



Benefits Overview 2015



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Mission

The mission of the Human Resource Department is to support the goals of Saint Joseph's College by providing services that promote a value-centered environment characterized by our [Core Values](#) of Faith, Excellence, Integrity, Community, Respect, Compassion and Justice. We will seek and provide valued-added solutions to workplace issues that support and optimize these operating principles by:

- Advocating for fair and equitable treatment of all employees;
- Ensuring a diverse workforce in a safe and discrimination/harassment free environment;
- Consulting in human resource matters regarding staffing, organizational effectiveness, training and development, compensation, EEO/AAP, benefits and related practices.

Facilitating change management by assisting and advising management, staff and faculty to best align human resource talent, motivation and needs with the goals of the College.

2015 SUMMARY OF EMPLOYEE BENEFITS

MEDICAL

Medical coverage for 2015 is offered through Connecticut General Life Insurance Company (CIGNA). We offer four levels of coverage; an In-Network plan, a first dollar PPO plan, a high deductible plan coordinated with a Health Reimbursement Account (HRA) and a Qualified High Deductible plan that allows for a Health Savings Account (HSA).

CIGNA IN-NETWORK PLAN

	2015 OAP-IN
Benefits	In-Network
Deductible (Individual/Family)	\$500/\$1,000
Coinsurance	80%
Inpatient Hospital	80%
Outpatient Hospital	80%
Coinsurance Limit	\$1,500/\$3,000
Out-of-Pocket Maximum (Individual/Family)	\$2,000/\$4,000
Lifetime Maximum	Unlimited
Emergency Room Services	\$75 Copay
Urgent Care	\$35 Copay
Prescriptions (Generic/Preferred/Non-Preferred)	\$10 / \$25 / \$40
Rx Maximum Out-of-Pocket	\$1,000/\$2,000
Preventive Care	100%
Primary Care Physician Office Visit	\$25 Copay
Specialty Care	
Office Visit	\$40 Copay
Chiropractic Services (per Benefit Schedule)	\$40 Copay 36 Days
PT, OT & Speech Therapy (per Benefit Schedule)	\$40 Copay 90 Days Combined
Vision	\$25 Copay
Diagnostic Outpatient Testing	
Lab & X-Ray Services	\$25/\$40 Copay or 80%
MRI, CT, PET Scans	Place of Service Copay
Mental/Substance Abuse (per Benefit Schedule)	State & Federal Mandates Apply
Pre-Certification (Referral) / Penalty	None

If you participate in the Saint Joseph's College Wellness Program, the College will deposit into a Flexible Spending Account \$300.

In-Network Plan

Election	26 Pay Periods	20 Pay Periods
	2015	2015
Employee only	\$117.08/paycheck	\$152.20/paycheck
Employee/Child(ren)	\$251.35/paycheck	\$326.75/paycheck
Two Adults	\$287.25/paycheck	\$373.43/paycheck
Family	\$322.44/paycheck	\$419.17/paycheck

CIGNA PPO PLAN

	2015	
	OAP (PPO \$1,000 Ded)	
Benefits	In-Network	Out-of-Network
Deductible (Individual/Family)	\$1,000/\$2,000	
Coinsurance	80%	60%
Inpatient Hospital	80% after Ded	60% after Ded
Outpatient Hospital	80% after Ded	60% after Ded
Coinsurance Limit	\$2,000/\$4,000	
Out-of-Pocket Maximum (Individual/Family)	\$3,000/\$6,000	
Lifetime Maximum	Unlimited	Unlimited
Emergency Room Services	80% no Ded	80% no Ded
Urgent Care	\$35 Copay	\$35 Copay
Prescriptions (Generic/Preferred/Non-Preferred)	\$10 / \$25 / \$40	In-Net Only
Rx Maximum Out-of-Pocket	\$1,000/\$2,000	In-Net Only
Preventive Care	100%	70% after Ded
Primary Care Physician Office Visit	\$25 Copay	70% after Ded
Specialty Care		
Office Visit	\$40 Copay	70% after Ded
Chiropractic Services (per Benefit Schedule)	\$40 Copay	70% after Ded
PT, OT & Speech Therapy (per Benefit Schedule)	\$40 Copay	70% after Ded
Vision	\$25 Copay	Up to \$45
Diagnostic Outpatient Testing		
Lab & X-Ray Services	80% after Ded	60% after Ded
MRI, CT, PET Scans	80% after Ded	60% after Ded
Mental/Substance Abuse (per Benefit Schedule)	State and Federal Mandates Apply	
Pre-Certification (Referral) / Penalty	None	Yes/\$500

