

2023 Benefits Summary & Guide

Welcome to the Macalester College benefits program. The 2023 Benefits Summary & Guide will acquaint you with the benefits available to faculty and staff of Macalester College. We hope you find this guide helpful as you weigh your benefits options.

Macalester College offers a competitive and comprehensive benefits program, which includes: health, dental, vision, life, legal, identity theft and disability insurance coverages. Retirement plans, flexible spending accounts, health savings account, tuition assistance, long-term care, and employee assistance round out Macalester's benefits program. In addition, Macalester has generous provisions for time off including vacation, sick, holiday, and other types of paid and unpaid time off. You may find the most up-to-date version of this guide at: macalester.edu/employmentservices/benefits/.

Please remember that coverage and/or participation is not automatic. You must take certain actions to participate. It is extremely important to familiarize yourself with the various options and enroll in those that best meet your needs. Many of the plans are effective for the entire calendar year. If you are a union employee, you may receive certain benefits that are not described in this guide as part of your collective bargaining agreement. Please refer to your labor agreement for further guidance.

You have the opportunity to change your benefit choices once per year during open enrollment in the fall, in addition to any time that you experience a qualifying work/life event (such as marriage, divorce or the birth/adoption of a child). Additional qualifying events include commencement or separation of your spouse's employment, a change on the part of you or your spouse from full-time to part-time employment status or visa versa that results in a change in benefit eligibility, taking an unpaid leave of absence, change in benefit elections on the part of you or your spouse during open enrollment. You must notify Employment Services of the desired enrollment change within 30 days of the qualified event in order to make mid-year changes. Employment Services will meet with you to review the documentation you provide related to the life event change and open a special enrollment in the benefit enrollment system for changes to be made to your benefits. Benefit enrollment is completed online in the benefit enrollment system through the [Benefits Portal](#).

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EMPLOYMENT SERVICES

1600 Grand Avenue
Saint Paul, Minnesota 55105-1899

651-696-6280
macalester.edu/hr

Nice Healthcare

Nice Healthcare is provided to faculty, staff and their dependents on Macalester's health insurance. Nice Healthcare offers chat, video and home primary care visits **at no cost**. Simply go to Nice's website, <https://www.nice.healthcare/schedule> to get started. They also offer the most commonly accessed primary care labs, x-ray imaging, 550+ prescriptions, mental health therapy, physical therapy, wellness, pregnancy and chronic condition coaching. Nice is open Monday – Friday from 8am – 7pm for virtual visits, and 9am – 5pm for home visits and pharmacy delivery, as well as from 9am–12pm on the weekend for virtual visits. Beginning 1/1/2023, Nice Healthcare now available to treat anybody who is Medicare eligible or enrolled (i.e. typically those over 65 years or greater).

Conditions treated	Conditions managed	Acute conditions typically referred:	Chronic conditions not managed:
- Sore throat - Ear concerns - Cough, cold, flu, bronchitis - Diarrhea - Rashes 1st degree burns - Headache - UTI - Expedited Partner Therapy - Sinus infection - Vaginitis - Minor asthma flare - Mononucleosis and other viral illnesses - Hand, foot, mouth - Cold sore - Wart evaluation - Muscle or joint pain / sprains and strains - Pink eye - Bug bite - And many more!	- High Cholesterol - Hypothyroidism - High Blood Pressure/Hypertension - Asthma (mild to moderate) - COPD (mild) - Diabetes Type 2 - GERD - Seasonal Allergies - Epi-Pen refills - Eczema - Acne (no Accutane) - Depression (mild-moderate) - Anxiety (mild-moderate/no controlled substances) - Menopause - Anemia (mild) - Constipation - Gout - Osteoporosis - Osteoarthritis - Obesity	- Anything deemed to be severe or urgent - Sutures / stitches or staples - Tuberculosis - Kidney infection - Fractures that require casting - Foreign body removals	- Severe Hypertension - Uncontrolled diabetes/Type 1/Insulin Dependent - Hyperthyroidism - Congestive Heart Failure - INR / Warfarin monitoring - Cancer - Pregnancy Management - Chronic Kidney Disease (moderate to severe) - Hepatitis - Anything that requires controlled substances - Allergy shots - Intravenous Medications

