

Bi-Weekly Pay Periods

**Plan 1. Traditional PPO Medical with optional Section 125 Flexible Spending Account (FSA)**

	Employee Only	Employee plus 1 or more
Premiums	\$30.00/pay \$45.00 / pay (part-time)	\$60 / pay \$90.00 / pay (part-time)
Deductibles In-Network	\$500	\$500 / person up to \$1,500 maximum
Wellness Credits	2/3 of premium cost	2/3 of premium cost for both employee and spouse

**Mail Order Prescription Service** (90-day supply) is available when you are enrolled in the PPO medical plan. The major portion of the cost is covered by Bethel. The employee only pays co-pay amounts depending on which Tier the drug is in. Bethel has four tiers. Typical co-pays are \$20/\$60/\$100/25%.

**Emergency Prescription Service** (30-day supply or less) is available when you are enrolled in the PPO medical plan. The major portion of the cost is covered by Bethel. The employee only pays co-pay amounts depending on which Tier the drug is in. Bethel has four tiers. Typical co-pays are \$10/\$30/\$50/25% for in-network pharmacies.

**Plan 2. High Deductible Health Plan (HDHP) with optional Health Savings Account (HSA)**

	Employee Only	Employee plus 1 or more
Premiums	\$0	\$0
Deductibles In-Network	\$2650	\$5250 max with built in \$2650 per person deductible
Wellness Credits	\$125 quarterly to HSA \$93.75 quarterly to HSA (part-time)	\$250 quarterly to HSA \$187.50 quarterly to HSA (part-time)

**Mail Order Prescription Service** (90-day supply) is available when you are enrolled in the High Deductible medical plan. The entire cost of the drug is paid by the employee after the Anthem discount. Once the deductible has been met, drugs are covered at 100%.

**Emergency Prescription Service** (30-day supply or less) is available when you are enrolled in the High Deductible Health plan. The entire cost of the drug is paid by the employee after the Anthem discount. Once the deductible has been met, drugs are covered at 100%.

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### Plan 3. Buy-out with options for Health Reimbursement Account (HRA) or Cash

	Employee Only	Employee plus 1 or more
HRA Contribution or Cash	\$57.70 / pay	\$115.39 / pay

The buy-out plan is for those employees who have health coverage thru another plan. In order to buy-out, the employee must prove they have credible coverage by providing the Benefit Administrator with a Certificate of Credible Coverage or other suitable document. You must fill out the necessary paperwork to elect the buy-out and this must be done during every open enrollment. There are 2 methods of receiving your buy-out dollars: After-tax cash in your paycheck or pre-tax contributions to an HRA.

### Dental Insurance Options:

	Employee Only	Employee + 1	Employee + 2 or more
Premium	\$8.31 / pay	\$16.62 / pay	\$25.85 / pay
Deductible	\$50.00	\$50.00 / person	\$50.00 / person Up to \$150

Cleanings are covered at 100% when scheduled 6 months apart. Items not covered: Adult Fluoride Treatments and Orthodontia Treatment.

If dental coverage is not elected when first available, there will be a 6 month wait for Class II Services (see Summary of Benefits) and a 12 month wait for Class III Services (see Summary of Benefits) if you select dental coverage during open enrollment, however, cleanings are covered immediately.

### Supplemental Life Coverage:

Employees have the option to buy supplemental life coverage up to \$100,000. Premium rates will increase at each 5 year age category change. You can also buy coverage for your spouse at a level no higher than 50% of your supplemental coverage amount and dependant children up to \$10,000 from age 15 days – 19 (may be extended to 25 depending on qualification as a federal income tax exemption).

If you do not elect optional coverage when first eligible and you wish to apply for it during open enrollment, a medical questionnaire will need to be completed along with the application.

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### **Flexible Spending Medical Reimbursement Account:**

Flexible spending accounts are available to employees to set aside pre-tax dollars up to \$6,000 annually to pay for medical, dental and vision expenses not paid for by insurance or other sources. If you elect this benefit, you will receive a debit card pre-loaded with your total pledge amount which can be used beginning on your first day of coverage. If a provider does not accept debit cards, you will be able to fax, mail or e-mail receipts to the administrator for reimbursement as often as you like. The funds in this account cannot rollover from year to year so you need to plan conservatively. All claims must be incurred during the calendar year for which you have elected flexible spending. Funds not spent will be forfeited.

