

# Benefits Package 2012

- Introductions
- Medical Insurance
- Dental Insurance
- Retirement Plans
- Life Insurance
- Educational Opportunities
- Leave Types
- Additional Benefits
- Miscellaneous

# MEDICAL INSURANCE



*An Independent Licensee of the Blue Cross and Blue Shield Association*

An advertisement for Highmark Blue Shield. The left side shows a man and a woman walking on a paved path in a park-like setting. The right side is a solid blue background with a large, faint white handprint graphic. Text is overlaid on the bottom of the image.

**HAVE A GREATER HAND IN YOUR HEALTH**

At Highmark, we're committed to helping you live a healthier life. Use the wealth of information and tools on our site to manage your coverage and - more importantly - your health.

# Main Differences (In Network)

	PPO 1	PPO 2	PPO 3
Deductible	\$250 Individual \$500 Family	\$300 Individual \$600 Family	\$1,000 Individual \$2,000 Family
Coinsurance	100%	90% after deductible	90% after deductible
Out-of-Pocket Limit	None	\$1,000 Individual \$2,000 Family	\$2,000 Individual \$4,000 Family
Office Visits (PCP)	100% after \$10 copayment	100% after \$15 copayment	100% after \$20 copayment
Office Visits (Specialist)	100% after \$10 copayment	100% after \$30 copayment	100% after \$40 copayment
ER Services	100% after \$35 copayment	100% after \$50 copayment	100% after \$50 copayment
Physical Medicine	100% after \$10 copayment	100% after \$30 copayment	100% after \$40 copayment
Spinal Manipulations	100% after \$10 copayment	100% after \$30 copayment	100% after \$40 copayment
Speech & Occup Therapy	100% after deductible 12 visits/calendar year	90% after deductible 12 visits/calendar year	90% after deductible 12 visits/calendar year

# Main Differences – PaidCard Rx Plans

	PPO 1	PPO 2	PPO 3
Deductible	None	None	\$100 Deductible Per Person
Retail – 30 Day Supply	\$10 Generic \$25 Brand \$40 Non-Formulary Brand	\$10 Generic \$40 Brand \$70 Non-Formulary Brand	\$10 Generic \$40 Brand \$70 Non-Formulary Brand
Mail Order – 90 Day Supply	\$20 Generic \$50 Brand \$80 Non-Formulary Brand	\$ 20 Generic \$ 80 Brand \$140 Non-Formulary Brand	\$ 20 Generic \$ 80 Brand \$140 Non-Formulary Brand

# Fashion Focus Option V Benefits

Benefit	Network	Out-of-network Reimbursement
<p>Frequency</p> <ul style="list-style-type: none"> <li>· Eye examination</li> <li>· Eyeglass lens</li> <li>· Frames</li> <li>· Contact lenses</li> </ul>	<p>Once every 12 months</p> <p>Once every 12 months</p> <p>Once every 12 months</p> <p>Once every 12 months</p>	
<p>EYE EXAMINATION (including dilation - professionally indicated)</p>	<p>Covered In Full</p>	<p>Up to \$32 allowance</p>
<p>FRAMES</p> <ul style="list-style-type: none"> <li>· Fashion level frames from “The Collection”</li> <li>· Designer level frames</li> <li>· Premier level frames from “The Collection</li> <li>· Retail around towards a providers frames</li> </ul>	<p>Covered In Full</p> <p>\$20 copayment</p> <p>\$40 copayment</p> <p>Up to \$60 allowance</p>	<p>Up to \$30 allowance</p>

# 2012 Health Premiums

## Medical, Drug Prescription and Vision

EE Contribution per pay (24/26 pays)					
Non-Wellness	PPO 1	PPO 2	PPO 2	PPO 3	PPO 3
Salaries	All Salaries	Under \$50000	\$50000 and over	Under \$50000	\$50000 and over
Single	\$124.04	\$22.05	\$35.28	\$16.32	\$26.08
Two Party	\$292.45	\$114.78	\$123.57	\$84.79	\$91.29
Family	\$549.22	\$211.68	\$ 246.96	\$156.51	\$182.64

# 2012 Health Premiums

## Medical, Drug Prescription and Vision

### EE Contribution per pay (24/26 pays)

Wellness	PPO 1	PPO 2	PPO 2	PPO 3	PPO 3
Salaries	All Salaries	Under \$50000	\$50000 and over	Under \$50000	\$50000 and over
Single	\$108.60	\$12.96	\$25.92	\$9.60	\$19.19
Two Party	\$269.51	\$86.55	\$103.92	\$64.00	\$76.80
Family	\$503.95	\$173.10	\$ 207.83	\$127.95	\$153.59

# Wellness Year 9: Shape up, Gettysburg!

## The Points Track

This is the original Wellness Track offering programming in all dimensions of wellness, including **nutritional, physical, emotional, intellectual/cultural, social/family, and spiritual**. Each activity or program is awarded a specific point value, working towards a total of **365 points** to complete the program. This track is for participants who prefer a more structured accounting of their wellness progress. Participants may choose from different areas of wellness to become the best they can be.

