

# Spelman College Benefits At A Glance

SpelCare, our comprehensive benefits program, captures the true purpose of our program, which is Spelman cares about its employees. This is why we offer great benefits including voluntary plans that allow you the opportunity to customize your selections to meet your needs. **Open enrollment is the one time of year you have the opportunity to enroll or make changes to your benefit elections.** Full-time employees and their eligible dependents are eligible to enroll in the benefits. Benefits are governed by plan documents and policies, and plans may change or be cancelled at any time.

## Comprehensive Benefits

- Medical & Prescription Drug Insurance (Cigna)
- Dental Insurance (Cigna)
- Vision Insurance (Cigna)
- Basic Life & AD&D, Additional Life and LTD Insurance (Cigna)
- Short Term Disability/Cancer Care Insurance (AFLAC)
- Flexible Spending Accounts (Payflex)
- 403(b) Retirement Savings Program (TIAA-CREF)
- Employee Assistance Program (Magellan)
- Wellness Programs (Cigna) and on campus Wellness Center
- Long Term Care Insurance (Unum)
- Paid Time Off & Holidays
- Tuition Reimbursement and Tuition Waiver Programs
- Pre-Paid Legal (ARAG)

## Eligibility

An eligible employee is an active employee who is regularly scheduled to work on a full-time basis for at least 30 hours per week. Benefits begin on the 1<sup>st</sup> day of the month following the hire date for most benefits. Dependents eligible to enroll in the insurance plans include spouse, domestic partner and dependent children up to age 26. Part-time employees are eligible for some of the benefits. Documentation verifying dependent eligibility such as marriage license, birth certificate, affidavit, etc. is required at time of enrollment.

## Our Plan Year

The plan year for our benefits is from January 1 through December 31 of each year. Open Enrollment elections for benefits is held annually - usually in November. Open Enrollment is the one time of year you have the opportunity to enroll or make changes to your benefit elections.

**After the Open Enrollment period, you cannot make changes to your benefits during the year unless you experience a “qualifying life event” or a HIPAA qualifying event. If you have a qualifying life event, you have up to 30 days from the date of the event to make changes.** Documentation of the qualifying event will be required. Examples of “qualifying life events” include the following:

- Marriage, divorce, legal separation, or annulment; gaining a dependent by birth, legal adoption of a child, or addition of a stepchild; losing a spouse or dependent through death or if a dependent becomes ineligible; or
- Changes in your employment status or spouse’s/dependent’s status.

Benefit/Description	Employee Monthly Cost and Effective Date of Coverage	
<b>Medical Insurance (Cigna)</b> - Medical insurance for employees, spouse, domestic partner, and/or dependents.	<b>Open Access Plus In Network (OAP- In)</b>	
	<b>Open Access Plus (OAP)</b>	
	Employee Only: \$141.85 Employee +1: \$293.65 Family: \$346.13	\$92.39 \$260.21 \$306.73
	*The effective date of coverage is the first of the month after the hire date. If the hire date is the first day of the month and falls on a work day coverage is effective on the hire date.	
<b>Dental Insurance (Cigna)</b> - Dental insurance for employees, spouse, domestic partner, and/or dependents.	<b>Dental HMO (DHMO)</b>	
	<b>Dental PPO (DPPO)</b>	
	Employee Only: \$6.00 Employee +1: \$10.00 Family: \$17.00	\$10.00 \$22.00 \$26.00
	*The effective date of coverage is the first of the month after the hire date. If the hire date is the first day of the month and falls on a work day coverage is effective on the hire date.	
<b>Vision Plan (Cigna)</b> - Vision insurance for employees, spouse, domestic partner, and/or dependents.	<b>Vision PPO</b>	
	Employee Only: \$2.00 Employee +1: \$3.00 Family: \$4.00	
	*The effective date of coverage is the first of the month after hire date. If the hire date is the first day of the month and falls on a work day coverage is effective on the hire date.	
<b>Basic Life Insurance/AD &amp; D (Cigna)</b> - Basic Life Insurance/AD & D Insurance: 1.5 x annual salary to a maximum of \$750,000 in coverage.	<b>Basic Life Insurance and AD&amp;D (Accidental Death and Dismemberment)</b> <i>Basic Life and AD&amp;D insurance premiums are paid fully by Spelman College</i>  *The effective date of coverage is the hire date.	
<b>Voluntary Term Life Insurance (Cigna)</b> - Employees may apply for additional voluntary term life insurance for themselves and their families. In order to elect coverage for a family member, the employee must elect at least that same coverage for themselves.	<b>Voluntary Term Life</b> <i>*The employee paid premium cost is based on age and coverage level selected</i>  *The effective date of coverage is the hire date for the guaranteed issue amount. Voluntary Life insurance over the guaranteed issue is subject to medical underwriting by Cigna.	

<p><b>Long Term Disability (Cigna)</b> - Salary continuation when you are unable to work due to a qualifying event (after the 180 elimination period). Long term disability is 60 percent of your monthly salary.</p>	<p style="text-align: center;"><b>Long Term Disability</b>  <i>Long Term Disability premiums are paid fully by Spelman College</i></p> <p style="text-align: center;">*The effective date of coverage is one year from the hire date.</p>
<p><b>Short Term Disability (AFLAC)</b> - Salary continuation in the event that you are unable to work due to a qualifying event.</p>	<p style="text-align: center;"><b>Short Term Disability</b>  <i>*Employee paid premiums are determined by age/elimination period elected; some events have a waiting period</i></p> <p>Benefit Period: Up to 6 months  Benefit: Up to 60% of Monthly Income (not to exceed maximum)  Elimination Period: 7 or 14 period (based on election)</p> <p style="text-align: center;">*The effective date of coverage is the first of the month after the hire date.</p>
<p><b>Cancer Care Insurance (AFLAC)</b> - Money that is paid to you for related expenses after cancer diagnosis.</p>	<p style="text-align: center;"><b>Cancer Care Insurance</b>  <i>*Employee paid premiums are determined by the election of individual or two parent elections</i></p> <p style="text-align: center;">*The effective date of coverage is the first of the month after hire date.</p>
<p><b>Flexible Spending Account(s) (Payflex)</b> - Pre-taxed dollars that are set aside by the employee, through payroll deduction, to be used for qualifying health and dependent care expenses. All money must be used by the end of the benefit year (December 31<sup>st</sup>; both plans).</p>	<p><b>Health Care Account:</b></p> <ul style="list-style-type: none"> <li>You may elect up to \$2,500.</li> <li>May be used for qualified medical, dental, vision, and prescription care (Access to the entire elected amount is available on the first day of the benefit year - January 1<sup>st</sup>). The elected amount is available upon enrollment for employees hired mid-year.</li> </ul> <p><b>Dependent Care Account:</b></p> <ul style="list-style-type: none"> <li>You may elect up to \$5,000 (Access is available to the contributed amount at the time of claim).</li> </ul> <p style="text-align: center;">*The effective date of coverage is the first of the month after the hire date. If the hire date is the first day of the month and falls on a work day coverage is effective on hire date.</p>

For detailed plan information, please read the summary plan booklets and the summary of benefits and coverages documents located on the portal at my/spelman/human resources. Also, if you have questions, you may contact the Office of Human Resources at 404-270-5102 or 404-270-5092.