If you participate in the Saint Joseph's College Wellness Program, the College will deposit into a Flexible Spending Account \$300.

Open Access Plus PPO

26 Pay Periods 20 Pay Periods

Election	2015	2015
Employee only	\$92.84/paycheck	\$120.69/paycheck
Employee/Child(ren)	\$181.82/paycheck	\$236.36/paycheck
Two Adults	\$229.66/paycheck	\$298.56/paycheck
Family	\$243.99/paycheck	\$317.19/paycheck

CIGNA PPO HRA PLAN

	2015 PPO HRA	
Benefits	In-Network	Out-of-Network
Deductible (Individual/Family)	\$2,000/\$4,000	
Coinsurance	90%	70%
Inpatient Hospital	90% after Ded	70% after Ded
Outpatient Hospital	90% after Ded	70% after Ded
Coinsurance Limit	\$2,000/\$4,000	
Out-of-Pocket Maximum (Individual/Family)	\$4,000/\$8,000	
Lifetime Maximum	Unlimited	Unlimited
Emergency Room Services	90% after Ded	90% after Ded
Urgent Care	90% after Ded	90% after Ded
Prescriptions (Generic/Preferred/Non-Preferred)	\$10 / \$25 / \$40	In-Net Only
Prev. Rx Deductible	N/A	
Preventive Care	100%	70% after Ded
Primary Care Physician Office Visit	90% after Ded	70% after Ded
Specialty Care		
Office Visit	90% after Ded	70% after Ded
Chiropractic Services (per Benefit Schedule)	90% after Ded	70% after Ded
PT, OT & Speech Therapy (per Benefit Schedule)	90% after Ded	70% after Ded
Vision	Covered 100%	Up to \$45
Diagnostic Outpatient Testing		
Lab & X-Ray Services	90% after Ded	70% after Ded
MRI, CT, PET Scans	90% after Ded	70% after Ded
Mental/Substance Abuse (per Benefit Schedule)	State and Federal Mandates Apply	
Pre-Certification (Referral) / Penalty	None	Yes/\$500

In addition to the benefits listed above, Saint Joseph’s College deposits money into a Health Reimbursement Account on your behalf. If you choose single coverage, \$625 will be deposited into your HRA account. If you choose family coverage, \$1,500 will be deposited on your behalf. Additionally, if you participate in the Saint Joseph’s College Wellness Program you can earn an additional \$300.

Open Access Plus Choice Fund HRA

26 Pay Periods 20 Pay Periods

Election	2015	2015
Employee only	\$69.06/paycheck	\$89.78/paycheck
Employee/Child(ren)	\$178.42/paycheck	\$231.94/paycheck
Two Adults	\$185.55/paycheck	\$241.22/paycheck
Family	\$202.99/paycheck	\$263.89/paycheck

