



2023-24 Benefits Guide

Administrative and Staff Employees



Table of Contents

General Information.....	3
PPO Health Plan.....	4
Prescription Drug Plan.....	5
Dental Plan.....	6
Vision Plan.....	7
2023-2024 Employee Premiums.....	8
Flexible Spending Accounts.....	9
Retirement Savings Plan.....	10
Education Benefits.....	11
ConnectCare 3.....	12
Employee Assistance Program.....	13
Group Life Insurance and AD&D.....	14
Optional Life Insurance.....	15
Medical Leave Benefits.....	17
Paid Time Away From Work.....	18
Auxiliary Benefits.....	19

General Information

Albright College is pleased to offer eligible employees a comprehensive and valuable benefits program. All full-time Staff working 30+ hours per week are eligible. Healthcare benefits will begin the 1st of the month following 45 days from the hire date, including medical, vision, dental and flexible spending accounts. Other benefits will begin the 1st of the month following 90 days from the hire date including vacation and sick time, basic life/AD&D insurance and long-term disability insurance.

➡ For detailed information about any of these plans, please visit the [Benefits Information webpage](#) found on Albright's intranet page.

You have 30 days from your date of hire to make benefit decisions.

The elections you make now will remain in effect for the entire year, June 1, 2023 through May 31, 2024 unless you have a **Qualified Life Event (QLE)**. A QLE is a change in your situation like getting married, having a baby, or losing health coverage. Any of these events may make you eligible for a Special Enrollment Period, allowing you to enroll in health insurance outside the yearly Open Enrollment Period. The following are basic types of Qualified Life Events:

- Loss of health coverage
 - Losing existing health coverage, including job-based, individual, and student plans
 - Losing eligibility for Medicare, Medicaid, or CHIP
 - Turning 26 and losing coverage through a parent's plan
- Changes in household
 - Getting married or divorced
 - Having a baby or adopting a child
 - Death in the family

If you experience a Qualified Life Event, please contact Human Resources as soon as possible. You have a limited window of 30 days to make a change to your current benefits.

* You may decline health insurance offered by Albright College - this is called a Waiver of Coverage. If you waive coverage for yourself, you may not cover dependents under the Albright health plan. Note that if you decline coverage considered affordable and adequate under the Patient Protection and Affordable Care Act, you will not qualify for government subsidies to purchase individual health insurance. Electing to 'Opt Out' of coverage through open enrollment, or allowing your 'opt out' status to continue constitutes a Waiver of Coverage. The decision to waive coverage has consequences. If you refuse employer coverage and don't obtain coverage on your own (through another plan such as a spouse's plan, Medicaid, or Medicare), you may be subject to a tax penalty.

This guide is to serve as a reference tool for Administrators and Staff. In the event of any discrepancy found in this guide, plan documents will supersede.

➡ ***Please note that you must complete the enrollment action in Dayforce whether opting in or out of coverage.***

PPO Health Plan

Health Plan Provisions:



Administrator	Capital Blue Cross www.capbluecross.com 1-800-962-2242	
Provisions	In-Network	Out-of-Network
Annual Deductible		
Individual:	\$1,500	\$1,500
Family:	\$3,000	\$3,000
Out-of-Pocket Maximum	(includes prescription)	
Individual:	\$6,350	\$2,500
Family:	\$12,700	\$5,500
Office Visit Copays:		
Primary Care Physician	\$25 per visit	20% after deductible
Telemedicine Services	\$15 per visit	20% after deductible
Urgent Care Center	\$50 per visit	20% after deductible
Specialist	\$25 per visit	20% after deductible
Emergency Room Visit	\$100 per visit	\$100 per visit
Routine Preventive Care:		
Physical Exams	100% (no deductible)	20% after deductible
Immunizations	100% (no deductible)	20% after deductible
Routine Gynecological Exam	100% (no deductible)	20% (no deductible)
Mammograms	100% (no deductible)	20% after deductible
Diagnostic Services	100% (no deductible)	20% after deductible

Prescription Drug Plan



Plan Provisions:

When you enroll into the Health Plan, the following prescription drug plan is included.

