2020 Davidson College New Hire Benefit Guide
OUR COMMITMENT TO YOU

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.

We encourage you to review all your options before making your benefit elections. Only you can determine which benefits are the best fit for you and your family.

Once you make your elections they remain in effect for the plan year (January 1 – December 31). You may only change coverage due to a qualified “life event” and must do so within 31 days of the event.

Life Events

• Change in status, which includes: marriage, birth or adoption, employment, dependent satisfies or ceases to satisfy eligibility requirements
• HIPAA special enrollment rights
• FMLA special requirements
• Changes due to a judgment, decree or court order
• Entitlement to Medicare or Medicaid
## YOUR 2020 BENEFIT OPTIONS

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Carrier</th>
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</thead>
<tbody>
<tr>
<td>Medical</td>
<td>United Healthcare</td>
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<td>Pharmacy</td>
<td>Rx Benefits/Express Scripts</td>
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<td>Vision</td>
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<td>Short &amp; Long Term Disability</td>
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<td>Employee Assistance Program</td>
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<td>Flexible Spending Account &amp; Dependent Care Spending Account</td>
<td>Flores &amp; Associates</td>
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<td>Accident and Hospital Indemnity</td>
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<td>ID Theft</td>
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<td>Legal</td>
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<td>Core Advocacy</td>
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</tr>
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<td>Voluntary Cancer</td>
<td>Colonial Life</td>
</tr>
</tbody>
</table>
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.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Who Pays?</th>
<th>Taxation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>Davidson &amp; You</td>
<td>Pre-Tax</td>
</tr>
<tr>
<td>Pharmacy</td>
<td>Davidson &amp; You</td>
<td>Pre-Tax</td>
</tr>
<tr>
<td>Dental</td>
<td>Davidson &amp; You</td>
<td>Pre-Tax</td>
</tr>
<tr>
<td>Vision</td>
<td>You</td>
<td>Pre-Tax</td>
</tr>
<tr>
<td>Basic Life and AD&amp;D</td>
<td>Davidson</td>
<td>Not Applicable*</td>
</tr>
<tr>
<td>Supplemental Life and AD&amp;D</td>
<td>You</td>
<td>Post-Tax</td>
</tr>
<tr>
<td>Short Term &amp; Long Term Disability</td>
<td>Davidson</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Individual Disability</td>
<td>You</td>
<td>Post-Tax</td>
</tr>
<tr>
<td>Employee Assistance Program</td>
<td>Davidson</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Flexible Spending &amp; Dependent Care Accounts</td>
<td>You</td>
<td>Pre-Tax</td>
</tr>
<tr>
<td>Accident</td>
<td>You</td>
<td>Post-Tax</td>
</tr>
<tr>
<td>Hospital Indemnity</td>
<td>You</td>
<td>Post-Tax</td>
</tr>
<tr>
<td>ID Theft</td>
<td>You</td>
<td>Post-Tax</td>
</tr>
<tr>
<td>Legal</td>
<td>You</td>
<td>Post-Tax</td>
</tr>
<tr>
<td>Core Advocacy</td>
<td>Davidson</td>
<td>Not Applicable</td>
</tr>
<tr>
<td>Cancer</td>
<td>You</td>
<td>Post-Tax</td>
</tr>
<tr>
<td>Long Term Care</td>
<td>You</td>
<td>Post-Tax</td>
</tr>
</tbody>
</table>

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

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](https://www.uhc.com/health-and-wellness/family-health/preventive-care) for complete listing of services covered at 100%
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 2020 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 has a $2,800 individual deductible and a $6,800 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. There are no copays associated with this plan. Some preventive care expenses are fully paid for by the plan without a deductible requirement. Refer to your SPD for more information on preventive care benefits.

*Davidson College will continue to contribute to your Health Savings Account in 2020. 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 has 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 of $100 for individuals and $300 for a family that must be met before copays apply. Some preventive care expenses are fully paid for by the plan without a deductible requirement. Refer to your SPD for more information on preventive care benefits.
## YOUR MEDICAL BENEFITS (cont’d.)

