



# WILSON COLLEGE

## 2024-2025 Benefit Plan Year

July 1, 2024 – June 30, 2025



**What's In this Guide:** Wilson College strives to offer a robust benefits program that maintains a balance between equitability and cost-effectiveness. As a newly hired employee or during the annual open enrollment, you have the opportunity to learn about full-time benefit offerings and make your selections based on your individual needs and those of your family.

This benefits guide provides a summary of benefit programs available to you. Please review the material carefully and keep this document as a reference guide for your 2024-2025 benefits. For more detailed information on each of the plans, please see the plan documents available from the Human Resources Office or on the My.Wilson Portal at <https://my.wilson.edu/pages/benefits>

Plan documents take precedence over this or any other summary benefit documents. Employee benefits are subject to modification or termination at any time. This information is intended as general information for Wilson College Employees and Plan Participants. If there is a discrepancy between this Benefits Guide and the Summary Plan Description or Carrier Benefit Summary, the actual plan documents from the insurance company will prevail.

**When Am I Eligible?:** Benefit plan eligibility varies by benefit plan. Medical, Dental, Vision, Life Insurance, Long-term Disability, and Short-term disability are effective on the first (1<sup>st</sup>) of the month following thirty (30) days of full-time employment.

**Medical Plan Spousal Surcharge:** Wilson College employees must pay an additional cost to cover a spouse who has the option to elect health care coverage through their own employer. The surcharge does not apply to dependent children.

The additional cost, or surcharge, is \$125 per month (\$1,500 annually). The surcharge *applies* when your spouse/domestic partner is eligible for employer-provided health plan coverage through their own employer OR gains eligibility for their employer-provided health plan during the plan year. The purpose of the surcharge is to ensure that coverage is available to those who need it most.

Employees who want to cover their spouse or domestic partner on a Wilson College Health Plan must complete the Spousal Healthcare Affidavit.

**Dually-Employed Spouses/Domestic Partners at WC:** If both spouses are employed by Wilson College, medical coverage must be carried by the higher-paid employee.

**How Do I Enroll or Make Changes?:** Newly hired or newly eligible full-time employees can enroll in any benefit plan within 30 days of their initial eligibility date.

Changes to existing benefits participation can only be made during the annual open enrollment period unless there is a qualifying life event, such as marriage, divorce, birth/adoption, death or loss/gain of other coverage, loss of dependent status, or change in employment status. Human Resources must be notified and any enrollment changes must be made within 30 days of the life event.

**Bi-Weekly Benefit Deductions:** Staff employees who are paid bi-weekly will have benefit deductions withheld twice per month rather than every payroll period (24 pays instead of 26). In this method, deductions are calculated evenly across two pay dates so that monthly deduction amounts correspond directly with the premiums paid monthly for coverage. In the months with a third pay date, no benefit deductions will be withheld from the third paycheck. The two "deduction holiday" dates for FY25 will be August 30, 2024 and January 31, 2025.

The "deduction holiday" will not affect deductions for retirement, garnishments, child support, or taxes.

## Medical Benefits

Wilson College is pleased to offer two Highmark medical plan options.

### Plan A: Qualified High Deductible Health Plan (QHDHP) with HSA (page 11 Highmark OE Booklet)

The Qualified High Deductible Health Plan (QHDHP) is combined with a Health Savings Account (HSA), allowing you to pay for certain medical expenses with money free from federal taxes. Funds deposited into your HSA are not taxed, the balance in the HSA grows tax-free, and that amount is available on a tax-free basis to pay your qualified medical expenses, including your copays and deductible. Upon initial enrollment in the Highmark PPO Blue QHDHP, newly enrolled employees will receive a one-time employer contribution to their Health Savings Account (HSA). The employer contribution is \$500 for employee-only coverage and \$1,000 for employee-plus spouse/dependent(s) coverage.

#### Schedule of Benefits Overview:

Benefit category	In-network level of benefits	Out-of-network
Deductible (Ind/Fam)	\$2,500/\$5,000	\$5,000/\$10,000
Coinsurance	100% after deductible	80% after deductible
Out-of-Pocket Limit (Ind/Fam)	\$5,000/\$10,000	\$10,000/\$20,000
Total Maximum Out-of-Pocket (TMOOP) (Ind/Fam)	\$8,050/\$16,100	Not Applicable
Primary Care Office Visit	\$25 copay after deductible	80% after deductible
Specialist Office Visit	\$40 copay after deductible	80% after deductible
Preventive Care	100% (deductible does not apply)	80% after deductible
Urgent Care	100% after deductible	80% after deductible
Emergency Room Services	100% after deductible	100% after in-network deductible
Hospital Services Inpatient and Outpatient	100% after deductible	80% after deductible

### Plan B: Highmark PPO Health Plan with HRA Arrangement (page 14 Highmark OE Booklet)

Wilson College pays a significant portion of the deductible required for this plan through a Health Reimbursement Arrangement (HRA). The HRA is a reimbursement plan fully owned and funded by the College.

