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General Information

Franklin & Marshall College is pleased to offer eligible employees a comprehensive and valuable benefits program. **You have 30 days from your date of hire to make benefit decisions.**

**Medical Plan Spousal Surcharge**

A $1,200 annual spousal surcharge ($100 monthly / $46.15 bi-weekly) will be added to your medical plan premium if you elect coverage for your spouse and they are eligible for coverage through his/her employer but elects not to enroll in that plan. If your spouse is an F&M employee, the spousal surcharge is waived. All benefit eligible employees MUST complete the [Medical Spousal Surcharge form](#).

The elections you make now will remain in effect for the entire year, July 1, 2019 through June 30, 2020 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 Franklin & Marshall College - this is called a Waiver of Coverage. If you waive coverage for yourself, you may not cover dependents under the F&M 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.

Please note the Enrollment form and Medical Spousal Surcharge forms need to be returned whether opting in or out of coverage.
Low Deductible PPO Health Plan

Health Plan Provisions:

<table>
<thead>
<tr>
<th>Administrator</th>
<th>Highmark Blue Shield</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><a href="http://www.highmarkblueshield.com">www.highmarkblueshield.com</a></td>
</tr>
<tr>
<td></td>
<td>1-800-345-3806</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Provisions</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual:</td>
<td>$450</td>
<td>$1,125</td>
</tr>
<tr>
<td>Family:</td>
<td>$900</td>
<td>$2,250</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>Plan pays 95% after deductible</td>
<td>Plan pays 70% after deductible</td>
</tr>
<tr>
<td><strong>Coins. Out-of-Pocket Max</strong></td>
<td>$1,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Individual:</td>
<td>$2,000</td>
<td>$10,000</td>
</tr>
<tr>
<td><strong>Office Visit Copays:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary Care Physician</td>
<td>$20 per visit</td>
<td>70% after deductible</td>
</tr>
<tr>
<td>Telemedicine Services</td>
<td>$0 per visit</td>
<td>Not covered</td>
</tr>
<tr>
<td>Urgent Care Center</td>
<td>$30 per visit</td>
<td>70% after deductible</td>
</tr>
<tr>
<td>Specialist</td>
<td>$40 per visit</td>
<td>70% after deductible</td>
</tr>
<tr>
<td>Emergency Room Visit</td>
<td>$150 per visit</td>
<td>$150 per visit</td>
</tr>
<tr>
<td>In-Patient Hospital Stay</td>
<td>$100 per stay</td>
<td>$750 per stay</td>
</tr>
<tr>
<td><strong>Routine Preventive Care:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physical Exams</td>
<td>100% (no deductible)</td>
<td>70% after deductible</td>
</tr>
<tr>
<td>Immunizations</td>
<td>100% (no deductible)</td>
<td>70% after deductible</td>
</tr>
<tr>
<td>Routine Gynecological Exam</td>
<td>100% (no deductible)</td>
<td>70% (no deductible)</td>
</tr>
<tr>
<td>Mammograms</td>
<td>100% (no deductible)</td>
<td>70% after deductible</td>
</tr>
<tr>
<td>Diagnostic Services</td>
<td>100% (no deductible)</td>
<td>70% after deductible</td>
</tr>
</tbody>
</table>

For detailed information about this plan, please visit the [Health & Prescription Coverage Plan webpage](http://www.highmarkblueshield.com).
High Deductible PPO Health Plan & HRA

Health Plan Provisions:

