

# WOFFORD COLLEGE

## Summary of Benefits 2017

**This is a summary of benefits offered to full-time employees. Each benefit plan has specific plan eligibility requirements and enrollment periods. The College reserves the right to change, amend or discontinue any of the benefits described herein at any time with or without notice.**

**More detailed information on Wofford employee benefit plans and programs can be viewed at [www.wofford.edu/humanResources](http://www.wofford.edu/humanResources). Click on the "Menu" tab.**

### **Medical Insurance (Planned Administrators, Inc.)**

The plan is a PPO (Preferred Provider Organization) and is administered by Planned Administrators, Inc. (PAI). Coverage is ACA compliant and includes preventative care, annual wellness and vision exam, mental health care, retail and mail order prescription coverage and chiropractic care. Employee premiums are tiered with salary and reduced with wellness program participation. The provider network is *BlueCross BlueShield Preferred Blue Network (SC) and MedCost (NC)*.

### **Teladoc**

Teladoc is a service that provides you and your eligible dependents with 24/7/365 access to U.S. board-certified doctors and pediatricians by phone or online video. It does not replace your primary care physician. It is a convenient and affordable service option that allows you to speak with a doctor who can diagnose, recommend treatment and prescribe medication when appropriate, for many medical issues such as sinus problems, allergies, cold and flu symptoms, ear infection and many more.

### **Wofford College Wellness Program**

The Employee Wellness Program is offered to full time employees who are enrolled in the Wofford College Medical Insurance Plan. Employees may choose the Wellness Center to be their primary care provider. The center can provide supplemental care and wellness programming including free routine follow ups for certain conditions requiring monitoring (ex. high blood pressure) in conjunction with their primary care physician, or provide services as needed.

There are many incentives to participate in the Employee Wellness Program -all of which will enhance a participant's health care and wellbeing. Examples of incentives include, initial health assessment at no charge, no co-pay for visits to the nurse practitioner for ordinary cases of illnesses and injuries, reduced cost on influenza vaccine, access to wellness programs and reduced health insurance premiums. Employees who would like to participate in the Wellness Program will need to complete lab work and biometric measurements (height, weight, blood pressure, pulse and waist measurements). You will also be asked to complete a lifestyle questionnaire. Please contact Lisa Lefebvre in the Wellness Center at [lefebvelm@wofford.edu](mailto:lefebvelm@wofford.edu) for an appointment. Employees who choose not to participate yet seek service will be subject to a co-pay for service.

### **Dental Insurance (SunLife)**

Two voluntary dental insurance plans, *Basic Plan* and *Enhanced Plan* to select from. Both plans offer dependent coverage. The *Basic Plan* offers two classes of coverage: Type I expenses are paid 100%, Type II expenses are paid 80% after deductible. The *Enhanced Plan* offers three classes of coverage: Type I and II are paid the same, Type III are paid at 50%. Orthodontia's lifetime maximum is \$1000.00 Premiums are paid by the employee through payroll deduction. The College does not supplement premiums.

### **Group Life and Accidental Death & Dismemberment Insurance (SunLife)**

Full time employees may elect term life and accidental death and dismemberment insurance in an amount equal to twice base wages rounded up to the next even \$1000.00. Premiums are co-shared between the College and employee. The plan has a *Living Benefit*.

### **Voluntary Lifestyle Life and Accidental Death & Dismemberment Insurance (SunLife)**

A voluntary supplemental life, ad & d insurance plan for full-time employees and their dependents. The College does not supplement premiums. The plan has a *Living Benefit*.

### **Personal Accident Insurance (SunLife Provider)**

Full-time faculty and named administrative employees who frequently travel on College business may receive supplemental accidental death and dismemberment coverage. The amount of coverage per person is \$120,000. The College pays for the coverage.

### **Long Term Disability (LTD) and Employee Assistance Program (EAP) (SunLife)**

Full-time employees are eligible to enroll in Long Term Disability Insurance **after two years of employment**. This policy provides an income of approximately 60% of base wages, including Social Security benefits, during a period of total disability. The elimination or waiting period for total disability is 180 days. The College pays the premium for this coverage. Participants in the LTD Plan are automatically enrolled in the Employee Assistance Program (EAP). The EAP service provider is **Guidance Resources**.