## The Independent Track

This track is designed for self motivated and disciplined individuals who have wellness activities incorporated into their activities of daily living. It is also designed for individuals whose schedules do not allow for the Wellness Program's structured activities and need a more flexible schedule. Participants select from the wellness dimensions, including **nutritional, physical, emotional, intellectual/cultural, social/family, and spiritual**, to set their **SMART goals**. This year the Independent Track participants will select **one (1) Major** dimension and one **(1) Minor** dimension to achieve their wellness goals.

# Points Track

## What are the Points Track Requirements?

- Participate in the **Multiphasic Blood Screening (MBS)** and complete a **Health Risk Assessment (HRA)** at the beginning and end of the Program.  
**Set SMART goals at the beginning of the Program**
- Complete an End of Year Reflection on your successes - **deadline 10/31/2012.**
- Record your points using CNAV recording tool. Accumulate a minimum **365 points** over the Wellness year - **deadline 10/31/2012.**

## How do I enroll in the Points Track?

- Log onto Moodle after 12/1/2012

If you have any questions, please email the Wellness Committee at

[wellness\\_committee@gettysburg.edu](mailto:wellness_committee@gettysburg.edu)

# Independent Track

## What are the requirements?

- Choose **One Major** and **One Minor** Goal, as well as listing **SMART goals and objectives** by 1/10/2012
- Participate in **Multiphasic Blood Screening** by 2/1/2012
- Complete **Highmark Success Profile** by 2/1/2012
- **Two self assessments**: the first by 3/15/2012, the second by 7/15/2012
- **End of year reflection** conclusion by 10/31/2012

## How do I enroll?

- Log onto Moodle after 12/1/2012

# Blues on Call

[www.highmarkblueshield.com](http://www.highmarkblueshield.com)

One toll free telephone call or a quick email connects you to Blues On Call - a comprehensive health information and support program offering a wide variety of up-to-date, easy-to-understand health care resources.

1-888-BLUE-428 or 1-888-258-3428

Contacting Blues on Call connects you employees to a Health Coach who is specially-trained registered nurse. Their personal Health Coach is available to discuss questions about any health topic that concerns them 0 a rash, an earache, a recent diagnosis, medications, a scheduled medical test or surgery. If they are caring for children or a senior citizen, their Health Coach can help with questions about care.



# DENTAL INSURANCE

 DELTA DENTAL

Everyone deserves  
a healthy smile



# Delta Dental Summary

**Two options are available through Delta Dental for full-time employees.**

## **Low Option**

- Deductible: All covered dental procedures, except diagnostic and preventative services, are subject to an annual per person deductible of \$50.00/family limitation of \$100.00
- Annual maximum of \$750.00 per person
- Separate maximums for orthodontia and implants: both \$750

## **High Option**

- Deductible: None
- Annual maximum of \$1200.00 per person
- Separate maximums for orthodontia and implants: both \$1200

# 2012 Delta Dental Premiums

<b>Employee Premiums per pay (24/26 pays)</b>		
	<b>Low Option</b>	<b>High Option</b>
<b>Single</b>	<b>\$1.00</b>	<b>\$3.60</b>
<b>Two Party</b>	<b>\$5.75</b>	<b>\$11.30</b>
<b>Family</b>	<b>\$12.55</b>	<b>\$22.75</b>

# Delta Dental PPO plus Premier

Example	Delta Dental PPO Dentists	Delta Dental Premier Dentists	Non-Participating Dentists
Dentist's Charge for an Crown (Example)	\$1,000	\$1,000	\$1,000
Sample Plan Payment Allowance	\$640	\$800	\$800
Copayment Amount	50%	50%	50%
Delta Dental Payment	\$320	\$400	\$400
Patient Payment	\$320 (\$640 - \$320 =)	\$400 (\$800 - \$400 =)	\$600 (\$1,000 - \$450 =)
Patient Savings (over non-Delta Dental dentist)	\$280 (\$600 - \$320 =)	\$200 (\$600 - \$200 =)	\$0

