

Birmingham-Southern College Employee Benefits Enrollment Guide

Plan Year: January 1, 2018 – December 31, 2018



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Medical Benefits – Blue Cross Blue Shield of Alabama - New Plan Updates

Blue Cross Blue Shield of Alabama	Premium Plan	Core Plan	Health Savings Plan
Annual Deductible	\$500 Individual \$1,000 Family	\$2,000 Individual \$4,000 Family	\$2,500 Individual \$5,000 Family
Out-of-Pocket Maximum	\$2,000 Individual \$4,000 Family	\$5,000 Individual \$10,000 Family	\$5,000 Individual \$10,000 Family
Office Visit	\$25 Copay for Primary Physician \$45 Copay for Specialist	\$40 Copay for Primary Physician \$60 Copay for Specialist	Covered 80% after deductible
Preventive Care Services	Covered 100% No Deductible or Copay	Covered 100% No Deductible or Copay	Covered 100% No Deductible or Copay
Emergency Services	\$350 Copay	\$300 Copay	Covered 80% after deductible
Inpatient Hospital	Covered 80% after deductible	\$300 Copay (days 1-5)	Covered 80% after deductible
Outpatient Surgery	Covered 80% after deductible	\$300 Copay	Covered 80% after deductible
Major Diagnostic	Covered 80% after deductible	\$300 Copay	Covered 80% after deductible
Prescription Drug Coverage Generic Preferred Brand Other Brand Drugs	\$15 Copay \$45 Copay \$85 Copay	\$15 Copay \$60 Copay \$100 Copay	\$15 Copay after deductible \$50 Copay after deductible \$75 Copay after deductible
Specialty Drugs	\$200 Copay	50% or \$395 whichever is less	50% or \$425 whichever is less
Rx Network Rx Formulary	ValueONE Network SourceRx 2.0	ValueONE Network SourceRx 2.0	ValueONE Network SourceRx 2.0
Eligible to contribute to Health Savings Account - See page 3 for details	No	No	Yes

Coverage Level	Premium Plan			Core Plan			Health Savings Plan		
	Semi-Monthly	Monthly	BSC	Semi-Monthly	Monthly	BSC	Semi-Monthly	Monthly	BSC
Per pay period cost									
Employee	\$99.95	\$199.91	\$430.78	\$71.79	\$143.59	\$430.78	\$46.37	\$92.76	\$430.78
Employee + 1	\$180.23	\$360.45	\$774.13	\$129.03	\$258.04	\$774.13	\$84.46	\$168.90	\$774.13
Family	\$261.31	\$522.62	\$1,120.95	\$186.82	\$373.65	\$1,120.95	\$122.91	\$245.82	\$1,120.95

How to Find an In-Network Provider: www.bcbsal.org and select Find a Doctor (Plan is PPO)

Website: www.bcbsal.org or call: 1-800-232-3973.

Health Savings Accounts (HSA) – HealthEquity

What is a health savings account?

Otherwise known as an HSA, a health savings account can be funded with your tax-exempt dollars, by your employer, by a family member or by anyone else on your behalf. Dollars from the account can help pay for eligible medical expenses not covered by an insurance plan, including the deductible, coinsurance, and even health insurance premiums, in some cases.

Who is eligible for an HSA?

Anyone who is:

- Covered by the BSC Blue Cross Blue Shield Health Savings Plan
- Not covered under another medical plan that is not a high deductible health plan;
- Not entitled to (eligible for AND enrolled in) Medicare benefits; or
- Not eligible to be claimed on another person's tax return.

When do I use my HSA?

After visiting a physician, facility or pharmacy, your medical claim will be submitted to your plan for payment. Your HSA dollars can be used to pay your out-of-pocket expenses (deductibles and coinsurance) billed by the physician, facility or pharmacy, or you can choose to save your HSA dollars for a future medical expense.

You will be able to use an HSA debit card to access your HSA funds.

You may use your HSA for non-medical expenses. However, HSA amounts that are used for non-medical expenses are taxable as income to you and are generally subject to an additional 20% penalty.

How much can I contribute to an HSA?

The annual HSA contribution limits for 2018 are:

- \$3,450 for individual coverage and \$6,900 for family coverage

Individuals age 55 or older may be eligible to make a catch-up contribution of \$1,000.

What is the difference between an HSA and Flexible Spending Account (FSA)?

