

It's Back!



What's Your Plan?

Benefits Open Enrollment
February 15th – March 12th
go.lclark.edu/hr

**Changes Are Effective
April 1, 2010**

Employee Benefits Open Enrollment Informational Packet

Open Enrollment is February 15th – March 12th

Contents

Message From Human Resources.....	3
What Do I Need To Know About Open Enrollment?.....	3
Answers To Frequently Asked Questions.....	3-5
Informational Sessions.....	5-6
Medical & Dental Premiums	6
Medical Plan Comparison 2010-2011	7
Dental Plan Comparison 2010-2011	8
Benefit Plan Design Changes	9
Allegiance Flex Advantage	10
Life/AD&D Insurance	10
Short-Term Disability Insurance	11
Long-Term Disability Insurance	11
Employee Assistance Program.....	11
TIAA-CREF	11
What's Next? Take Action Before March 12 th	12
Key Contact Information.....	12

Enclosures

-  Medical & Dental Insurance Open Enrollment Form
-  Allegiance Flexible Benefits & Debit Card Open Enrollment Form
-  Allegiance Flex Advantage Open Enrollment Packet

Message from Human Resources

Dear Faculty and Staff:

Life is filled with important decisions – like choosing which benefit plan options are right for you and your family. This Open Enrollment Guide will take you through the enrollment process and help you make decisions about your 2010 benefits. To learn more about your benefits we recommend you browse the Human Resources webpage:

http://www.lclark.edu/offices/human_resources/employee_resources/benefits/

Take some time to consider your needs and make any necessary changes during Open Enrollment.

What Do I Need To Know About Open Enrollment?

Open Enrollment is a great time to take a look at your existing benefit plans, evaluate any anticipated needs, learn more about your benefits and make adjustments for the upcoming plan year.

- You may change your current medical or dental plan
- You may add or drop dependents from your medical or dental plan
- You may cancel your medical or dental coverage entirely
- You can apply to reduce the 180-day waiting period to 90-days for long-term disability benefits. (Applies to non-exempt/hourly employees only.)
- You have the opportunity to enroll or re-enroll in the *pre-taxed* Flexible Spending Accounts for medical, dental, vision, alternative care, and child care expenses.
- You should attend the ‘Wellness Under the Big Top’ Benefits & Wellness Fair on February 25th, 10 a.m. to 2 p.m. in Stamm – Templeton Student Center.



Remember: Open Enrollment ends Friday, March 12th. All enrollment forms must be received by Human Resources by **no later than 5:00 p.m. PST on Friday March 12, 2010.**

Answers To Frequently Asked Questions

What's New?

This year we are introducing a New Flexible Spending Account Vendor – [Allegiance](#). We decided to change to Allegiance because Regence no longer offers Personal Choice and our new vendor provides **debit cards**, which will significantly speed the process of filing claims for reimbursement. However, the flexible spending enrollment process is the same – all participants must sign up each year during Open Enrollment. For more information about Allegiance, please see the enclosed Allegiance Flex Advantage Open Enrollment Packet.

Are My Rates Increasing?

Yes, the Lewis & Clark [employee premiums](#) for the 2010-2011 plan years will increase overall by an average of 6.74% which is far below the industry average in the Oregon and SW Washington area (10 – 23%). Last year, we were pleased that there were no premium increases for either the Willamette Dental or Kaiser Medical plan; therefore, this overall average of 4.32% increases reflects a modest growth over a two-year period.

There are several key factors that impact premiums at Lewis & Clark including the increased cost of providing medical care in general, the aging population, the economy and higher “loss ratio” (the percentage of dollars received in premiums vs. the dollars spent to pay claims).

- **The Increased Cost of Providing Medical Care**

The costs associated with providing care continue to rise including a heavy use of expensive medical machines and technology, the cost of developing and marketing prescription medications, a surge in obesity, and higher insurance utilization. For example, in 2009, in the Pioneer Medical Plan, 12 large claims exceeded \$50,000 and 13 more exceeded \$100,000.

- **An Experienced Population**

Colleges typically have an older population than other types of organizations. Lewis & Clark College is no exception. As an example, our population is 10 years older than the average Oregon/SW Washington Kaiser community. We also tend to be better educated and more frequent users of our medical services and products.