Administrator	Capital Blue Cross www.capbluecross.com 1-800-962-2242
Deductible	\$100 per person; \$200 per family

	Participating Retail Pharmacy (31 day supply)	Capital Blue Mail Order (90 day supply)	Specialty Drugs*
Tier 1: Generic Preferred	\$30	\$30	\$30
Tier 2: Generic Nonpreferred	\$30	\$30	\$30
Tier 3: Brand Preferred	\$60	\$60	\$60
Tier 4: Brand Nonpreferred	\$90	\$90	\$90

Annual Maximum	\$6,350 per person; \$12,700 per family per year (includes health plan)
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Dental Plan

Plan Provisions:



Administrator	Delta Dental www.deltadentalins.com 1-800-521-2651
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	High Option	Low Option
Annual Maximum	\$2,000 per person	\$1,500 per person
Diagnostic & Preventive Services		
Exams		
Cleanings	100%	100%
X-rays		
Sealants		
Basic Services		
Fillings	90%	90%
Endodontics (root canals)	90%	90%
Periodontics (gum treatment)	50%	0%
Oral Surgery	90%	90%
Major Services		
Root Canal Therapy	90%	90%
Periodontal Surgery	50%	0%
Oral surgery; Surgical extractions	50%	0%
Bridges	50%	0%
Inlays/Onlays/Crowns	50%	0%
Dentures – Full and Partial	50%	0%
Implants	50%	0%
Orthodontia		
Adults and dependent child(ren) up to age 26	50%	N/A
Orthodontia Maximum	\$2,000 Lifetime	N/A

Vision Plan

Plan Provisions:



Administrator	VBA – Vision Benefits of America www.vbaplans.com 1-800-432-4955 Group # 3616
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Benefit Frequency	Participating Provider	Non-Participating Provider
Examination Once Every 12 Months	Covered at 100%	Reimbursed Amount: Up to \$40
Lenses Once Every 12 Months Single Vision Bifocal Trifocal Lenticular	Covered at 100% for Standard Lens	Reimbursed Amount: Up to \$40 Up to \$60 Up to \$80 Up to \$120
Frames Once Every 24 Months	Retail Allowance Between \$125 - \$150	Reimbursed Amount: Up to \$50
Contact Lenses Once Every 12 Months	In lieu of Lenses Up to \$110	In lieu of Lenses Up to \$110

VBA also partners with several other companies where you can save up to 35% on LASIK eye surgery and over 40% on premium hearing aids.

2023-2024 Employee Premiums

Medical and Prescription Drug Plan

PPO Plan:

	Monthly Cost	Bi-Weekly Cost
Employee Only	\$92.86	\$42.86
Employee + Spouse	\$428.65	\$197.84
Employee + Child(ren)	\$337.78	\$155.90
Employee + Family	\$492.65	\$227.38

Dental Plan

Low Option Plan:

	Monthly Cost	Bi-Weekly Cost
Employee Only	\$25.72	\$11.87
Employee + Spouse	\$51.58	\$23.81
Employee + Child(ren)	\$68.32	\$31.53
Employee + Family	\$93.15	\$42.99

High Option Plan:

	Monthly Cost	Bi-Weekly Cost
Employee Only	\$43.05	\$19.87
Employee + Spouse	\$84.71	\$39.10
Employee + Child(ren)	\$104.07	\$48.03
Employee + Family	\$150.57	\$69.49

Vision Plan

	Monthly Cost	Bi-Weekly Cost
Employee Only	\$6.30	\$2.91
Employee + Spouse	\$11.98	\$5.53
Employee + Child(ren)	\$12.28	\$5.67
Employee + Family	\$16.38	\$7.56

Flexible Spending Accounts

Flexible Spending Accounts provide a convenient way to contribute pre-tax dollars for qualified medical and dependent care expenses. A Flexible Spending Account is commonly known as the “use it or lose it” account as funds not used by the deadlines defined below will be forfeited. You do not have to participate in a Health Plan at the College to participate in a Flexible Spending Account.