Save time and money

Strep Throat	Nice Healthcare	Minute Clinic	Traditional Clinic	Urgent Care
Visit Cost	\$0	\$113	\$182	\$220
Rapid Strep Test Cost	\$0	\$35	\$50	\$75
Prescription Cost	\$0	\$10	\$10	\$10
Total Cost	\$0	\$158	\$242	\$305
Travel and Wait Time	0 Minutes	45 Minutes	60 Minutes	90 Minutes

Easier, affordable, chronic condition management

Diabetes	Nice Healthcare	Minute Clinic	Traditional Clinic
Visit Cost	\$0	\$129	\$182
A1c and Glucose Test Cost	\$0	\$91	\$50
Prescription Cost	\$0	\$10	\$8
Total Cost	\$0	\$232	\$240
Travel and Wait Time	0 Minutes	45 Minutes	90 Minutes

Health Plan Summaries

Macalester offers faculty and staff members with **0.50 FTE and above** health insurance through HealthPartners. The effective date of coverage for new employees is the 1st of the month following the date of hire. Our benefit plan offers two health coverage options, both of which are part of the Open Access network so that you can get the care and services you need at your convenience.

COVERAGE FOR:	PPO In-Network Services	HDHP In-Network Services
CALENDAR YEAR DEDUCTIBLE		
Single	\$500	\$3,500/person
Family	\$1,000	\$7,000/family
SERVICES		
PREVENTIVE CARE SERVICES Routine Health Exams, Cancer Screening, Eye and Hearing Exams, Immunizations, Prenatal & Postnatal Services	100 % of charges incurred	100% of charges incurred
E-VISITS - virtuwell	The first 3 visits free, then \$10 co-pay per visit thereafter	Deductible, then 100%
CONVENIENCE CLINICS - MinuteClinic	\$10 co-pay, then 100%	Deductible, then 100%
ALLERGY INJECTIONS	No out of pocket cost	Deductible, then 100%
PRIMARY CARE OFFICE VISITS MD Visits (include ancillary services received in provider's office and palliative care)	\$30 co-pay, then 100%	Deductible, then 100%
BEHAVIORAL HEALTH/SUBSTANCE ABUSE Outpatient	\$30 co-pay, then 100%	Deductible, then 100%
URGENT CARE VISITS	\$50 co-pay, then 100%	Deductible, then 100%
SPECIALTY OFFICE VISITS Chiropractic, Physical Therapy, Speech Therapy, Occupational Therapy, Acupuncture, etc.	\$50 co-pay, then 100%	Deductible, then 100%
AMBULANCE SERVICES	80% of charges incurred	Deductible, then 100%
INPATIENT HOSPITALIZATION	80% of charges incurred	Deductible, then 100%
EMERGENCY ROOM VISITS coverage for emergency conditions only	\$100 co-pay, then 100%	Deductible, then 100%
ANNUAL OUT-OF-POCKET MAX		
Single (Medical/Prescriptions)	\$3,500/person	\$3,500/person
Family (Medical/Prescriptions)	\$7,000/family	\$7,000/family
PRESCRIPTION DRUGS		
GENERIC FORMULARY DRUGS 31 day supply	\$15 co-pay and then 100% thereafter	Deductible, then 100%
BRAND FORMULARY DRUGS 31 day supply	\$40 co-pay and then 100% thereafter	Deductible, then 100%
SPECIALTY DRUGS, BRAND NON-FORMULARY 31 day supply	20% co-pay up to \$300 per script, 100% covered thereafter	Deductible, then 100%
MAIL ORDER, GENERIC FORMULARY DRUGS 90 day supply	\$45 co-pay and then 100% thereafter	Deductible, then 100%
MAIL ORDER, BRAND FORMULARY DRUGS 90 day supply	\$120 co-pay and then 100% thereafter	Deductible, then 100%
OTHER COVERED SERVICES	80% of charges incurred	Deductible, then 100%
LIFETIME MAXIMUM	Unlimited	Unlimited
OUT-OF-NETWORK SERVICES	\$2,000/person, \$4,000/family calendar year deductible, services are covered at 60% of charges incurred after deductible is met and until out-of-pocket maximum is reached.	\$14,000/person, \$28,000/family calendar year deductible, services are covered at 100% of charges incurred after deductible is met and until out-of-pocket maximum is reached.