# Delta Dental Plan

	Low Option	High Option
Diagnostic and Preventive (exams, x-rays, consultations, cleanings, sealants, space maintainers) <i>Effective January 1, 2009 enrollees will be entitled to one additional regular or periodontal prophylaxis (cleaning). Exams performed by specialists will be excluded from the frequency limitations.</i>	100%*	100%*
Basic Restorative (fillings) <i>Effective January 1, 2009 posterior composites will be covered.</i>	80%*	80%*
Major Restorative (inlays, onlays, crowns)	50%*	50%*
Oral Surgery (extractions)	80%*	80%*
Endodontics (root canal therapy)	80%*	80%*
Periodontics (treatment of gums)	80%*	80%*
Prosthodontics (bridges & dentures)	50%*	50%*
Orthodontics <i>(Dependent children to the end of the month they reach age 19)</i>	50%*	50%*
Implants	50%*	50%*
Deductible (per person / per family) <i>(Diagnostic, Preventive, Ortho exempt)</i>	\$50 / \$100	N/A
Annual Plan Maximum (per person)	\$750	\$1,200
Orthodontic Lifetime	\$750	\$1,200
Implant Lifetime	\$750	\$1,200

# RETIREMENT PLANS



# Retirement Program : TIAA-CREF

**Gettysburg College provides a retirement program for employees who work 1000 hours or more per year. There is a two year waiting period before the college begins making a contribution to your retirement . The College makes a contribution of 10% of base salary to a retirement annuity with TIAA-CREF.**



[www.tiaa-cref.org](http://www.tiaa-cref.org)

**SRA with TIAA-CREF**

# Retirement Program: Emeriti Health Solutions

To qualify for the Gettysburg College contribution, a full-time employee must be age thirty-five (35) and have completed two (2) years of services. The contribution begins on the month after this criteria is met.

A new approach  
to **investing** for your retirement  
health care needs.

<http://www.emeritihealth.org/>

# LIFE INSURANCE



# Life Insurance

## Group Term Life and Accidental Death & Dismemberment Insurance

Life Benefit Amount: 1.5 times your Annual Earnings to maximum of \$350,000. FREE TO YOU.

## You can purchase Additional Life Insurance

Additional Life Benefit: Increments of \$10,000 to a maximum of \$300,000, minimum of \$10,000

Guarantee Issue: \$60,000 for the employee  
\$10,000 for the employee's spouse  
\$5,000 for the employee's dependants

[Life Coverage Highlights](#)

[www.standard.com/benefits/life\\_insurance.html](http://www.standard.com/benefits/life_insurance.html)

**CIGNA**  
travel insurance

# Educational Opportunities



# Tuition Credit Program for your Children

Dependent children of those employees of Gettysburg College who have met the eligibility rules listed in the blue binder and have been admitted to an accredited four-year college or university as full-time candidates for a bachelor's degree, are eligible to participate in one of the 3 tuition benefit plans listed below:

1. **Gettysburg College Tuition Credit Plan** - your dependent attends Gettysburg College.
2. **The Tuition Exchange Program** - your dependent receives a scholarship to one of the tuition exchange schools.
3. **The Grant program** - 30% of the tuition and mandatory cost to attend Gettysburg College is put towards tuition and mandatory fees at another qualified institution.

# Education for you at Gettysburg

## **Employees and Their Spouses**

- After one year of service, regular full-time employees and their spouse/partner become eligible for tuition benefits at Gettysburg College. Up to four(4) courses may be taken a year for credit and/ or audit.

## **Tuition Aid For Support Staff (Outside of Gettysburg College)**

### **Program Requirements:**

- The individual must be a full-time support staff employee for a minimum of two years.
- The employee must be enrolled in an undergraduate academic program in a credit course.
- The employee must pay the course costs during the course enrollment period.

# Leave Types





# 2011-2012 Holiday Schedule



**Independence Day**      **Monday**

**July 4, 2011**

**Thanksgiving**      **Thursday**  
**Friday**

**November 24, 2011**  
**November 25, 2011**



**Winter**



**Friday**  
**Monday**  
**Tuesday**  
**Wednesday**  
**Thursday**  
**Friday**

**December 23, 2011**  
**December 26, 2011**  
**December 27, 2011**  
**December 28, 2011**  
**December 29, 2011**  
**December 30, 2011**

**Memorial Day**

**Monday**

**May 28, 2012**

**Plus 2 Additional Floating Holidays** that must be used between **June 1, 2011** and **May 31, 2012**.



# Types of Leaves

## Dining Services Holiday Schedule

- Please confirm with your supervisor

## Additional Leave Types

- Maternity Leave
- Parental/Partner Leave
- Adoption Leave
- Bereavement Leave
- Jury Duty
- Family and Medical Leave of Absence
  - 12 months of employment & 1250 hours of service needed to be eligible for this *unpaid* leave.
- Military Leave

# Sick/Vacation Leave Accruals

## Sick Leave:

Support Staff employees earn sick leave in the amount of .0308 hours for every hour worked. Hours to be included in accrual calculations are regular, sick, vacation, holidays, and floating holidays. Extra time and over time hours are not used in accrual calculations. Unused sick leave may be accumulated for use in case of accident or illness for up to a maximum of 26 weeks.

