



**2019
Davidson College
Open Enrollment
Guide**



Dear Davidson College Employee,

Davidson College is pleased to offer you a comprehensive benefit package that provides a wide range of coverage and compares favorably with the programs offered by comparable higher education institutions. Thank you for taking the time to review the Davidson College Benefit Guide for 2019.

Benefit Offerings

| Benefit | Carrier |
|---|-----------------------------|
| Medical | United Healthcare |
| Pharmacy | Rx Benefits/Express Scripts |
| Dental | MetLife |
| Vision | Ameritas |
| Life, AD&D, Voluntary Life | Prudential |
| Short & Long Term Disability | Prudential |
| Individual Disability | Unum |
| Long Term Care | Genworth |
| Employee Assistance Program | Health Advocate |
| Flexible Spending Account & Dependent Care Spending Account | Flores & Associates |
| ID Theft | InfoArmor |
| Legal | MetLaw/Hyatt Legal |
| Core Advocacy | Benefit Advocates |
| Voluntary Cancer | Colonial Life |

WILDCAT WELLNESS

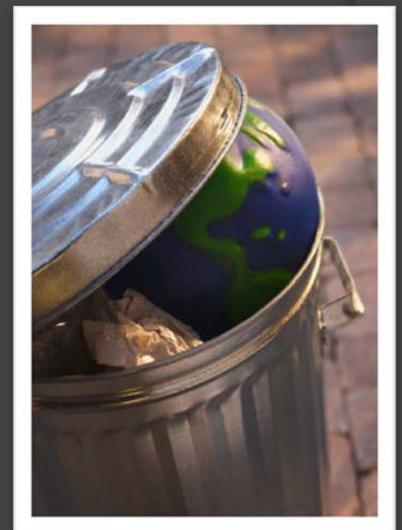
Each of us is responsible for maintaining our personal health. Davidson College is embarking on a journey to help you and your dependents take responsibility for improving and maintaining your health. Employees and dependents are encouraged to become actively involved with Wildcat Wellness.

What Davidson Offers:

- Weekly Exercise Classes – Yoga, Pilates, Weight-Lifting, and Zumba
- Benefit Advocates – call a trained professional for FREE to help you navigate the health care system. Service is for employees, spouses/partners, dependent children, parents and in-laws 866-667-8005.
- Free Preventive Care – no copays for annual physical and preventive services including screenings, and labwork. Please see <https://www.uhc.com/health-and-wellness/family-health/preventive-care> for complete listing of services covered at 100%

Sustainability at Davidson is a college-wide effort whose success depends on every member of our community. Grounded in shared **values** of equity, well-being, and care, sustainability seeks and employs **knowledge** to inform **action** that supports long-term environmental and human health.

Faculty and staff can support sustainability in a number of ways from responsible daily behaviors at work, to incorporating sustainability inquiry into a course or research question out of their disciplinary perspective, to changing processes within their functional areas. The AASHE STARS tool offers a detailed view of sustainability best practices across functions in higher education. To learn and engage with the movement at Davidson, visit the Sustainability Office website to connect with social media and sign up for periodic e-mails.



Be a Leader!

- Set a good example with your own actions and encourage your colleagues to do the same
- Brainstorm ways your department can further Davidson's sustainability efforts
- Contact the Office of Sustainability if you need help implementing your great idea or let us know about the wonderful things you are doing

YOUR BENEFITS: WHO PAYS WHAT

Pre-Tax Advantage

Under the pre-tax premium plan, you pay medical, dental and vision contributions with pre-tax dollars. This means that your share of the cost is taken off the top of your gross pay before taxes are withheld. With this advantage, you save state, federal, and FICA taxes, which amounts to about 25% to 30% of the contributions, depending on your tax bracket.

Your Benefits and Your Costs

Davidson provides a large selection of benefits that help protect your health, wealth and well being. Davidson provides some benefits at no cost to you, some you pay for and other benefit costs are split between Davidson and you. This mix-and-match benefits program helps you create the best benefits program that fits your needs and your lifestyle.

| Benefit | Who Pays? | Taxation |
|---|----------------|----------------|
| Medical | Davidson & You | Pre-Tax |
| Pharmacy | Davidson & You | Pre-Tax |
| Dental | Davidson & You | Pre-Tax |
| Vision | You | Pre-Tax |
| Basic Life and AD&D | Davidson | Not Applicable |
| Supplemental Life and AD&D | You | Post-Tax |
| Short Term & Long Term Disability | Davidson | Not Applicable |
| Individual Disability | You | Post-Tax |
| Employee Assistance Program | Davidson | Not Applicable |
| Flexible Spending & Dependent Care Accounts | You | Pre-Tax |
| ID Theft | You | Post-Tax |
| Legal | You | Post-Tax |
| Core Advocacy | Davidson | Not Applicable |
| Cancer | You | Post-Tax |
| Long Term Care | You | Post-Tax |

