

# ALLEGHENY COLLEGE

## BENEFIT SUMMARY FOR FULL-TIME EMPLOYEES

*Note: The following statement of benefits for Allegheny College employees represents a summary only. The statements below are in effect as of July 1, 2023, and are subject to change. For more detailed information on each benefit, contact the Human Resources Office at 332-2312.*

### **Medical Insurance**

*Effective Date:* First day of month after hire date

*Carrier:* Highmark Blue Cross/Blue Shield of Western Pennsylvania

Medical coverage is provided by Highmark Blue Cross Blue Shield through a Qualified High Deductible Health Plan (QHDHP). The plan offers two levels of benefits. If you receive eligible services from a provider who is in the Blue Cross Blue Shield preferred-provider network of doctors, you will receive the highest level of benefits. You will also have coverage – at a lower level – if you choose to receive eligible services from out-of-network providers. In either case, you coordinate your own care. There is no requirement to select a Primary Care Physician (PCP) to coordinate your care.

Coverage requires an employee contribution of a percent of premium based upon salary. Detailed information on each plan and contribution rates can be provided by Human Resources.

Access to the Summary of Benefits, and Summary Plan Description can also be provided by Human Resources.

### **Opt Out of Medical Coverage**

Employees who elect not to participate in the Highmark Blue Cross/Blue Shield Medical Plan offered through Allegheny College will receive \$500 per year (disbursed in equal installments through payroll) if opting out of the medical plan. This payment will be treated as taxable income. In order to be eligible for this benefit payment, proof of other coverage must be provided to the Office of Human Resources. One of the following documents will satisfy as proof of coverage: 1) a letter from the insurance carrier, 2) a letter from the other employer, or 3) a copy of the insurance card.

### **Dental and Vision Insurance**

*Effective Date:* First day of month following hire date.

The dental and vision programs are voluntary and the employee pays the full premium for each coverage.

Access to the vision and dental Summary of Benefits, and Summary Plan Description can also be provided by Human Resources.

### **Life Insurance**

*Effective Date:* First day of the month after hire date.

*Carrier:* Met Life Insurance Company

This is Group Term Life Insurance. The amount is equal to 1-1/2 times annual salary. The college pays the premium. Coverage is for the employee only. The employee is also covered under Accidental Death and Dismemberment. The College currently provides coverage at no cost to the employee.

Access to the life insurance certificate can also be found on the Human Resources Website at <http://sites.allegheny.edu/hr/forms/#life>

The College also provides Supplemental Term Life Insurance through MetLife Insurance Company. This benefit gives the employee the opportunity to buy valuable life insurance coverage for themselves, their spouse and dependent children at affordable group rate.

Access to information pertaining to supplemental term life insurance can also be found on the Human Resources Website at <http://sites.allegheny.edu/hr/forms/#life>

## **Long Term Disability Insurance**

*Effective Date:* First day of month after hire date.

*Carrier:* Met Life Insurance Company

After six months of continuous disability, the employee may be eligible to receive up to 60% of salary until age 65 or recovery occurs (in conjunction with Social Security). The College currently provides this coverage at no cost to the employee.

Access to the long term disability insurance certificate can also be found on the Human Resources Website at <http://sites.allegheny.edu/hr/forms/#life>

## **Short Term Disability**

*Effective Date:* Eligible after six months of continuous full-time employment.

*Carrier:* Self-funded by the College and administered by Reliance Standard, Third Party Administrator.

Full-time employees who are medically disabled and unable to perform their duties due to a non-occupational illness or injury may be eligible for up to six months of paid leave and benefits subject to approval by Reliance Standard and medical certification by a licensed physician. The coverage is provided at no cost to the employee.

## **Disability Leave due to Childbearing**

*Effective Date:* First day of month following six months of service.

*Carrier:* Self-funded.

Periods of disability related to pregnancy and/or childbirth are treated like any other disability. Generally, an employee who gives birth without complications would be eligible for up to six (6) weeks of paid disability leave and benefits under the College's Short-term Disability Leave policy. Should medical complications arise before or after birth, the employee would be eligible for additional paid leave beyond the six weeks, subject to medical certification by a licensed physician.

## **Defined Contribution Plan (Retirement Choice - RC)**

*Effective Date:* Eligible after one year of continuous full-time employment.

*Carrier:* TIAA/CREF

A year of full-time, benefit-eligible service with an institution of higher education during the 12-month period immediately preceding your date of employment with Allegheny College will be counted for meeting the participation requirements. Plan is voluntary with the College matching employee contributions up to a maximum of 6%. Employee contributions can be made on a pre-tax or Roth basis. Vesting in the plan is immediate.

Employee elective deferrals (with no employer match) can also be made to the plan.

To verify employment with another institution of higher education, please have the "Verification of Employment for Participation in Retirement Annuity (RA)" completed by your former employer. This form can be found at:

<http://sites.allegheny.edu/hr/forms/#retirement>

If the participation requirements can be met and you would like to enroll in this plan, please go to:

<https://www.tiaa.org/public/tcm/allegheny/home>

## **Summary plan document the Retirement Choice Plan can be found at:**

<http://sites.allegheny.edu/hr/forms/#retirement>

## **Tuition Policy**

Under the Allegheny College sponsored Tuition Benefit Program, two distinct approaches are taken to provide continued education for the College's employees, spouses and dependent children: Tuition Remission (attendance at Allegheny College) and Tuition Exchange (attendance at other participating institutions).

## **Section 125 Plan**

Section 125 is a part of the Internal Revenue code that allows employees to trade taxable salary dollars for non-taxable benefits. Allegheny College's Section 125 Plan allows you to pay for certain health care and dependent care expenses on a pre-tax basis.

## **Domestic Partner Benefits**

All regular full-time employees who can satisfy the criteria for a domestic partner relationship are eligible to enroll their domestic partner and/or dependents in the above-listed benefits. Additional information can be obtained from the Office of Human Resources.

## **Employee Personnel Policies & Handbooks**

The Employee Personnel Policies and Handbooks can be viewed at the following Web site:

<http://sites.allegheny.edu/hr/employee-handbooks/>

## **Miscellaneous**

The College offers AFLAC insurance to employees and their family members. Premiums are taken on an after-tax basis and enrollment is voluntary.

Access to more information pertaining to AFLAC can also be found on the Human Resources Website at

<http://sites.allegheny.edu/hr/synopsis-of-benefits/>

Employee I.D. cards are available through the Financial Services Office. Your I.D. card provides library privileges, bookstore discounts, use of Wise Center Sport facilities, and discounts at participating local restaurants. Parking Permits are available through the Public Safety Office located in Murray Hall.

Please review additional benefits and opportunities that are available to employees by visiting:

<http://sites.allegheny.edu/hr/synopsis-of-benefits/>

## **Privacy and Benefit Notices**

These Notices can be accessed at: <http://sites.allegheny.edu/hr/synopsis-of-benefits/>

Highmark Notice of Privacy Practices

COBRA Continuation Coverage Rights

HIPAA Notice

Requesting HIPAA Certificate of Creditable Coverage

Women's Health and Cancer Rights Act Notice

USERRA Notice

Employee Rights under FMLA

Medicaid and the Children's Health Insurance Program (CHIP)