Administrator
Highmark Blue Shield
www.highmarkblueshield.com
1-800-345-3806

<table>
<thead>
<tr>
<th>Provisions</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual:</td>
<td>$1,500</td>
<td>$3,000</td>
</tr>
<tr>
<td>Family:</td>
<td>$3,000</td>
<td>$6,000</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>Plan pays 95% after deductible</td>
<td>Plan pays 70% after deductible</td>
</tr>
<tr>
<td>Individual:</td>
<td>$1,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Family:</td>
<td>$2,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Office Visit Copays:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary Care Physician</td>
<td>$20 per visit</td>
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</tr>
<tr>
<td>Telemedicine Services</td>
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<td>Not covered</td>
</tr>
<tr>
<td>Urgent Care Center</td>
<td>$30 per visit</td>
<td>70% after deductible</td>
</tr>
<tr>
<td>Specialist</td>
<td>$40 per visit</td>
<td>70% after deductible</td>
</tr>
<tr>
<td>Emergency Room Visit</td>
<td>$150 per visit</td>
<td>$150 per visit</td>
</tr>
<tr>
<td>In-Patient Hospital Stay</td>
<td>$100 per stay</td>
<td>$750 per stay</td>
</tr>
<tr>
<td>Routine Preventive Care:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Physical Exams</td>
<td>100% (no deductible)</td>
<td>70% after deductible</td>
</tr>
<tr>
<td>Immunizations</td>
<td>100% (no deductible)</td>
<td>70% after deductible</td>
</tr>
<tr>
<td>Routine Gynecological Exam</td>
<td>100% (no deductible)</td>
<td>70% (no deductible)</td>
</tr>
<tr>
<td>Mammograms</td>
<td>100% (no deductible)</td>
<td>70% after deductible</td>
</tr>
<tr>
<td>Diagnostic Services</td>
<td>100% (no deductible)</td>
<td>70% after deductible</td>
</tr>
</tbody>
</table>

For detailed information about this plan, please visit the [Health & Prescription Coverage Plan webpage](#).

Health Reimbursement Account (HRA)

For those enrolling in the High Deductible PPO Health Plan, the College contributes money into a Health Reimbursement Account (HRA) to help offset the costs of the higher deductibles of this plan, as well as help cover the costs of copays and coinsurance. For detailed information about this plan, please visit the [Health Reimbursement Account (HRA) webpage](#).

<table>
<thead>
<tr>
<th>Coverage Tier</th>
<th>Annual Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$420</td>
</tr>
<tr>
<td>Employee + One</td>
<td>$840</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$1,260</td>
</tr>
</tbody>
</table>
Prescription Drug Plan

Plan Provisions:

Regardless of which Health Plan you enroll into, the following prescription drug plan applies to both.

<table>
<thead>
<tr>
<th>Administrator</th>
<th>Highmark Blue Shield</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><a href="http://www.highmarkblueshield.com">www.highmarkblueshield.com</a></td>
</tr>
<tr>
<td></td>
<td>1-800-345-3806</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tier 1: Generic Drugs</th>
<th>Participants Retail Pharmacy (31 day supply)</th>
<th>Express Scripts Mail Order (90 day supply)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>You pay 15% of the drug cost Minimum $10; Maximum $30</td>
<td>You pay 15% of the drug cost Minimum $24; Maximum $74</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tier 2: Brand Name Drugs</th>
<th>Participants Retail Pharmacy (31 day supply)</th>
<th>Express Scripts Mail Order (90 day supply)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>You pay 25% of the drug cost Minimum $40; Maximum $100</td>
<td>You pay 25% of the drug cost Minimum $80; Maximum $200</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tier 3: Non-Formulary Drugs</th>
<th>Participants Retail Pharmacy (31 day supply)</th>
<th>Express Scripts Mail Order (90 day supply)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>You pay 35% of the drug cost Minimum $100; Maximum $160</td>
<td>You pay 35% of the drug cost Minimum $200; Maximum $320</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Tier 4: Specialty Drugs</th>
<th>Participants Retail Pharmacy (31 day supply)</th>
<th>Express Scripts Mail Order (90 day supply)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>You pay 35% of the drug cost Minimum $100; Maximum $160</td>
<td>Not available</td>
</tr>
</tbody>
</table>

| Annual Maximum | $1,500 per person; $3,000 per family per calendar year |

For detailed information about this plan, please visit the [Health & Prescription Coverage Plan webpage](#).
Dental Plan

