



WILSON COLLEGE

2022-2023 Benefit Plan Year

July 1, 2022 – June 30, 2023



What's In this Guide: It is the goal of Wilson College to offer a strong benefits program while striving to maintain an equitable cost versus benefits balance. As a new hire, or during Wilson's annual open enrollment, you have the opportunity to learn about full-time benefit offerings and make your selections to best meet your needs and the needs of your family.

This benefits guide provides a summary of benefit programs available to you. Please review the material carefully and keep this document as a reference guide for your 22-23 benefits. For more detailed information on each of the plans, please see the plan documents available from the Human Resources Office or on the My.Wilson Portal at <https://my.wilson.edu/pages/human-resources>

Plan documents take precedence over this or any other summary benefit documents. Employee benefits are subject to modification or termination at any time. This information is intended as general information for Wilson College Employees and Plan Participants. If there is a discrepancy between this Benefits Guide and the Summary Plan Description or Carrier Benefit Summary, the actual plan documents from the insurance company will prevail.

When Am I Eligible?: Benefit plan eligibility varies by benefit plan. Medical, Dental, Vision, Life Insurance, Long-term Disability, and Short-term disability are effective on the first (1st) of the month following thirty (30) days of full-time employment.

Medical Plan Spousal Surcharge: Wilson College employees must pay an additional cost to cover a spouse who has the option to elect health care coverage through their own employer. The surcharge does not apply to dependent children.

The additional cost, or surcharge, is \$100 per month. The surcharge *applies* when your spouse/domestic partner is eligible for employer-provided health plan coverage through their own employer OR gains eligibility for their employer-provided health plan during the plan year. This eligibility change will allow Wilson College to maintain affordable coverage for its employees, spouses/domestic partners who have no other medical coverage choice, and dependent children.

Employees who want to cover their eligible spouse or domestic partner on a Wilson College Health Plan must complete the Spousal Affidavit.

How Do I Enroll or Make Changes?: Newly hired or newly eligible full-time employees can enroll in any of the benefit plans within 30 days of their initial eligibility date.

Changes to existing benefits participation can only be made during the annual open enrollment period unless there is a qualifying life event, such as marriage, divorce, birth/adoption, death or loss/gain of other coverage, loss of dependent status, or change in employment status. Human Resources must be notified and any enrollment changes must be made within 30 days of the life event.

Bi-Weekly Benefit Deductions: Staff employees who are paid bi-weekly will have benefit deductions withheld twice per month rather than every payroll period (24 pays instead of 26). In this method, deductions are calculated evenly across two pay dates so that monthly deduction amounts correspond directly with the premiums paid monthly for coverage. In the months with a third pay date, no benefit deductions will be withheld from the third paycheck. The two "deduction holiday" dates for FY23 will be September 30, 2022 and March 31, 2023.

The "deduction holiday" will not affect deductions for retirement, garnishments, child support, or taxes.

Medical Benefits

Wilson College is pleased to offer two Highmark PPO medical plan options.

Plan A: QHDHP with HSA (page 14 Highmark Booklet)

The Qualified High Deductible Health Plan (QHDHP) can be combined with a Health Savings Account (HSA), allowing you to pay for certain medical expenses with money free from federal taxes. Funds deposited into your HSA are not taxed, the balance in the HSA grows tax free, and that amount is available on a tax free basis to pay your qualified medical expenses, including your copays and deductible.

Plan B: HDHP with HRA Arrangement (traditional PPO plan – page 11 Highmark Booklet)

Wilson College pays a significant portion of the deductible required for this plan through a Health Reimbursement Arrangement (HRA). The HRA is a reimbursement plan fully owned and funded by the College.

Schedule of Benefits Overview:

In-Network Coverage	Plan A Highmark QHDHP w/HSA	Plan B PPO Blue Sharing with HRA
In-Network Deductible Responsibility:		
Individual/Family	\$2,500/\$5,000	\$5,000/\$10,000 EE Portion: \$1,500/\$3,000 ER Portion: \$3,500/\$7,000
Co-Insurance	0%	0%
Out-of-Pocket Maximum	\$6,9000/\$13,800	\$6,450/\$12,900
Primary Care Office Visit	\$25 Copay	\$25 Copay
Specialist Office Visit	\$40 Copay	\$40 Copay
Preventive Care	100% Covered	100% Covered
Urgent Care	\$0 after Deductible	\$0 after Deductible
Emergency Room Services	\$0 after Deductible	\$0 after Deductible
Hospital Services Inpatient & Outpatient	\$0 after Deductible	\$0 after Deductible

Medical Benefit Payroll Deductions:

