

FRANKLIN & MARSHALL COLLEGE

2019 Faculty Benefits Guide



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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.**

The elections you make now will remain in effect for the entire year, January 1, 2019 through December 31, 2019, 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 needs to be returned whether opting in or out of coverage.***

Low Deductible PPO Health Plan

Health Plan Provisions:



Administrator	Highmark Blue Shield www.highmarkblueshield.com 1-800-345-3806	
Provisions	In-Network	Out-of-Network
Annual Deductible		
Individual:	\$450	\$1,125
Family:	\$900	\$2,250
Coinsurance	Plan pays 95% after deductible	Plan pays 70% after deductible
Coins. Out-of-Pocket Max		
Individual:	\$1,000	\$5,000
Family:	\$2,000	\$10,000
Office Visit Copays:		
Primary Care Physician	\$20 per visit	70% after deductible
Telemedicine Services	\$15 per visit	Not covered
Urgent Care Center	\$30 per visit	70% after deductible
Specialist	\$40 per visit	70% after deductible
Emergency Room Visit	\$150 per visit	\$150 per visit
In-Patient Hospital Stay	\$100 per stay	\$750 per stay
Routine Preventive Care:		
Physical Exams	100% (no deductible)	70% after deductible
Immunizations	100% (no deductible)	70% after deductible
Routine Gynecological Exam	100% (no deductible)	70% (no deductible)
Mammograms	100% (no deductible)	70% after deductible
Diagnostic Services	100% (no deductible)	70% after deductible

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

High Deductible PPO Health Plan & HRA

Health Plan Provisions:



Administrator	Highmark Blue Shield www.highmarkblueshield.com 1-800-345-3806	
Provisions	In-Network	Out-of-Network
Annual Deductible		
Individual:	\$1,500	\$3,000
Family:	\$3,000	\$6,000
Coinsurance	Plan pays 95% after deductible	Plan pays 70% after deductible
Coins. Out-of-Pocket Max		
Individual:	\$1,000	\$5,000
Family:	\$2,000	\$10,000
Office Visit Copays:		
Primary Care Physician	\$20 per visit	70% after deductible
Telemedicine Services	\$15 per visit	Not covered
Urgent Care Center	\$30 per visit	70% after deductible
Specialist	\$40 per visit	70% after deductible
Emergency Room Visit	\$150 per visit	\$150 per visit
In-Patient Hospital Stay	\$100 per stay	\$750 per stay
Routine Preventive Care:		
Physical Exams	100% (no deductible)	70% after deductible
Immunizations	100% (no deductible)	70% after deductible
Routine Gynecological Exam	100% (no deductible)	70% (no deductible)
Mammograms	100% (no deductible)	70% after deductible
Diagnostic Services	100% (no deductible)	70% after deductible

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](#).

Coverage Tier	Annual Contribution
Employee Only	\$420
Employee + One	\$840
Employee + Family	\$1,260

Prescription Drug Plan

Plan Provisions:



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

Administrator	Highmark Blue Shield www.highmarkblueshield.com 1-800-345-3806
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	Participating Retail Pharmacy (31 day supply)	Express Scripts Mail Order (90 day supply)
Tier 1: Generic Drugs	You pay 15% of the drug cost Minimum \$5; Maximum \$15	You pay 15% of the drug cost Minimum \$12; Maximum \$37
Tier 2: Brand Name Drugs	You pay 25% of the drug cost Minimum \$20; Maximum \$50	You pay 25% of the drug cost Minimum \$40; Maximum \$100
Tier 3: Non-Formulary Drugs	You pay 35% of the drug cost Minimum \$50; Maximum \$80	You pay 35% of the drug cost Minimum \$100; Maximum \$160
Tier 4: Specialty Drugs	You pay 35% of the drug cost Minimum \$50; Maximum \$80	Not available

Annual Maximum	\$1,500 per person; \$3,000 per family per calendar year
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For detailed information about this plan, please visit the [Health & Prescription Coverage Plan webpage](#).