- **The Economy**

Over the last year, we have added a number of dependents to our insurance plans that were formerly covered on other plans. They have moved to our plans either due to a loss of coverage or an extreme change in benefits to their other plans. We have also been impacted by a higher COBRA participation level from our former employees as the American Recovery and Reinvestment Act of 2009 (ARRA) reduced the COBRA premium by 65% for Assistance Eligible Individuals.

When Will The New Rates Appear On My Paycheck?

The new insurance premiums will appear on your March 2010 paycheck. Flexible spending account deductions for the 2010-2011 plan years, if you choose to participate, will begin on your April 2010 paycheck.

Changing Your Plans? Adding Dependents? Not Enrolled?

If you plan on changing or adding dependents or are enrolling in a College plan for the first time, please be sure you complete the [appropriate forms](#) enclosed in this packet. All completed and signed forms must be received in Human Resources by **no later than 5:00 p.m. PST on Friday, March 12, 2010.**

Completed forms may be submitted as follows:

- Fax to 503-768-6233
- Email scanned forms to klahey@lclark.edu
- Hand deliver or US Mail to MSC 72 at 0615 S.W. Palatine Hill Road, Portland, Oregon 97219



Staying With Your Current Plans?

If you are not changing your current medical or dental plan for 2010, **you do not** need to submit any paperwork. However, if you wish to participate in a Flexible Spending Account you must complete the Allegiance Flexible Benefits & Debit Card Open Enrollment Form.

How Much Does The College Pay For Employee Benefits?

In addition to a large percentage of medical and dental premium costs, the College also pays the full premiums for the group Life and AD&D, Long-term Disability, Employee Assistance Plan (EASE), and 10% towards each eligible employee’s retirement plan (TIAA-CREF). The College budgets approximately 31% of the total salary pool for employee benefits. For example, for every \$1,000 salary earned, the College contributes approximately \$310 towards benefits.

How Else Can I Save Money On My Out-Of-Pocket Benefit Expenses?

Use *pre-tax* money for your co-pays on medical, dental, vision care, and prescription costs through the HealthCare Spending Account. This includes deductibles, costs for alternative health care, and over-the-counter medications. This benefit is now even easier to use with the introduction of a **debit card!** More information on the HealthCare Spending Account is found on page 10 (Allegiance Flex Advantage) **as well as the enclosed Flexible Spending packet which includes a new enrollment form for the upcoming Plan year.**

Who Is Eligible To Participate In Our Benefit Plans?

If you are a faculty member with at least a .50 FTE or a staff member who works at least 20 hours a week, you may enroll yourself, your spouse or domestic partner, and any dependent children up to age 23 in a medical and/or dental plan. Regardless of insurance coverage your IRS eligible dependents may also use your Healthcare Spending Account for their out-of-pocket expenses.

Information Sessions

- ❖ **‘Wellness Under the Big Top’ Benefits & Wellness Fair: Thursday, February 25th, 10 a.m. to 2 p.m. in Stamm.** The College is pleased to offer a fun and informative Wellness Fair as a part of our annual Benefits Fair. Over 25 Wellness vendors will provide free screenings, massage sessions, holistic health and nutritional information. In addition to the Human Resources department, representatives from all of the College’s benefits plans will be on hand to assist you and answer questions. Don’t miss the raffle of prizes generously donated by our plan representatives...drop by the Fair and sign up for the drawing!



- ❖ **Allegiance: 30 Minute Flexible Spending Account Presentation**

Most of us are spending more and more out of our pockets these days for medical expenses. Health plan deductibles and co-pays keep going up. Plus maybe one or more of the kids need braces or you want Lasik eye surgery. These are big ticket items that you pay for yourself. So after all of that, who wants to pay more taxes? ***Learn more about how Flexible Spending Accounts (FSAs) were designed to help with these expenses and how you can instantly get tax dollars back into your paycheck and increase your spendable income.***

Thursday, March 4th in JR Howard Hall #133 From 2:00 p.m. to 2:30 p.m.	RSVP: Appreciated But Not Required. Email: hr@lclark.edu
Monday, March 8th in Wood Hall #8 From 12:00 p.m. to 12:30 p.m.	
Tuesday, March 9th in JR Howard Hall #133 From 2:00 p.m. to 2:30 p.m.	
Thursday, March 11th in Albany Quadrangle #207 From 10:00 a.m. to 10:30 p.m.	