### **Health Savings Account:**

You are eligible for a Health Savings Account **only if** you elect the High Deductible Health Plan. An HSA is a specially designed interest bearing bank account owned by an individual. Unused funds accumulate from year to year. Contributions can be made by both the employee and the employer. You can use the funds in this account to pay for IRS qualified medical, dental and vision expenses. Please see the IRS list of qualified expenses. Contributions made to an HSA are tax free as long as they are used for qualified medical expenses even after retirement and Medicare. However if you are currently on Medicare, you are not eligible to open an HSA. Earnings on the account remain tax free. You can contribute up to your annual deductible amount (or a pro-rated amount if your coverage starts mid-year).

We partner with National City Bank and Teacher's Credit Union to provide this service. These are the only 2 banks in which we will deposit any HSA funds. If you wish to set up a HSA account, it is your responsibility to contact one of these banks to set it up. There may be additional fees thru the banks depending on the existing accounts you currently hold at one of these institutions.

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### **Health Reimbursement Account:**

You are eligible for a Health Reimbursement Account if you opt-out of Bethel's medical insurance. Opt-out contributions will be deposited into your HRA. An HRA is funded solely by an employer. You as the employee cannot make contributions to it. Bethel's contributions to the HRA are tax free as long as they are used for qualified medical expenses. You may combine this account with a Flexible Spending Account or other medical plans but not with an HSA. If your spouse has a Health Savings Account, you are not eligible for an HRA and the cash option would have to be chosen. Bethel's HRA is designed to carry forward any unused amounts from year to year. You can also take it with you should your employment cease with Bethel College.

To withdraw money from your HRA you will submit qualified medical expenses to a third party administrator by fax, mail or e-mail and they will reimburse you the amount of your expenses up to the amount that is in the account.

### **Flexible Spending Dependant Care Reimbursement Account:**

The Dependant Care Reimbursement Account is designed so you can contribute pre-tax dollars to help pay for childcare or other dependent care while you are working. It does not cover dependant care while you are not working.

A dependant is:

- ❖ A child under age 13 who qualifies as an Internal Revenue Service (IRS) dependent;
- ❖ Any other IRS dependent who is physically and/or mentally incapable of self-care; or
- ❖ A spouse who is physically and/or mentally incapable of self-care.

Eligible expenses are:

Charges you incur for the care of the dependant person inside or outside your home, which allow you to work. If you are married, the expenses must also occur while your spouse is employed, or if your spouse is a full-time student, on days your spouse attends school. Private childcare, institutional care and non-residential summer camps are examples of care that can be claimed.

Similar to the flexible spending medical reimbursement account, participation requires that you estimate the amount of dependent care expenses you expect to spend during the plan year. Your salary reduction amount should not exceed these expenses. Through payroll, Bethel will take the reduction in equal amounts each regular pay period and deposit them into a dependent care account. As long as you have a balance in your DCRA account, you can send in for reimbursement via fax, mail or e-mail to our third party administrator. The annual contribution to a Flexible Spending Dependant Care Reimbursement Account is \$6,000 for employee & spouse combined.

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### **403(b) Retirement:**

Bethel College offers a mandatory 403(b) plan to all eligible employees. We offer 3 vendors: Teachers Insurance and Annuity Association (TIAA-CREF), Lincoln Financial Group and American Funds administered by One Resource Group. Employees are required to contribute 2% and Bethel College contributes 2% of the employees' base salary. The participation date depends on the date of hire. Please see the Retirement Plan document for more details.