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Choice Plus HDHP Plan</th>
<th>Choice Plus PPO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In Network</td>
<td>Out of Network</td>
</tr>
<tr>
<td>Lifetime Maximum</td>
<td>Unlimited</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Coinsurance Levels</td>
<td>20%</td>
<td>40%</td>
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<tr>
<td>Calendar Year Deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$2,800</td>
<td>$8,400</td>
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<tr>
<td>Individual + 1</td>
<td>$5,600</td>
<td>$16,800</td>
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<tr>
<td>Family</td>
<td>$6,800</td>
<td>$20,400</td>
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<tr>
<td>Pharmacy Deductible</td>
<td>Medical Plan</td>
<td>Medical Plan</td>
</tr>
<tr>
<td></td>
<td>Deductible applies</td>
<td>Deductible applies</td>
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<tr>
<td></td>
<td>Medical Plan Deductible</td>
<td>Deductible applies</td>
</tr>
<tr>
<td>Employer HSA Contributions</td>
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<tr>
<td>Individual</td>
<td>$750</td>
<td>NA</td>
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<tr>
<td>Employee + Spouse</td>
<td>$1,500</td>
<td>NA</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$1,500</td>
<td>NA</td>
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<tr>
<td>Family or EE + Child(ren)</td>
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<td>NA</td>
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<tr>
<td>Out of Pocket Maximum</td>
<td></td>
<td></td>
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<tr>
<td>Individual</td>
<td>$6,000</td>
<td>None</td>
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<tr>
<td>Individual + 1</td>
<td>$12,000</td>
<td>None</td>
</tr>
<tr>
<td>Family</td>
<td>$12,000</td>
<td>None</td>
</tr>
<tr>
<td>Applies to OOPM?</td>
<td>Medical Deductible</td>
<td>Medical and Rx</td>
</tr>
<tr>
<td></td>
<td>and Medical/Rx</td>
<td>Deductible, Copays</td>
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<tr>
<td>Covered Charges</td>
<td></td>
<td>Coinsurance</td>
</tr>
<tr>
<td>Admissions/Inpatient Benefits</td>
<td>Emergency Room</td>
<td>20% after Deductible</td>
</tr>
<tr>
<td></td>
<td>Urgent Care</td>
<td>20% after Deductible</td>
</tr>
<tr>
<td>Physician Services</td>
<td>Primary Care Office</td>
<td>20% after Deductible</td>
</tr>
<tr>
<td></td>
<td>Visit</td>
<td>40% after Deductible</td>
</tr>
<tr>
<td></td>
<td>Specialist Office Visit</td>
<td>20% after Deductible</td>
</tr>
<tr>
<td></td>
<td></td>
<td>40% after Deductible</td>
</tr>
<tr>
<td></td>
<td>Surgery</td>
<td>20% after Deductible</td>
</tr>
<tr>
<td></td>
<td></td>
<td>40% after Deductible</td>
</tr>
<tr>
<td></td>
<td>Telemedicine</td>
<td>20% after Deductible</td>
</tr>
<tr>
<td></td>
<td></td>
<td>40% after Deductible</td>
</tr>
<tr>
<td></td>
<td>Maternity</td>
<td>20% after Deductible</td>
</tr>
</tbody>
</table>
Express Scripts/Rx Benefits will continue to be your pharmacy benefits and service provider in 2020.

**Manufacturer Coupons Reminder:**
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.

**2020 Formulary Changes:**
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.

When changes occur, 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
### Choice Plus PPO

<table>
<thead>
<tr>
<th></th>
<th>Retail 30 Day Supply (In-Network Only)</th>
<th>Mail Order 90 Day Supply</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Generic</td>
<td>$15 Copay, after deductible</td>
<td>$38 Copay, after deductible</td>
</tr>
<tr>
<td>Generic</td>
<td>$20 Copay, after deductible</td>
<td>$50 Copay, after deductible</td>
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<tr>
<td>Preferred Brand</td>
<td>$35 Copay, after deductible</td>
<td>$87.50 Copay, after deductible</td>
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<tr>
<td>Non-Preferred Brand</td>
<td>$60 copay, after deductible</td>
<td>$150 Copay, after deductible</td>
</tr>
<tr>
<td>Specialty</td>
<td>$150 Copay, after deductible **</td>
<td>NA</td>
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</table>