#### Schedule of Benefits Overview:

Benefit category	In-network level of benefits	Out-of-network
Deductible (Ind/Fam)	\$5,000/\$10,000	\$10,000/\$20,000
Health Reimbursement Arrangement	EE Portion: \$1,500/\$3,000 ER Portion: \$3,500/\$7,000	Not Applicable
Coinsurance	100% after ded.	80% after deductible
Out-of-Pocket Limit (Ind/Fam)	None	\$12,900/\$25,800
Total Maximum Out-of-Pocket (TMOOP) (Ind/Fam)	\$9,450/\$18,900	Not Applicable
Primary Care Office Visit	\$25 copay	80% after deductible
Specialist Office Visit	\$40 copay	80% after deductible
Preventive Care	100% (deductible does not apply)	80% after deductible
Urgent Care	100% after deductible	80% after deductible
Emergency Room Services	100% after deductible	100% after in-network deductible
Hospital Services Inpatient and Outpatient	100% after deductible	80% after deductible

## Medical Benefit Payroll Deductions:

Monthly Premium Contributions - QHDHP w/HSA							
Coverage	Up to \$50,000	\$50,001 to \$70,000	\$70,001 to \$90,000	\$90,001 to \$110,000	\$110,001 to \$130,000	\$130,001 to \$150,000	\$150,001 +
Individual	\$ 108.00	\$ 138.00	\$ 163.00	\$ 183.00	\$ 198.00	\$ 208.00	\$ 213.00
Employee & Child	\$ 237.00	\$ 272.00	\$ 302.00	\$ 327.00	\$ 347.00	\$ 362.00	\$ 372.00
Employee & Children	\$ 282.00	\$ 327.00	\$ 367.00	\$ 402.00	\$ 432.00	\$ 457.00	\$ 477.00
Employee & Spouse/Domestic Partner	\$ 255.00	\$ 295.00	\$ 330.00	\$ 360.00	\$ 385.00	\$ 405.00	\$ 420.00
Family	\$ 324.00	\$ 374.00	\$ 419.00	\$ 459.00	\$ 494.00	\$ 524.00	\$ 549.00
Monthly Premium Contributions - PPO w/HRA							
Coverage	Up to \$50,000	\$50,001 to \$70,000	\$70,001 to \$90,000	\$90,001 to \$110,000	\$110,001 to \$130,000	\$130,001 to \$150,000	\$150,001 +
Individual	\$ 158.00	\$ 188.00	\$ 213.00	\$ 233.00	\$ 248.00	\$ 258.00	\$ 263.00
Employee & Child	\$ 287.00	\$ 322.00	\$ 352.00	\$ 377.00	\$ 397.00	\$ 412.00	\$ 422.00
Employee & Children	\$ 332.00	\$ 377.00	\$ 417.00	\$ 452.00	\$ 482.00	\$ 507.00	\$ 527.00
Employee & Spouse/Domestic Partner	\$ 305.00	\$ 345.00	\$ 380.00	\$ 410.00	\$ 435.00	\$ 455.00	\$ 470.00
Family	\$ 374.00	\$ 424.00	\$ 469.00	\$ 509.00	\$ 544.00	\$ 574.00	\$ 599.00
BiWeekly Premium Contributions - QHDHP w/HSA							
Coverage	Up to \$50,000	\$50,001 to \$70,000	\$70,001 to \$90,000	\$90,001 to \$110,000	\$110,001 to \$130,000	\$130,001 to \$150,000	\$150,001 +
Individual	\$ 54.00	\$ 69.00	\$ 81.50	\$ 91.50	\$ 99.00	\$ 104.00	\$ 106.50
Employee & Child	\$ 118.50	\$ 136.00	\$ 151.00	\$ 163.50	\$ 173.50	\$ 181.00	\$ 186.00
Employee & Children	\$ 141.00	\$ 163.50	\$ 183.50	\$ 201.00	\$ 216.00	\$ 228.50	\$ 238.50
Employee & Spouse/Domestic Partner	\$ 127.50	\$ 147.50	\$ 165.00	\$ 180.00	\$ 192.50	\$ 202.50	\$ 210.00
Family	\$ 162.00	\$ 187.00	\$ 209.50	\$ 229.50	\$ 247.00	\$ 262.00	\$ 274.50
BiWeekly Premium Contributions - PPO w/HRA							
Coverage	Up to \$50,000	\$50,001 to \$70,000	\$70,001 to \$90,000	\$90,001 to \$110,000	\$110,001 to \$130,000	\$130,001 to \$150,000	\$150,001 +
Individual	\$ 79.00	\$ 94.00	\$ 106.50	\$ 116.50	\$ 124.00	\$ 129.00	\$ 131.50
Employee & Child	\$ 143.50	\$ 161.00	\$ 176.00	\$ 188.50	\$ 198.50	\$ 206.00	\$ 211.00
Employee & Children	\$ 166.00	\$ 188.50	\$ 208.50	\$ 226.00	\$ 241.00	\$ 253.50	\$ 263.50
Employee & Spouse/Domestic Partner	\$ 152.50	\$ 172.50	\$ 190.00	\$ 205.00	\$ 217.50	\$ 227.50	\$ 235.00
Family	\$ 187.00	\$ 212.00	\$ 234.50	\$ 254.50	\$ 272.00	\$ 287.00	\$ 299.50