Plan Provisions:

| Administrator          | Delta Dental
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><a href="http://www.deltadentalins.com">www.deltadentalins.com</a></td>
</tr>
<tr>
<td></td>
<td>1-800-932-0783</td>
</tr>
<tr>
<td>Deductible</td>
<td>$50 per person; $150 per family each calendar year</td>
</tr>
<tr>
<td>(Only applies to Basic and Major Services)</td>
<td></td>
</tr>
<tr>
<td>Annual Maximum</td>
<td>$1,500 per person each calendar year</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Delta Dental PPO Dentists</th>
<th>Non-Delta Dental PPO Dentists*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagnostic &amp; Preventive Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exams</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Cleanings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>X-rays</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sealants</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basic Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fillings</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Endodontics (root canals)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Periodontics (gum treatment)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Oral Surgery</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Major Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Crowns</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Inlays</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Onlayes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cast restorations</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bridges</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dentures</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Implants</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontic</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dependent children to age 19</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Orthodontic Maximum</td>
<td>$1,500 Lifetime</td>
<td>$1,500 Lifetime</td>
</tr>
</tbody>
</table>

*Participants who visit a non-participating dentist will still receive coverage, but will likely pay higher out-of-pocket costs since you will be responsible for the coinsurance listed above, plus all fees charged by your dentist in excess of Delta Dental’s normal reimbursement rates to participating dentists.

For detailed information about this plan, please visit the [Dental Plan Coverage webpage](http://www.deltadentalins.com).
Vision Plan

Plan Provisions:

<table>
<thead>
<tr>
<th>Administrator</th>
<th>NVA – National Vision Administrators</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><a href="http://www.e-nva.com">www.e-nva.com</a></td>
</tr>
<tr>
<td></td>
<td>1-800-672-7723</td>
</tr>
<tr>
<td></td>
<td>Group # 12600001</td>
</tr>
</tbody>
</table>

For detailed information about this plan, please visit the Vision Plan webpage.
2019-2020 Employee Premiums

Medical and Prescription Drug Plan

**Medical Plan Spousal Surcharge**
A $1,200 annual spousal surcharge ($100 monthly / $46.15 bi-weekly) will be added to your medical plan premium if you elect coverage for your spouse is eligible for coverage through his/her employer but elects not to enroll in that plan. If your spouse is an F&M employee, the spousal surcharge is waived. All benefit eligible employees MUST complete the [Medical Spousal Surcharge form](#).

**Low Deductible Plan:**

<table>
<thead>
<tr>
<th></th>
<th>Monthly Cost</th>
<th>Bi-Weekly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$165.47</td>
<td>$76.37</td>
</tr>
<tr>
<td>Employee + One</td>
<td>$268.89</td>
<td>$124.10</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$441.86</td>
<td>$203.94</td>
</tr>
</tbody>
</table>

**High Deductible Plan:**

<table>
<thead>
<tr>
<th></th>
<th>Monthly Cost</th>
<th>Bi-Weekly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$127.09</td>
<td>$58.66</td>
</tr>
<tr>
<td>Employee + One</td>
<td>$206.51</td>
<td>$95.31</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$339.36</td>
<td>$156.63</td>
</tr>
</tbody>
</table>

**Dental Plan**

<table>
<thead>
<tr>
<th></th>
<th>Monthly Cost</th>
<th>Bi-Weekly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$28.72</td>
<td>$13.25</td>
</tr>
<tr>
<td>Employee + One</td>
<td>$50.21</td>
<td>$23.17</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$75.04</td>
<td>$34.64</td>
</tr>
</tbody>
</table>

**Vision Plan**

<table>
<thead>
<tr>
<th></th>
<th>Monthly Cost</th>
<th>Bi-Weekly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$3.33</td>
<td>$1.54</td>
</tr>
<tr>
<td>Employee + One</td>
<td>$4.88</td>
<td>$2.25</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$9.13</td>
<td>$4.21</td>
</tr>
</tbody>
</table>
Retirement Savings Plan

Franklin & Marshall College offers a generous contribution to eligible employees' retirement savings plans. Full-time employees are eligible on the January 1st or July 1st following completion of 2 years of full-time service. Six months of the two-year waiting period will be waived for every two continuous and consecutive full years of prior full-time employment at a qualifying institution of higher education.