CIGNA PPO HSA PLAN

	2015 PPO H S A	
Benefits	In-Network	Out-of-Network
Deductible (Individual/Family)	\$3,000/\$6,000	\$5,000/\$10,000
Coinsurance	100%	80%
Inpatient Hospital	100% after Ded	80% after Ded
Outpatient Hospital	100% after Ded	80% after Ded
Coinsurance Limit	None	\$5,500/\$11,000
Out-of-Pocket Maximum (Individual/Family)	\$3,000/\$6,000	\$10,500/\$21,000
Lifetime Maximum	Unlimited	Unlimited
Emergency Room Services	100% after Ded	100% after Ded
Urgent Care	100% after Ded	100% after Ded
Prescriptions (Generic/Preferred/Non-Preferred)	100% after Ded/Max Out-of-Pocket	In-Net Only
Prev. Rx Deductible	Ded waived for	Listed Prev. Rx
Preventive Care	100%	80% after Ded
Primary Care Physician Office Visit	100% after Ded	80% after Ded
Specialty Care		
Office Visit	100% after Ded	80% after Ded
Chiropractic Services (per Benefit Schedule)	100% after Ded	80% after Ded
PT, OT & Speech Therapy (per Benefit Schedule)	100% after Ded	80% after Ded
Vision	Covered 100%	Up to \$45
Diagnostic Outpatient Testing		
Lab & X-Ray Services	100% after Ded	80% after Ded
MRI, CT, PET Scans	100% after Ded	80% after Ded
Mental/Substance Abuse (per Benefit Schedule)	State and Federal Mandates Apply	
Pre-Certification (Referral) / Penalty	None	Yes/\$500

In addition to the benefits listed above, Saint Joseph’s College deposits \$450 if you choose single coverage and \$900 if you choose family coverage into a Health Saving Account (HSA) on your behalf. Additionally, if you participate in the Saint Joseph’s College Wellness Program you can earn an additional \$300.

Open Access Plus Choice Fund HSA

26 Pay Periods 20 Pay Periods

Election	2015	2015
Employee only	\$73.88/paycheck	\$96.05/paycheck
Employee/Child(ren)	\$190.84/paycheck	\$248.10/paycheck
Two Adults	\$198.48/paycheck	\$258.02/paycheck
Family	\$225.01/paycheck	\$292.51/paycheck

DENTAL

Dental coverage for 2015 is offered through Connecticut General Life Insurance Company (CIGNA). We offer two levels of coverage; a High Option Dental Plan and a Low Option Dental Plan.

Dental High Option

The plan provides coverage for Orthodontics as well as Preventive, Basic and Major dental services. The following table outlines the coverages available under the High Option Dental Plan:

CIGNA	High Option
Benefits	Coverage
Type I - Preventive	100%
Type II - Basic	80%
Type III - Major	65%
Type IV - Orthodontics	50%
Waiting Period	N/A
Endodontics	80%
Periodontics	80%
Usual/Customary Paid Level	90th percentile
Annual Plan Maximum	\$1,000
Max Accumulation	Up to \$1,300
Implant coverage	65%
Ortho Lifetime Maximum	\$1,000
Deductible (Applies to Type II & III)	\$50/\$150
Ortho Deductible	0%

26 Pay Periods 20 Pay Periods

Election	2015	2015
Employee only	\$11.74/paycheck	\$15.26/paycheck
Employee/Child(ren)	\$28.44/paycheck	\$36.97/paycheck
Two Adults	\$23.89/paycheck	\$31.05/paycheck
Family	\$31.85/paycheck	\$41.41/paycheck

Dental Low Option

The plan provides coverage for Preventive, Basic and Major dental services, but not Orthodontics. The following table outlines the coverages available under the Low Option Dental Plan:

CIGNA	Low Option
Benefits	Coverage
Type I - Preventive	100%
Type II - Basic	80%
Type III - Major	50%
Type IV - Orthodontics	0%
Waiting Period	N/A
Endodontics	80%
Periodontics	80%
Usual/Customary Paid Level	90th percentile
Annual Plan Maximum	\$1,000
Max Accumulation	Up to \$1,300
Implant coverage	65%
Ortho Lifetime Maximum	N/A
Deductible (Applies to Type II & III)	\$50/\$150
Ortho Deductible	N/A