- ❖ **Law School**

A representative from Allegiance Flex Advantage will visit the Law School Campus on **Monday, March 8th**, in Wood Hall #8. The 30 Minute Flexible Spending Presentation will begin at noon. Following the presentation, Kris Codron and Katie Lahey of the Human Resource Department will be available to answer questions pertaining to Open Enrollment until 2:00 p.m.

❖ **TIAA-CREF: On-Campus March 16th – 18th**

A TIAA-CREF representative will be on-campus during the Wellness & Benefit Fair and during March to offer individual counseling sessions on the College's 403(b) retirement plans. Reserve your meeting ahead of time by calling Amy Johnson toll free at 866-928-4221 x 47-2601.

Medical & Dental Premiums

Each year, Lewis & Clark works with its insurance providers to provide you and your family with stable, cost-effective and quality healthcare. Two primary factors influence healthcare premiums: the inflation rate for healthcare in the marketplace and the experience and utilization of these healthcare services. Overall, the Lewis & Clark employee premiums will increase by an average of 6.74% which is far below the industry average in the Oregon and SW Washington area (10 – 23%). Last year, there were no premium increases for either our Willamette Dental or Kaiser Medical plans; therefore, this overall average of 4.32% increase reflects a modest growth over a two-year period. The College continues to absorb approximately 71% of the increased costs.

	Total Premium	College Cost	Employee Cost
Pioneer Medical			
Employee Only	\$521.17	\$437.78	\$83.39
Two Party	\$1,042.48	\$719.31	\$323.17
Family	\$1,454.83	\$989.28	\$465.55
Kaiser Medical			
Employee Only	\$397.61	\$333.99	\$63.62
Two Party	\$795.22	\$548.70	\$246.52
Family	\$1,113.31	\$757.05	\$356.26
Pioneer Dental			
Employee Only	\$52.85	\$41.83	\$11.02
Two Party	\$105.74	\$59.22	\$46.52
Family	\$148.02	\$56.18	\$91.84
Kaiser Dental			
Employee Only	\$43.88	\$32.27	\$11.61
Two Party	\$87.76	\$40.34	\$47.42
Family	\$122.86	\$44.88	\$77.98
Willamette Dental			
Employee Only	\$40.70	\$29.18	\$11.52
Two Party	\$81.40	\$39.16	\$42.24
Family	\$122.45	\$39.25	\$83.20

Medical Plan Comparison 2010 - 2011

Plan Name & Provider Network	PPO (Preferred Provider Organization) Regence BlueCross/BlueShield Preferred Provider Network <i>(No PCP/Specialist referral required)</i>		Kaiser Permanente Kaiser Permanente Provider Network <i>(PCP/Specialist referral required)</i>
	In-Network	Out-of-Network	In-Network Only
Monthly Pre-tax Employee Premium	Employee Only: \$83.39 Employee + 1: \$323.17 Family: \$465.55		Employee Only: \$63.62 Employee + 1: \$246.52 Family: \$356.26
Annual Deductible	Individual -\$250 Family -\$750	Individual -\$500 Family -\$1,500	None
Annual Out-of-Pocket Maximum	Individual -\$2,000 Family -\$6,000	Individual -\$6,000 Family -\$18,000	Individual -\$1,250 Family -\$2,500
Lifetime Maximum Benefit	\$2,000,000		None
Office Visits	\$25 copay (deductible waived)	Employee pays 40% after deductible	\$15 copay
Well Baby Care	\$25 copay	Employee pays 40% after deductible	No charge
Diagnostic Lab & X-ray	Employee pays 20% after deductible	Employee pays 40% after deductible	No charge
Inpatient Stay/Surgery	Employee pays 20% after deductible	Employee pays 40% after deductible	\$250 per admission
Outpatient Surgery	Employee pays 20% (deductible waived)	Employee pays 40% after deductible	\$15 copay
Urgent Care	Plan pays 100% after \$20 co-pay (deductible waived)	Employee pays 40%	\$35 copay
Emergency Room	\$150 co-pay, then employee pays 20% (deductible waived if admitted)		\$75 copay plus any other charges that normally apply
Ambulance Services	Employee pays 20% after deductible		\$75 copay
Durable Medical Equipment	Employee pays 20% after deductible	Employee pays 40% after deductible	Employee pays 20%
Prescription Retail (Up to 30 – day supply)	\$20 generic \$40 preferred \$60 non-preferred		\$15 generic \$30 brand-name <i>Kaiser Permanente pharmacies and mail-order only</i>
Mail Order Prescriptions (Up to 90 – day supply)	\$30 generic \$60 preferred \$90 non-preferred		\$30 generic \$60 brand-name <i>Kaiser Permanente pharmacies and mail-order only</i>
Vision Benefits	Annual exam – Plan pays 100% (deductible waived). Hardware: \$250 per calendar year maximum benefit. <i>No vision network required.</i>		Routine eye exam - \$15 co-pay Prescription eyeglasses & contact lenses - balance after \$150 credit every 24 months. <i>Kaiser Permanente vision providers only</i>