*Premium for coverage amounts over \$50,000 are shown as imputed income on your W2

EMPLOYEE BENEFIT COSTS

| Benefit | Employee Cost (Bi-Weekly) |
|--|--|
| Choice Plus PPO Employee Only Employee & Spouse/Domestic Partner Employee & Child(ren) Employee & Family | \$101.90 \$403.53 \$320.99 \$586.95 |
| Choice Plus (HDHP) Employee Only Employee & Spouse/Domestic Partner Employee & Child(ren) Employee & Family | \$27.92 \$156.02 \$124.11 \$223.06 |
| Dental Low Plan Employee Only Employee & Spouse/Domestic Partner Employee & Child(ren) Employee & Family | \$10.64 \$23.02 \$29.04 \$42.29 |
| Dental High Plan Employee Only Employee & Spouse/Domestic Partner Employee & Child(ren) Employee & Family | \$18.00 \$37.34 \$43.89 \$65.47 |

United Healthcare: Virtual Visits

A virtual visit lets you see and talk to a doctor from your mobile device or computer without an appointment. Most visits take about 10-15 minutes and doctors can write a prescription*, if needed, that you can pick up at your local pharmacy. And, it's part of your health benefits. The cost for a virtual visit is \$15 for the PPO plan and \$49-50 for the HSA plan*, saving you both time and money.

Doctors can diagnose and treat a wide range of non-emergency medical conditions, including:

- Bladder infection/Urinary tract infection
- Bronchitis
- Cold/flu
- Diarrhea
- Fever
- Pink eye
- Rash
- Sinus problems
- Sore throat
- Stomach ache
- Migraine/headaches

When Should You Use A Virtual Visit?

Do NOT use for:

- Anything requiring an exam or test
- Complex or chronic conditions
- Injuries requiring bandaging or sprains/broken bones

Use when:

- Your doctor is not available
- You become ill while traveling
- You are considering visiting a ER for a non-emergency health condition



To learn more, login to myuhc.com

**Once the deductible has been met, 20% co-insurance applies*

United Healthcare: Health4Me

1 Health4Me mobile app

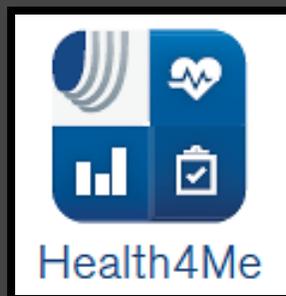
- Access your health plan ID card, claims information
- Get real-time status on account balances, deductibles and out-of pocket spending

2 Estimate Care Cost

- Get help estimating costs before getting care
- Understand your treatment options such as Emergency Care vs Urgent Care
- Fully integrated with Customer Care and clinical support giving you access to a wide range of resources

3 Claims

- View, manage and pay claims from one location
- View payment history and store payment information for future use
- Easy-to-read visuals will help you better understand your benefits, explain how the plan paid your claim, what you owe and why



YOUR MEDICAL BENEFITS

The cost of quality health coverage continues to increase year to year. Despite the rising costs, we still need health care that protects both our physical health and financial well-being. That's why Davidson believes it is important to invest in quality plans that are cost effective, easy to use, and valuable to you.

Davidson College offers two medical plan options from which you may choose based on your individual family needs. Each plan includes coverage for medically necessary services including office visits, prescription drugs, mental health and drug/alcohol abuse services.

Your options are:

Choice Plus Plan (HDHP)

The High Deductible Health Plan, or HDHP, with a Health Savings Account provides coverage for in and out-of-network providers. For in-network providers, this plan contains a \$2,700 individual deductible and a \$6,500 family deductible. The out-of-pocket maximum for a single person is \$6,000 single and \$12,000 for a family. Once the deductible is met, the plan begins paying coinsurance according to the benefits schedule. Some preventive care expenses are fully paid for by the plan without a deductible requirement. There are no copays associated with this plan.

**Davidson College will continue to contribute to your Health Savings Account in 2019. That amount is \$750 if enrolled in the employee only tier and \$1,500 for any other tier.*

Choice Plus PPO

The United Healthcare PPO plan provides coverage for in and out-of-network providers. This plan contains a \$1,000 single and \$3,000 family in-network deductible. The total out-of-pocket maximum is \$3,000 for a single person and \$9,000 for a family. There is also a pharmacy deductible that must be met before co-pay apply. It is \$100 for individuals and \$300 for a family.