### Choice Plus Plan (HDHP)

<table>
<thead>
<tr>
<th></th>
<th>Retail 30 Day Supply (In-Network Only)</th>
<th>Mail Order 90 Day Supply</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Generic</td>
<td>You pay 20% - Deductible Waived</td>
<td>You pay 20% - Deductible Waived</td>
</tr>
<tr>
<td>Generic</td>
<td>You pay 20%, after deductible</td>
<td>You pay 20%, after deductible</td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>You pay 30%, after deductible</td>
<td>You pay 30%, after deductible</td>
</tr>
<tr>
<td>Non-Preferred Brand</td>
<td>You pay 30%, after deductible</td>
<td>You pay 30%, after deductible</td>
</tr>
<tr>
<td>Specialty</td>
<td>You pay 30%, after deductible **</td>
<td>NA</td>
</tr>
</tbody>
</table>

**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.
### EMPLOYEE BENEFIT COSTS

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Employee Cost (Bi-Weekly)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Choice Plus PPO</strong></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$114.24</td>
</tr>
<tr>
<td>Employee &amp; Spouse/Domestic Partner</td>
<td>$403.53</td>
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<tr>
<td>Employee &amp; Child(ren)</td>
<td>$320.99</td>
</tr>
<tr>
<td>Employee &amp; Family</td>
<td>$586.95</td>
</tr>
<tr>
<td><strong>Choice Plus (HDHP)</strong></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$31.40</td>
</tr>
<tr>
<td>Employee &amp; Spouse/Domestic Partner</td>
<td>$156.02</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$124.11</td>
</tr>
<tr>
<td>Employee &amp; Family</td>
<td>$223.06</td>
</tr>
<tr>
<td><strong>Dental Low Plan</strong></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$11.17</td>
</tr>
<tr>
<td>Employee &amp; Spouse/Domestic Partner</td>
<td>$24.24</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$30.57</td>
</tr>
<tr>
<td>Employee &amp; Family</td>
<td>$44.49</td>
</tr>
<tr>
<td><strong>Dental High Plan</strong></td>
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</tr>
<tr>
<td>Employee Only</td>
<td>$18.90</td>
</tr>
<tr>
<td>Employee &amp; Spouse/Domestic Partner</td>
<td>$39.31</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$46.15</td>
</tr>
<tr>
<td>Employee &amp; Family</td>
<td>$68.84</td>
</tr>
</tbody>
</table>
Health Savings Accounts (HSA) and High Deductible Health Plans (HDHP)
How they work — and how they can work for you!

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.

Annual Contribution Limits
(Davidson & You)

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

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
• Cannot be participating in an FSA or spouse’s FSA

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 expenses

Here’s how it works…

Contribute to the HSA through pretax payroll deductions, up to the annual contribution limit set by the IRS. You may also contribute on an after-tax basis up to the annual limit (see below).

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.

<table>
<thead>
<tr>
<th></th>
<th>Davidson Annual</th>
<th>Davidson Bi-Weekly</th>
<th>IRS Max</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$750</td>
<td>$28.85</td>
<td>$3,550</td>
</tr>
<tr>
<td>EE + 1</td>
<td>$1,500</td>
<td>$57.69</td>
<td>$7,100</td>
</tr>
<tr>
<td>Family</td>
<td>$1,500</td>
<td>$57.69</td>
<td>$7,100</td>
</tr>
</tbody>
</table>
VIRTUAL DOCTOR VISITS

With Virtual Visits, employees and their covered family members can see and speak to a doctor anywhere, anytime on a mobile device or computer. No appointment is necessary and a Virtual Visit usually takes less than 20 minutes. Doctors are able to diagnose a wide range of nonemergency medical conditions and prescribe medications. In 2020, your cost for a virtual visit will be $5 if you are on the PPO plan and if you are on the HDHP plan, you will be responsible for 20% of eligible expenses after the deductible has been met.

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 an Emergency Room for a non-emergency health condition

To learn more, login to myuhc.com
UNITEDHEALTHCARE MOBILE APP

The brand new UnitedHealthcare Mobile App is replacing the Health4Me app! Although you can still use Health4Me, we suggest you upgrade! This new mobile app will also improve the member experience through an intuitive design and alignment with myuhc.com—creating better connectivity and interaction between you and UnitedHealthcare.

With this app you can:

- Find a provider
- Access your health plan ID card – you can save it offline for quick access while you are at the doctor’s office or you can email it to your provider in seconds!
- Review your benefits and coverage
- Get real-time status on account balances, deductibles and out-of-pocket spending
- 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
- View, manage and pay claims from one location
- The “You May Owe” section will provide you with a more detailed view of your claims
- View payment history and store payment information for future use
Medical FSA, Limited Purpose FSA and Dependent Care FSA

Davidson College employees are eligible to participate in the Medical Flexible Spending Account or Limited Purpose FSA 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 2020.* This benefit plan is administered by Flores and Associates.