26 Pay Periods 20 Pay Periods

Election	2015	2015
Employee only	\$7.52/paycheck	\$9.78/paycheck
Employee/Child(ren)	\$15.70/paycheck	\$20.41/paycheck
Two Adults	\$19.84/paycheck	\$25.79/paycheck
Family	\$20.66/paycheck	\$26.86/paycheck

VISION

The CIGNA Vision coverage is available as part of your enrollment in a CIGNA Health Plan. With CIGNA Vision, members can access quality vision care, including a comprehensive vision and eye-health exam. Benefits may include coverage for glasses and/or contact lenses. Members can visit in-network or out-of-network providers - it's all about care.

As part of the CIGNA Vision coverage, members can log into myCIGNA and click the Vision Benefits link on the Medical Main Page. This provides you with the details of your vision coverage including information about frequency of care and details about costs and billing through CIGNA Vision Providers and Non-CIGNA Vision Providers.

EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program offered through CIGNA provides a multitude of options designed to assist you and family members in dealing with the stresses of daily life. This valuable resource will help you find information on such topics as:

- Dealing with tragic events
- Personal well-being
- Managing depression and anxiety
- Behavioral health (you and family members)
- Alcohol and substance abuse
- Eating disorders
- Returning Military

In order to access your Employee Assistance Program, you need to log onto www.cignabehavioral.com. There you will find the series of topics that may be important to you. You can also access healthcare providers that are available to assist you with specific issues that may be impacting you from time to time. You can take advantage of their Face-to-Face Assistance or their Full-Service Work/Life Support.

SPENDING ACCOUNTS

Flexible Spending Accounts (FSA)

Once again, you also have the three flexible spending accounts available for 2015. The Medical Reimbursement Account allows you to set aside pre-tax dollars for medical, dental and eyeglass expenses that you have in 2015. By setting this money aside in the Medical Reimbursement Account, you pay for these expenses with pre-tax dollars, meaning that you save the Federal, State and FICA taxes you would have paid if the money to pay these expenses were paid for with after tax dollars. Remember, an FSA account is not a "rainy day" fund to set aside in case a need arises. You must spend the money on qualified expenses in the plan year or you are likely to lose it. You may deposit up to \$2,550 into the Medical Reimbursement Account.

Limited Purpose FSA – If you choose to participate in the Cigna PPO/HSA plan, you may not use the FSA account for most general medical expenses. You can however set aside pre-tax money into a Limited Purpose FSA for dental and vision expenses. Although these expenses may be paid for out of your HSA, the advantage of using funds you have committed to into an FSA are available immediately, while HSA money is only available after it is deposited by either the College or by you through payroll deduction. As with any FSA money, if you do not use that money in a given year, you forfeit it.

In addition to the Medical Reimbursement Account, you also have the opportunity to set money aside into a Dependent Care Account that will allow you to pay for qualified expenses for child care up to your child's age 13 or for elder care if you need to pay for day care for an adult dependent that needs supervision while you are away at work. You may set aside up to \$5,000 (\$2,500 if you are married, filing separately) for qualified Dependent Care expenses.

If you have enrolled in one of the FSA accounts in the past, and wish to continue, you must re-enroll.

These accounts will not automatically renew.

Health Reimbursement Accounts (HRA)

If you choose the Open Access Plus Choice Fund **HRA** plan, you are automatically enrolled in the Health Reimbursement Account (HRA). This is a spending account established by the College, and maintained by CIGNA. The purpose of this account is to cover some or all of the expenses that you incur that are related to deductibles, and copays.

For the 2015 plan year, the College will be depositing \$625 if you choose single coverage and \$1,500 if you choose family coverage. In addition to the base dollars deposited in this account you may earn more HRA dollars through participation in the Saint Joseph College Wellness Program.

CIGNA automatically submits claims processing information to the HRA once a claim is submitted and processed. The end result is that after you or a covered family member receives medical services, you receive an Explanation of Benefits (EOB). This EOB shows the amount of the claim submitted, the amount paid by CIGNA, the amount paid by the HRA and any balance that becomes your responsibility.

