

Employee Insurance and Wellness Benefits



**New Employee
Orientation**

New Employee Orientation

- Welcome
 - Welcome to East Central College! We are excited you have decided to join our Team.
- Introductions
 - Let's first get acquainted and introduce ourselves.....
 - Name
 - Title / Position
 - Department
 - Start Date
 - Something unique about yourself

Benefits for Employees

- BOOKSTORE

- Located lower level of Donald Shook Student Center (DSSC)
- Benefit for the students, faculty, and staff of the college
- Provides a full line of textbooks, apparel, academic supplies, study aids, snacks, and software.



- *Employees receive a 20% discount on merchandise*

Benefits for Employees

TUITION REIMBURSEMENT

- Educational assistance benefits are provided to full-time employees. Courses must be taken at a regionally accredited college or university and must be applied toward a higher degree than the current highest degree of the employee.
- Degree related coursework will be reimbursed in accordance with Board Policy up to an amount equal to 100% of the applicable undergraduate or graduate educational fee (tuition) at the University of Missouri-St. Louis.

Benefits for Employees

TUITION WAIVER

- Regular, full-time and part-time employees including grant positions and limited-term faculty are eligible for the tuition waiver for East Central College courses. This benefit is also available to adjunct instructors, retirees and immediate family members of full-time employees.
- Full-time employees and members of the immediate family may receive certain waivers of tuition and/or fees for classes taken at Central Methodist University on the East Central College campus in Union, MO. The following tuition waiver applies to ECC employees:
- Undergraduate courses – 100% Tuition waiver for ECC employee, spouse and child dependent.
- Graduate courses – 100% tuition waiver for ECC employee, 50% for spouse and no waiver for child dependent. The tuition waiver also includes graduate program courses for ECC full-time employees and spouses.

Service Awards

- Years of Service Recognized
 - Awards presented annually by the President of the College – FT & PT at their 5 year service anniversary and every 5 years following
 - Awards also presented upon retirement
- Awards
 - Employees will be honored at a recognition dinner with the Board of Trustees and Administrators prior to October Board meeting each year.
 - Certificate of Recognition

Dental Insurance

DELTA DENTAL

- Largest dental network in Missouri
- MAX Advantage benefit - charges for exams, cleanings, x-rays, & fluoride treatment do not apply towards your annual maximum of \$1250.00

Coverage Type	Employee Monthly Cost
Dental	2017 (College Pays \$33.60)
Employee Only	\$0.00
Employee & Spouse	\$32.00
Employee & Child(ren)	\$70.34
Family	\$105.30

Vision Insurance

Vision Service Plan (VSP)

- No insurance card provided
- Some Vision Services Covered under Medical (Anthem)

Coverage Type	Employee Monthly Cost
Vision	2017 (College Pays \$6.04)
Employee Only	\$0.00
Employee & Spouse	\$3.64
Employee & Child(ren)	\$3.84
Family	\$9.88

Life/AD&D Insurance

- \$50,000 Life/AD&D (Automatic Enrollment) - Company Paid Policy
- Optional Life & AD&D Available for Employee, Spouse, & Children
- Eligibility of Insurability (EOI) will be required for electing an increased benefit amount and/or electing above the guarantee issue amount.
- No Open Enrollment - one time option for GI during initial eligibility
- Additional Resources Available

Coverage Type	Basic Life (Paid by ECC)	Voluntary Term Life (Paid by Employee)
Employee Benefit	\$50,000	\$10,000 increments to a max of \$500,000
AD&D Benefit	\$50,000	Equal to voluntary life amount
Spouse Benefit	N/A	\$5,000 increments to a max of \$250,000
Child(ren) Benefit	N/A	\$1,000 increments to a max of \$10,000
Guarantee Issue	N/A	\$150,000 for employee \$50,000 for spouse

Optional Life Insurance

- **What would your family do without your income?**
- Money you owe (*How much will be left for your family to pay?*)
- Mortgage balance \$ _____
- Car payments \$ _____
- Other debt (such as credit cards or loans) \$ _____

- Future plans (*How much will your loved ones need for the future?*)
- College \$ _____
- Other (such as retirement or long-term care) \$ _____

- Long-term costs (*How much do the people you support need each year?*)
- Utilities (such as electric, phone or cable) \$ _____
- Medical costs or insurance \$ _____
- Food, clothing, children's activities \$ _____
- Car insurance, maintenance, gasoline \$ _____