- An HSA can roll over unused funds from year to year and is portable if the employee leaves the company.
- An FSA cannot roll over unused funds from year to year and is not portable.

How to Contact HealthEquity

Website: www.HealthEquity.com or call: 1-866-346-5800.

MDLIVE – Telehealth Benefits – For Premium and Core Medical Plans Only

What is MDLIVE?

MDLIVE provides you with 24/7/365 access to Board Certified doctors by secure video, phone or email. **Doctor and Pediatrician consults are free!**

MDLIVE gives you the care you need anytime, anywhere -without ever going to the Doctor's office. MDLIVE has Board Certified doctors on call to help treat you and your family for a variety of minor health issues. Our service is secure, confidential and compliant with all medical privacy regulations. MDLIVE doctors can diagnose your symptoms, prescribe medication, and send you prescription to the pharmacy of your choice.

Get Started Today!

1. **Activate your account:** Activate your account after January 1, 2018, by visiting www.mdlive.com/ssnesbitt or call toll-free 1-888-929-2931. Activation is totally free. You will need the primary member's last 4 digits of SSN and Date of Birth.
2. **Complete Medical History:** Be prepared for your first appointment. Complete your medical history profile during registration.
3. **Request a consultation:** Doctor and Pediatrician consults are free! Our staff is available 24/1/365 by online video or phone.

When to Use MDLIVE

- For non-emergency medical issues (especially as an alternative to the high cost of an emergency room or urgent care center).
- Anytime, anywhere including nights, weekends and even holidays
- Your doctor or pediatrician is not available on your schedule
- When it is not convenient to leave your home or work
- You are traveling and need medical care

Common Conditions Treated by MDLIVE Physicians

Allergies	Insect Bites	<u>Pediatric Care:</u>
Asthma	Joint Aches & Pains	Cold & Flu
Bronchitis	Poison Ivy	Constipation
Cold & Flu	Rashes	Ear Infections
Constipation	Respiratory Infections	Fever
Diarrhea	Sinus Infections	Nausea
Ear Infections	Skin Inflammations	Pink Eye
Fever	Sore Throat	Vomiting
Headache	Sports Injuries	
Infections	Urinary Tract Infections	

Teladoc – Telehealth Benefits – For HSA Medical Plan Only

What is Teladoc?

Teladoc provides you with 24/7/365 access to Board Certified doctors by secure video or phone visits. It does not replace your primary care physician (PCP) but is an affordable option for quality care. You will pay a \$45 copay to speak with a doctor.

When Can I Use Teladoc?

- When you need care now
- If you are considering the ER or urgent care center for a non-emergency issue
- On vacation, on a business trip, or in the middle of the night.
- For short -term prescription refills

How do I access a Teladoc Physician?

It is as easy as 1, 2, 3....

- a. Request a Consult 24/7/365 - Access to Teladoc's nationwide network of board-certified doctors is available via video, phone or mobile app. Once you book and pay \$45 for your consult, receipts can be found in your Teladoc account.
- b. Talk with a Doctor - Within minutes, a state-licensed doctor with review your medical history and contact you via video or phone. Teladoc consults have no time limit so you can speak to the doctor as long as needed.
- c. Resolve the Issue – A doctor will diagnose and prescribe medication, if medically necessary, electronically to the pharmacy of your choice. After the consult, health records are updated, payment of \$45 is processed and you, the member, are satisfied.

Treat Conditions Such As:

Allergies	Insect Bites	<u>Pediatric Care:</u>
Asthma	Joint Aches & Pains	Cold & Flu
Bronchitis	Poison Ivy	Constipation
Cold & Flu	Rashes	Ear Infections
Constipation	Respiratory Infections	Fever
Diarrhea	Sinus Infections	Nausea
Ear Infections	Skin Inflammations	Pink Eye
Fever	Sore Throat	Vomiting
Headache	Sports Injuries	
Infections	Urinary Tract Infections	

Talk to a doctor. Anytime. Anywhere.

Phone: 1-855-477-4549

Mobile App: [Teladoc.com/mobile](https://teladoc.com/mobile)

Website: [Teladoc.com/Alabama](https://teladoc.com/Alabama)

Facebook: [Facebook.com/Teladoc](https://facebook.com/Teladoc)

Retirement - TIAA-CREF

All full-time employees, who will work 1,000 hours within the current plan year (July through June), are eligible for a 5% employer contribution to the TIAA-CREF retirement plan. This contribution is equal to 5% of regular monthly earnings and is added to the employee's TIAA-CREF Defined Contribution (RA) plan at the end of each pay period.