Medical Flexible Spending Account (FSA)



Administrator	The Benecon Group, CDH Services CDHservices@benecon.com 1-833-738-6729
Plan Year	June 1, 2023 – May 31, 2024
Annual Maximum	\$3,050
Deadline	Expenses incurred from June 1, 2023 to August 15, 2024 must be submitted for reimbursement by August 31, 2024.
Eligible Expenses	Expenses such as co-pays, co-insurance and deductibles for medical, dental, prescription drug and vision plans not covered through the insurance plan. For a complete list of eligible expenses, visit http://irs.gov/publications/p502 .

Dependent Care Flexible Spending Account (DCFSA)



Administrator	The Benecon Group, CDH Services CDHservices@benecon.com 1-833-738-6729
Plan Year	June 1, 2023 – May 31, 2024
Annual Maximum	\$5,000 (\$2,500 if married but filing separately)
Deadline	Expenses incurred from June 1, 2023 to May 31, 2024 must be submitted for reimbursement by August 31, 2024.
Eligible Expenses	Expenses such as the cost of childcare services for children through age 12.

Retirement Savings Plan – 403(b)

Albright College offers a generous contribution to eligible employees' retirement savings plans. Full-time employees are eligible for the employer match after one year of service plus 1,000 hours work; OR, immediately if the employee has a current vested TIAA plan from another employer; AND the employee chooses to contribute 5% on their own.

Retirement Contributions



College Contributions	The College contributes the equivalent of 5% of an eligible employee's base pay to his/her retirement account if the employee contributes 5% on their own.
Voluntary Contributions	Immediately upon hire, employees working at least 1,000 hours per year may contribute a percentage of their pay check before federal income tax is calculated. Employees may enroll, change or opt out of voluntary contributions at any time. The annual IRS maximum contribution limit for 2023 is \$22,500. The catch-up limit for employees age 50+ is \$7,500.

Learn About Saving for Retirement

Representatives from TIAA visit campus several times during the year or, phone/virtual appointments may be scheduled to discuss your retirement needs and goals. A TIAA representative can help Retirement Plan participants develop individualized savings strategies. Participants may call TIAA at (800) 732-8353 to schedule an appointment. In addition, participants may speak with Call Center Representatives at (800) 842-2733 for more information.

Education Benefits

The College offers education benefits to regular full-time employees, minimum 10 months, their spouse or domestic partner, and IRS dependent child(ren) or stepchild(ren) under the age of 25.

For Full-Time Employees (minimum 10 months)

Tuition Remission	The waiver of tuition charges for credit courses at Albright College. An employee is eligible for tuition remission benefits effective the semester or session that commences after the employee has completed one year of full-time service.
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For Spouses/Domestic Partners of Full-Time Employees (minimum 10 months)

Tuition Remission	The waiver of tuition charges for credit courses at Albright College. A spouse or domestic partner is eligible for tuition remission benefits effective the semester or session that commences after the employee has completed one year of full-time service.
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For Dependent Child(ren) or Stepchild(ren)

Tuition Remission	The waiver of tuition charges for credit courses at Albright College. A dependent child(ren) or stepchild(ren) is eligible for tuition remission benefits effective the semester or session that commences after the employee has completed three years of full-time service.
Tuition Exchange	<p>The Tuition Exchange is a national scholarship exchange program through which dependent children of eligible College employees may apply for undergraduate study at other participating colleges and universities. Scholarship awards cover full tuition, one-half tuition for a non-resident at a public institution or a rate set by The Tuition Exchange.</p> <p>A dependent child(ren) or stepchild(ren) is eligible for tuition exchange benefits effective the semester or session that commences after the employee has completed three years of full-time service.</p>

ConnectCare 3

ConnectCare3 offers independent, third-party patient advocate services for simple to severe illnesses and wellness culture change to help prevent chronic health conditions. Faculty and dependents enrolled through the College’s health plan are eligible for this benefit.