Please note: This summary provides a brief description of the Plan benefits. Please refer to the Summary Plan Description for a complete list of benefits, the limitations, and exclusions that apply and a definition of medical necessity.

Dental Plan Comparison 2010 - 2011			
Plan Name & Provider Network	Fee For Service Any Licensed Dentist	Kaiser Dental Kaiser Provider	Willamette Dental Willamette Provider
Monthly Pre-tax Employee Premium	Employee Only: \$11.02 Employee + 1: \$46.52 Family: \$91.84	Employee Only: \$11.61 Employee + 1: \$47.42 Family: \$77.98	Employee Only: \$11.52 Employee + 1: \$42.24 Family: \$83.20
Annual Deductible	Individual - \$50 Family - \$150	None	None
Annual Maximum Benefit	\$1,500 per person	\$1,500 per person	None
Office Visits	None	\$15 copay	\$10 copay
Preventive Services <i>Exams, cleanings, x-rays, fluoride treatment</i>	Employee pays 0% (deductible waived)	Fully covered after office visit charge	Fully covered after office visit charge
Basic Services <i>Fillings, simple extractions</i>	Employee pays 20% after deductible	Fully covered after office visit charge	Fully covered after office visit charge
Major Services <i>Crowns, Bridges, Dentures</i>	Employee pays 50% after deductible	Employee pays 20%	Office visit charge plus: Crown \$50 each, Bridge \$50 per tooth, Dentures \$100 each
Emergency Treatment	Employee pays 20% after deductible	\$25 copay in-network Plan pays up to \$100 for out-of-area emergency	\$50 copay in-network Plan pays up to \$100 for out-of-area emergency
Orthodontia <i>No age limit</i>	Employee pays 50%	Employee pays 50% up to \$1,500; 100% thereafter	Pre-orthodontia visit \$150, \$1,200 treatment co-pay
Orthodontia Lifetime Maximum	\$1,500	\$1,500	None
<i>Please note: This summary provides a brief description of the Plan benefits. Please refer to the Summary Plan Description for a complete list of benefits, the limitations, and exclusions that apply.</i>			

Benefit Design Changes

Changes to Pioneer Medical

Office Visit Co-Pay

- Copay increased from \$20 to **\$25** (Annual Women's Exam now falls under this category)

Prescriptions at Participating Pharmacies

- Copay increases from \$15/\$35/\$55 to **\$20/\$40/\$60**

Annual Deductible and Out-of-Pocket Maximums

- No Cross Accumulation of Deductible or Out-of-Pocket between in- and out-of-network benefits. The amounts remain the same.

	In-Network	Out-Of-Network
Annual Deductible	Individual - \$250 Family - \$750	Individual - \$500 Family - \$1,500
Out-of-Pocket Maximum	Individual - \$2,000 Family - \$6,000	Individual - \$6,000 Family - \$18,000

Radiology & Lab

- In-network covered at **80%** instead of 100%

ER Co-Pay

- Copay increases from \$100 to **\$150**, employee pays 20% (deductible waived if admitted)

Enhancements to Pioneer Medical

Mail Order Purchased Medications

- Copay decreases from \$30/\$70/\$110 to **\$30/\$60/\$90** for a 90-day supply of each prescription filled

Diabetes Education

- There is now **no benefit limit** for services and supplies used in outpatient diabetes self management programs to treat insulin-dependent diabetes, insulin-using diabetes, gestational diabetes, and noninsulin-using diabetes.

Nutritional Counseling Services

- No longer restricted to home health or hospice benefits. Now all participants are allowed **3 visits per lifetime** (except diabetic counseling); covered for all types of conditions, covered after deductible and coinsurance

Smoking Cessation

- New! - \$500/lifetime for treatment, plus \$500 per lifetime medications

Children's Hearing Aid

- Provides hearing aid benefits to enrollees under age 18 or a dependent, 18 years or older, who is enrolled in an accredited education institution. (Limited to \$4,000 per eligible dependent every 4 years. Employee pays 20% in-network and 40% out-of-network ; deductible applies.)