YOUR MEDICAL BENEFITS (cont'd.)

| Benefit | Choice Plus Plan (HDHP) | | Choice Plus PPO Plan | |
|--------------------------------------|---|---------------------------------|---------------------------------------|----------------------|
| | In Network | Out of Network | In Network | Out of Network |
| Lifetime Maximum | Unlimited | | Unlimited | |
| Coinsurance Levels | 20% | 40% | 20% | 40% |
| Calendar Year Deductible | | | | |
| Individual | \$2,700 | \$8,100 | \$1,000 | \$3,000 |
| Family | \$6,500 | \$19,500 | \$3,000 | \$9,000 |
| Pharmacy | Medical Plan Deductible applies | Medical Plan Deductible applies | \$100 (Individual) \$300 (Family) | NA |
| Employer HSA Contributions | | | | |
| Individual | \$750 | | NA | |
| Employee + Spouse | \$1,500 | | NA | |
| Employee + Children | \$1,500 | | NA | |
| Family or EE + Child(ren) | \$1,500 | | NA | |
| Out of Pocket Maximum | | | | |
| Individual | \$6,000 | None | \$3,000 | None |
| Family | \$12,000 | None | \$9,000 | None |
| Applies to OOPM? | Medical Deductible and Medical/Rx Coinsurance | | Medical and Rx Deductible, All Copays | |
| Covered Charges | | | | |
| Admissions/Inpatient Benefits | | | | |
| Emergency Room | 20% after Deductible | | \$150 copay | |
| Urgent Care | 20% after Deductible | | \$50 copay | |
| Physician Services | | | | |
| Primary Care Office Visit | 20% after Deductible | 40% after Deductible | \$30 copay | 40% after Deductible |
| Specialist Office Visit | 20% after Deductible | 40% after Deductible | \$50 copay | 40% after Deductible |
| Surgery | 20% after Deductible | 40% after Deductible | \$30 or \$50 copay | 40% after Deductible |
| Telemedicine | 20% after Deductible | 40% after Deductible | \$15 Copay | NOT COVERED |
| Maternity | 20% after Deductible | 40% after Deductible | 20% after Deductible | 40% after Deductible |

PHARMACY BENEFITS

Express Scripts/Rx Benefits will continue to be your new pharmacy benefits and service provider.

Changes Regarding Manufacturer Coupons:

Some specialty medications may qualify for third party copayment assistance programs which could lower your out of pocket costs for those products. If you use a coupon provided by a pharmaceutical manufacturer or other third party that discounts the cost of a prescription medication or other product, you will not receive credit toward the maximum Out-of-Pocket or Deductible for any Copayment or Coinsurance amounts that are applied to a manufacturer coupon or rebate.

2019 Formulary Changes:

Just like every January, there will be a new drug formulary with new excluded drugs, drugs that require prior authorization, step therapy and new quantity limits. These changes also happen throughout the year.

Express Scripts will send letters to affected members based on past drug utilization that will outline the affected prescriptions and provide a listing of covered medications.

For questions regarding your pharmacy plan, contact *RxBenefits* at:

1-800-334-8134 or RxHelp@rxbenefits.com

RxBenefits team members are available Monday through Friday, 7:00 AM to 6:00 PM CST

PHARMACY BENEFITS (cont'd.)

Choice Plus PPO

| | Retail 30 Day Supply (In-Network Only) | Mail Order 90 Day Supply |
|----------------------------|---|-------------------------------------|
| Preventive Generic | \$15 Copay, after deductible | \$38 Copay, after deductible |
| Generic | \$20 Copay, after deductible | \$50 Copay, after deductible |
| Preferred Brand | \$35 Copay, after deductible | \$87.50 Copay, after deductible |
| Non-Preferred Brand | \$60 copay, after deductible | \$150 Copay, after deductible |
| Specialty | \$150 Copay, after deductible ** | NA |

Choice Plus Plan (HDHP)

| | Retail 30 Day Supply (In-Network Only) | Mail Order 90 Day Supply |
|----------------------------|---|-------------------------------------|
| Preventive Generic | You pay 20% - Deductible Waived | You pay 20% - Deductible Waived |
| Generic | You pay 20%, after deductible | You pay 20%, after deductible |
| Preferred Brand | You pay 30%, after deductible | You pay 30%, after deductible |
| Non-Preferred Brand | You pay 30%, after deductible | You pay 30%, after deductible |
| Specialty | You pay 30%, after deductible** | NA |

***30 day maximum refill on specialty medications*

Your plan is subject to certain clinical edits, excluded drugs, step therapy, prior authorization requirements as well as quantity limits.