Health Savings Accounts (HSA)

If you choose the CIGNA Open Access Plus Fund **HSA** medical plan, you will need to enroll in a separate Health Savings Account (HSA). This savings account is partially funded by the College, but allows you to put in your own money on a "pre-tax" basis to fund future medical expenses that may not be covered by your plan. Money that goes into the HSA account on your behalf immediately becomes your money. Money can accrue from year to year with interest, and, if you leave the College for any reason, you can take that money with you.

For the 2015 plan year, the College will be depositing \$450 dollars into the HSA if you choose single coverage and \$900 dollars if you choose family coverage. In addition to the base dollars deposited in this account you may earn more HSA dollars through participation in the Saint Joseph College Wellness Program.

Money that you and the College place in your HSA account is deposited in a manner that is not taxable to you. As long as the money in the HSA account is used to pay for qualified medical, dental and vision expenses, it will never be taxed. The 2015 limits for HSA deposits are \$3,350 if you choose single coverage and \$6,650 if you are insuring family members under the Qualified High Deductible plan. If you are over age 55, there is an additional \$1,000 catch-up contribution allowed.

WELLNESS INCENTIVE PLAN

The wellness incentive program offered through Saint Joseph's College is a robust and dynamic plan that is designed to provide significant financial incentives to employees and their family members who demonstrate initiatives to improve their health and well-being.

The basis of the wellness incentive program is a commitment to the SJC/CIGNA partnership. Access to the wellness incentive plan is based on the following actions:

1. Complete the *My Health Assessment* for yourself
2. Have your Spouse/LDA complete the *My Health Assessment*
3. Commit to understanding your biometric numbers and completing your preventive visits and screenings
4. Choose programs that help you meet your individual health goals
5. Log on to *MYCIGNA* and watch your reward points grow
6. Earn a maximum 300 points. 1 point = \$1 dollar
7. All wellness dollars are deposited into your FSA, HRA or HSA Account

You can find information on our Wellness Incentive program on the Human Resources website. Please take a moment to review this brochure and determine how best to get the most out of your wellness dollars.

ROUTINE PREVENTIVE SERVICES

Saint Joseph's College will make available up to 4 hours of paid time off for you to seek your preventive medical services. This benefit is extended to all full time benefit eligible employees, regardless of coverage under the College plan.

LONG-TERM DISABILITY COVERAGE

Your Long Term Disability benefit remains unchanged for the 2015 plan year. **Connecticut General Life Insurance Company (CIGNA)** will provide this valuable benefit. The following is an overview of your Long Term Disability Benefits. A more detailed copy of your coverage is available through Human Resources. The LTD benefit protects your income in the following manner:

- Eligibility - Coverage for all full time faculty, staff and employees working a minimum of 32 hours per week.
- Elimination Period – Benefits will commence after a period of disability lasting 180 days.
- **Lincoln's - Accumulation Period – A disabled employee has up to one year to accumulate the 180 days of the elimination period.**
- **Cigna's – 180 days with unlimited trial work days while meeting the definition of disability**
- Benefit Percentage – Benefits are paid at the rate of 60% of your pre-disability income.
- Maximum Benefit – The maximum monthly benefit is \$10,000
- Duration of Benefits – Benefits will continue for as long as you are disabled up until you reach age 65. If you are over age 60 when you become disabled, according to the Age Discrimination in Employment Act (ADEA) your benefits may continue past age 65.
- Disability Offsets – Any LTD benefit for which you are eligible will be offset by income from other sources. Those sources include:
 - Income you receive from work you may be able to perform in a diminished capacity (Partial Disability)
 - Income you receive from Social Security on behalf of yourself and other family members
 - Disability retirement benefits due you for disabilities covered under a retirement plan
 - Other listed forms of income.
- Minimum Benefit – If other sources of income totally offset your disability benefit, you will still receive a benefit of **\$100** per month as long as you meet the criteria of disability under the plan.