Vision Care

- There is now **no copay** for routine eye exam covered at 100% (deductible waived)
- Participants may now be examined once per calendar year instead of every 12 months
- Simplified hardware (i.e. lenses & frames) benefit. Hardware now covered at 100% to \$250 per calendar year (deductible waived)

Changes to Kaiser Medical

Out-of-Pocket Maximums

The annual out-of-pocket maximums increases to **\$1,200 per individual/\$2,500 per family**

Urgent Care Visit

- Copay increased from \$15 to **\$35**

Allegiance Flex Advantage

A Flexible Spending Account enables you to increase your take-home pay by decreasing your taxable income. You can reduce the costs of insurance premiums, medical expenses not covered by insurance and dependent daycare expenses by paying these costs on a *pre-tax* basis. *Pre-tax* denotes that you will not pay state, federal, or FICA withholdings on these earnings. The Plan Year for this benefit is April 1, 2010 through March 31, 2011. There are three Flexible Spending Accounts available: the Premium Contribution account, HealthCare Spending account, and the Day Care Spending account.

1. **The Premium Contribution Account** allows you to pay your medical and dental insurance premiums on a pre-tax basis. Your Medical/Dental Premiums will automatically be deducted from your pay on a pre-tax basis. This will increase your take home pay. If you wish to waive this option and pay your premiums post-tax you may change your deductions on the Open Enrollment Form on the last page of this booklet. ***You are not required to re-enroll during the annual Open Enrollment period for pre-tax premium contribution accounts.***
2. **The Healthcare Spending Account** allows you to pay for medical, dental, vision, and alternative care expenses with pre-taxed earnings by setting aside a specific monthly portion of your salary into the Allegiance Flex Advantage account for future use. When you incur an applicable expense, you can use your Benefits Card at both healthcare and non-healthcare merchants or you can submit a simple claim form to Allegiance and they will mail you a check to reimburse the claim amount. **Please be advised that IRS regulations do not allow refunds for unused contributions; therefore this is a “use it or lose it” account. The IRS requires an annual re-enrollment for the HealthCare Spending account during the annual Open Enrollment period.**
3. **The Day Care Spending Account** allows you to pay for dependent daycare expenses with pre-taxed earnings. By enrolling in the Day Care Spending account, you are instructing the College to set aside a specific monthly portion of your salary into the Allegiance Flex Advantage account for daycare expenses. **Please be advised that IRS regulations do not allow refunds for unused contributions; therefore this is a “use it or lose it” account. The IRS requires an annual re-enrollment for the Day Care spending account during the annual Open Enrollment period.**

Enclosed in the Allegiance Flex Advantage Open Enrollment Packet is the enrollment form, *which is required each year* for Healthcare or Day Care Spending accounts.

Life & Accidental Death and Dismemberment

A College paid group term life insurance plan through Regence Life & Health is available for all regular employees who work at least 30 hours per week for 9 or more months per year, and faculty with .75 FTE. The college contributes the entire cost for the basic coverage for employees. The basic policy provides life insurance and accidental death and dismemberment insurance coverage at 150% of annual salary.

Optional term life insurance, dependent coverage, and additional accidental death and dismemberment coverage are also available through payroll deduction.

Please visit our webpage for rates and benefit information:

http://www.lclark.edu/offices/human_resources/employee_resources/benefits/financial_security/

Short-Term Disability Coverage

Short-term disability coverage is available for all exempt (salaried) employees who work at least 30 hours per week for 9 or more months per year, and faculty with .75 FTE. Short-term disability payments are made by the college in the form of salary continuance. Benefits are payable beginning on the 23rd workday after the disability begins. All available sick time and vacation time will be included as part of the short-term disability payments.

Long-Term Disability Coverage

Long-term disability insurance is available for all regular employees who work at least 30 hours per week for 9 or more months per year, and faculty with .75 FTE. Long-term disability insurance (LTD) pays up to 70% of pre-disability income to eligible employees unable to work due to a disability. Benefits are reduced at age 70. This benefit is provided through Regence Life & Health at no cost to the employee. There is a 180-day waiting period for benefits on approved claims. **Non-exempt (hourly) employees may purchase optional insurance to reduce the waiting period to 90 days.** The employee pays the premium for this optional insurance, which is \$.0026 per \$1 of covered salary. Generally, this cost would equate to \$4.00-\$5.00 per month.