The college also offers a voluntary retirement plan through TIAA-CREF. Tax-deferred monies can be contributed to a Defined Contribution Plan (RA) or a Tax Deferred Annuity plan (SRA). The 2018 contribution limit is \$18,500 for employees. If you are age 50 or older you may contribute an additional \$6,000 as a "catch up" allowance. You can enroll in the plan or change your current retirement election at any time during the year. To do this, please complete a Salary Reduction Agreement, located here:

<https://www.bsc.edu/administration/humanresources/pdfs/benefits/retirement/salary-reduction-rev2017.pdf>

**** Visit tiaa.org/bsc to create a profile and view your personal account information. The site also includes useful tools and resources to assist you in planning for your financial future.**

Tuition Remission and Exchange

All full-time employees and their eligible dependents may participate in the tuition remission and / or tuition exchange programs. The tuition remission program applies to courses taught at BSC and the tuition exchange program applies to courses taught at other eligible colleges and universities. The Tuition Remission/Exchange Application/Certification forms must be submitted to Human Resources annually during open enrollment for eligibility determination for the upcoming academic year. For more information and eligibility requirements, please see the Tuition Remission and Exchange Policy here: <http://www.bsc.edu/policies/index.cfm>. The Tuition Remission/Exchange Applications can be found in the benefits section of the BSC HR website:

<https://www.bsc.edu/administration/humanresources/benefits.html>

Dental Benefits – Delta Dental – Lower Premiums for 2018

Dental	Basic Plan	Buy-Up Plan
Annual Deductible	\$50 per member, \$150 max per family <i>Waived for Preventive</i>	\$50 per member, \$150 max per family <i>Waived for Preventive</i>
Annual Maximum Benefit	\$1,000 per covered family member	
Preventive Services <i>Exams, Cleanings, X-rays</i>	Covered 100%	Covered 100%
Basic Services <i>Fillings, Extractions, Oral Surgery</i>	Covered 80%	Covered 80%
Major Services <i>Crowns, Dentures, Bridges</i>	NOT COVERED	Covered 50% - 12 month waiting period for new enrollees
Periodontics Coverage	NOT COVERED	Covered 50% - 12 month waiting period for new enrollees
Endodontic Coverage	Covered 80%	Covered 80%
RATES – SEMI MONTHLY		
Employee	\$8.11	\$10.94
Employee + 1	\$16.86	\$21.66
Family	\$28.52	\$42.12
RATES – MONTHLY		
Employee	\$16.22	\$21.87
Employee + 1	\$33.71	\$43.32
Family	\$57.03	\$84.24

How to Find an In-Network Provider: Website: www.deltadentalins.com or call: 1-800-521-2651.

Vision Benefit – VSP – Enhanced contact lens coverage

Vision	
Co-Pays	\$10 for Exam \$25 for Materials \$25 for Progressive Lenses
Vision Exam	Once every 12 months
Lenses	Once every 12 months
Frame	Once every 24 months
Semi-Monthly Premiums	
Employee	\$4.74
Employee + 1	\$6.87
Family	\$12.31
Monthly Premiums	
Employee	\$9.47
Employee + 1	\$13.73
Family	\$24.62

How to Find an In-Network Provider: Website: www.vsp.com or call: 1-800-877-7195

Basic Life and Accidental Death & Dismemberment Insurance – Mutual of Omaha

BSC provides each benefit eligible employee with Basic Life and AD&D Insurance coverage at ***no cost to you.***

Life Insurance Benefits	
Basic Life AD&D	\$50,000 benefit \$50,000 benefit
Benefit Reduction Schedule	At age 65 the benefit reduces to \$33,500 (67% of original amount); At age 70 the benefit reduces to \$22,445 (66% of the reduced amount).

Voluntary Life and AD&D Insurance – Mutual of Omaha

In addition to the Basic Life and AD&D insurance provided by Birmingham-Southern, all benefits eligible employees have the option to purchase additional life insurance and AD&D coverage for yourself and your dependents.