*The 2020 FSA annual maximum is subject to change.

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 2019 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!

➢ If you meet the IRS deductible on the Limited Purpose FSA ($1,350 for individual/$2,700 for family coverage), you can use the funds in your Limited Purpose FSA for eligible medical and/or prescription expenses. To do so, you must submit a claim, your debit card will not work.

File for Reimbursement

Medical FSA/Limited Purpose 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

Annual Rollover

Davidson offers a rollover benefit on the Medical FSA, 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.
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) – this coverage is only available to dependents up to age 26

### DENTAL BENEFITS

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

### Bi-Weekly Employee Cost

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Low Plan</th>
<th>High Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$11.17</td>
<td>$18.90</td>
</tr>
<tr>
<td>Employee &amp; Spouse/Domestic Partner</td>
<td>$24.24</td>
<td>$39.31</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$30.57</td>
<td>$46.15</td>
</tr>
<tr>
<td>Employee &amp; Family</td>
<td>$44.49</td>
<td>$68.84</td>
</tr>
</tbody>
</table>
Davidson is excited to offer you two vision plan options with improved benefits for frames and contacts. The new high option will allow for new frames every year! The Vision plan will be administered by Ameritas.

In the high plan, under the “2\textsuperscript{nd} Pair Benefit”, each insured person can get:

- Two pairs of prescription eyeglasses \textbf{OR}
- One pair of prescription eyeglasses and an allowance toward contact lenses \textbf{OR}
- Double your contact lens allowance

### New for 2020! Vision Benefits

<table>
<thead>
<tr>
<th></th>
<th>Low Plan</th>
<th>High Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exam</strong></td>
<td>Once every 12 months</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td><strong>Lenses</strong></td>
<td>Once every 12 months</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td><strong>Frames</strong></td>
<td>Once every 24 months</td>
<td>Once every 12 months</td>
</tr>
</tbody>
</table>

#### Coverage & Copays

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exam Copay</strong></td>
<td>$15</td>
<td>$30</td>
<td>$15</td>
<td>$30</td>
</tr>
<tr>
<td><strong>Lenses</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>$20</td>
<td>Reimbursed up to $25</td>
<td>$20</td>
<td>Reimbursed up to $25</td>
</tr>
<tr>
<td>Bifocal</td>
<td>$20</td>
<td>Reimbursed up to $40</td>
<td>$20</td>
<td>Reimbursed up to $40</td>
</tr>
<tr>
<td>Trifocal</td>
<td>$20</td>
<td>Reimbursed up to $60</td>
<td>$20</td>
<td>Reimbursed up to $60</td>
</tr>
<tr>
<td>Lenticular</td>
<td>$20</td>
<td>Reimbursed up to $70</td>
<td>$20</td>
<td>Reimbursed up to $70</td>
</tr>
</tbody>
</table>

#### Lens Options

<table>
<thead>
<tr>
<th></th>
<th>Standard: $20</th>
<th>Reimbursed up to $70</th>
<th>Standard: $20</th>
<th>Reimbursed up to $70</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard Polycarbonate (Adult and Children under age 19)</td>
<td>$40</td>
<td>$40</td>
<td>$40</td>
<td>$40</td>
</tr>
<tr>
<td>Tint (solid and gradient)</td>
<td>$15</td>
<td>$15</td>
<td>$15</td>
<td>$15</td>
</tr>
<tr>
<td>Scratch Resistant Coating</td>
<td>$15</td>
<td>$15</td>
<td>$15</td>
<td>$15</td>
</tr>
<tr>
<td>Anti-Reflective Coating</td>
<td>Standard: $45</td>
<td>Standard: $45</td>
<td>Premium: $57-68</td>
<td>Premium: $57-68</td>
</tr>
<tr>
<td>Photochromatic/Transitions Plastic</td>
<td>$75</td>
<td>$75</td>
<td>$75</td>
<td>$75</td>
</tr>
<tr>
<td>Ultra Violet Treatment</td>
<td>$15</td>
<td>$15</td>
<td>$15</td>
<td>$15</td>
</tr>
</tbody>
</table>