To contact HealthPartners for more information, visit www.healthpartners.com or call Member Services at (952) 883-5000.

Health Plan Premiums

All rates are effective January 1, 2023 and are shown on a monthly basis:

	.75 FTE and above		.50—.74 FTE	
	PPO	HDHP	PPO	HDHP
Employee	\$163.03	\$108.23	\$321.07	\$211.45
Employee + (1)	\$494.94	\$325.26	\$820.24	\$537.44
Employee + (2+)	\$722.69	\$473.19	\$1,199.82	\$783.98

Health Savings Accounts (HSA)

A Health Savings Account (HSA) is a funding program that allows you to put money aside for eligible medical care expenses on a pre-tax basis. Unlike the flexible spending account, a HSA allows you to “roll-over” unused dollars into the next year. There is no “use it or lose it” provision. Furthermore, your funds can be invested and grow much like the funds in a retirement account. Earnings are also tax-free. The money in your account is yours as soon as it is deposited into your account. You can change health care coverage or change jobs in the future and still keep the money in your account.

Health Savings Account (HSA)	
ELIGIBILITY	- Must be enrolled in the HDHP medical plan - Must not be enrolled in Medicare - Must not be covered by other medical insurance - Spouse is not contributing to/participating in a general-purpose FSA
2023 LIMITS	\$3,850 for employees with Employee-Only coverage \$7,750 for employees with Employee (+1) or Employee (+2+) coverage \$1,000 catch-up contributions are available for employees over 55

Health Savings Account Contributions

Choose your level for HSA funding. Amounts are shown on a monthly basis.

.75 FTE and above Select Your Level	Level 1		Level 2		Level 3	
	MAC funds	EE funds	MAC funds	EE funds	MAC funds	EE funds
Employee	\$100.00	\$0.00	\$121.75	\$21.75	\$143.50	\$43.50
Employee + (1)	\$200.00	\$0.00	\$243.50	\$43.50	\$287.00	\$87.00
Employee + (2+)	\$200.00	\$0.00	\$243.50	\$43.50	\$287.00	\$87.00

.50-.74 FTE and above Select Your Level	Level 1		Level 2		Level 3	
	MAC funds	EE funds	MAC funds	EE funds	MAC funds	EE funds
Employee	\$80.00	\$0.00	\$90.88	\$10.88	\$101.75	\$21.75
Employee + (1)	\$160.00	\$0.00	\$181.75	\$21.75	\$203.50	\$43.50
Employee + (2+)	\$160.00	\$0.00	\$181.75	\$21.75	\$203.50	\$43.50

Participants will receive IRS forms 5498 and 1099 to aid in tax preparation. The participant is responsible for documenting that all withdrawals have been used for qualified medical expenses and they will be liable for state and federal taxes if the expenses were not qualified medical expenses.

Health Care Service Resources

Here are few of the many services available for those on Macalester's health insurance

Visit www.healthpartners.com to:

- Find providers
- Find lowest cost prescription drugs
- Order ID cards
- Review benefits
- Get answers to FAQs
- Find out if procedures require prior approval
- Access health improvement resources
- Find discounts on eyewear, fitness equipment, Weight Watchers, swim lessons, and more
- Create your own person health record

Visit <https://www.nice.healthcare/schedule> to:

- **Save time** because you do not have to go anywhere to get care. All visits are either via video or chat or they will come to you if needed.
- **Save money** because each visit is **at no cost**
- Care available for babies up to age 65
- Same day appointments
- 550+ prescriptions **at no cost**
- Treatment for colds, flu, rashes, UTI, sprains, high blood pressure, high cholesterol, asthma, depression, and more
- If labs or X-rays are needed, Nice will come to you
- Mental Health & Physical Therapy included **at no cost**

FREE Care Line Service: Receive advice 24 hours a day from registered nurses by calling (612) 339-3663 or (800) 284-9745.

FREE BabyLine Service: Receive advice for expectant and new parents up to 6 weeks after the birth, available 24 hours, call (612) 333-BABY (2229) or (800) 845-9297.

Behavioral Health Navigators: Talk to a trained representative to find a behavior health professional when you have questions about mental health and chemical dependency networks, health benefits and services. Call (952) 883-5811 or (888) 638-8787 for help.