This is a brief summary of the benefits for your Long Term Disability plan. Please refer to the **Connecticut General Life Insurance Company (CIGNA)** Contract for more precise detail.

Your Long Term Disability benefit is fully paid by Saint Joseph's College.

LONG TERM ILLNESS (LTI)

The LTI benefit is an accrued sick time bank and is offered to full time employees. It is available for use when work is missed during an approved medical leave.

LIFE INSURANCE

Employer Paid Life Insurance

Saint Joseph's College provides an employer paid group term core life insurance benefit at no cost to the employee. Your Life Insurance benefit remains unchanged for the 2015 plan year. **Connecticut General Life Insurance Company (CIGNA)** will provide this valuable benefit. This employer paid core benefit is \$20,000. In addition to the basic benefit, double that amount will be paid if death is a result of an accident.

For full time eligible employees, at age 65 the term life insurance will reduce to \$13,000, and at age 70, to \$10,000.

The employer-paid group life insurance benefit is available to all employees working 32 hours or more per week.

Voluntary Group Life Insurance

In addition to the core benefit provided by Saint Joseph's College, employees are offered an opportunity to purchase additional term life insurance at group discounted rates. Purchase of voluntary group life insurance coverage may be made in \$10,000 units up to seven times your salary or a maximum of \$500,000 of coverage.

As with the core benefit, coverage reduces for employees who continue to work and have reached age 65 or age 70. Applying for voluntary benefit amounts in excess of \$150,000 will require evidence of insurability. Late subscribers may also be asked for evidence of insurability.

403(b) RETIREMENT SAVINGS PLAN

TIAA-CREF or VALIC

Saint Joseph's College offers an IRS Section 403(b) defined contribution pension plan to regular full-time employees. After the completion of a one year waiting period, the College contributes the equivalent of five percent (5%) of base salary to the investment company of their choice. Individual participation is voluntary and available to all employees at any time. The amount that an employee may choose to contribute individually is subject to a maximum exclusion allowance calculation pursuant to IRS guidelines.

TUITION BENEFITS

Tuition Remission

After a six month waiting period, full-time employees are eligible for tuition remission. The equivalent of four courses per academic year may be taken, but no more than one course per semester or one online course at a time. They can be undergraduate and/or graduate courses.

Undergraduate tuition remission is tax exempt. Graduate tuition remission is tax exempt up to \$5,250 per calendar year. Graduate tuition remission amounts above \$5,250 in a calendar year are subject to Federal and State taxes.

After a one year waiting period IRS eligible dependents/spouses of full-time employees are eligible for undergraduate and graduate course tuition remission. Graduate tuition is a taxable benefit to the employee.

Tuition Exchange

The College is a member of two national scholarship exchange programs for institutions of higher education: the Tuition Exchange Inc. (TE) and the Council of Independent Colleges (CIC). Through these organizations tuition reimbursement for the dependent children of full time college employees is available at over 350 colleges, most of which are private.

Educational Assistance Benefit Plan

Saint Joseph's College has established this Educational Assistance Benefit Plan for the exclusive benefit of its eligible full-time tenured faculty members in good standing. Tenured faculty in the departments of Nursing, Business, and Communications who do not already have doctorate degrees are eligible to participate in the Plan. The purpose of the plan is to provide financial assistance to eligible full-time tenured faculty in meeting all or a portion of the cost of attending qualified educational courses towards the completion of a doctoral degree.

Tuition Remission Part-time Nursing Clinical Faculty

Saint Joseph's College offers a tuition remission benefit to eligible part-time clinical nursing instructors for classes taken in the Masters of Science in Nursing Program. The equivalent of two course for each clinical taught may be taken with a maximum of four per academic year. Graduate tuition remission is tax exempt up to \$5,250 per calendar year. Graduate tuition remission amounts above \$5,250 in a calendar year are subject to Federal and State taxes.