#### Frames

<table>
<thead>
<tr>
<th></th>
<th>Up to $140 20% off overage</th>
<th>Reimbursed up to $70</th>
<th>Up to $200 20% off overage</th>
<th>Reimbursed up to $70</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retail Allowance</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Contacts

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No – 2\textsuperscript{nd} Pair Benefit applies</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>In lieu of glasses?</strong></td>
<td>Yes</td>
<td>No – 2\textsuperscript{nd} Pair Benefit applies</td>
</tr>
<tr>
<td><strong>Fitting Fee Allowance</strong></td>
<td>Standard: $55 Premium: 10% off retail</td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>Medically Necessary</strong></td>
<td>Covered</td>
<td>Reimbursed up to $210</td>
</tr>
<tr>
<td><strong>Conventional Contacts</strong></td>
<td>Covered up to $140, 15% off balance</td>
<td>Reimbursed up to $112</td>
</tr>
<tr>
<td><strong>Lasik Vision Correction Discounts</strong></td>
<td>15% off retail or 5% off promotion</td>
<td>Not Covered</td>
</tr>
</tbody>
</table>
Below are the bi-weekly rates for the low and high vision plans.

<table>
<thead>
<tr>
<th></th>
<th>Low Plan</th>
<th>High Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$3.16</td>
<td>$6.65</td>
</tr>
<tr>
<td>Employee &amp; Spouse</td>
<td>$5.98</td>
<td>$12.57</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$6.31</td>
<td>$12.83</td>
</tr>
<tr>
<td>Employee &amp; Family</td>
<td>$9.25</td>
<td>$19.05</td>
</tr>
</tbody>
</table>
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

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Paid for by Davidson</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Life/AD&amp;D*</td>
<td>1 times your annual earnings, to a maximum of $500,000 rounded to the next higher $1,000</td>
</tr>
<tr>
<td></td>
<td>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.</td>
</tr>
<tr>
<td></td>
<td>At retirement or termination, you may convert to an individual plan</td>
</tr>
<tr>
<td>Short Term Disability</td>
<td>Exempt: 60 days elimination period; 75% income replacement for up to 18 weeks; Non-Exempt: 30 days elimination period; 75% income replacement for up to 22 weeks. See certificate of coverage for details</td>
</tr>
<tr>
<td>Long Term Disability</td>
<td>180 days elimination period; 60% income replacement up to $10,000 monthly maximum. See certificate of coverage for details</td>
</tr>
</tbody>
</table>

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

### Optional Benefits

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Available for You to Purchase</th>
</tr>
</thead>
<tbody>
<tr>
<td>Optional Term Life Insurance - You</td>
<td>Available in increments of $10,000 to a maximum of $500,000, with the minimum allowed benefit of $10,000. <strong>Guarantee issue</strong> amount of $200,000 **Employees currently participating can elect up to $40,000 (in $10,000 increments) in 2020 without evidence of insurability. The new amount cannot exceed the $200,000 guarantee issue limit.</td>
</tr>
<tr>
<td>Optional Term Life Insurance – Spouse*</td>
<td>Available in increments of $10,000 to a maximum of $250,000 <strong>Guarantee issue</strong> amount of $50,000 May not exceed 100% of employees coverage amount</td>
</tr>
<tr>
<td>Optional Term Life Insurance – Child(ren)*</td>
<td>14 days - 6 months: $1,000 6 months – 26 years: $10,000</td>
</tr>
<tr>
<td>Optional Accidental Death &amp; Dismemberment*</td>
<td><strong>Employee:</strong> Amounts of $25,000, $50,000, $100,000, $150,000, $200,000, $250,000, $300,000 or $500,000. <strong>Spouse:</strong> 60% of optional employee amount, if no children or 50% of employee optional employee amount if children <strong>Children:</strong> 15% of optional employee amount if no spouse, 10% of employee benefit if spouse</td>
</tr>
</tbody>
</table>

*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 are first eligible) up to the guaranteed issue limit.*
# Optional Term Life Insurance Rates