Nurse Navigators: Assists with health care, benefits, choosing a treatment option and more. Call Member Services at 952-883-5000 to speak with a Nurse Navigator or visit healthpartners.com/membersupport.

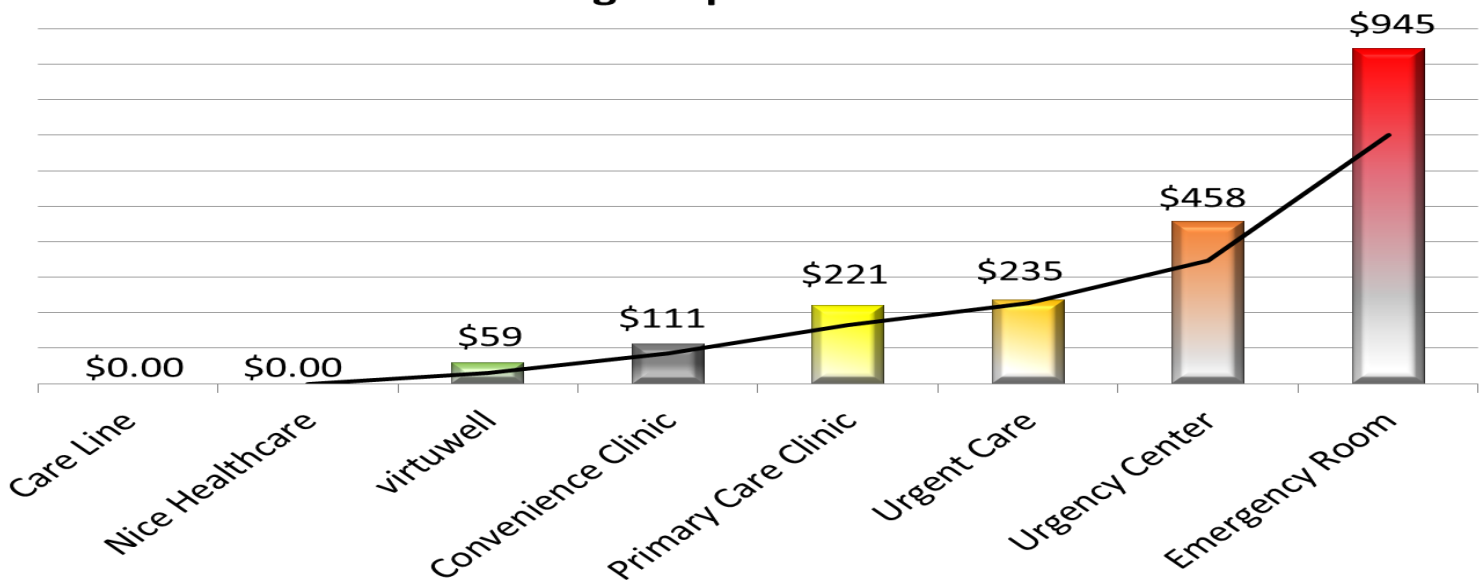
Pharmacy Navigators: Help with understanding your pharmacy benefit including costs savings and prior authorization. Call member services at 982-883-5000 to speak with a Pharmacy Navigator or visit healthpartners.com/ontrack.

Nice Healthcare: Provided to all on Macalester's health plan. Offering chat, video and home (if needed) primary care visits at no cost. Simply go to Nice's website, <https://www.nice.healthcare/schedule> to get started.

virtuwell: 24/7 online clinic which is a great option for simple medical conditions like a cold and flu, ear pain, and sinus infections. You'll take a quick online assessment that checks your history and receive a treatment plan via e-mail. Visit www.virtuwell.com for low-cost, timely healthcare.

Convenience Clinics: Visit various convenience clinics, including MinuteClinic, to obtain health care for many common illnesses and vaccinations. The convenience care benefit applies to these services. Clinics are located in some metro area Cub Foods, CVS and Target stores. To find one near you, visit www.healthpartners.com.

Average Expense Per Visit



MAC

WHAM

WELLNESS & HEALTH AT MACALESTER

Macalester College is committed to support the overall health and well-being of employees and their families. It is our hope to reward healthy behaviors such as building a relationship with your primary care physician, getting timely preventive care check-ups, completing health assessments and other wellness activities.