EAP offers assistance with finding solutions for work-life-balance challenges at work and home, as well as for the more serious issues involving emotional and physical well-being. Confidential telephone consultations, face-to-face meetings and educational materials are offered in this program. EAP can help with:

- Childcare and/or eldercare referrals
- Personal relationship information
- Health information and online tools
- Legal consultations with licensed attorneys
- Financial planning assistance
- Stress management
- Career development

### **Long Term Care Insurance (Unum)**

Full-time employees are provided with a basic long term care plan. The basic plan coverage is \$1,000.00 benefit per month for 3 years equal to 36,000.00. Employees may elect to purchase additional insurance for themselves and family members.

### **Defined Contribution Retirement Annuity Plan (RA) (TIAA)**

Employees, age 21 and older may be eligible to receive employer contributions after completing one (1) full year of service as defined in the plan. The program is non-contributory in that employees are **NOT** required to make a contribution. The College contributes an amount equivalent to 9% of base wages. The plan provides fully vested retirement annuities.

### **Group Supplemental Retirement Annuity (GSRA) (TIAA)**

Full-time and part-time "eligible" employees may participate in the GSRA Plan at any time. Eligible employees are all employees other than students, leased employees or persons employed by a contract service provider. Employees may defer a portion of their wages on a **pre-tax** basis through payroll deduction. Participation is voluntary. The total amount of contributions made on the employee's behalf cannot exceed the limits imposed by Section 415 of the IRC for the calendar year.

TIAA/Wofford online microsite: [www.tiaa.org/wofford](http://www.tiaa.org/wofford).

### **Federal Social Security**

Federal Social Security provides retirement, survivor, disability, and Medicare benefits. The College and employee each pay 7.65% (6.2% applied to social security programs and 1.45% applied to Medicare) on wages subject to the tax. The maximum wage base subject to social security tax rises annually as the average national wage increases.

### **Flexible Spending Account Plan -Section 125 Cafeteria Plan (Flores)**

Full-time employees may elect to deposit a portion of gross income **pre-tax** into a savings-like medical and/or dependent care account through payroll deduction. Employees may use their account to seek reimbursement for qualifying out-of-

pocket medical or dependent care expenses. You can save as much as 25% to 40% on expenses pre-tax that you normally would pay for after-tax.

### **Educational Benefits**

Full-time employees may take one three or four-hour course tuition free so long as it can be scheduled not to conflict with the work schedule and permission is granted by the supervisor. Spouses of full-time employees are extended 100% tuition remission toward three credit hours each semester only on a de minimus basis and dependent upon space availability. Available space is determined at the end of drop-add. Subject to College Policy, qualified dependent children, as defined by the IRS of full-time employees can attend Wofford College at no tuition charge provided that they are academically qualified. This benefit vests in faculty members, administrative officers, and department and program directors who report directly to these administrative officers when they become eligible to participate in the College's retirement program. It vests in all other full-time employees after three years of continuous service. Please contact the Human Resource Office for more information on educational benefits.

### **Tuition Exchange Program**

Wofford College engages in the Tuition Exchange program with a number of other colleges and universities in the United States. The program provides opportunities for dependent children of Wofford faculty and staff members to attend participating institutions tuition-free if openings exist at the institutions of their choice and if they are accepted for admission under Tuition Exchange agreements.

### **Spartanburg Day School Partnership**

Spartanburg Day School offers a special 50% tuition discount for dependent children of Wofford full-time faculty and staff. This is a wonderful opportunity for Wofford employees. The Spartanburg Day School website is [www.spartanburgdayschool.org](http://www.spartanburgdayschool.org) and phone number is 864-582-7539 for more information about the tuition discount. You may download Day School Partnership Application from the Human Resource webpage.

### **Columbia College Tuition Reduction**

Columbia College will provide a 10% tuition reduction to Wofford employees who meet Columbia's admission standards and choose to enroll in their Transfer Evening Program, Associate's to Bachelor's Program or any of the following graduate programs: M.A. Organizational Leadership, M.Ed. Higher Education, M.Ed. Divergent Learning.

After the date you identify as an employee of Wofford, the reduced tuition will apply to the current rates at the time you enroll in a course. All students are subject to Columbia's student policies.

Proof of employment is the responsibility of Wofford's employee. Acceptable forms of proof of employment include, but are not limited to: current pay statement, business issued Wofford employee identification card, or letter from your immediate supervisor, or other appropriate College employee.

Proof of employment should be presented to the Business Office of Columbia College at initial point of entry into the College. The tuition discount reduction will be discontinued beginning with the next academic term should you no longer be employed by Wofford.

**Employees interested in the tuition reduction and Columbia's programs are to contact Columbia College directly.**