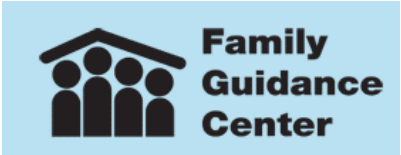
How Can ConnectCare 3 Help Me?



Administrator	<p>ConnectCare 3 1-877-223-2350 www.connectcare3.com info@connectcare3.com</p>
<u>Nurse Navigator</u>	<p>Nurse Navigators can guide you through the healthcare maze of jargon, diagnoses, treatments, and facilities to get the best possible outcome. Whether it’s an in-person doctor visit, online research, or phone consultation, your Nurse Navigator is “on duty” until you no longer need help, providing peace of mind and ensuring quality of care.</p> <ul style="list-style-type: none"> • Help patients understand their diagnosis and treatment options, allowing patients to make better-informed decisions about their healthcare • Help patients identify participating physicians, specialists, and surgeons, and provide information regarding their rates of success with various procedures • Assist scheduling and attend appointments with the patient, at the patient’s request and prepare a summary of information and instructions provided by the healthcare provider, in an easy-to-understand format. • Identify support groups, and find transportation assistance, in-home assistance, and meal delivery services if needed by the patient; • Assist patients to navigate the complex healthcare system; • Provide assistance through phone consultations.
Healthy Goals	<p>This unique program supports you with any sort of healthy goal (or desire to set healthy goals). ConnectCare3 members can get personalized help from a certified health coach to set and attain healthy goals. A Healthy Goal can be any goal that improves your well-being.</p> <ul style="list-style-type: none"> • Weight Loss & develop and exercise program • Manage blood chemistry • Increase muscle mass and decrease body fat • Develop healthier daily habits and eating patterns

Employee Assistance Program (EAP)

The Albright College Employee Assistance Program (EAP) is a free benefit administered by InRoads at Family Guidance Center and allows you access to licensed clinicians to help you with emotional, behavioral, and other issues you may be experiencing such as help with finding pet care, elder care and caregiver support.



EAP Services Include:

Administrator	InRoads at Family Guidance Center 610-374-4963, Option 7 www.familyguidancecenter.com Employer ID: alb237
Counseling Services	Full-time employees are entitled to 3 free confidential counseling sessions per year. Services can also be used by household members. <ul style="list-style-type: none"> • Adaption to illness or physical limitations • Alcohol/substance abuse • Anxiety/depression • Child or adolescent behavioral problems • Elder care and/or child care problems • Financial distress • Gambling or other lifestyle addictions • Grief and loss • Legal concerns • Management of anger and other emotions • Marital distress/family difficulties • Spousal abuse/family violence • Workplace stresses/conflicts on the job
Legal Access Plan	Full-time employees are eligible for a 30-minute initial consultation with an attorney. Eligible for up to 3 consultations per year, each on a <u>different</u> legal or financial matter.

Group Life Insurance and AD&D

Full-time employees working at least 30 hours per week are eligible for College-paid life insurance and Accidental Death and Disability (AD&D) effective the first of the month following 90 days from the hire date.



Life and AD&D

Administrator	MetLife For general questions: 1-800-438-6388 For Statement of Health questions: eoi@metlife.com
Basic Life Insurance	An amount equal to 2 times your basic annual earnings, rounded to the next higher \$1,000. The maximum amount is \$500,000.
Accidental Death & Disability (AD&D)	An amount equal to your basic life insurance. The AD&D benefit is paid in addition to basic life insurance.
Age Reduction Schedule	65% at Age 65 Additional 50% at Age 70

Optional Life Insurance

The College offers a variety of fully portable or convertible insurance products through MetLife. You have the opportunity to purchase optional coverage for yourself, spouse and dependent child(ren) up to age 26.