Employee Gross Salary & Coverage Type	Bi-Weekly Employee Premiums		Monthly Employee Premiums	
	Plan A	Plan B	Plan A	Plan B
Up to \$25,000				
Employee	\$21.67	\$36.67	\$43.34	\$73.34
Employee +1	\$58.28	\$78.28	\$116.56	\$156.56
Employee Family	\$74.11	\$99.11	\$148.22	\$198.22
\$25,001-\$50,000				
Employee	\$53.44	\$68.44	\$106.88	\$136.88
Employee +1	\$126.13	\$146.13	\$252.26	\$292.26
Employee Family	\$160.01	\$185.01	\$320.02	\$370.02
\$50,001 and above				
Employee	\$60.76	\$75.76	\$121.51	\$151.51
Employee +1	\$141.78	\$161.78	\$283.56	\$323.56
Employee Family	\$179.83	\$204.83	\$359.66	\$409.66

Dental

Delta Dental PPO

Visit a dentist in the PPO network to maximize your savings. These dentists have agreed to reduced fees, and you won't get charged more than your expected share of the bill.

For more information or to find a dentist visit www.deltadentalins.com

Dental Benefit Payroll Deductions:

Coverage Type	Bi-Weekly Employee Premiums	Monthly Employee Premiums
Employee Only	\$13.62	\$27.23
Employee + Spouse	\$26.12	\$52.24
Employee + Child(ren)	\$28.71	\$57.42
Family	\$44.66	\$89.31

Vision

Highmark Vision - Fashion Advantage VI (Collaboration Davis Vision – page 35 Highmark Booklet)

With the Highmark Vision plan, you get coverage for eye exams, eyeglass lenses and frames, or contact lenses instead of eyeglasses. There are over 75,000 access points, like like optometrists, ophthalmologists, and retailers like Visionworks.

To find a network provider visit www.highmarkblueshield.com

Vision Benefit Payroll Deductions:

Coverage Type	Bi-Weekly Employee Premiums	Monthly Employee Premiums
Employee Only	\$3.74	\$7.47
Employee + 1	\$7.47	\$14.94
Employee + Child(ren)	\$11.21	\$22.41
Family	\$11.21	\$22.41

Spending Accounts

Health Savings Account (HSA) – (page 43 Highmark Booklet)

An HSA is a personal savings account used to pay for medical, dental, vision, prescriptions, and other qualified medical expenses now or into the future. To open an HSA, you must be enrolled in "Plan A" the Qualified High-Deductible Health Plan (QHDHP). You may not establish and contribute to an HSA if you elect coverage under "Plan B" the HDHP with HRA.

Advantages of the HSA include year-to-year rollover, portability, choice of account investments and survivor benefits. All of the money in your HSA remains yours, it is not a "use-it-or-lose-it" type of account.

The IRS sets a limit each year on how much you can contribute to an HSA. If you're 55 or older, you can add an extra amount each year, called a "catch-up" contribution. In 2022, the maximum contribution is \$3,650 for an individual and \$7,300 for a family. The 2022 "catch-up" amount is \$1,000. These maximums include any employer contribution.

Health Care Flexible Spending Account (FSA) – (page 47 Highmark Booklet)

When you have an FSA, you can use it to pay for medical, dental, vision, prescription, and other qualified medical expenses. It can reduce your taxable income by using pre-tax dollars to pay for your care and your "annual election" amount is prefunded. That means you'll have access to your entire election amount at the beginning of the plan year.

You are required to use the money in your FSA within the plan year. However, there is a limited "run out" period after the end of the plan year to submit for expenses incurred during the plan year.

The IRS sets a limit each year on how much you can contribute to an FSA. For 2022, the maximum contribution is \$2,850.

Dependent Care FSA – (page 49 Highmark Booklet)

A dependent care FSA is a flexible spending account that can be used to pay for childcare expenses for your children and other qualifying dependents so that you and your spouse may go to work or school. Like the Health Care FSA, it saves you money by reducing your taxable income by spending pre-tax dollars. However, for dependent care FSAs, you can only spend up to the amount that's already been deducted from your paycheck.

Eligible Dependents include children under age 13 and children or other dependents of any age who are physically or mentally unable to care for themselves and who qualify as dependents on your federal tax return.

The current maximum contribution for calendar year 2022 is \$5,000 if you're single or married filing jointly and \$2,500 if you're married filing separately.

Life Insurance

Mutual of Omaha

All active benefit eligible employees are provided with a Group Life and Accidental Death and Dismemberment (AD&D) plan. This benefit is covered by Wilson College at no cost to you.

Additional voluntary life insurance coverage is available in \$10,000 increments through payroll deduction for up to the lesser of five times your annual salary or \$200,000. Evidence of insurability is required for amounts over \$80,000 for employees newly eligible, if you previously waived coverage and want to enroll, or if you are interested in increasing your current coverage.