HEALTH SAVINGS ACCOUNTS

Health Savings Accounts (HSA) and High Deductible Health Plans (HDHP)

How they work — and how they can work for you!

Here's how it works...

What is an HSA?

A Health Savings Account (HSA) is a triple tax-advantaged* savings account you can contribute to if you enroll in a high deductible health plan and meet eligibility requirements. You contribute on a pretax basis; you earn tax-free interest, and your withdrawals may also be tax-free.

**Tax advantages may vary by state.*

Contribute to the HSA through pretax payroll deductions if the employer allows, up to the annual contribution limit set by the IRS. You may also contribute on an after-tax basis up to the annual limit.

Use funds in your HSA to help pay for qualified health care expenses.

Save and invest the funds to pay for future health care costs, even in retirement.

Annual Contribution Limits (Davidson & You)

You make contributions to your account through pretax payroll deductions throughout the year. Davidson will also make monthly contributions on your behalf. However, the total combined contributions cannot exceed the annual limit set by the Internal Revenue Service.

| | Davidson Annual | Davidson Monthly | IRS Max |
|--------|--------------------|---------------------|------------|
| Single | \$750 | \$62.50 | \$3,500 |
| EE + 1 | \$1,500 | \$125 | \$7,000 |
| Family | \$1,500 | \$125 | \$7,000 |

Catch-up contributions up to \$1,000 can be made during the year by HSA-eligible participants who will turn 55 by year-end.

Who is Eligible?

- Must be enrolled in the Choice Plus HDHP to qualify
- Cannot be claimed as a dependent on another person's tax return
- Cannot be enrolled in Medicare
- Cannot be covered under another non-qualified health plan

How Does it Work?

- Funds are employer/employee provided
- Funds roll over from year to year
- Funds are portable

How your HDHP and HSA work together!

Your HDHP and HSA work together and are simple to use. Each time you receive health care services and incur a charge, you can:

- Make a tax-free withdrawal from your account to cover the costs, or
- Pay out of your own pocket and save your HSA for future eligible

FLEXIBLE SPENDING ACCOUNTS

Medical FSA and Dependent Care FSA

Davidson College employees are eligible to participate in the Medical Flexible Spending Account and Dependent Care Flexible Spending Account. These benefit plans allow you to redirect a portion of your pre-tax income to provide reimbursement for eligible expenses. You may elect to contribute up to \$2,700 to your medical FSA or Limited Purpose FSA and up to \$5,000 in the dependent care FSA in 2019. This benefit plan is administered by Flores and Associates.

How does it work?

- A debit card will be issued for those enrolled in the Medical FSA. If you were previously enrolled, please keep your 2018 card. This will be loaded on January 1 with your new election.
- To be eligible for reimbursement, an expense must be for an eligible health, dental or vision expense incurred during the period of coverage by you or an eligible dependent. Please see a listing of eligible expenses online at www.flores247.com.
- The IRS limits the Dependent Care enrollment to \$5,000 per family per calendar year.
- If enrolled in a HDHP with Davidson, you can still enroll in a Limited Purpose FSA to pay for eligible dental and vision expenses, thereby preserving your HSA funds for savings and investment opportunities!

How to file for reimbursement:

- Medical FSA:
 - Submit a claim form and itemized receipt on www.flores247.com
 - Use the debit card at the point of purchase
 - Submit a claim via the Flores App
- Dependent Care FSA
 - Submit a claim form and itemized receipt on www.flores247.com
 - Submit a claim via the Flores App

USE IT OR LOSE IT!

Davidson adopted the rollover benefit, which means that you may roll over up to \$500 of unused funds at the end of the plan year to use next year. Any unused funds over the \$500 will be forfeited back to your employer. Because of the Use It or Lose It Rule, it is important for you to carefully estimate your out-of-pocket expenses for the upcoming plan year.



DENTAL BENEFITS

Regular dental exams can help you and your dentist detect problems in the early stages when treatment is simpler and costs are lower. Keeping your teeth and gums clean and healthy will help prevent most tooth decay and periodontal disease, and is an important part of maintaining your medical health. That's why Davidson offers two dental plan options that cover routine check-ups and additional services needed for your health.