Administrator	MetLife For general questions: 1-800-438-6388 For Statement of Health questions: eoi@metlife.com
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Employee Optional Life Coverage

Benefit Schedule	\$10,000 increments up to \$300,000
Minimum Coverage*	\$10,000
Maximum Coverage	The lesser of 5x your basic annual earnings, or \$300,000
Guaranteed Issue Amount**	\$100,000 (Upon Hire)

**Minimum coverage amount of \$10,000 or an increase of \$10,000 can be elected without the required completion of a Statement of Health.*


***This is the amount you can enroll into upon hire without having to complete a Statement of Health.*

Spouse and Dependent Child(ren) Optional Life Coverage

You must enroll in Employee Optional Life Coverage in order to elect coverage for your Spouse. Spouse coverage cannot exceed 50% of the employee's optional life coverage. **Please note: The Spouse Supplemental rates are based on the EMPLOYEE'S age.**

Spouse Benefit Schedule	\$5,000 increments up to \$150,000
Spouse Minimum Coverage	\$5,000
Spouse Maximum Coverage	\$150,000
Spouse Guaranteed Issue Amount*	\$25,000 (Upon Hire)
Dependent Child(ren) Benefit Schedule*	Flat amount: \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000
Dependent Child(ren) Guaranteed Issue Amount	\$10,000

**This is the amount you can enroll into upon hire without having to complete a Statement of Health.*

 **Initial new employee enrollment is the only time you will have the opportunity to enroll in the guaranteed amount without completing a Statement of Health.**

Optional Life Insurance (continued)

Statement of Health (SOH)

If you elect an amount above the Guaranteed Issue Amount for Employee and/or Spouse Optional Life Coverage, you will be asked to provide proof that you and/or your spouse are in good health, otherwise known as a Statement of Health.

If you make an election that is subject to SOH, Human Resources will send you a SOH form for completion. Once MetLife reviews your SOH, they will notify you directly if you were approved. They will also let Human Resources know what coverage amount you were approved for. Human Resources will then adjust your election appropriately in the system.

Optional Life Premiums

Premiums for both Employee and Spouse Optional Life Coverage are based on the employee's age as of their most recent birth date.

Employee's Age	Rate per \$1,000 of Coverage per Month
0 – 29	\$0.11
30 – 34	\$0.12
35 – 39	\$0.14
40 – 44	\$0.20
45 – 49	\$0.28
50 – 54	\$0.40
55 – 59	\$0.63
60 – 64	\$0.95
65 – 69	\$1.50
70+	\$2.78

Child(ren) Coverage	Rate per Month
\$1,000	\$0.29
\$2,000	\$0.58
\$4,000	\$1.17
\$5,000	\$1.46
\$10,000	\$2.92

Medical Leave Benefits

The College encourages employees to take good care of themselves when experiencing a short or long-term illness. If an employee experiences a personal illness or injury and needs continuous time off to recover, you may qualify for different forms of paid and/or unpaid medical leave.

Salary Continuation

Exempt Employees:

Regular full-time exempt employees are eligible for up to a maximum of 3 months of salary continuation, over the course of a 12-month period, during a time of extended medically-documented illness or injury.

Length of Service	Standard Pay Duration
Up to 2 years	1 month
Over 2, up to 3 years	2 months
Over 3 years	3 months

Long Term Disability

Albright College provides long-term disability insurance coverage to full-time, benefit eligible employees in the event that a disability lasts more than 90 consecutive days. The monthly benefit is equal to 60% of your actual monthly base salary, not to exceed \$6,000 per month.