Employee Assistance Program

Lewis & Clark College offers a short-term counseling and advising benefit designed to supplement coverage provided by medical insurance programs. This program is available to benefited employees, their families, and "significant others." The College has retained the services of E.A.S.E. (Employee Assistance Services Enterprises) to provide individuals with no-cost private and confidential short-term counseling and referral to help them deal with the stresses and problems they may face in day-to-day life. Participants may receive up to four sessions, *for each issue or situation*, in a 12-month period. For more information or to schedule an appointment, call 503-228-3223 or email info@easeeap.com.

TIAA-CREF Retirement Plans

Reserve your on-campus individual appointment with a TIAA-CREF representative **March 16th – March 18th** by calling Amy Johnson toll free at 866-928-4221 x 47-2601

The 403(b) retirement annuity plan is carried by the Teachers Insurance and Annuity Association (TIAA) and the College Retirement Equities Fund (CREF). TIAA is a non-profit legal reserve insurance company which invests in a broadly diversified group of direct loans to business and industry, government and corporate bonds, commercial mortgages, and income-producing real estate. CREF is a separate, non-profit corporation which manages seven investment accounts which provide variable annuities: Stock, Money Market, Bond Market, Social Choice, Global Equities, Growth, Mutual Funds, and Equity Index.

There are two accounts available through the College: the Group Retirement Annuity (**GRA**), which the College also contributes to, and the Salary Reduction Account (**GSRA**), for employee-only contributions.

All employees, including adjunct faculty and temporaries, may enroll in TIAA-CREF's supplemental retirement plan through the **GSRA** account. Employee contributions are made on a tax-deferred or after-tax basis into the 403(b) plan via salary reduction. Employees must contribute at least \$200.00 per calendar year into the plan.

Upon meeting the **GRA** plan eligibility requirements, the College will contribute a percentage of the monthly base salary to the plan for all eligible employees with no employee match required! The retirement contributions are fully vested immediately. The College's contribution is tax-deferred.

What's Next: Take Action Before March 12, 2010

As you can see, Lewis & Clark provides a broad range of benefit choices as well as a number of tools and resources that can help with your benefit decisions. Before enrolling, be sure to:

- ✦ **Go Online.** Our Health and dental insurance providers make a number of tools and resources available through their websites that can help support your decision-making process.
- ✦ **Remember To Enroll.** Make sure that you get the coverage that best suits your needs. Don't forget to remove ineligible dependents, former spouses, or over the age dependents that no longer meet the eligibility requirements.
- ✦ **Contact The Plans** if you have questions about benefits or available providers.
- ✦ **Keep This Guide Handy.** Refer to the information in this guide to help you make wise benefits choices.

Key Contact Information

The following table provides important phone numbers and websites that you may need when enrolling for your benefits and throughout the year.

Plan/Contact	Web Address	Group #	Phone Number
Health Insurance			
Regence BlueCross BlueShield of Oregon	www.or.regence.com	#842995010	Regence BCBS (866) 219-7222
Kaiser Permanente	www.kaiserpermanente.org	#1495-001	Kaiser (503) 813-2000
Dental Insurance			
Fee-For-Service Plan	http://www.lclark.edu/offices/human_resources/employee_resources/benefits/health_benefits/peht_dental/index.php	#842995010	Regence BCBS (866) 219-7222
Kaiser Dental Plan	www.kaiserpermanente.org	#1495-006	Kaiser (503) 813-2000
Willamette Dental Plan	www.willamettedental.com	#Z908A	Willamette Dental (503) 952-2100
Allegiance Flex Advantage			
Health Care & Dependent Care Spending Account	http://www.allegianceflexadvantage.com/	503711	Allegiance Flex Advantage (877) 424-3570
Regence Life & Health			
Life/AD&D. Long Term Disability	http://www.regencelife.com/	#WBT000528	Regence Life & Health (503) 412-7965
E.A.S.E.			
Employee Assistance Program	http://www.easehelp.com/ <i>Username= lewisandclarkcollege</i> <i>Password= lewisandclarkcollege</i>	N/A	E.A.S.E 503-228-3223
TIAA-CREF			
403(b) Retirement Plan	http://enroll.tiaa-cref.org/lclark/	GRA: 101700 GSRA: 101701	TIAA-CREF (800) 842-2776