Life Insurance Beneficiaries

It is a good practice to review beneficiaries every year. Listed below are some tips when listing beneficiaries:

- Primary - the person(s) to receive the life insurance amount. If you have more than one person who you want to receive your life insurance, specify each one as primary with the amount. The total amount should equal 100%. For example, if you have two children and you want each one to receive an equal amount, list each child as primary and 50% of life insurance amount to be received.
- Secondary - the person(s) to receive the life insurance amount if the primary beneficiary is deceased. You can list the secondary beneficiaries the same way you list the primary.
- If you have small children, you may want to complete a Uniform Transfers to Minors Act or make a living trust. Children under 18 will not receive funds until they reach the required age limit.

Long-Term Disability (LTD)

- Company Paid Benefit – Automatic Enrollment
- 67% of Monthly earnings up to a maximum monthly benefit of \$6,000
- Benefits begin 90 days after being disabled
- Partial Disability Benefit Option — If you are able to return to work part-time, you may still receive a portion of your long term disability benefit to help fill the gap
- See Handout for further detail

Medical Insurance

Anthem

- Health Reimbursement Arrangement (HRA)
- Options: Base Plan / High Deductible Plan w/ H.S.A Incentive
- BPS = Blue Preferred Select / BAC = Blue Access Choice
- H.S.A Members can earn up to \$150 each year in rewards

Monthly Cost to the Employee

Election	BPS Base (College Pays \$635.24)	BPS HSA (College Pays \$635.24)	BAC Base (College Pays \$635.24)	BAC HSA (College Pays \$635.24)
Employee Only	\$0.00	\$0.00	\$0.00	\$0.00
Employee & Spouse	\$687.62	\$197.50	\$746.40	\$251.66
Employee & Child(ren)	\$563.86	\$113.80	\$614.76	\$162.66
Family	\$1,176.48	\$498.54	\$1,267.02	\$571.92

- BPS Network does **not** include BJC Providers. Non-BJC Network incentive is \$25.74/month contributed to FSA for Base Plan and \$197.76 contributed to H.S.A. for H.S.A. Plan.
- BAC Network **does** include BJC Providers. No incentive for BJC Network for Base Plan and \$172 contributed to H.S.A. for BJC Network H.S.A. Plan

Medical Plan - Base Plan Individual Calendar Year In-Network Benefits

Benefits	Base Plan (BAC/BPS Networks)		
	Employee Responsibility	College Responsibility (HRA)	Plan Total
Deductible (Individual)	\$1,000	\$1,500	\$2,500
Co-Insurance	20%	N/A	N/A
Office Visits (Doctor/Specialist)	\$20/\$40	N/A	N/A
Urgent Care / Emergency Room	\$50/\$200	N/A	N/A
Out-Of-Pocket Maximum (Individual)	\$3,500	\$1,500	\$5,000
Pharmacy	Retail: \$15/\$40/\$75 Mail: \$30/\$80/\$150	N/A	N/A

*Note: Anthem only refers to plan total deductible during correspondences - refer to RightChoice packet for HRA

Medical Plan - Base Family

Calendar Year In-Network Benefits

Benefits	Base Plan (BAC/BPS Networks)		
	Employee Responsibility	College Responsibility (HRA)	Plan Total
Deductible* (Family)	\$2,000	\$3,000	\$5,000
Co-Insurance	20%	N/A	N/A
Office Visits (Doctor/Specialist)	\$20/\$40	N/A	N/A
Urgent Care / Emergency Room	\$50/\$200	N/A	N/A
Out-Of-Pocket Maximum (Family)	\$7,000	\$3,000	\$10,000
Pharmacy	Retail: \$15/\$40/\$75 Mail: \$30/\$80/\$150	N/A	N/A

*Includes embedded benefit - individuals only have to meet the individual deductible

Medical Plan - HSA Individual Calendar Year In-Network Benefits

Benefits	HSA Plan (BAC/BPS Networks)		
	Employee Responsibility	College Responsibility (HRA)	Plan Total
Deductible (Individual)	\$2,600	\$2,400	\$5,000
Office Visits (Doctor/Specialist)	0% after deductible	N/A	N/A
Urgent Care / Emergency Room	Deductible then coinsurance	N/A	N/A
Pharmacy Co-Pay (apply once deductible is met)	Retail: \$15/\$40/\$75 Mail: \$30/\$80/\$150	N/A	N/A
Pharmacy Co-Pay Max. (Individual)	\$1,000	\$450	\$1,450
Out-Of-Pocket Maximum (Individual)	\$3,600	\$2,850	\$6,450