Retirement Contributions

<table>
<thead>
<tr>
<th>College Contributions</th>
<th>The College contributes the equivalent of 10% of an eligible employee’s base pay to his/her retirement account beginning the January or July after 2 years* of service.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Voluntary Contributions</td>
<td>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 2020 is $19,500 ($26,000 if you are over the age of 50 or turn 50 in this tax year). To begin a voluntary contribution, complete the Voluntary Retirement Salary Reduction Enrollment form.</td>
</tr>
</tbody>
</table>

Learn About Saving for Retirement

Representatives from TIAA visit campus several times per year 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 on-campus appointment. In addition, participants may speak with Call Center Representatives at (800) 842-2776 for more information.

*Six months of the two-year waiting period will be waived for every two continuous and consecutive full years of prior full-time employment at a qualifying institution of higher education.
Education Benefits

The College offers education benefits to full time employees of the College, their spouses and dependent children under the age of 23.

For Full Time Employees

| Tuition Remission | Full-time members of the Faculty are eligible for Tuition Remission immediately upon hire. Employees may enroll, without a charge for tuition, in Franklin & Marshall undergraduate-level courses on a part-time basis which are offered during hours other than the employee’s regular working hours. |

For Spouses

| Grant-in-Aid | Grant-in-Aid for part-time or full-time study at Franklin & Marshall is available to a full-time employee’s spouse when the employee has been employed by the College on a full-time basis for at least two years (24 months).  
- **Part-time** - A full-time employee’s spouse may take Franklin & Marshall classes on a part-time basis, with no tuition fees.  
- **Full-time** - A full-time employee’s spouse may take Franklin & Marshall classes on a full-time basis, once admitted through the Admission office, with a reduced charge for tuition. The annual Grant-in-Aid benefit currently equals 85% of the College’s basic tuition rate (excluding room and board, books, and other fees). |

For Dependent Children

| Grant-in-Aid | The annual Grant-in-Aid benefit for employees with dependent children attending Franklin & Marshall on a full-time basis equals 85% of Franklin & Marshall’s tuition rate (excluding room and board, books, and other fees). |

| Children’s Scholarship | The annual Tuition Grant award equals 15% of Franklin & Marshall’s tuition (excluding room and board), or the actual cost of tuition at the institution the child is attending, whichever is less. |

| Tuition Exchange | 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. |
### 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 Highmark health plan are eligible for this benefit.

### How Can ConnectCare 3 Help Me?

| Administrator | ConnectCare 3  
|---------------|----------------|
|               | 1-877-223-2350  
|               | info@connectcare3.com  
| Nurse Navigator | 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 consultations, your Nurse Navigator is “on duty” until you no longer need help, providing peace of mind and ensuring quality of care.  
|               | - 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 | 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.  
|               | - Weight Loss & develop and exercise program  
|               | - Manage blood chemistry  
|               | - Increase muscle mass and decrease body fat  
|               | - Develop healthier daily habits and eating patterns  

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**pg. 12**
Employee Assistance Program (EAP)

The Franklin & Marshall College Employee Assistance Program (EAP) is a free benefit administered by Cigna 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:

<table>
<thead>
<tr>
<th>Administrator</th>
<th>Cigna 1-877-622-4327 MyCigna.com Employer ID: fandm</th>
</tr>
</thead>
</table>
| Services      | • Counseling: 1 to 3 face-to-face sessions with a counselor in your area per plan year for each issue you face. Such issues could be personal, marital or family-related, work-related, school related, or a substance abuse issue, among others.  
• Consultation and Support by Phone: Consultations may be related to questions about behavioral health related topics, assistance with problem identification, problem-solving skills, approaches and/or resources to address behavioral concerns.  
• Legal Assistance: Free, 30-minute consultation with an attorney face-to-face or by phone.  
• Pre-Retirement Counseling: 3 free sessions that focus on assessing emotional readiness for the transition to retirement, providing support and planning for a successful transition, identifying any problems and stressors, discussing how roles and relationships may change, discussing use of time and money, providing support for those with challenging health concerns, and helping to identify community resources.  
• Financial: Free 30-minute telephonic consultation by phone with a qualified specialist on issues such as debt counseling or planning for retirement.  
• Parenting and Child Care: Resources and referrals for child care providers, before and after school programs, camps, adoption organizations and information on parenting questions and prenatal care.  
• Elder Care: Resources and referrals for home health agencies, assisted living facilities, social and recreational programs, and long-distance care giving.  
• Veterans: EAP specialists can provide support to veterans, their family (any household members of the employee) and their employer.  
• Pet Care: Resources and referrals for pet sitting, obedience training, veterinarians and pet stores.  
• Identity Theft: 60-minute free consultation with a fraud resolution specialist. |
Group Life Insurance and AD&D

Full time Faculty are eligible for College-paid life insurance and Accidental Death and Disability (AD&D) effective the first of the month coinciding with or following the date of hire.