Dental Plan



Plan Provisions:

Administrator	Delta Dental www.deltadentalins.com 1-800-932-0783
Deductible (Only applies to Basic and Major Services)	\$50 per person; \$150 per family each calendar year
Annual Maximum	\$1,500 per person each calendar year

	Delta Dental PPO Dentists	Non-Delta Dental PPO Dentists*
Diagnostic & Preventive Services Exams Cleanings X-rays Sealants	100%	100%
Basic Services Fillings Endodontics (root canals) Periodontics (gum treatment) Oral Surgery	80%	80%
Major Services Crowns Inlays Onlays Cast restorations Bridges Dentures Implants	50%	50%
Orthodontic Dependent children to age 19	50%	50%
Orthodontic Maximum	\$1,500 Lifetime	\$1,500 Lifetime

*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](#).

Vision Plan

Plan Provisions:



Administrator	NVA – National Vision Administrators www.e-nva.com 1-800-672-7723 Group # 12600001
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Benefit Frequency	Participating Provider	Non-Participating Provider
Examination Once Every Calendar Year	Covered at 100%	Reimbursed Amount: Up to \$30
Lenses Once Every Calendar Year Single Vision Bifocal Trifocal Lenticular Solid Tints Prisms	Standard Glass or Plastic Covered at 100%	Reimbursed Amount: Up to \$25 Up to \$35 Up to \$45 Up to \$80 N/A N/A
Frame Once Every Two Calendar Years	Retail Allowance Up to \$60 (20% discount off balance)	Reimbursed Amount: Up to \$25
Contact Lenses Once Every Calendar Year Elective Contact Lenses Medically Necessary	In lieu of Lenses Up to \$75 Covered at 100%	In lieu of Lenses Up to \$55 Up to \$150

For detailed information about this plan, please visit the [Vision Plan webpage](#).

2019 Employee Premiums

Medical and Prescription Drug Plan

Low Deductible Plan:

	Monthly Cost	Bi-Weekly Cost
Employee Only	\$113.58	\$52.42
Employee + One	\$185.50	\$85.61
Employee + Family	\$302.69	\$139.70

High Deductible Plan:

	Monthly Cost	Bi-Weekly Cost
Employee Only	\$76.05	\$35.10
Employee + One	\$124.42	\$57.42
Employee + Family	\$202.39	\$93.41

Dental Plan

	Monthly Cost	Bi-Weekly Cost
Employee Only	\$28.72	\$13.25
Employee + One	\$50.21	\$23.17
Employee + Family	\$75.04	\$34.64

Vision Plan

	Monthly Cost	Bi-Weekly Cost
Employee Only	\$3.33	\$1.54
Employee + One	\$4.88	\$2.25
Employee + Family	\$9.13	\$4.21

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	Highmark Blue Shield www.highmarkblueshield.com 1-800-345-3806
Annual Maximum	\$2,700
Deadline	Expenses incurred from January 1, 2019 to March 15, 2020 must be submitted for reimbursement by March 31, 2020.
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	Highmark Blue Shield www.highmarkblueshield.com 1-800-345-3806
Annual Maximum	\$5,000 (\$2,500 if married but filing separately)
Deadline	Expenses incurred from January 1, 2019 to December 31, 2019 must be submitted for reimbursement by March 31, 2020.
Eligible Expenses	Expenses such as the cost of childcare services for children through age 12.

For detailed information about these plans, please visit the [Flexible Spending Accounts webpage](#).

Retirement Savings Plan

Franklin & Marshall College offers a generous contribution to eligible employees' retirement savings plans. Full-time Faculty 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



College Contributions	The College contributes the equivalent of 12% of an eligible employee's base pay to his/her retirement account beginning the January or July after 2 years* of service.
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 2019 is \$19,000.

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.
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For Spouses

Grant-in-Aid	<p>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).</p> <ul style="list-style-type: none"> • 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).
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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
<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 consultations, 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 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:

Administrator	Cigna 1-877-622-4327 MyCigna.com Employer ID: fandm
Services	<ul style="list-style-type: none"> • 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

Administrator	The Standard Company www.standard.com For general questions: 1-800-348-3226 For Evidence of Insurability questions: 1-800-843-7979
Basic Life Insurance	The basic life insurance benefit is equal to 1.5 times an eligible employee's base annual salary, rounded up to the nearest \$1000. The maximum coverage amount for basic life insurance is \$100,000
Accidental Death & Disability (AD&D)	The AD&D benefit is equal to 1.5 times base salary up to a maximum of \$100,000 The AD&D benefit is paid in addition to basic life insurance

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
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Employee Optional Life Coverage

Benefit Schedule	\$10,000 increments up to \$500,000
Minimum Coverage	\$10,000
Maximum Coverage	\$500,000, not to exceed 6x Annual Salary when combined with your employer-paid life insurance coverage
*Guaranteed Issue Amount	\$150,000 (Upon Hire)
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.