Medical Plan - HSA Family

Calendar Year In-Network Benefits

Benefits	HSA Plan (BAC/BPS Networks)		
	Employee Responsibility	College Responsibility (HRA)	Plan Total
Deductible* (Family)	\$5,200	\$4,800	\$10,000
Office Visits (Doctor/Specialist)	0% after deductible	N/A	N/A
Urgent Care / Emergency Room	Deductible then coinsurance	N/A	N/A
Pharmacy Co-Pay (apply once deductible is met)	Retail: \$15/\$40/\$75 Mail: \$30/\$80/\$150	N/A	N/A
Pharmacy Co-Pay Max. (Family)	\$2,000	\$900	\$2,900
Out-Of-Pocket Maximum (Family)	\$7,200	\$5,700	\$12,900

*Includes embedded benefit - individuals only have to meet the individual deductible

Network Providers

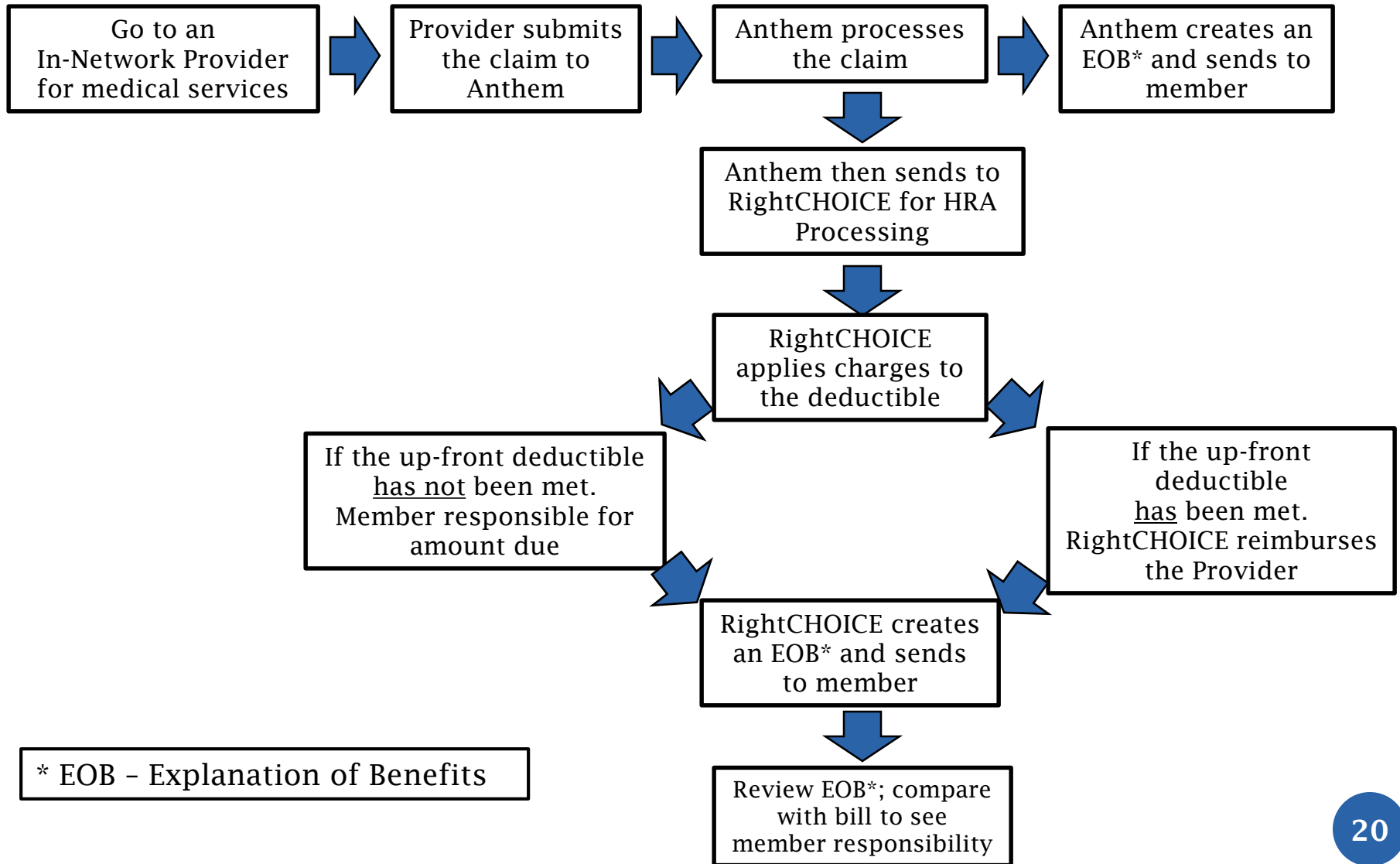
Access www.anthem.com for a complete provider directory