### **Women's Health & Cancer Rights Act of 1998**

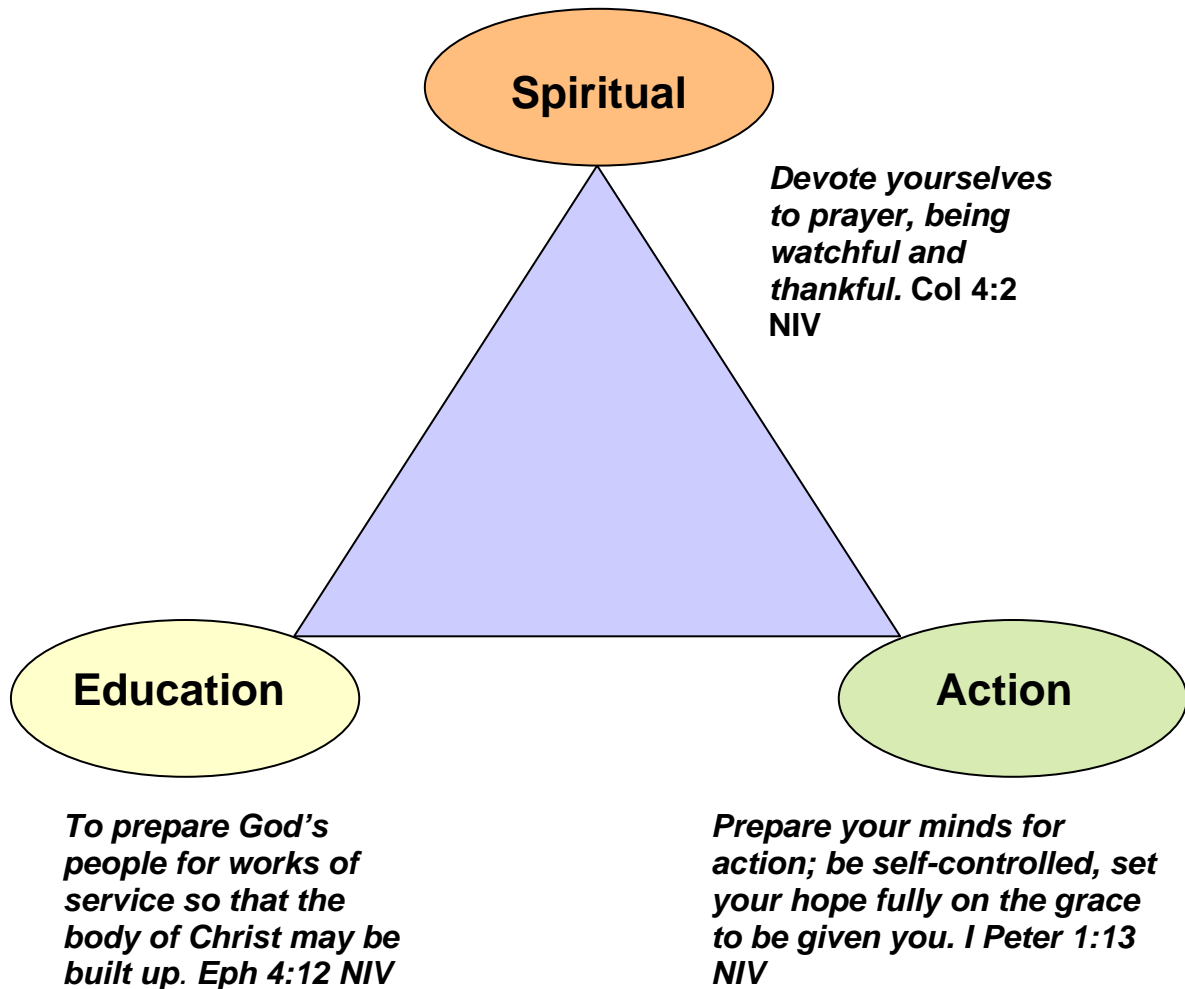
This plan provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breast, prostheses, and complications resulting from a mastectomy, including lymphedema. These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. Call your Plan Administrator at 574-257-3433 for more information on WHCRA benefits.

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## Wellness Program:

The Wellness program is designed to target the well and keep them healthy. It also identifies those at-risk and focuses on improving their health. This is the most important strategy to reduce employees' and employer's risks. High-risk individuals receive intensive coaching and intervention.

Below is our Wellness Vision



The Wellness program is designed to help the employee off-set some of their medical insurance premium. It offers rewards for participation in the 3 areas mentioned above. Please reference our Wellness Handbook for complete details of the program.

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The following is a list for your convenience of the forms that need to be returned for Medical Insurance.

**Plan 1:**

***Traditional PPO with  
Optional Section 125  
Flexible Spending  
Account***

**Required Forms to  
be completed:**

- Anthem application

**Optional Forms to  
be completed:**

- 2009 Flexible  
Spending Account  
Form
- Wellness  
Application

**Plan 2:**

***High Deductible  
Health Plan with  
optional Health  
Savings Account***

**Required Forms to  
be completed:**

- Anthem application

**Optional Forms to  
be completed:**

- Wellness  
Application
- Health Savings  
Account Deduction  
Form (you will need to  
set it up at the bank  
before completing the  
form)

**Plan 3:**

***Buy-out with options  
for Health  
Reimbursement  
Account or Cash***

**Required Forms to  
be completed:**

- Anthem application

**Optional Forms to  
be completed:**

- Medical Buy-Out  
Form with attached  
Certificate of  
Coverage
- Health  
Reimbursement  
Arrangement Form