

**WILLIAM JEWELL COLLEGE**  
**EMPLOYEE BENEFIT PACKAGE**  
**Full Time Employees**  
**January 1, 2012**

**Insurance and Flex benefits begin 30 days after the first day of employment.**

**MEDICAL INSURANCE BENEFITS**

The employee may select one of three plans depending on their needs and that of their family. Dependent coverage is available for spouse and for dependent children to the end of the calendar year they reach age 26.

1. **Blue Care (HMO)** - Pays 100% of visits to the Primary Care Physician (PCP) and 100% of all visits to referral physicians, hospitals, and out-of-area emergency treatment after appropriate copay. The copays are as follows: each PCP visit is \$30; each specialist visit is \$60; inpatient hospital services/outpatient surgery is \$250 copay per day, up to \$1,250 per calendar year, maximum five calendar days/family member/year; emergency room is \$100, \$60 copay if services are received in an urgent care center.
2. **PPO-Preferred Care (PPO)** – Pays 100% for routine office visits for in-network provider after \$40 office visit copay. Pays 80% of services provided by in-network providers after \$2,500 individual (\$5,000 family) deductible. Out-of-network providers are paid at 60% of reasonable and customary charges. The maximum out-of-pocket is \$4,500 for individual and \$9,000 for family (includes deductibles) for in-network providers, and \$9,000 for individual and \$18,000 for family (includes deductibles) for non-network providers.
3. **PPO-Preferred Care Blue (PCB)** – Pays 100% for routine office visits for in-network provider after \$40 office visit copay. Pays 80% of services provided by in-network providers after \$2,500 individual (\$5,000 family) deductible. Out-of-network providers are paid at 60% of reasonable and customary charges. The maximum out-of-pocket is \$4,500 for individual and \$9,000 for family (includes deductibles) for in-network providers, and \$9,000 for individual and \$18,000 for family (includes deductibles) for non-network providers. Does not include some hospitals that are in the PPO plan.

Participation in either group medical plan includes:

Dependent Life Insurance Coverage provided by Lincoln National Life Insurance Company. Coverage is provided as part of the dependent health care coverage only. Coverage for spouse in the amount of \$2,000 and children six months to 20 years of age in the amount of \$1,000 each.

Express Scripts Mail Order Service providing a three-month (102 day) supply of Type 1 generic drugs for \$20 copay; Type 2 brand drugs for \$100 copay; and Type 3 brand drugs for \$140 copay.

Blue Cross Blue Shield Pharmacy Service providing in-network pharmacy benefit of 100% of the cost of prescription drugs after \$10.00 copay for Type 1 generic drugs; \$50 copay for Type 2 brand drugs; and \$70 copay for Type 3 brand drugs.

Blue Cross Blue Shield Routine Vision Care providing one eye exam annually after \$10 copayment for HMO plan, and \$40 copayment for PPO plan in-network providers, 60% for out-of-network providers. Benefits are available with participating in-network providers.

## **DENTAL BENEFITS**

Coverage is available for employee, spouse and dependent children to the end of the calendar year they reach age 26.

Dental and Orthodontic Program provided BlueCross BlueShield of Kansas City. In-PPO network deductible is \$50 (waived for preventive services). Pays 100% of **preventive** services for In-PPO network providers, 80% for Out-of-PPO network providers. Pays 80% of **basic** services for In-PPO network providers and 70% for Out-of-PPO network providers. **Major** Services are paid at 50% for In-PPO network providers and 40% for Out-of-PPO network providers. Orthodontic services include a \$1,000 lifetime maximum for child(ren) to age 19. Pays 50% of orthodontic services for In-PPO network providers, and 50% for Out-of-PPO network providers. The deductible does not apply to Orthodontic services.

## **LIFE INSURANCE BENEFITS**

Employee Coverage is provided by Lincoln National Life Insurance Company. Coverage is calculated at one times annual salary with a minimum of \$50,000 for basic life.

Supplemental Life Insurance. Term life provided by Lincoln National Life Insurance Company. Coverage of \$10,000 to \$500,000 available (not to exceed five times annual salary for employee), with \$200,000 guaranteed issue within 30 days of employment. Additional coverage available for spouse and children.

## **OTHER INSURANCE BENEFITS**

Accidental Death and Dismemberment provided by Lincoln National Life Insurance Company. Employee basic coverage of \$25,000 with supplemental coverage available up to ten times annual salary (not to exceed \$500,000 for employee). Additional coverage available for spouse and children.

Long Term Disability provided by Lincoln National Life Insurance Company. Covered employees continue to receive 60% of monthly salary beginning 120 days after disability. Benefits are coordinated with Social Security.

Long Term Care provided by Unum. Optional coverage with guarantee issue for 30 days.