## Dental

### Highmark Blue Edge Dental Flex (page 45 Highmark OE Booklet)

As a part of your complete health coverage, dental benefits help you stay healthier while getting affordable, quality dental care when and where you need it. Blue Edge Dental Flex plans are passive PPO plans that provide access to over 62,400 dentists nationwide at more than 226,100 locations.

### Dental Benefit Payroll Deductions:

Coverage Type	Bi-Weekly Employee Premiums	Monthly Employee Premiums
Employee Only	\$16.20	\$32.40
Employee + Spouse	\$31.05	\$62.10
Employee + Child(ren)	\$32.95	\$65.90
Family	\$51.85	\$103.70

## Vision

### Highmark Vision - Fashion Advantage VI (page 37 Highmark OE Booklet)

With the Highmark Vision plan, you get coverage for eye exams, eyeglass lenses and frames, or contact lenses instead of eyeglasses. There are over 75,000 access points, like optometrists, ophthalmologists, and retailers like Visionworks.

### Vision Benefit Payroll Deductions:

Coverage Type	Bi-Weekly Employee Premiums	Monthly Employee Premiums
Employee Only	\$3.92	\$7.84
Employee + 1	\$7.84	\$15.69
Employee + Child(ren)	\$11.76	\$23.53
Family	\$11.76	\$23.53

### Health Savings Account (HSA)

An HSA is a personal savings account used to pay for medical, dental, vision, prescriptions, and other qualified medical expenses now or in the future. To open an HSA, you must be enrolled in "Plan A" the Qualified High-Deductible Health Plan (QHDHP). You may not establish and contribute to an HSA if you elect coverage under "Plan B" the HDHP with HRA.

Advantages of the HSA include year-to-year rollover, portability, choice of account investments, and survivor benefits. All of the money in your HSA remains yours, it is not a "use-it-or-lose-it" type of account.

The IRS sets a limit each year on how much you can contribute to an HSA. If you're 55 or older, you can add an extra amount each year, called a "catch-up" contribution. In 2024, the maximum contribution is \$4,150 for an individual and \$8,300 for a family. The 2024 "catch-up" amount is \$1,000. These maximums include any employer contribution.

### Health Care Flexible Spending Account (FSA)

When you have an FSA, you can use it to pay for medical, dental, vision, prescription, and other qualified medical expenses. It can reduce your taxable income by using pre-tax dollars to pay for your care and your "annual election" amount is prefunded. That means you'll have access to your entire election amount at the beginning of the plan year.

You are required to use the money in your FSA within the plan year. However, there is a limited "run out" period after the end of the plan year to submit for expenses incurred during the plan year.

The IRS sets a limit each year on how much you can contribute to an FSA. For 2024, the maximum contribution is \$3,200.

### Dependent Care FSA

A dependent care FSA is a flexible spending account that can be used to pay for childcare expenses for your children and other qualifying dependents so that you and your spouse may go to work or school. Like the Health Care FSA, it saves you money by reducing your taxable income by spending pre-tax dollars. However, for dependent care FSAs, you can only spend up to the amount that's already been deducted from your paycheck.

Eligible Dependents include children under the age 13 and children or other dependents of any age who are physically or mentally unable to care for themselves and who qualify as dependents on your federal tax return.

The current maximum contribution for calendar year 2024 is \$5,000 if you're single or married filing jointly and \$2,500 if you're married filing separately.

## Life Insurance

### Mutual of Omaha

All active benefit-eligible employees are provided with a Group Life and Accidental Death and Dismemberment (AD&D) plan. This benefit is covered by Wilson College at no cost to you.

Additional voluntary life insurance coverage is available in \$10,000 increments through payroll deduction for up to the lesser of five times your annual salary or \$200,000. Evidence of insurability is required for amounts over \$80,000 for employees newly eligible, if you previously waived coverage and want to enroll, or if you are interested in increasing your current coverage.