## Vacation:

Eligibility: All full-time and part-time employees (working over 1000 hours per salary year) are eligible for paid vacation leave. Vacation leave is accrued from the first day of employment and is earned in proportion to time worked. Additionally, vacations time can be used in ¼ hour increments. Vacations are to be taken at times mutually agreeable to the employee, the College and his/her supervisor.

The accrual of vacation leave for Support Staff employees is affected by a variety of factors.

1. The number of service hours to the College.
2. Hours to be included in accrual calculations are regular, sick, vacation, holidays, and floating holidays. Extra time and over time hours are not used in accrual calculations.
3. The number of hours employees work per year is cumulative in nature. The influences when accrual rates increase.

# For Employees Scheduled to Work 40 hours per week

Service Hours:	Hours Earned
0-520 hrs (13 weeks, if work full 40hrs/wk)	20 hours total (Hours will not appear on pay stub until the employee has successfully completed their orientation period)
521-10399 hrs (0-4 years, if work full 40 hrs/wk)	.038462 hours earned/hr worked (x 2080 hrs = 80hrs/yr)
10400-20799 hrs (5-9 years, if work full 40 hrs/wk)	.057692 hours earned/hr worked (x 2080 hrs = 120hrs/yr)
20800-31199 hrs (10-14 years, if work full 40 hrs/wk)	.076923 hours earned/hr worked (x 2080 hrs = 160 hrs/yr)
Over 31200 hours (15 years, if work full 40 hrs/wk)	.084615 hours earned/hr worked (x 2080 hrs = 176 hrs/yr)

# Holiday Pay for Support Staff

Occasionally, support staff employees are required, by supervisors, to work when the College is officially closed for holiday observations. Below is the holiday pay policy for all support staff employees.

## Work Schedule

Scheduled to work on the holiday

Not scheduled to work on the holidays

## Compensation

Actual hours worked @ time-and-a-half plus additional appropriate holiday pay.

Holiday Pay

## Work Schedule

Scheduled to work on the holiday

Not scheduled to work on the holidays

## Compensation

Actual hours worked @ time-and-a-half

-0-

This schedule applies only to holiday occurring during the employee's work period. Employees who work less than 12 months per year will not receive compensation for holidays occurring during the period they are not working.

# Disability Policies for Regular FT Support Staff Employees

## **Short Term Disability**

Employees, after at least one year service with the college, may be eligible to participate in the short-term disability leave program.

There is a 10-working day waiting period before the paid short-term disability leave begins. Support staff employees are required to use accrued sick and vacation leave during the 10-day waiting period to maintain compensation. Paid short-term disability leave will begin on the 11<sup>th</sup> working day of the leave and may continue for up to 24 weeks.

## **Group Long Term Disability**

Employees, after at least one year service with the college, may be eligible to participate in the long-term disability leave program.

For more information on our long term disability insurance please visit the Human Resources web site.

# Leave Benefits for Administrators

## **Vacation for Administrators**

Regular full-time administrators working 12 months are eligible to receive 22 vacation days per salary year (June - May). This equates to an accrual rate of 1.83 days per month.

## **Short- Term Disability/Sick Leave for Administrators**

Regular full-time administrators who are unable to perform their duties because of illness may receive up to six months (26 weeks) of sick leave with pay.

## **Group Long Term Disability Insurance**

Employees, after at least one year service with the college, may be eligible to participate in the long-term disability leave program.

For more information on our long term disability insurance please visit the Human Resources web site.

# Additional Benefits

- **PayFlex** - Flexible Spending Qualifying Expenses  
\$5,000 Dependent Daycare Expenses & \$4,000 Medical Care Expenses.
- **Global Insurance (Travel Outside U.S)**
- **AFLAC's Supplemental Insurance Plans**  
3Plans: Accident, Cancer, and Specified Health Event
- **United Legal Benefits**
- **UNUM – Long Term Care Insurance**
- **Computer Purchase Program – 2 year interest free loan**
- **Gettysburg College ID information**
- **Bookstore Charge Policy – 10% employee discount / charge up to \$250**
- **Growing Places - on campus day care center**

# Miscellaneous

- Gettysburg College Department of Public Safety
- Workers' Compensation Panel
- Book Store Red Discount Coupon!
- EAP
- Pillars Appreciation Program
- Commuter Services – [www.PaCommuterServices.com](http://www.PaCommuterServices.com)

**Thank you for your time today, if you have questions please contact me ~ Karen Re**

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