MetPay provided by Metropolitan Life Insurance. Optional group rates for homeowners, renters and auto.

Vision Insurance provided by Ameritas Life Insurance Corporation. Two voluntary plans: 1) exam and materials and 2) materials only. Individual and family coverage available.

Social Security benefit costs shared by WJC and employee.

## **RETIREMENT BENEFITS**

GuideStone Financial Resources of the Southern Baptist Convention and TIAA/CREF - Employees eligible to contribute tax-deferred payroll withholding to 403(b) plan. William Jewell College matches up to 5% of salary after one year of eligible service at William Jewell College or other qualifying institution.

Deferred Salary Arrangements - with independent financial organizations. WJC is currently participating with American Century Mutual Funds.

## **EDUCATIONAL BENEFITS** (waiting periods apply)

Tuition Remission Benefits – see application form for more details

**Faculty** - Remission for unlimited classes for full-time faculty. Spouse is eligible for one class per term; after 2 year waiting period, the spouse is eligible for remission for unlimited classes. Remission for one class per semester for part-time faculty and spouse.

**Staff** – Remission for one class for full-time staff. After a 3 month waiting period, remission is for a maximum of 8 credit hours per semester. Spouse is eligible for one class per term; after 2 year waiting period, the spouse is eligible for remission for unlimited classes. Part-time, benefit-eligible staff and spouse may enroll in one class per semester with full remission.

**Children** – After a 2 year waiting period, children of full-time faculty and full-time staff receive remission for unlimited classes not to exceed 10 terms through the term of their 24<sup>th</sup> birthday. Maximum tuition remission amount for each dependent enrolled in 12 hours or more will be the full tuition cost. There is a \$500 administration fee per semester for full-time dependents.

Class fees are the responsibility of the student and include fees assessed for laboratory work, field experience, and private or group musical instruction. Tuition remission does not cover online classes or international study.

Tuition Exchange Benefits - William Jewell College participates in several tuition exchange programs with approximately 600 colleges. Unmarried children under 23 years of age who are dependents of full-time employees are eligible to participate in these programs.

Tuition Assistance Program, Summer Study Grants, Professional Development - Available to faculty members and staff members in an administrative position who are pursuing an approved course of study. Faculty should contact the Provost's Office. Staff should apply in the Office of Human Resources.

## **EXTENDED BENEFITS**

Medical Package for Retired Employees and Spouse. Includes medical and life insurance benefits. Available to employees retiring from WJC with 10 or more years of service.

Medical Package for Ineligible Employees and Dependents. If a participating employee or dependent becomes ineligible for medical insurance coverage, continuation of benefits is available through the COBRA plan for 18-36 months.

## **OTHER BENEFITS**

Flexible Spending Plan under Section 125. Allows for payments of medical and dental insurance premiums, medical expenses and dependent care expenses with pre-tax dollars. Employees can save up to 42% on these expenses.

CommunityAmerica Credit Union. Savings and loan program offered through payroll withholding.

Mabee Center Privileges. Employee, spouse, and children under the age of 19 if living at home (under age 23 if a full-time student), have free access to the Mabee Center (including pool, racquetball courts, tennis courts, tracks, etc.) during scheduled open hours. Family membership applications may be picked up in the Office of Human Resources.

Wellness Center. Staff members, their spouse and children under the age of 19 living at home (under age 23 if a full-time student) have free access to the Wellness Center during scheduled open hours when accompanied by the employee. Staff ID is required to use the facility.

Community Education. The Continuing Education Division offers a limited number of non-credit swim classes for adults. Benefit-eligible staff who enroll in the classes will receive a 10% discount.

Golf Privileges at Cardinal Hill Golf Course. Full-time employees and their children, under age 18 or who are full-time WJC students, may play golf at a discounted rate of \$10 for green fees (Monday through Friday and after 12 noon on weekends). Carts are available at the discount rate of \$7 (9 holes) or \$14 (18 holes) during those same hours. Family membership applications may be picked up in the Office of Human Resources.

Bookstore Discounts. William Jewell employees are entitled to a 10% discount on most items in the store, not including textbooks or promotional items. Barnes & Noble also offers all full-time faculty and staff at William Jewell College discount privileges at the Barnes & Noble Superstore located at 8625 Northwest Prairie View Road (Zona Rosa). This discount is also 10% and applies to all books with the exception of the bestsellers.

Dining Services. William Jewell College employees are eligible for discounted meals by showing staff ID.

Free Admittance to WJC Athletic Events for employee, spouse (or date) and children living at home by showing staff ID.

Free or Reduced Admission to other WJC Events including the Harriman-Jewell Series, concerts, plays, etc., for staff, spouse (or date) and unmarried dependent children.

***These benefits are subject to change.***

11/18/11