Life and AD&D

<table>
<thead>
<tr>
<th>Administrator</th>
<th>The Standard Company</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><a href="http://www.standard.com">www.standard.com</a></td>
</tr>
<tr>
<td></td>
<td>For general questions: 1-800-348-3226</td>
</tr>
<tr>
<td></td>
<td>For Evidence of Insurability questions: 1-800-843-7979</td>
</tr>
<tr>
<td>Basic Life Insurance</td>
<td>The basic life insurance benefit is equal to 1.5 times an</td>
</tr>
<tr>
<td></td>
<td>eligible employee’s base annual salary, rounded up to the</td>
</tr>
<tr>
<td></td>
<td>nearest $1000. The maximum coverage amount for basic life</td>
</tr>
<tr>
<td></td>
<td>insurance is $100,000</td>
</tr>
<tr>
<td>Accidental Death &amp; Disability (AD&amp;D)</td>
<td>The AD&amp;D benefit is equal to 1.5 times base salary up to a</td>
</tr>
<tr>
<td></td>
<td>maximum of $100,000 The AD&amp;D benefit is paid in addition to</td>
</tr>
<tr>
<td></td>
<td>basic life insurance</td>
</tr>
</tbody>
</table>
Optional Life Insurance

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

Administrator
The Standard Company
www.standard.com
For general questions: 1-800-348-3226
For Evidence of Insurability questions: 1-800-843-7979

Employee Optional Life Coverage

<table>
<thead>
<tr>
<th>Benefit Schedule</th>
<th>$10,000 increments up to $500,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Coverage</td>
<td>$10,000</td>
</tr>
<tr>
<td>Maximum Coverage</td>
<td>$500,000, not to exceed 6x Annual Salary when combined with your employer-paid life insurance coverage</td>
</tr>
<tr>
<td>*Guaranteed Issue Amount</td>
<td>$150,000 (Upon Hire)</td>
</tr>
</tbody>
</table>
| Age Reduction Schedule | 65% at Age 65  
Additional 50% at Age 70  
Additional 35% at Age 75 |

*This is the amount you can enroll into upon hire without having to complete Evidence of Insurability.

Spouse Optional Life Coverage

You must enroll in Employee Optional Life Coverage in order to elect coverage for your Spouse. Spouse and child(ren) coverage cannot exceed 100% of the employee’s optional life coverage.

<table>
<thead>
<tr>
<th>Benefit Schedule</th>
<th>$5,000 increments up to $250,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum Coverage</td>
<td>$5,000</td>
</tr>
<tr>
<td>Maximum Coverage</td>
<td>$250,000</td>
</tr>
<tr>
<td>*Guaranteed Issue Amount</td>
<td>$50,000 (Upon Hire)</td>
</tr>
</tbody>
</table>
| Age Reduction Schedule | 65% at Age 65  
Additional 50% at Age 70  
Additional 35% at Age 75 |

*This is the amount you can enroll into upon hire without having to complete Evidence of Insurability.

Dependent Child(ren) Optional Life Coverage

You must enroll in Employee Optional Life Coverage in order to elect coverage for your dependent child(ren).

<table>
<thead>
<tr>
<th>Benefit Schedule</th>
<th>Flat $10,000</th>
</tr>
</thead>
</table>
Optional Life Insurance (continued)

**Evidence of Insurability (EOI)**
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 Evidence of Insurability.

If you make an election that is subject to EOI, you will be asked to complete your EOI online. Once The Standard Company reviews your EOI, 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.