Family and Medical Leave Act (FMLA)

The Family and Medical Leave Act (FMLA) provides qualifying employees with up to 12 weeks of unpaid, job-protected leave per year. It also requires that your group health benefits be maintained during the leave. You may be eligible for leave if you have worked at Albright College for at least 12 months and at least 1,250 hours over the past 12 months. Leave may be used for the following reason;

- For the birth and care of the newborn child or placement of a child with you for adoption or foster care.
- To take medical leave when you are unable to work because of a serious health condition.
- To care for an immediate family member (spouse, child, or parent) with a serious health condition.

Paid Time Away From Work

Albright College encourages employees to use paid time away from work to establish a healthy work-life balance.

Holiday Pay

Employees are eligible to receive their regular base pay (Holiday Pay) for their normally scheduled work hours on approved College holidays. The total amount of approved holidays may vary each year based on the academic calendar.

Summer Hours

Albright observes “summer hours”, which means our offices close 4 hours early on Fridays in the summer. Employees are paid for their full shift.

Non-Exempt Employees

Vacation Time	Following a 90-day introductory period, full-time employees accrue vacation hours based on years of service: <ul style="list-style-type: none"> • 0-5 years accrue 3.08 hours per pay to a maximum of 80 hours • 5-9 years accrue 4.62 hours per pay to a maximum of 120 hours • 10+ years accrue 6.16 hours per pay to a maximum of 160 hours
Personal Time	Regular full-time employees are provided 2 personal days each calendar year that expire 12/31. These days do not roll over.
Sick Time	Following a 90-day introductory period, full-time employees accrue 3.69 hours of sick leave per bi-weekly pay cycle which can be accumulated up to 480 hours. Part-time employees receive a pro-rated accrual rate based on normal weekly hours assigned at time of hire.

Exempt Employees

Vacation Time	Following a 90-day introductory period, full-time employees accrue vacation based on the following: Executives – accrue 14.67 hours per pay; maximum 176 hours Directors/Administrators – accrue 13.34 hours per pay; maximum 160 hours Professional/Technical/Managerial <ul style="list-style-type: none"> • Up to 2 years accrue 10 hours per pay; maximum 120 hours • 2-5 years accrue 12 hours per pay; maximum 144 hours • 5+ years accrue 13.34 hours per pay; maximum 160 hours Part-time employees receive a pro-rated accrual rate based on normal weekly hours assigned at time of hire.
Personal Time	Regular full-time employees are provided 2 personal days each calendar year that expire 12/31. These days do not roll over.
Sick Time	Full-time employees are granted 40 hours of sick leave per year immediately upon hire date. Part-time employees receive a pro-rated accrual rate based on normal weekly hours assigned at time of hire.

Auxiliary Benefits

In addition to the core benefits for employees, the College is proud to offer a variety of auxiliary benefits to supplement our comprehensive and valuable benefits program.

Employee Discounts	Discounts available at the on-campus Barnes & Noble Bookstore, Campus dining options, discounts at Liberty Mutual Insurance, Visions Federal Credit Union, Wells Fargo, Santander and more!
Athletic Facilities Access	Employees of Albright College, their spouses and dependent children under 26 may use College athletic facilities free of charge during normal hours of operation, including the Schumo Center for Fitness and Well-Being. College ID holders will be granted free admission to home College athletic competitions.
Child Care Center – Albright Early Learning Center (AELC)	Receive a 10% discount on tuition for your family. AELC is open 7:00 am to 6:00 pm, Monday through Friday. Highlights of the program include: <ul style="list-style-type: none">• Achieved highest quality rating from PA’s Keystone STARS• Achieved national quality rating through accreditation under the National Association for the Education of Young Children• Serves for a laboratory school for Albright college students• Degreed teachers with additional clearances above state requirements
Wellness Eats Program	Purchase 10 meals, including 3 bonus meals, at the dining hall for only \$60. Meals can be used for breakfast, lunch or dinner, 7-days a week.