HOLIDAYS

The College provides defined paid holidays each year for all eligible employees. The holidays are posted on the Human Resources website and sent to employees via college email each year.

EARNED TIME

Earned time (ET) is a form of paid time off and combines sick and vacation time. Employees accrue ET based on regular hours worked and longevity. This form of paid time off gives the most flexibility to staff to use their valued time away. The College encourages the use of earned time as a necessary time for staff to recharge. The use of earned time should be planned and scheduled when at all possible. Individual departments may develop departmental procedures for scheduling and approving time off.

LEAVES

Bereavement Leave

Any regular full-time or regular part staff may take up to five (5) working days of bereavement leave upon request. This leave is to be used to make arrangements for and to attend services for an immediate family member. (Immediate family member is understood to include mother, father, spouse, child, mother-in-law, father-in-law, brother, sister, brother-in-law, sister-in-law, grandparents, grandchildren, stepchildren, any minor child for whom the employee is standing *in loco parentis*; and any relative or significant other living in the household of the employee. Bereavement days are meant to be taken consecutively.

One (1) day may be taken to attend the funeral of other relatives of the employee or for any friend living in the household. If additional time is required, earned time may be used.

Federal Family Medical Leave

The Family Medical Leave Act (FMLA) legally entitles eligible employees to take time off up to a maximum of 12 work weeks during any rolling 12-month period. If you are taking a leave to care for a covered service member with a serious injury or illness FMLA grants up to 26 weeks of unpaid leave in a single 12-month period. Employees who have 12 months of service and have worked at least 1250 hours during the current or preceding FMLA year at Saint Joseph's College are entitled to up to 12 weeks of family medical leave under provisions of the Federal Family and Medical Leave Act for the following reasons:

- A. for the birth and care of a newborn child of the employee;
- B. for placement with the employee of a son or daughter for adoption or foster care;
- C. to care for a spouse, son, daughter, or parent with a serious health condition;
- D. to take medical leave when the employee is unable to work because of a serious health condition;
- E. for qualifying exigencies arising out of the fact that the employee's spouse, son, daughter, or parent is on active duty or call to active duty status as a member of the National Guard or Reserves in support of a contingency operation.
- F. a covered employer also must grant an eligible employee who is a spouse, son, daughter, parent, or next of kin of a current member of the Armed Forces, including a member of the National Guard or Reserves, with a serious injury or illness up to a total of 26 workweeks of unpaid leave during a "single 12-month period" to care for the service member

Employee's seeking a Family Medical Leave must request a leave in writing in the Human Resources Office. Saint Joseph's College calculates as FMLA year as a rolling 12 month period, measured backward from the initial date of any FMLA usage. Within 5 days of receipt of a FMLA request, Human Resources will verify if the employee meets eligibility requirements for a FMLA. The employee needs to return the Certification of Health Care Provider form with 15 days. If the medical certification provided is insufficient, the employee will be notified in writing and the employee will be granted 7 days to correct the problem. Employees are required on commencing FMLA leave simultaneously to take any paid leave for which they are eligible, including long-term illness and earned time. Once paid leave is exhausted, the employee goes on unpaid leave. Paid and unpaid leave both count toward the 12-week limit. Health care benefits will be continued during leave.

College Medical Leave

This is an unpaid leave with a maximum of six (6) consecutive months. Such leaves will be evaluated against institutional needs, length of requested leave, and budgetary restraints. The college will have sole discretion in determining if an employee's position will or will not be held for the duration of the leave.

Jury Duty and Appearance Witness Leave

Employees who actively serve on jury duty or are under subpoena as a witness during regular working hours will continue to receive regular pay. Any employee appearing in a judiciary setting on behalf of the College will also be excused with pay.