When completing your EOI online, you’ll need the following information:

- **Group Name:** Franklin & Marshall College
- **Policy Number:** 756762

**Optional Life Premiums**
Premiums for both Employee and Spouse Optional Life Coverage are based on the employee’s age as of the prior year’s January 1st.

<table>
<thead>
<tr>
<th>Employee’s Age</th>
<th>Rate per $1,000 of Coverage per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>20 - 29</td>
<td>$0.06</td>
</tr>
<tr>
<td>30 – 34</td>
<td>$0.08</td>
</tr>
<tr>
<td>35 – 39</td>
<td>$0.09</td>
</tr>
<tr>
<td>40 – 44</td>
<td>$0.10</td>
</tr>
<tr>
<td>45 – 49</td>
<td>$0.15</td>
</tr>
<tr>
<td>50 – 54</td>
<td>$0.23</td>
</tr>
<tr>
<td>55 – 59</td>
<td>$0.43</td>
</tr>
<tr>
<td>60 – 64</td>
<td>$0.66</td>
</tr>
<tr>
<td>65 – 69</td>
<td>$1.27</td>
</tr>
<tr>
<td>70 – 74</td>
<td>$2.06</td>
</tr>
<tr>
<td>75 +</td>
<td>$6.82</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Child(ren) Coverage</th>
<th>Rate per $1,000 of Coverage per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$0.20</td>
</tr>
</tbody>
</table>

For detailed information about these plans, please visit the [Optional Life Insurance webpage](#).

**Initial new employee enrollment is the only time you will have the opportunity to enroll in the guaranteed amount without EOI.**
Medical Leave Benefits

The College encourages Faculty and Professional Staff 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.

**Extended Sick Leave Bank (ESLB)**

Professional Staff receives a one-time allocation of thirty (30) paid sick days to his/her Extended Sick Leave Bank (ESLB) after 12 months of full-time employment. The purpose of the ESLB is to help cover periods of non-occupational illness or injury that are longer than a total of 12 work days in duration. After a staff member has completed 12 months of full time College employment, unused Annual Paid Sick Days (see page 19) will be added to the individual’s ESLB at the end of each fiscal year up to an accumulated maximum of 130 paid sick days.

**Long Term Disability**

Franklin & Marshall College provides long-term disability insurance coverage to full-time, benefit eligible employees in the event that a disability lasts more than 180 consecutive days. The monthly benefit is equal to 60% of your actual monthly base salary.

**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 Franklin & Marshall 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

Franklin & Marshall College encourages Faculty and Professional Staff to use paid time away from work to establish a healthy work-life balance.

**Holiday Pay**
Full-time Professional Staff are eligible to receive your regular base pay (Holiday Pay) for your normally scheduled work hours on approved College holidays. The total amount of approved holidays may vary each year based on the academic calendar.

### For Non-Exempt Staff (Hourly Paid)

<table>
<thead>
<tr>
<th>Vacation Time</th>
<th>Non-exempt staff members earn paid vacation time based on your years of full time College employment (pro-rated during 1st year of employment).</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• 80 Hours per fiscal year – 1st through 4th year of employment</td>
</tr>
<tr>
<td></td>
<td>• 120 Hours per fiscal year – 5th through 9th year of employment</td>
</tr>
<tr>
<td></td>
<td>• 160 Hours per fiscal year – 10 years and over</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Personal Time</th>
<th>Eligible for 16 hours per fiscal year immediately upon hire</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Family Illness Days</th>
<th>Eligible for 24 hours of Family Illness Time to care for an ill family member</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Paid Sick Days</th>
<th>Each full-time Professional Staff member is eligible to use up to twelve (12) annual Paid Sick Days per fiscal year (July 1 through June 30). These days are to be used for reasons such as short-term absences from work, provide care to an eligible family member who is ill or attend health care appointments for a dependent child.</th>
</tr>
</thead>
</table>