Dependent life insurance is also available for employee spouses and children IF you are electing at least \$10,000 in voluntary life insurance for yourself.

Long-Term Disability

Mutual of Omaha

Wilson College provides long-term disability insurance to all active benefit eligible employees at no cost to the employee. Benefits are paid at 60% of the employee's gross salary up to a maximum of \$7,500 per month, after a 90-day waiting period.

Short-Term Disability

Mutual of Omaha

Wilson College offers employees an opportunity to elect voluntary short-term disability (STD) benefits. Eligible benefits are payable after a 30 day waiting period. Employees must use any available sick time during those first thirty days of the waiting period.

Retirement Benefits

TIAA

The Retirement Benefits at Wilson College are provided by TIAA. Employee contributions can begin immediately upon hire. Employer contributions are discretionary. For employees who meet the eligibility criteria, Wilson College will match participants with elective deferral rates at or above 2.5%. The current employer matching rate is 7.5%. A Roth option is available to all eligible employees. For more information visit www.tiaa.org.

ConnectCare 3

Your Health & Wellness Partner

ConnectCare3 is a confidential benefit for you and your dependents covered under one of the Highmark Medical plans at no additional cost. Made up of patient advocates, nurse navigators, health coaches, and a registered dietitian, ConnectCare3 is available to help with your health and wellness journey. For more information, visit www.connectcare3.com.

ConnectCare3 has no affiliation with any insurance carrier or hospital system.

Employee Assistance Program

Mazzitti & Sullivan

An Employee Assistance Program (EAP) helps full-time and regular part-time employees and their family members resolve life issues. The EAP covers all members of the employees' household at no expense for up to four (4) free counseling sessions. The services provided are totally confidential. For more information you can contact the EAP at 1-800-543-5080 or info@mseap.com.

Educational Opportunities

Educational opportunities such as Tuition Remission (full policy available upon request); the Council of Independent Colleges Tuition Exchange Program (CIC-TEP) www.cic.edu/TEP; and the Tuition Exchange tuitionexchange.org, may be available to you and your qualified dependents.

Additional information regarding these educational opportunities can be obtained from Human Resources upon request. Eligibility for sponsorship in the tuition exchange programs varies and is not guaranteed.

Wilson College Fitness & Recreation

Membership is required for fitness center & recreational facilities use. Both medical clearance and a facility orientation are included in the membership process. Membership can be obtained during any open facility times. Wilson ID required. Facilities are only open to members of the Wilson Community—no guests permitted.

The fitness center is open to Wilson College students, Wilson faculty, administration and staff.

Vacation, Personal Time, & Sick Leave

Vacation

Full-time staff employees accrue paid vacation time as outlined below. Faculty are not eligible under this policy and should consult the Faculty By-laws for information regarding faculty leave.

Vacation time begins to accrue immediately upon hire. If hired prior to the 15th of the month, accrual for that month will be counted. If hired after the 15th of the month, the following month will be the first month of vacation accrual.

# of Months/worked	First 1-2 yrs	3-5 years	6+ years
Twelve (12)	10 days	15 days	20 days
Eleven (11)	8 days	13 days	18 days
Ten (10)	6 days	11 days	16 days

Vacation is accrued monthly, but employees may use vacation time before it has accrued.

Full time employees who regularly work 40 hours per week may elect to carry over into the next calendar year up to 40 hours of unused vacation time. Employees whose regular work week is 30 hours may carry over up to 30 hours of unused vacation time into the next calendar year.

Personal Time

All regular full-time employees receive three (3) days of paid personal leave during each calendar year. During an eligible employee’s first calendar year, their accrued personal leave time is pro-rated. Faculty are not eligible for personal leave under this policy and should consult the Faculty By-laws for information regarding faculty leave.

Employees may use personal leave in units of no less than ½ day at any one time. **Personal leave may not be carried over from year to year.**

Sick Leave

Regular full-time employees are eligible for this benefit. Faculty are not eligible for sick leave under this policy and should consult the Faculty By-laws for information regarding faculty leave. Eligible full-time employees accrue sick leave beginning on their date of hire, and are credited with one day of sick leave (8 hours) for each month of continuous employment, up to a maximum accrual of 120 workdays. Sick leave may be used in units of no less than 1 hour at any one time.

2022 Holidays

The College currently schedules thirteen (13) holidays per year.

January	April	May	July	November	December
12/31/2021	15	30	4, 5	23, 24, 25	26, 27, 28, 29, 30

Human Resources Contacts

Human Resources	General Inquiries	humanresources@wilson.edu	x2543
Director of HR	Crystal Collier-Walker	crystalcollierwalker@wilson.edu	x2541
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