Military Leave

Reservists and members of the National Guard. Full-time and regular part-time employees serving in the reserve or National Guard will be granted military leave to enable them to attend training as reservists or guard members. Regular employees will be eligible for unpaid leave for up to ten days of training leave each year.

Active Duty. Employees entering active duty either voluntarily or through the draft will be granted unpaid leave. Upon completion of service, those employees who satisfy the reporting, notification, reapplication, and honorable service provision of USERRA will be accorded the reemployment and benefits rights as provided by USERRA. In general, you must return to your regular work schedule without delay.

Employees who will require leave are expected to show their orders to the Human Resource Director as soon as they are received.

Personal Leave

An employee who wishes to take time off to further their education, for public service, or needs additional time to care for a family member or household member for an extended period of time may request this leave. This is an unpaid leave, which may be granted for up to 12 months. The College will have sole discretion in determining if an employee's position will or will not be held.

Violence Leave

Saint Joseph's College will provide a leave of absence for victims of violence that is reasonable and necessary for a staff or faculty member, or a staff or faculty member's daughter, son, parent, or spouse who is a victim of domestic abuse, sexual assault, or stalking under Title 17-A, chapter 11, stalking or any act that would support an order for protection under Title 19-A, chapter 101.

The College will grant time for an employee to do the following:

1. Prepare for and attend court proceedings;
2. Receive medical treatment or attend to medical treatment for a victim who is the employee's daughter, son, parent or spouse; or
3. Obtain necessary services to remedy a crisis caused by domestic violence, sexual assault or stalking.

Request will be denied or delayed if the employer would sustain hardship from the employees absence, the request is not presented in a timely manner, or if the request is impractical, unreasonable or unnecessary based on the facts then made known to the employer.

WORKER'S COMPENSATION

The Maine Worker's Compensation Act protects employees against accidental injury and/or illness occurring in or arising out of the workplace.

When an employee is injured while performing assigned job duties, an Injury Report must be completed within 24 hours. This report is to be completed by the injured employee or, if necessary, a co-worker or supervisor who witnessed the injury. The Human Resource Office will refer all work-related injuries to the College's Preferred Provider Physician for evaluation. Employees must avail themselves of this medical referral within the first ten days following notice of injury. The Human Resource Office will work with an

injured employee to coordinate lost time wage payments, medical treatment, and work accommodation. Failure to give notice or to accept medical services may deprive the employee the right to Worker's Compensation payments.

QUALIFYING EVENTS

After the Open Enrollment Period, you cannot make changes to your coverage during the year unless you experience a change in family status, such as:

- Loss or gain of coverage through your spouse
- Loss of eligibility of a covered dependent
- Death of your covered spouse or child
- Birth or adoption of a child
- Marriage, divorce or legal separation
- Switch from part-time employment to full-time employment

You have 30 days from a change in family status to make changes to your current coverage.

DISCLOSURE

The information contained in this document is for illustration purposes only and is not intended to change the Summaries of Benefits and Coverage. While care has been used in preparing this information, all data is governed by the provisions of the appropriate Summaries of Benefits and Coverage. In the event of a conflict between the language in this document and the Summaries, the Summaries of Benefits and Coverage will prevail.

Important Notice from Saint Joseph's College About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Saint Joseph's College and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Saint Joseph's College has determined that the prescription drug coverage offered by the CIGNA Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Saint Joseph's College coverage will not be affected (e.g., you can keep this coverage if you elect Part D and this plan will coordinate with Part D coverage).

If you decide to join a Medicare drug plan and drop your current Saint Joseph's College coverage, be aware that you and your dependents will be able to get this coverage back at the next open enrollment.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Saint Joseph's College and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You

may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information or call Human Resources Office at 207-893-7756. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Saint Joseph's College changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date:	October 15, 2014
Name of Entity/Sender:	Saint Joseph's College
Contact--Position/Office:	Assistant Director Human Resources
Address:	278 Whites Bridge Road, Standish ME 04084
Phone Number:	207-893-7756