### For Exempt Staff (Salaried)

<table>
<thead>
<tr>
<th>Vacation Time</th>
<th>Exempt staff members earn 16 hours of vacation per work month (192 hours per fiscal year). Vacation time is prorated for those on a less than 12 month per year work schedule.</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Paid Sick Days</th>
<th>Each full-time Professional Staff member is eligible to use up to twelve (12) annual Paid Sick Days per fiscal year (July 1 through June 30). These days are to be used for reasons such as short-term absences from work, provide care to an eligible family member who is ill or attend health care appointments for a dependent child.</th>
</tr>
</thead>
</table>
Auxiliary Benefits

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

<table>
<thead>
<tr>
<th>Employee Discounts</th>
<th>Discounts available at the on-campus Barnes &amp; Noble Bookstore, Campus dining options such as The Restaurants at Ben Franklin &amp; Blue Line Café, discounts at the Lancaster YMCA, Members 1st Credit Union, Petplan benefits and more!</th>
</tr>
</thead>
<tbody>
<tr>
<td>Athletic Facilities Access</td>
<td>Full-time and regular part-time members of the Franklin &amp; Marshall faculty and immediate family members of employees may use College athletic facilities free of charge during normal hours of operation. College ID holders will be granted free admission to home College athletic competitions.</td>
</tr>
<tr>
<td>Child Care Center – College Hill Children’s Center (Bright Horizons)</td>
<td>Franklin &amp; Marshall College has contracted with Bright Horizons to reserve a certain number of spots in each room at the Center. While F&amp;M employees have access to a percentage of openings in each age group, this contractual relationship does not guarantee places for all children: space is limited.</td>
</tr>
<tr>
<td>Lancaster Country Day Scholarship</td>
<td>F&amp;M employees, full-time or part-time, are eligible for a $2,500 to $10,000 per year Merit Scholarship. For Middle and Upper School applicants, the scholarship is available exclusively to children, grandchildren or relatives of F&amp;M College employees. The scholarship is specifically for new students entering LCDS and is renewable through to graduation.</td>
</tr>
<tr>
<td>Moving Expense Reimbursement</td>
<td>The College will provide reimbursement for eligible moving expenses, up to a maximum dollar amount, to newly appointed full-time, tenure-track faculty. Reimbursement is provided when the move occurs so that the individual can accept employment with the College. Employees hired for temporary assignments (usually two years or less) are not eligible for moving expense reimbursement. However, full-time visiting faculty members are eligible for a maximum of $600</td>
</tr>
</tbody>
</table>

For detailed information about any of these plans, please visit the Benefits web page or contact Human Resources.
Health Benefit Terms Glossary

**Co-insurance.** A percentage of a health care cost—such as 5 percent—that the covered employee pays after meeting the deductible.

**Co-payment.** The fixed dollar amount—such as $20 for each doctor visit—that the covered employee pays for medical services.

**Deductible.** A fixed dollar amount that the covered employee must pay out of pocket each calendar year before the plan will begin reimbursing for non-preventative health expenses. Plans require separate limits per person and per family.

**Formulary.** A list of prescription drugs covered by the health plan, structured in tiers that subsidize low-cost generics at a higher percentage than more expensive brand-name or specialty drugs.

**Health Reimbursement Account (HRAs).** Only an employer may fund an HRA and the funds revert back to the employer when the employee leaves the organization. HRAs are not subject to the same contribution limits as HSAs, and they may be paired with either high-deductible plans or traditional health plans.

**In-network.** Doctors, clinics, hospitals and other providers with whom the health plan has an agreement to care for its members. Health plans cover a greater share of the cost for in-network health providers than for providers who are out-of-network.

**Out-of-network.** A health plan will cover treatment for doctors, clinics, hospitals and other providers who are out-of-network, but covered employees will pay more out-of-pocket to use out-of-network providers than for in-network providers.

**Out-of-pocket limit.** The most an employee could pay during a coverage period (usually one year) for his or her share of the costs of covered services, including co-payments and co-insurance.

**Premium.** The amount that must be paid for a health insurance plan by covered employees, by their employer, or shared by both. A covered employee’s share of the annual premium is generally paid periodically, such as monthly, and deducted from his or her paycheck.

**Qualified Life Event (QLE).** A change in your situation — like getting married, having a baby, or losing health coverage — that can make you eligible for a Special Enrollment Period, allowing you to enroll in health insurance outside the yearly Open Enrollment Period.