Davidson's Dental Plans, administered by MetLife, cover the following expenses:

- Preventive and diagnostic care like routine exams and cleaning;
- Basic treatments such as simple fillings and extractions;
- Major treatment such as crowns and dentures (High Plan only)
- Orthodontia (High Plan only)

| Benefit | Low Plan | High Plan |
|---|---------------------------------|---|
| Deductible | \$50 per person/No Family Limit | \$50 per person/\$150 per family |
| Calendar year maximum benefit (Class I & II Expenses) | \$850 | \$1,650 |
| Class I: Diagnostic & Preventive Services | | |
| Exams, Cleanings, Fluoride, and Space Maintainers | 100% covered | 100% covered |
| Emergency Palliative Treatment | 100% covered | 100% covered |
| Sealants | 100% covered | 100% covered |
| Bitewing X-rays | 100% covered | 100% covered |
| Full Mouth X-Rays | 100% covered | 100% covered |
| Class II: Basic Services | | |
| Minor Restorative Services | 80% covered after deductible | 80% covered after deductible |
| Non-Surgical Periodontics Services | 80% covered after deductible | 80% covered after deductible |
| Simple Extractions | 80% covered after deductible | 80% covered after deductible |
| Relines and Repairs | 80% covered after deductible | 80% covered after deductible |
| Endodontic Services | 80% covered after deductible | 80% covered after deductible |
| Surgical Periodontics Services | 80% covered after deductible | 80% covered after deductible |
| Class III: Major Services | | |
| Major Restorative Services | Not covered | 50% covered after deductible |
| Prosthetic Services | Not covered | 50% covered after deductible |
| Class IV: Orthodontic Services | | |
| Orthodontia Services | Not covered | 50% covered after deductible/\$1,000 lifetime maximum |
| Orthodontia Age Limit | Not covered | Dependent children less than 26 years of age |

VISION BENEFITS

The vision plan covers routine eye exams and also pays for all or a portion of the cost of glasses or contact lenses if you need them. This year, Davidson's Vision plan will be administered by Ameritas.

| Plan Design | | |
|--------------------------------------|---|---|
| Frequency | | |
| Exam | Once every 12 months | |
| Lenses | Once every 12 months | |
| Frames | Once every 24 months | |
| Coverage & Copays | | |
| | <u>In-Network</u> | <u>Out-of-Network</u> |
| Exam Copay | \$15 | \$30 |
| Lenses | | |
| Single | \$20 | Reimbursed up to \$25 |
| Bifocal | \$20 | Reimbursed up to \$40 |
| Trifocal | \$20 | Reimbursed up to \$60 |
| Lenticular | \$20 | Reimbursed up to \$70 |
| Lens Options | | |
| Progressive | \$20 (Standard) \$40-\$65 (Premium) | Reimbursed up to \$70 (Standard & Premium) |
| Standard Polycarbonate | \$40 (Adult and Children under 19) | Not Covered |
| Tint (solid and gradient) | \$15 | Not Covered |
| Scratch Resistant Coating | \$15 | Not Covered |
| Anti-Reflective Coating | \$45 (Standard) \$57-\$68 (Premium) | Not Covered |
| Photochromatic/Transitions Plastic | \$75 | Not Covered |
| Ultra Violet Treatment | \$15 | Not Covered |
| Frames | | |
| Retail Allowance | Up to \$140 | Reimbursed up to \$70 |
| Overage Discount | 20% discount | Not Covered |
| Contacts (in lieu of glasses) | | |
| Fitting Fee Allowance | \$55 (Standard) 10% off retail (Premium) | Not Covered |
| Medically Necessary | Covered | Reimbursed up to \$210 |
| Conventional Contacts | Covered up to \$140, 15% off balance | Reimbursed up to \$112 |
| Lasik Vision Correction Discounts | 15% off retail or 5% off promotion | Not Covered |

| Rates | Employee Cost (Bi-Weekly) |
|-----------------------|--------------------------------------|
| Employee Only | \$3.16 |
| Employee & Spouse | \$5.98 |
| Employee & Child(ren) | \$6.31 |
| Employee & Family | \$9.25 |

LIFE AND DISABILITY BENEFITS

Davidson College provides its employees with company-paid basic life, accidental death & dismemberment (AD&D) insurance as well as dependent life insurance, administered by Prudential. You also have the opportunity to purchase additional supplemental life and/or AD&D insurance for yourself and your dependents. Additionally, Davidson provides long term disability coverage at no cost to you!

| Basic Benefits | Paid for by Davidson |
|------------------------------|--|
| Basic Life/AD&D* | 1 times your annual earnings, to a maximum of \$500,000 rounded to the next higher \$1,000 |
| | If you work beyond 65, your coverage is reduced by 35% at age 65 and by 50% at age 70. The reduction is taken out of the principal sum. |
| | At retirement or termination, you may convert to an individual plan |
| Short Term Disability | Salaried: 60 days elimination period; 75% income replacement for up to 18 weeks; Hourly: 30 days elimination period; 75% income replacement for up to 22 weeks. See certificate of coverage for details |
| Long Term Disability | 180 days elimination period; 60 % income replacement up to \$10,000 monthly maximum. See certificate of coverage for details. |

