Applications for Cross-Registration for LVAIC courses are available in the Registrar’s or Human Resources offices, or available for download on our Forms and Resources page at <https://hr.lafayette.edu/forms/>. Please review LVAIC’s cross-registration policy for eligibility prior to requesting a course.



### PERKS TO LAFAYETTE EMPLOYEES

As a Lafayette Employee, many additional “perks” are available to you both on and off campus. Included in these are: discounts for wireless services, GM, and Liberty Mutual Insurance; a community reading club; Lafayette Arts and Athletics Discounted or free tickets; use of recreational services at the Kirby Sports Center; Library services; and Lafayette College Early Learning Center for child care. Please visit the HR website to see our full list: <https://hr.lafayette.edu/forms/> go to “Additional Resources on Campus”

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