Lewis & Clark
Benefit Package

2016

Overview

- Eligibility
- Enrollment & Qualifying Events
- Health Benefits
- Insurance Benefits
- Retirement Benefits
- Time Away from Work
- Additional Benefits

Eligibility

Full-Time - Benefit Eligible Employees

Faculty with more than .50 FTE
Staff with more than .53 FTE (20 hrs / week)

The full benefit package includes medical, dental, life, AD&D, long-term disability, flexible spending, and retirement contribution.

$25/mo stipend if medical is waived.

Part-Time and Temporary

Individual Retirement Savings

- Faculty with less than .5 FTE
- Staff with less than .53 FTE

Paid Time Off

- Part-Time Staff - prorated
- Faculty - sick time only
- Temporary Staff - sick time only

Campus Facility Benefits

Eligibility

New Employees

The effective date of benefit coverage is the first day of the month following the date of hire.

The eligibility date for the College's contribution to the retirement plan is first of the month following one year of employment, unless you meet the exception guidelines.

Dependents

- Spouse
- Dependent children (up to age 26)
- Domestic Partner

Domestic Partner coverage for medical and dental is deducted post tax. Employees will pay taxes on the additional amount Lewis & Clark College pays toward coverage for a Domestic Partner and his/her covered children.

Benefit Enrollment

All benefit changes are made in Workday.

Benefit changes must be made within 31 days of a qualifying event or during Open Enrollment (April 1st effective date).

- New Hire
- Birth or Adoption
- Marriage or Divorce
- Lose or Gain Coverage
- Change in Residence
- Death of Spouse or Child

Health Benefits

Medical

Dental

Flexible Spending

Wellness

COBRA

Medical

Eligibility - Benefit Eligible Employees

Administrator - PEHT or Kaiser

Cost - Employee/L&C Split

Medical plans are bundled with Prescription and Vision

Regence Blue Cross Blue Shield - PPO

- Can see any doctor one wishes, or visit any hospital one chooses, usually within a preferred network of providers. A doctor or hospital outside the preferred provider list will cost more.

- Self- Funded through PEHT (Pioneers Educators Health Trust) is a group of 7 institutions of higher education in the area.

Kaiser Permanente - HMO

- Required to see only doctors or hospitals on the Kaiser network (unless traveling or receiving emergency care). There are 33+ facilities in Portland Metro Area

- Fully funded

Dental

Eligibility - Benefit Eligible Employees

Administrator - PEHT, Kaiser, or Willamette

Cost - Employee/L&C Split

- PEHT

The PEHT dental plan is a ‘Dental PPO’ plan; all dentists are available, but the annual benefit maximum will go further if you stay within the preferred network

- Kaiser Permanente

‘Managed Dental’ plan; when enrolling in these plans, you must only go to a Kaiser Permanente facility.

- Willamette Dental

‘Managed Dental’ plan; when enrolling in these plans, you must only go to a Willamette Dental facility.

Flexible Spending

Eligibility - Benefit Eligible Employees

Administrator - Allegiance

Cost - Employee Paid (voluntary)

Pre-tax payroll deductions placed into an account for reimbursement.

- **Medical**
  - $2550 maximum per person
  - Use it or lose it - $500 rollover
  - Copays, Alternative Care, Prescription, Vision
  - Covers dependent expenses
- **Dependent Care**
  - $5000 maximum per household
    $2500 if married, filing separately
  - Many qualifying events

Annual Re-Enrollment is required.

You cannot combine medical FSA with an HSA.

Wellness

Eligibility - Varies

Administrators - Cascade Center, and L & C

Cost - L&C Paid

Cascade Center

Benefit Eligible Employees

- Hubbub Wellness App
- Personal Wellness Coaching
- Health Risk Assessment

Employee Fitness Program

All Employees

- Classes such as cross training, pilates, yoga, indoor cycling, and cardio tennis on campus.

COBRA

Eligibility - Benefit Eligible Employees & Dependents

Administrator - Cobra Management Systems (CMS)

Cost - Employee Paid (voluntary)

- Available when benefits are terminated
- 60 days after loss of coverage to enroll
- Coverage generally lasts for 18 months
    - *36 months for spouses or aged out dependents*
- Cost includes employee and employer portion plus a 2% administration fee.

Insurance Benefits

Life Insurance

AD&D

Short Term Disability

Long Term Disability

Long Term Care

Life Insurance

Eligibility - Benefit Eligible Employees

Benefit decreases at age 70

Administrator - LifeMap

Cost - Varies

Group Life Insurance

- Paid for by college
- 1.5 times annual salary
- Max $250,000

Optional Life Insurance

- Paid for by employee
- Max 300,000 (10,000 increments)
- $100,000 guaranteed issue for new hires
- Dependent life - $5,000 Spouse, $5,000 per child ($2.54/mo per family)

AD&D

Eligibility - Benefit Eligible Employees

Benefit decreases at age 70

Administrator - LifeMap

Cost - Varies

Accidental Death & Dismemberment

Additional money in the event of death loss of limb, sight of an eye, or paralysis as the result of an accident

- Paid for by college
- 1.5 time salary

Optional AD&D

- Elect $25,000 increments, max $300,000
- Coverage for employee or employee and family
- Apply for coverage at anytime

Short Term Disability

Eligibility - Exempt Employees Only

Administrator - Lewis & Clark

Cost - L&C Paid

- Self-funded as salary continuance
- Benefit begins after 22 days or when all available sick and vacation time has been exhausted (faculty has no waiting period), whichever comes first.
- Payments cease on the date the disability ends, the return to work date, or at 180 days (including the 22 day waiting period), whichever comes first.