*Coverage amounts over \$50,000 are shown as imputed income on your W2.

| Optional Benefits | Available for You to Purchase |
|---|---|
| Optional Term Life Insurance - You | Available in increments of \$10,000 to a maximum of \$500,000, with the minimum allowed benefit of \$10,000. Guarantee issue amount of \$200,000 <i>*Employees currently participating can elect up to \$40,000 (in \$10,000 increments) in 2019 without evidence of insurability. The new amount cannot exceed the \$200,000 guarantee issue limit.</i> |
| Optional Term Life Insurance - Spouse* | Available in increments of \$10,000 to a maximum of \$250,000 Guarantee issue amount of \$50,000 May not exceed 100% of employees coverage amount |
| Optional Term Life Insurance - Child(ren)* | 14 days - 6 months: \$1,000 6 months – 26 years: \$10,000 |
| Optional Accidental Death & Dismemberment* | Employee: Amounts of \$25,000, \$50,000, \$100,000, \$150,000, \$200,000, \$250,000, \$300,000 or \$500,000. Spouse: 60% of optional employee amount, if no children or 50% of employee optional employee amount if children Children: 15% of optional employee amount if no spouse, 10% of employee benefit if spouse |

*You must enroll in the Optional Life program in order to enroll your eligible dependents.

**No medical questions asked of you or your dependents when you first enroll up to the guaranteed issue limit.

EMPLOYEE BENEFIT COSTS

| Optional Term Life Insurance Rates | Employee/Spouse (Non-Smoker) | Employee/Spouse (Smoker) |
|--|-------------------------------------|---------------------------------|
| Per \$1,000 of coverage | | |
| < 25 | \$0.050 | \$0.064 |
| 25 - 29 | \$0.060 | \$0.064 |
| 30 - 34 | \$0.080 | \$0.080 |
| 35 - 39 | \$0.090 | \$0.112 |
| 40 - 44 | \$0.140 | \$0.170 |
| 45 - 49 | \$0.230 | \$0.290 |
| 50 - 54 | \$0.400 | \$0.505 |
| 55 - 59 | \$0.647 | \$0.817 |
| 60 - 64 | \$0.730 | \$1.088 |
| 65 - 69 | \$1.270 | \$1.726 |
| 70 - 74 | \$2.060 | \$2.870 |
| 75+ | \$3.000 | \$4.500 |
| Optional AD&D – Employee and Spouse | | \$0.024 |
| Optional Term Life Insurance | Child(ren) | |
| | | \$2.00 |

INTRODUCING YOUR NEW EAP PROGRAM

Personal problems can affect your life both at home and at work. When life's events become challenging, we'd like to remind you about our Employee Assistance Program, or EAP. In 2019, Davidson College is excited to partner with Health Advocate to provide confidential access to a Licensed Professional Counselor to assist you and your family in a safe, private atmosphere — at no additional cost. All of the information you share is confidential. Davidson College does not receive information about any employees' use of the EAP. This benefit is available to you, your spouse, dependent child(ren), parents and parents-in-law.

Who pays for the EAP services?

The cost of participation is paid for by Davidson College.

What type of issues does the EAP deal with?

- Depression
- Stress
- Anxiety
- Work conflicts
- Addiction
- Mental illness
- Relationship issues
- Divorce
- Job stress
- Anger, grief and loss
- Eating disorders
- Family and parenting problems

NEW in 2019! Included in your EAP

Work/Life Balance Program will assist you with:

- Childcare centers, babysitter tips, preschools
- Assisted living, nursing homes, adult day care services
- Debt management, budgeting, credit issues

Medical Bill Saver Program

Skilled negotiators will work with providers to lower your out-of-pocket costs on medical and dental bills of \$400 that are not covered by insurance.

To access the EAP:

- Go to www.HealthAdvocate.com/members
- Email: answers@HealthAdvocate.com
- Call: 866-799-2728

LEGAL COVERAGE

Access to quality, affordable legal representation is more important than you think. That's why Davidson College will continue to offer legal coverage through MetLaw in 2019. The legal plan offers telephone and office consultations for an unlimited number of matters. You will have a network of attorneys to choose from who will review the law, discuss your rights and responsibility, explore your options and provide a recommended course of action.

Legal coverage through MetLaw offers legal representation for:

- Estate planning documents, including Wills and Trusts
- Real estate matters
- Identity theft defense
- Financial matters, such as debt-collection defense
- Traffic offenses
- Document review
- Family law including adoption and name change
- Advice and consultation on personal legal matters
- & MORE!