BJC Network Providers (BAC)	Non BJC Network Providers (BPS)
Mercy Hospital – Washington	Mercy Hospital – Washington
Mercy Hospital – St. Louis	Mercy Hospital – St. Louis
Mercy Hospital – Rolla	Mercy Hospital – Rolla
Missouri Baptist Hospital – Sullivan	Missouri Baptist Hospital – Sullivan
Phelps County Regional Medical Center	Phelps County Regional Medical Center
Barnes-Jewish Hospital	St. Louis University Hospital (SLU)
Missouri Baptist Medical Center	St. Luke’s Hospital
St. Louis Children’s Hospital	Cardinal Glennon Hospital
Washington University Physicians	SSM St. Clare Health Center
St. Louis University Hospital (SLU)	
St. Luke’s Hospital	
Cardinal Glennon Hospital	
SSM St. Clare Health Center	

What is a Health Reimbursement Arrangement? (HRA)

- A College funded benefit that is used to offset the total In-Network Deductible for the plan.
- Is used for “qualified” in-network medical expenses for yourself, spouse and dependent(s).
- Helps reduce your out-of-pocket maximum expenses.
- RightCHOICE is our HRA Administrator. (see handout)
 - www.rctpa.com

The Claim Process



* EOB - Explanation of Benefits

What is a Health Savings Account (HSA)?

- A tax-exempt account use to pay for qualified medical expenses to help reduce your out-of-pocket maximum expenses.
- Contributions remain in your account until you use them, can earn interest, and is “portable” if you change employers or leave the workforce.
- Is excluded from your gross income; in other words, the reimbursements are tax-free.
- To be eligible to contribute to an HSA you must be covered by a qualified high deductible health plan (QHDHP) and you cannot be covered by any other health plan or enrolled in Medicare.
- See Handout for approved Banks & Eligible Expenses under the H.S.A

East Central College 2017 HSA Contribution

	BAC Network <small>Blue</small> Access Choice	BPS Network <small>Blue</small> Preferred Select
Monthly Contribution	\$172	\$197.76
	\$0	
Total Annual Contribution*	\$2,064	\$2,373.12

IRS Contribution Limits:	Individual Coverage	\$3,400
	Family Coverage	\$6,750
	Catch Up (age 55 to 65)	\$1,000

****ECC's contribution into your HSA goes towards the 2017 IRS contribution limit.***

Limit increased by \$50 for 2017

Estimated 2017 Cost to College

Estimated Insurance Cost to College		
	Monthly Cost Per Employee	Annual Cost Per Employee
Medical Premium Cost*	\$635.24	\$7,622.88
Vision Premium Cost	\$6.04	\$72.48
Dental Premium Cost	\$33.60	\$403.20
Total Premium Cost**	\$674.88	\$8,098.56

*Includes Premium, ACA Fees and HRA Administration Costs/Fees

**Pay retirement (PSRS/PEERS) on this amount which increases your total annual salary for retirement purposes.

Flexible Spending Account (FSA)

- **ASIFlex** www.asiflex.com
 - College Pays the Monthly Fee/No Cost to Employee
- **FSA** provides a tax advantage for qualified expenses
 - Employee's pay into an FSA is not subject to payroll taxes
- **Dependent Care** (Annual Maximum Contribution \$5000)
 - Covers children under age 13 and includes adult day care
- **Medical** (Annual Maximum Contribution \$2,600*)
 - Option for Employees on Base Plan (BPS, nonBJC, \$25.74 per month incentive)
 - Can include dental and vision expenses also
- **Limited Purpose** (Annual Maximum Contribution \$2,600*)
 - For dental and vision expenses for employees on HSA plan
- **Use it or Lose it Rule** unused funds are forfeited - you can avoid forfeitures by planning carefully. There is a Grace Period option (see handout)

*Household maximum contribution is \$2,600 (employee and spouse combined).