Life Insurance Benefits	
<u>Employee Coverage</u> Benefit Amount Maximum Benefit Guarantee Issue Amount	\$10,000 Increments (\$20,000 minimum) 5 X Base Annual Earnings or \$500,000 \$150,000* New hires only
<u>Spouse Coverage</u> Benefit Amount Maximum Benefit Guarantee Issue Amount	\$5,000 Increments \$250,000, not to exceed 50% of Employee's Benefit Amount \$50,000* New hires only
<u>Child Coverage</u> Benefit Amount Maximum Benefit	\$1,000 increments (\$2,000 minimum) \$10,000
Accidental Death & Dismemberment Coverage	Same as Life Amount

Long Term Disability Benefits – Mutual of Omaha

Long Term Disability insurance is designed to replace a portion of your salary in the event of a covered disability.

Benefits	Long-term Disability
Eligible Employees	Full time employees
Benefits Begin	After 90 days of disability
Benefits Payable	60% of your monthly earnings up to \$10,000
Maximum Benefit	\$10,000 per month
Duration of Benefits	Own Occupation: 2 years Any Occupation: To SSNRA
Pre-existing Condition Limitation	Any disability relating to treatment that you received in the 3 months prior to coverage beginning will not be covered for the first 12 months of coverage
RATES	\$.79 per \$100
FORMULA FOR CALCULATING PREMIUM:	
100% of monthly earnings (not to exceed \$10,000) ÷ 100 = _ x \$.79 = Total Monthly Cost	
Example: Monthly earnings of \$4,000 ÷ 100 = 40 x \$.79 = \$31.60 monthly premium	

Flexible Spending Accounts (FSA) – BeneTech Administrators

Medical Reimbursement and Dependent Care Reimbursement are the two types of Flexible Spending Accounts (FSA's) offered.

- **Dependent Care Reimbursement** may be elected within the first thirty (30) days of employment or during the annual open enrollment period and enables you to tax-shelter up to \$5,000 for eligible dependent care expenses. The dependent care must be necessary for you (or you and your spouse) to work or for your spouse to attend school full-time.
- **Medical Reimbursement** may be elected only during the annual open enrollment period and enables you to tax shelter up to \$2,650 for eligible medical, dental, and vision expenses.

A rollover provision of up to \$500 is allowed for Medical Reimbursement. The rollover provision allows you to continue to use remaining 2018 plan year funds, up to \$500, for the entire 2019 plan year. At the end of 2018 any remaining balance exceeding the \$500 rollover limit will be lost. **You must complete an election form to participate in 2018. The election form is located [here](#) and on the BSC Website.**

Employee Assistance Program – Mutual of Omaha

The Employee Assistance Program (EAP) is available to keep your concerns confidential and help guide you through difficult situations. The work-based program assists employees and their eligible dependents with personal and job-related concerns, including:

- Emotional well-being Family and relationships
- Legal and financial (including Will preparation)
- Healthy Lifestyles
- Grief
- Work and life transitions
- Stress and resiliency
- Depression
- Gambling and other addictive behavior

As a benefits eligible employee of BSC your EAP benefits include; unlimited telephone access to EAP professionals 24 hours a day, seven days a week and three face-to-face sessions with a counselor (per household per calendar year) as well as access to a Resource Library of educational articles concerning many topics. These benefits are provided at no cost to you.

If you need additional resources, your EAP will help locate appropriate providers in your area.

Available anytime: 1-800-316-2796 or mutualofomaha.com/eap.

Worldwide Travel Assistance – Mutual of Omaha

Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse and dependent children on any single trip up to 90 days in length, and more than 100 miles from home. Services offered below are available to all benefits eligible employees at no cost.

- Pre-trip Assistance –Help minimize travel hassles by calling pre-departure.
- Immediate Attention for Emergencies while Traveling – Call Travel Assistance toll-free 24/7 for immediate help at 1-800-856-9947 or call collect if outside the U.S. to 312-935-3658.
- Emergency Travel Support Services - Including translation and interpreter services, locating legal services, assistance with lost, stolen or baggage claims, etc.
- Medical Assistance – Help in locating medical providers for local sources of care, Case communication on your medical status, Emergency evacuation if medical facilities are not available locally including payment of covered expense, transportation home for further treatment and in the case of death, we'll assist in the return of mortal remains.

Brochures and a card to place in your wallet with your ID number and toll free number are available in the HR Office.

For more information on the plans outlined in this guide or for full benefit summaries, forms or applications please refer to the HR section of the BSC website below or call the Human Resources Department at 205-226-4646 or 205-226-4644.

<https://www.bsc.edu/administration/humanresources/benefits.html>

The information in this Benefits Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Summary and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this guide, contact Human Resources.