<table>
<thead>
<tr>
<th>Per $1,000 of coverage</th>
<th>Employee/Spouse (Non-Smoker)</th>
<th>Employee/Spouse (Smoker)</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 25</td>
<td>$0.050</td>
<td>$0.064</td>
</tr>
<tr>
<td>25 - 29</td>
<td>$0.060</td>
<td>$0.064</td>
</tr>
<tr>
<td>30 - 34</td>
<td>$0.080</td>
<td>$0.080</td>
</tr>
<tr>
<td>35 - 39</td>
<td>$0.090</td>
<td>$0.112</td>
</tr>
<tr>
<td>40 - 44</td>
<td>$0.140</td>
<td>$0.170</td>
</tr>
<tr>
<td>45 - 49</td>
<td>$0.230</td>
<td>$0.290</td>
</tr>
<tr>
<td>50 - 54</td>
<td>$0.400</td>
<td>$0.505</td>
</tr>
<tr>
<td>55 - 59</td>
<td>$0.647</td>
<td>$0.817</td>
</tr>
<tr>
<td>60 - 64</td>
<td>$0.730</td>
<td>$1.088</td>
</tr>
<tr>
<td>65 - 69</td>
<td>$1.270</td>
<td>$1.726</td>
</tr>
<tr>
<td>70 - 74</td>
<td>$2.060</td>
<td>$2.870</td>
</tr>
<tr>
<td>75+</td>
<td>$3.000</td>
<td>$4.500</td>
</tr>
<tr>
<td><strong>Optional AD&amp;D – Employee and Spouse</strong></td>
<td></td>
<td>$0.024</td>
</tr>
</tbody>
</table>

**Optional Term Life Insurance**

| Child(ren) | $2.00 |
**EMPLOYEE ASSISTANCE 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 (EAP). In 2020, Davidson College will continue 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 or domestic partner, dependent child(ren), parents and parents-in-law.

### What type of issues does the EAP deal with?
- Depression
- Relationship issues
- Stress
- Divorce
- Anxiety
- Job stress
- Work conflicts
- Anger, grief and loss
- Addiction
- Eating disorders
- Mental illness
- Family and parenting problems
- and more!

### How often can I see a counselor?
You and your direct family members who use this program will receive up to 6 face-to-face sessions, per issue, per year with a counselor

### Also included with your EAP:

- **A Work/Life Balance Program** to assist with finding childcare centers, assisted living facilities, nursing homes, adult day care services as well as help with debt management, budgeting, and credit issues
- **A Medical Bill Saver Program** where you can work with skilled negotiators to lower your out-of-pocket costs on medical and dental bills not covered by insurance
- **Financial and Legal Assistance** to help you better manage your money, reduce debt, and save for the future

### To access the EAP:
- **Go to**: www.HealthAdvocate.com/members
- **Email**: answers@HealthAdvocate.com
- **Call**: 877-240-6863
NEW FOR 2020! ACCIDENTAL INJURY INSURANCE

This year, you can purchase accidental injury insurance with Voya. This coverage will help provide additional protection for the unexpected. Benefits are paid directly to the covered person for a covered accident. This plan also includes a wellness benefit that pays you money for getting a preventive exam. Covered services received as a result of an accident include the following:

<table>
<thead>
<tr>
<th>Covered Benefits Due to an Accident</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Hospital Admissions</strong></td>
<td>$1,000</td>
<td></td>
</tr>
<tr>
<td><strong>Hospital Confinement</strong></td>
<td>$300 per day, up to 365 days</td>
<td></td>
</tr>
<tr>
<td><strong>Intensive Care Unit</strong></td>
<td>$475 per day, up to 15 days</td>
<td></td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td>$150</td>
<td></td>
</tr>
<tr>
<td><strong>Emergency Dental Room</strong></td>
<td>$175 (Crown)</td>
<td>$45 (Extraction)</td>
</tr>
<tr>
<td><strong>Physician Initial Office Visit</strong></td>
<td>$60</td>
<td></td>
</tr>
<tr>
<td><strong>X-Ray</strong></td>
<td>$30</td>
<td></td>
</tr>
<tr>
<td><strong>Physical Therapy</strong></td>
<td>$25, up to 6 per accident</td>
<td></td>
</tr>
<tr>
<td><strong>Wellness Benefit</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee: $50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spouse: $50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Child: 50% of employee's wellness benefit amount, to a maximum of $100 for all children</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Fractures</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Surgical</td>
<td>$2,800</td>
<td>$5,600</td>
</tr>
<tr>
<td>Surgical</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Dislocations</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Surgical</td>
<td>$3,200</td>
<td>$6,400</td>
</tr>
<tr>
<td>Surgical</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Additional Benefits</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Tendons/Ligaments</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exploratory: $275</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Repair: Up to $800</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Ruptured Discs</strong></td>
<td>$500</td>
<td></td>
</tr>
<tr>
<td><strong>Torn Knee Cartilage</strong></td>
<td></td>
<td>$500</td>
</tr>
<tr>
<td><strong>Coma</strong></td>
<td>$11,500</td>
<td></td>
</tr>
<tr>
<td><strong>Concussions</strong></td>
<td>$150</td>
<td></td>
</tr>
<tr>
<td><strong>Paralysis</strong></td>
<td></td>
<td>Up to $16,000</td>
</tr>
<tr>
<td><strong>Burns</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Second Degree</td>
<td></td>
<td>$1,000 (at least 36% of body)</td>
</tr>
<tr>
<td>Third Degree</td>
<td></td>
<td>At least 9 but less than 35 sq in of body: $4,500</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5 or more sq in of body: $10,000</td>
</tr>
<tr>
<td><strong>Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Ambulance</strong></td>
<td></td>
<td>$240 (Ground)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$1,000 (Air)</td>
</tr>
<tr>
<td><strong>Prosthesis</strong></td>
<td></td>
<td>Up to $800</td>
</tr>
</tbody>
</table>

