

# 2021 LC Benefits

For rates and detailed information, please visit our Benefits Website at [go.lclark.edu/benefits](http://go.lclark.edu/benefits)

## MEDICAL

**Opt Out Credit.** \$50/mo. stipend if coverage is waived.

**Spousal Surcharge.** \*NEW\* An additional \$50/mo. will be charged if an enrolled spouse or domestic partner is eligible for other group health coverage.

### **\*NEW\* Kaiser Permanente Value HMO Plan**

With an HMO plan, you must choose a Primary Care Physician (PCP) from a network of local healthcare providers who will refer you to in-network specialists or hospitals when necessary. All your care is coordinated through your PCP. An important thing to keep in mind about HMO plans is they generally won't cover out-of-network care except in a true emergency. If you choose the new "Value" HMO plan, you have copays for most common services. There is also a deductible on this plan. For more major services such as a hospitalization, you would pay your deductible first, then co-insurance. Because your out-of-pocket costs are greater, this plan provides lower monthly premiums than the Traditional HMO plan design.

### **Kaiser Permanente, Traditional HMO Plan**

With an HMO plan, you must choose a Primary Care Physician (PCP) from a network of local healthcare providers who will refer you to in-network specialists or hospitals when necessary. All your care is coordinated through your PCP. An important thing to keep in mind about HMO plans is they generally won't cover out-of-network care except in a true emergency. Unlike the Value HMO plan, there is no deductible.

### **Kaiser Permanente, Added Choice PPO**

If you are looking for choice and convenience, consider the Added Choice point-of-service (POS) plan. Added Choice offers three levels of coverage, called tiers. Members can move from one tier to another at the point of service. The choices you make determine which doctors you see, which medical facilities you use, and how much you pay. This plan has national coverage and you can see providers outside of Kaiser Permanente.

### **Kaiser Permanente, High Deductible Health Plan PPO**

Our HDHP has the same coverage tiers as our Added Choice PPO but coverage is paid for differently. Employees pay 100% of all costs until they have paid the full deductible, then they have a cost share percentage until the out of pocket max is reached. Employees who enroll in this coverage also have access to a **Health Savings Account** that has employee and employer contributions. Enrollment requires a one on one meeting with your Benefits Analyst to confirm an understanding of the plan limits.

## DENTAL

### **Delta Dental, PPO**

You may choose to see any provider; however, the annual benefit maximum will go further if you stay within Delta Dental's Preferred "PPO" network.

### **Kaiser Permanente, HMO**

When enrolling in this plan, you must seek care at a Kaiser Permanente Facility.

### **Willamette Dental, EPO**

When enrolling in this plan, you must only go to a Willamette Dental Facility. This plan has set copays for services and no annual maximum.

Benefit Questions? Please contact:  
**benefits@lclark.edu**  
**503-768-6234**

## ELIGIBILITY

**Faculty** .50 FTE or above

**Staff** .53 FTE (20 hrs. / week) or more

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

## Dependents

- Spouse
- Children up to age 26
- Domestic Partner

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

## ENROLLMENT

All benefit changes are made in Workday.

## 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.*

## INSURANCE

### Life Insurance

**Group Life Insurance** - Paid for by college at 1.5 times annual salary

**Optional Life Insurance** - Paid for by employee, max of 300,000.

### Accidental Death & Dismemberment

**Group AD&D** - Paid for by college at 1.5-time salary

**Optional AD&D** - Paid for by employee, Max \$300,000.

### Short Term Disability

Salary continuance paid for by college for exempt employees only.

### Long Term Disability

Paid for by college and begins after 180 days of disability. 60% income replacement (70% after 1 year of service), max monthly benefit of \$5,000 .

**Optional Buy Up** - For hourly employees (who do not have short term disability) to decrease the waiting time to 90 days.

### Voluntary Hospital or Accident Insurance

Paid for by employee to cover unexpected hospitalization or accident coverage.

## FLEXIBLE SPENDING

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

Annual Re-Enrollment is required during open enrollment.

### Medical

- \$2,750 maximum per person in 2021
- In 2021, FSA's allow remaining balance from 2020 to carryover to 2021
- Any carryover amounts from 2020 are in addition to new elections for 2021
- Reimburse for copays, alternative care, prescription, vision, dental, and more for you or your dependents

### Dependent Care

- \$5,000 maximum per household
- In 2021, remaining balances from 2020 carryover to 2021
- Unused balances can be used for eligible expenses in 2020 during the runout and in 2021
- Many qualifying events if you need to change coverage levels

## RETIREMENT SAVINGS

### Employee Contributions

All Employees are eligible. There is no waiting period and you can change contributions at any time. We have a 3% auto enroll for benefit eligible employees but opting out is available when onboarding for benefits.

### Employer Contributions

For Full Benefit Eligible Employees only (and in specific employee categories). 9% contribution with no match required after 1 year of working and 21 years old. *Waiting period can be waived if requirements are met with previous employer within 6 months.*

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

Completely confidential

4 counseling sessions per

occurrence for issues such as:

- Family / Marital / Parenting
- Personal / Emotional Concerns
- Occupational Stress
- Alcohol / Drug Issues

Emergency Trauma Counseling

Identity Theft

Prescription Assistance

Financial Wellness

Employees and their dependents

can access 24/7

## 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, Maximum accrual is

24 days

## SICK TIME

**Salary** - 22 days per year loaded

on Sept. 1

**Hourly** - Subject to collective

bargaining, accrued monthly up

to 22 days per year

## HOLIDAYS

7 days per year + over one week

for winter break (14+ days total)

## CAMPUS BENEFITS

Tuition Programs

Transportation

Library Services

Fitness Center

Bookstore Discount

Farm to Fork Meals