Long Term Disability

Eligibility - Benefit Eligible Employees

Benefit decreases at age 70

Administrator - LifeMap

Cost - Varies

- Monthly income equal to 60% of earnings, maximum monthly benefit of $5,000 (70% after 1 year of service).
- Begins after 180 days of disability.
- Optional Buy Up for **Hourly Employees**
  - Non-exempt employees who work 20 hours a week (.53 FTE)
  - Decrease waiting time to 90 days
  - Guaranteed issue for new hires

Long Term Care

Eligibility - Benefit Eligible Employees

Administrator - Genworth

Cost - Employee (voluntary)

- Pays for custodial care received at home, in a nursing home, or at an assisted living facility.
- Assistance with two or more activities of daily living or have a cognitive impairment like dementia or Alzheimer's.
- All eligible faculty and staff, their spouse, domestic partner, parents, grandparents, parents-in-law , grandparents-in-law, siblings and adult children and their spouses/domestic partners, adult children.
- New Hires who apply within 31 days of their hire date are guaranteed acceptance.

Retirement Savings - TIAA 403(b)

Employee Contributions (SRA):

All Employees are eligible

No waiting period for participation

3% auto enroll (opt out is available in Workday when onboarding for benefits)

Enroll or change contributions at any point during the calendar year

Employer Contributions (GRA):

Full Time - Benefit Eligible Employees

After 1 year of working in higher education for over 1000 hours and 21 years old.

9% contribution - no match required

Fully vested

Waiting period can be waived if requirements are met with previous employer within 6 months.

Retirement Medicare Supplemental

Eligibility

- 65 years of age or older
- Enrolled in Medicare A & B
- 5 years of continuous, benefit eligible, service
- Currently enrolled in one of the College's active medical plans
- Spouse of the employee who meets the above requirements

Options

Lewis & Clark pays $55/mo and employee is billed quarterly for the remainder

- Kaiser
- Regence - Classic Plan
- Regence - Enhanced Plan
- Regence - Plan F Plan
    - grandfathered

Time Off of Work

Vacation Time

- **Salary** - 2 days per month, max accrual is 24 days with carryover and accrual up to an additional 24 days
- **Hourly** - Subject to collective bargaining and accrues on an hourly basis. Maximum accrual is 24 days

Sick Time

- **Salary** - 22 days per year loaded on Sept. 1
- **Hourly** - Subject to collective bargaining and accrues on an hourly basis. Maximum accrual is 22 days per year.

Holidays

- 14 + days per year including winter break

Time Off of Work

Protected Leave - FMLA and OFLA

- State and Federal laws that provide job protection to eligible employees who need leave to care for themselves or immediate family members.
- Please contact HR immediately

- **Bereavement**
- **Military Leave**
- **Jury Duty or Court**

Additional Benefits

EAP

Discounts

Campus Benefits

EAP

Eligibility - Benefit Eligible Employees

Administrator - Cascade Centers

Cost - L&C Paid

Employee Assistance Program (EAP)

- Completely confidential
- 4 counseling sessions per occurrence
  - Family / Marital / Parenting
  - Personal / Emotional Concerns
  - Occupational Adjustment / Stress
  - Alcohol / Drug Issues
  - Emergency Trauma Counseling
- Identity Theft
- Prescription Assistance
- Financial Wellness
- Employees and their dependents can access 24/7

Discount Programs

Eligibility - Benefit Eligible Employees

Administrator - Varies

Cost - Varies

- 10% Bon Appetit Food Service Discount
- 10% Bookstore Discount
- Global Fit: Fitness Club Discount
- OnPoint Community Credit Union

Campus Benefits

Eligibility - All Employees

Administrator - Lewis & Clark

Cost - L&C Paid

Tuition Assistance

Transportation

Library Services

Fitness Center

CARE (Community and Recreation for Employees)

- To promote recreational activities and social service projects that contribute to cohesiveness among all college employees and make a positive impact in the community.
- Group ticket sales to games (Timbers, Blazers, Hops)
- Other campus events

LCKF (Lewis & Clark Kids and Families)

- 150 faculty and staff
- Online discussions about family related issues or opportunities
- Summer annual BBQ at the pool
- Clothing swaps

Benefit Resources

No benefit questions unanswered.

No benefit issues unresolved.

- Helen DeVol, Benefits Analyst
- Fringe Benefit Committee
- Benefit Vendors
- Website
- Benefit Resource Center
- Presentations