- For more information:

VISIT: www.legalplans.com

CALL: 800-821-6400

| Rate | |
|--|--------|
| Bi-weekly Deduction | \$9.69 |
| *Covers spouse and dependents | |
| **Premiums are automatically deducted from your paycheck | |



Apply today!

For questions,
please call MetLife at
1 800 GET-MET8
(1-800-438-6388)

IDENTITY THEFT PROTECTION

Enjoy peace of mind, financial reassurance and time saving expertise with InfoArmor's comprehensive identity protection plan.



Covered legal services include:

- Identity and Credit Monitoring
- Credit Score and Reports
- Social Media Reputation Monitoring
- Wallet Protection
- Threshold Monitoring
- Wallet Protection
- Digital Exposure Report
- Remediation
- \$1,000,000 Identity Theft Insurance Policy
- Solicitation Reduction
- Social Media Reputation Monitoring

| Rate | |
|----------------------------------|--------|
| Bi-Weekly Deduction (Individual) | \$3.44 |
| Bi-Weekly Deduction (Family) | \$6.21 |

For questions about the plan:

- Go to www.MyPrivacyArmor.com
- Call 800-789-2720

**The family plan is available for individuals that are supported by you financially or live under your roof.*

RETIREMENT PLANNING

Retirement Planning

The Davidson College Retirement Plan is pleased to offer you two retirement plan options. These include: 403 (b) Retirement Plan and 403 (b) Tax Deferred Annuity Plan. These are designed to help you set aside the money you will need for your future financial security.



Employee Contribution Retirement Account:

This benefit is open to all employees and participation may begin immediately upon employment with Davidson College.

The Employee Contribution Account is voluntary pre-tax deduction. As such, the total amount of contributions made for any year will not exceed the limits imposed by section 415 and section 403(b) of the Internal Revenue Code.

You have the choice of opening an account with TIAA or Fidelity.

TIAA: To schedule an appointment with our representative, you can go online (<http://www.tiaa.org/schedulenow>) or call 877-267-4505, ext. 0

Fidelity: To schedule an appointment with our representative, visit the [Fidelity website](http://www.fidelity.com/atwork/reservations) (<http://www.fidelity.com/atwork/reservations>) or call 800-642-7131

To elect either TIAA or Fidelity or to change your tax deferred annuity contribution, visit www.netbenefits.com/davidson.

College-Paid Retirement Account

Once an employee works in a regular position for Davidson College for one year and completes 1,000 hours, the College opens a college-paid plan for the employee. The employee is 100% vested in the college-paid annuity after 3 years of employment.

If you have at least 12-months consecutive employment as a full-time, benefited employee with another educational institution, the one-year waiting period will be waived. Davidson College contributes 8.5% of your eligible compensation up to the Social Security wage base, and 12.5% over the Social Security wage base up to the Internal Revenue Code limit. The employee is 100% vested in these contributions after 3 years of employment.

In addition, the college will contribute 9.5% instead of 8.5% if the employee contributes at least 1% to the Employee Contribution Account.

Davidson College automatically enrolls new employees into the college's tax deferred annuity plan. If you choose not to opt out, 2% of your salary will be deferred into a target-date fund based on your age. You may opt out, change the amount of your election or elect alternative funds by calling or going online after you begin employment.

CANCER INSURANCE

As a Davidson College employee, you have the opportunity to purchase cancer insurance through Colonial Life for added security for the future.

What benefits will I receive?

Cancer Screening/Wellness Benefit – \$50 benefit payable once per year

Hospital Confinement/Hospital ICU Confinement – Up to \$100 per day for the first 30 days, \$200 for days 31-180 of hospital confinement. If ICU confined, benefit is \$200 per day up to 180 days

Ambulance - \$100 per trip

Private Full-Time Nursing - \$100 per day

Attending Physician - \$50 per day to a max. of 180 days per calendar year

Radiation/Chemotherapy - \$150 per day to a max. of \$5,000 per calendar year

Anti-nausea Medication - \$50 per day to a max. of \$200 per calendar year

Blood, Plasma, Platelets, & Immunoglobulins - \$150 per day, to a max. of \$5,000 per calendar year

Experimental Treatment - \$300 per day to a max. of \$10,000 lifetime maximum

Hair/External Breast/Voice Box Prosthesis - \$200 per calendar year

Bone Marrow Stem Cell Transplant - \$10,000 per lifetime

Peripheral Stem Cell Treatment - \$5,000 per lifetime

See Colonial Life Group Cancer Insurance policy description , Specified Disease rider, Enrollment Application and pricing on the Davidson website for complete plan details.



| Rate | |
|---------------|---------|
| Employee Only | \$6.23 |
| Family | \$10.36 |

ADDITIONAL BENEFITS

Individual Disability

Davidson provides a long term disability benefit equal to 60% of your base salary that is subject to a maximum. Since this is a taxable benefit, your net take home pay can be as low as 40% of your base pay. To fill this gap, you may purchase additional long term disability insurance protection that when combined with the Davidson benefit, could replace as much as 75% of your take home pay.