Dependent life insurance is also available for employee spouses and children IF you are electing at least \$10,000 in voluntary life insurance for yourself.

## Long-Term Disability

### Mutual of Omaha

Wilson College provides long-term disability insurance to all active benefit-eligible employees at no cost to the employee. Benefits are paid at 60% of the employee's gross salary up to a maximum of \$7,500 per month, after a 90-day waiting period.

## Short-Term Disability

### Mutual of Omaha

Wilson College offers employees an opportunity to elect voluntary short-term disability (STD) benefits. Eligible benefits are payable after a 30-day waiting period. Employees must use any available sick time during those first thirty days of the waiting period.

## Retirement Benefits

### TIAA

The Retirement Benefits at Wilson College are provided by TIAA. Employee contributions can begin immediately upon hire. Employer contributions are discretionary. For employees who meet the eligibility criteria, Wilson College will match participants with elective deferral rates at or above 2.5%. The current employer matching rate is 7.5%. A Roth option is available to all eligible employees. For more information visit [www.tiaa.org](http://www.tiaa.org).

## ReviveHealth

Revive Health provides access to personalized care anytime, anywhere with top primary care physicians and therapists virtually. This healthcare benefit is designed to simplify your access to healthcare while offering convenience, quality care, and medications. ReviveHealth members have access to the following services with no copays, no deductibles, and no out-of-pocket costs.

- Virtual Primary Care
- Virtual Urgent Care
- Prescription + Pharmacy Care
- Virtual Mental Health Therapy
- Discounted Lab Testing
- Additional Health Support

## ConnectCare 3

### Your Health & Wellness Partner

ConnectCare3 is a confidential benefit for you and your dependents covered under one of the Highmark Medical plans at no additional cost. Made up of patient advocates, nurse navigators, health coaches, and a registered dietitian, ConnectCare3 is available to help with your health and wellness journey. For more information, visit [www.connectcare3.com](http://www.connectcare3.com).

ConnectCare3 has no affiliation with any insurance carrier or hospital system.

## AblePay

AblePay is a unique, NO-COST, program that provides savings and flexible payment terms on out-of-pocket medical expenses. Employees can enroll in AblePay at anytime. AblePay contracts with providers interested in lowering their costs and provides members with options that meet their current financial needs on every bill. Having AblePay process patient claims means lower costs and quicker reimbursement for the health system.

AblePay works with any health insurance, including Medicare, so almost everyone is eligible to participate. You can also include anyone on your account you are willing to be financially responsible for, even if they have a different insurance plan!

## Employee Assistance Program

### Mazzitti & Sullivan

An Employee Assistance Program (EAP) helps full-time and regular part-time employees and their family members resolve life issues. The EAP covers all members of the employee's household at no expense for up to four (4) free counseling sessions. The services provided are confidential. For more information, you can contact the EAP at 1-800-543-5080 or [info@mseap.com](mailto:info@mseap.com).

## Educational Opportunities

Educational opportunities such as Tuition Remission (full policy available upon request); the Council of Independent Colleges Tuition Exchange Program (CIC-TEP) [www.cic.edu/TEP](http://www.cic.edu/TEP); and the Tuition Exchange [tuitionexchange.org](http://tuitionexchange.org), may be available to you and your qualified dependents.

Additional information regarding these educational opportunities can be obtained from Human Resources upon request. Eligibility for sponsorship in the tuition exchange programs varies and is not guaranteed.

## Wilson College Fitness Center

The Wilson College Fitness Center operates to provide the Wilson community, which includes students, faculty, staff, and immediate family residing in the same household of faculty/staff the opportunity to exercise in a safe environment while providing experiential learning to the students who are employed to monitor the space. The operation of the Wilson College Fitness Center is under the supervision of the Athletic department. To ensure the safety and satisfaction of all the users, the policies for the Wilson College Fitness Center, located in the Eden Hall Fitness Center are outlined.

- Immediate family members, 16 years of age and older, of faculty and staff may receive free membership for the fitness center annually. Those under the age of 18 must be accompanied by a parent/guardian who is employed by Wilson College.
- All members must have a Wilson College ID for entrance.
- All those who use the Fitness Center do so at their own risk. All members are required to complete appropriate waivers and forms before membership.
- All new members will receive instruction from staff on the use of the equipment and facility.
- Immediate family members must be accompanied by a Wilson employee on the first visit.

## Human Resources Contacts

Human Resources	General Inquiries	humanresources@wilson.edu	x2543
Director of HR	Crystal Collier-Walker	crystalcollierwalker@wilson.edu	x2541
HR Assistant	Gabriel Johnson	gabriel.johnson@wilson.edu	X2543
Payroll Specialist	Michelle Boal	michelle.boal@wilson.edu	X2542