403B & 457 Plans

- **403b / 457 Plans** – Tax sheltered annuities are available to employees from the following companies: American Funds Service, AXA Equitable, Metropolitan Life, TIAA-CREF, and VALIC which are administered through Mid-America

Visit the following for more information:

- **MidAmerica Administrative & Retirement Solutions, Inc.:** For any plan related questions, to start or stop a contribution, or change your deduction please call 866-873-4240 or visit www.spokeskids.com/EastCentralCollege

Retirement

- **Faculty / Administrative / Professional Staff** — Effective July 1, 2015, retirement is 14.5% contribution by the employee with matching contribution by the college into the Public School Retirement System (PSRS). Employees who are members of PSRS do not pay social security, only Medicare. The website for PSRS is www.psrsmo.org
- **Support Staff** — Effective July 1, 2015, retirement is 6.86% employee contribution with matching contribution by the college into the Public Education Employee Retirement System (PEERS). The website for PEER is www.peersmo.org

Managing Your Health Costs

LiveHealth Online (HSA \$49 and Base Copay) – No WAIT TIME or No Appointment

- MD Office (average cost: \$126)
- Urgent Care (average cost: \$149)
- Emergency Room (average cost: \$769 - Missouri)

➤ **Lower Cost Providers versus Hospital**

➤ (Free Standing Facilities)

- Imaging Centers
- Surgery Centers
- Infusion Centers
- Urgent Care Facilities

Pharmacy

- Generic versus Brand
- Mail Order versus Retailer

Managing Your Health

➤ **ConditionCare (Anthem Benefit)**

- Trained Nurses for Case Management - Phone Calls
 - Diabetes
 - Coronary Artery Disease
 - COPD (Emphysema)
 - Smoking-related illness
 - Heart Failure

➤ **Behavior Health Support (Anthem Benefit)**

- 50% employees seek no treatment for depression
- Utilize other resources such as: EAP, Support Group, Counseling and Medication.

Managing Your Health

Tobacco Free

- Tobacco Usage increases risks of heart disease, stroke, lung cancer and diminished overall health.
- Quitting Tobacco Reduces Risk
 - Just 1 year after quitting smoking, your risk for a heart attack drops sharply.
 - Within 2 to 5 years after quitting smoking, your risk for stroke could fall to about the same as a nonsmoker's.
- Tobacco Cessation Support – See handout and visit www.anthem.com for more details

“Be Well” Wellness Program

- Incentive Program (tracked through CHC Wellness) – *Enroll by Sept 1, 2017*
- Take part in a program that rewards you for your health choices. Your participation will earn you points towards paid time off.
- Win prizes by participating in various events, challenges, & programs



Walking Challenge

- Walking Program includes: pedometer, challenges and wellness resources.
- Benefits of Walking
 - Helps Maintain/Lose Weight
 - Reduces Stress
 - Improves sleep
 - Lightens mood
- Earn Paid Time Off and other incentives
- Alternatives Available
- See Handout for more information & How to sign up!



“Be Well” Wellness Program

- **Employee Assistance Program – See handout**
 - New Directions
 - Free Benefit to Full-time Employees
- **Flu Shots**
 - Scheduled for September 25, 2017
- **Wellness Trainings & Correspondences**
 - Lunch and Learn Workshops
 - Wellness Resources/Newsletters

Health and Wellness Programs

- **Mobile Mammography Van**
 - Scheduled for December 6, 2017
- **Fitness Center**
 - 3rd Floor / Donald Shook Student Center (DSSC)
- **Walking Trail**



Notice of Non-Discrimination

- Applicants for admission and employment, students, employees, sources of referral of applicants for admission and employment and individuals with whom the Board of Trustees and College officials do business are hereby notified that East Central College does not discriminate on the basis of race, color, religion, national origin, ancestry, gender, sexual orientation, age, disability, genetic information, or veteran status

Contacts for Questions

Call Insurance Provider Customer Service or search website

Questions about network, what's covered, i.e.?

(See handouts for websites/contact info. Or call HR)

Call Human Resources

Questions about the College Benefits

Wendy Landwehr / HR Specialist / (636) 584-6711

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