Benefit Schedule	\$5,000 increments up to \$250,000
Minimum Coverage	\$5,000
Maximum Coverage	\$250,000
*Guaranteed Issue Amount	\$50,000 (Upon Hire)
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).

Benefit Schedule	Flat \$10,000
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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.

Employee's Age	Rate per \$1,000 of Coverage per Month
20 - 29	\$0.06
30 - 34	\$0.08
35 - 39	\$0.09
40 - 44	\$0.10
45 - 49	\$0.15
50 - 54	\$0.23
55 - 59	\$0.43
60 - 64	\$0.66
65 - 69	\$1.27
70 - 74	\$2.06
75 +	\$6.82
Child(ren) Coverage	\$0.20

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 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.

Paid Sick Leave

Beginning with the first year of employment, a full-time faculty member is eligible for sick leave, with continuation of base salary, based on length of full-time Franklin & Marshall service, according to the following schedule:

Years of Full-time Service Leave at Full Base Salary

Less than 1 year	4 weeks (20 working days)
1 but less than 2 years	8 weeks (40 working days)
2 but less than 4 years	10 weeks (50 working days)
4 but less than 6 years	16 weeks (80 working days)
6 but less than 8 years	21 weeks (105 working days)
8 years or more	26 weeks (130 working 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.

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.

Employee Discounts	Discounts available at the on campus Barnes & Noble Bookstore, Campus dining options such as The Restaurants at Ben Franklin & Blue Line Café, discounts at the Lancaster YMCA, Members 1 st Credit Union, Petplan benefits and more!
City Life Program	City Life is a neighborhood housing program. It consists of 2 programs, Settlement Assistance and Curb Appeal, for residential properties in an established Lancaster City Life area.
Athletic Facilities Access	Full-time and regular part-time members of the Franklin & 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.
Child Care Center – College Hill Children’s Center (Bright Horizons)	Franklin & Marshall College has contracted with Bright Horizons to reserve a certain number of spots in each room at the Center. While F&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.
Lancaster Country Day Scholarship	F&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&M College employees. The scholarship is specifically for new students entering LCDS and is renewable through to graduation.
Moving Expense Reimbursement	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

For detailed information about any of these plans, please visit the [Benefits](#) web page or contact Human Resources.

Wellness Program

The Franklin & Marshall College Wellness Program strives to maintain a culture that promotes healthy lifestyles & attitudes and benefits our employees, retirees, their families and our community.

2018-19 Wellness Rewards Program

Full-time staff can take advantage of the simple wellness rewards program offered by Franklin & Marshall College. As you complete these requirements, you'll make strides toward a healthier you!

Program Dates

June 1, 2018 through April 30, 2019 to earn your Wellness rewards. Participants will be provided a survey form beginning in March 2019 to submit the completion of their Wellness Rewards Activities. All rewards are taxable and will be distributed through payroll before June 30, 2019.

Earn Financial Incentives

Complete up to 3 tiers of designated wellness activities and earn up to \$300.

Tier 1 (Required): \$75 Reward	<ul style="list-style-type: none">• Complete Real Age Test through Share Care• Register for Telemedicine• Complete Preventative Check Up
Tier 2 (Choose 3): \$200 Reward	<ul style="list-style-type: none">• Dental Exam• Mammogram/Pap Test• Vision Exam• Prostate Exam• Colorectal Screening• Osteoporosis Screening• Flu Shot• Skin Health Assessment
Tier 3 (Choose 3): \$300 Reward	<ul style="list-style-type: none">• Enroll in Tobacco Cessation program• Stress Assessment• Completion of 2 on-campus wellness seminars• Set a goal with a health coach• Set any goal in My Health Assistant• Completion of an organize community walk/run• Utilize Connect Care 3 Nurse Navigator• Completion of a financial consultation with a TIAA advisor or Cigna specialist

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.