| **Employee Bi-Weekly Rate**        |       |       |
| Employee Only                      | $2.96 |       |
| Employee & Spouse                  | $5.13 |       |
| Employee & Child(ren)              | $5.97 |       |
| Employee & Family                  | $8.14 |       |
This year, you can purchase hospital indemnity insurance with Voya. Hospital indemnity insurance can help provide additional protection for an unexpected hospital visit. Benefits are paid directly to the covered person for a hospital admission and/or confinement due to an accident or a sickness. This plan also includes a wellness benefit that pays you money for getting a preventive exam. Here is an overview of the benefit you could receive:

<table>
<thead>
<tr>
<th>Covered Benefits</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Initial Hospitalization Admission Benefit</strong></td>
<td>$1,000 – limited to 1 day per year</td>
</tr>
<tr>
<td><strong>Daily Hospital Confinement Benefit</strong></td>
<td>$100 per day - limited to 30 days</td>
</tr>
<tr>
<td><strong>Daily ICU Confinement Benefit</strong></td>
<td>$200 per day - limited to 15 days</td>
</tr>
<tr>
<td><strong>Rehabilitation Facility</strong></td>
<td>$50 per day - limited to 30 days</td>
</tr>
<tr>
<td><strong>Health Screening Benefit</strong></td>
<td></td>
</tr>
<tr>
<td>Employee: $50</td>
<td></td>
</tr>
<tr>
<td>Spouse: $50</td>
<td></td>
</tr>
<tr>
<td>Child: 50% of employee’s wellness benefit amount, to a maximum of $100 for all children</td>
<td></td>
</tr>
</tbody>
</table>

**Employee Bi-Weekly Rate**

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$7.86</td>
</tr>
<tr>
<td>Employee &amp; Spouse</td>
<td>$15.61</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$12.89</td>
</tr>
<tr>
<td>Employee &amp; Family</td>
<td>$20.64</td>
</tr>
</tbody>
</table>
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 2020. 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](http://www.legalplans.com)
CALL: 800-821-6400

<table>
<thead>
<tr>
<th>Rate</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Bi-weekly Deduction</td>
<td>$9.69</td>
</tr>
</tbody>
</table>

* Covers spouse and dependents
** Premiums are automatically deducted from your paycheck
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

Bi-Weekly Rate

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$3.44</td>
</tr>
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<td>Family</td>
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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.
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](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](http://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 accredited institution of higher education immediately preceding your employment with Davidson College, 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.
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.
**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 provide an enhanced level of income protection. Your Group LTD provides a foundation of coverage for long term disabilities but will not replace your current take home pay. We encourage you to review your needs and determine if the additional individual disability protection is right for you.

**For more information go to:**


**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](http://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 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
Need additional information? Have a question about one of your benefits? Keep this brochure handy for a quick reference for all your benefit needs.

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<td><a href="http://www.davidson.edu/offices/human-resources.com">www.davidson.edu/offices/human-resources.com</a></td>
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<td><a href="http://www.flores247.com">www.flores247.com</a></td>
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</table>
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.