Because disability benefits protect your most valuable asset – your income – we want to ensure you have a clear understanding of your employee benefits and your options to customize them. Your Group LTD provides a foundation of coverage for long term disabilities but the money from that benefit, should you ever need it, will be counted by the IRS as taxable income. We encourage you to review your disability benefits and your voluntary options during the next annual enrollment and decide if this benefit is right for you.

For more information go to:

<http://www.unum.com/Employees/Benefits/Disability/IndividualDisability.aspx>

Long Term Care

Davidson College benefits include Group Long Term Care Insurance for hired employees. Under the Davidson College Group Long Term Care Insurance Program, coverage to help pay for long term care may be more affordable than you think.

Long term care insurance enhances Davidson College benefit offerings by meeting a largely unrecognized need many of us may have. It pays for covered expenses for long term care services whether they are received at home, in the community or in a nursing facility. Here are a few points to consider:

- These expenses aren't covered by either disability or health insurance.
- Relying on government programs may not be a viable solution.
- Without insurance, the costs of these services may have to come out of our savings.

For more information to enroll:

Go to: www.genworth.com/groupltc

Use Group ID: *davidson* and Access Code: *groupltc*

Or call: 1-800-416-3624 to speak with a program expert.



BENEFIT ADVOCATES

Benefit Advocates will continue to serve as your guide and advocate for navigating the healthcare system and claims issues. All benefit eligible employees, retirees, dependents and household members are eligible - including parents and in-laws!

As an independent third party, Benefit Advocates can confidentially resolve complicated and sensitive issues you may not feel comfortable discussing with your employer or others. Your privacy is protected and your identity is kept confidential.

Benefit advocacy services include:

- Answering your benefit questions
- Resolving health, dental, drug, vision, disability claims or billing errors
- Helping you find lower cost medications or medical treatments
- Appealing claim denials
- Coordinating between primary and secondary insurance coverage
- Determining health insurance or other benefits at retirement
- Finding in-network doctors and hospitals
- Providing a dedicated advocate to guide you from start to finish from an experienced benefits team.

Advocates are available:

Monday-Friday: 8 a.m. to 6 p.m.

Phone: 866-667-8005

E-mail: davidson@benefitadvocates.net



CONTACT INFORMATION

Need additional information? Have a question about one of your benefits? Keep this brochure handy for a quick reference for all your benefit needs.

| PLAN | PROVIDER | WEBSITE | PHONE NUMBER | MOBILE APP |
|--------------------------------|---------------------|--|---|-----------------------|
| Human Resources | Davidson College | www.davidson.edu/offices/human-resources.com | 704-894-2444 | N/A |
| Medical Benefits | United Healthcare | www.myuhc.com | 866-317-6369 (Choice Plus PPO) 866-734-7678 (Choice Plus HDHP) | myUHC |
| Pharmacy Benefits | RxBenefits | RxHelp@RxBenefits.com | 1-800-334-8134 | Express Scripts |
| Dental Benefits | MetLife | www.metlife.com/mybenefits | 800-244-6224 | NA |
| Vision Benefits | Ameritas | www.Ameritas.com | 1-866-289-0614 (EyeMed) | NA |
| Basic Life and AD&D | Prudential | www.prudential.com | 800-524-0542 | NA |
| Supplemental Life and AD&D | Prudential | www.prudential.com | 800-524-0542 | NA |
| Short and Long Term Disability | Prudential | www.prudential.com/mybenefits | 800-842-1718 | NA |
| Individual Disability | Unum | www.unum.com | 866-679-3054 | NA |
| Long Term Care | Genworth | www.genworth.com/groupltc | 800-416-3624 | Genworth Cost of Care |
| Employee Assistance Program | Health Advocate | www.HealthAdvocate.com/members | 866-799-2728 | Health Advocate |
| FSA/COBRA Administration | Flores & Associates | www.flores247.com | 800-532-3327 | Flores e-Receipt |
| Legal | MetLife | www.legalplans.com | 800-821-6400 | NA |
| Identity Theft | InfoArmor | www.InfoArmor.com | 800-789-2720 | NA |
| Core Advocacy | Benefit Advocates | www.benefitadvocates.net | 866-677-8005 | NA |

CONTACT INFORMATION

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury. Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across options. The SBC is available on the web at: <http://www.davidson.edu/offices/human-resources/benefits>.