All Faculty and Staff

Free Wellness Coaching: All employees and spouse/domestic partners, regardless of whether you have HealthPartners insurance, are encouraged to take advantage of the opportunity to work with Kelly Fang as your own personal Wellness Coach. Get support with quitting smoking, losing weight, eating better, moving more, stressing less, reducing back pain, or lowering your blood pressure and cholesterol. To schedule an in-person or video coaching appointment, email Kelly at kfang@macalester.edu or call (651) 696-6963.

Campus Wellness Activities: The Wellness and Health at Macalester (WHAM) committee sponsors a wide variety of programming including fitness classes, workshops, and other events or activities. Classes and events include personal training, yoga, boot camp, mindfulness, circuit training, yearly flu shots and more. For more information on programs go to www.macalester.edu/wham/.

FREE Health Club: Visit our on-campus athletics facility, the Leonard Center, to swim, run, lift weights, or even play ping pong. Full-time Macalester faculty/staff of the college are also eligible to sponsor one (1) guest membership to the Leonard Center free of charge.

Macalester Health Insurance Participants

Wellness Incentive: To support and encourage employees and their families to focus on healthy behaviors and lifestyles, we offer a wellness incentive. Covered spouses/domestic partners continue to be eligible to participate in our wellness program and be rewarded!



Employees with single coverage will receive a **\$150 Visa reward card** for completing the health assessment and two eligible well-being activities between January 2, 2023 and October 31, 2023. Employees with a spouse/domestic partner on their plan, must each complete the criteria to earn a **\$300 Visa reward card**. If your covered spouse/domestic partner chooses not to participate, you will not earn any reward.

Annual preventive care visits are one of the eligible activities. You will automatically receive credit approximately 2 months after your visit (Note: Only preventive care visits completed between September 1, 2022 and August 31, 2023 will qualify, to allow time for processing).

Beginning on January 2, 2023, log-in to www.healthpartners.com/wellbeing to take your health assessment, choose your activities and track your progress. For questions or login assistance call HealthPartners at (952) 883-7800.

Free Digital Well-being Activities: Our health plan participants have access to a variety of digital well-being activities through HealthPartners, such as: Go for Fruits & Veggies, Healthy Thinking, Choose to Lose, Tackle Stress, Sugar Smart, Wellbeats. You can also use online trackers to record your daily steps, stress, or sleep, all from your mobile device. To find a program that fits your goals, log on to www.healthpartners.com/wellbeing.

Wellbeats™

Dental Plan Summaries

Macalester offers faculty and staff members with **0.50 FTE and above** dental insurance through Delta Dental. The effective date of coverage for new employees is the 1st of the month following the date of hire. Our benefit plan offers two dental coverage options which both apply to PPO, Delta Premier, and Out of Network providers so that you can get the care and services you need at your convenience. Please note that all family members must be on the same dental plan.

Option 1: Preventive Dental

Service/Feature	PPO	Delta Premier	Out of Network
Annual Maximum Benefit	Unlimited	Unlimited	Unlimited
Annual Deductible	\$0	\$0	\$0
Diagnostic & Preventive Care <i>Exams, cleanings, x-rays, sealants</i>	Covered at 100%	Covered at 100%	Covered at 100%

Option 2: Comprehensive Dental

The Comprehensive Dental Plan pays up to an annual maximum benefit amount (i.e. \$1,500 for Delta Dental Premier participating dentists) for all combined services for each Covered Person per Coverage Year subject to the coverage percentages identified below.

Service/Feature	PPO	Delta Premier	Out of Network
Annual Max Benefit	\$2,000	\$1,500	\$1,000
Annual Deductible <i>Not applicable to preventive and diagnostics</i>	\$0/person; \$0/family	\$25/person; \$75/family	\$50/person; \$150/family
Diagnostic & Preventive <i>Exams, cleanings, x-rays, sealants</i>	Covered at 100%	Covered at 100%	Covered at 100%
Basic Services <i>Fillings, Emergency treatment for pain</i>	Covered at 80%	Covered at 50%	Covered at 50%
Endodontics, Periodontics <i>Root canals</i>	Covered at 75%	Covered at 50%	Covered at 50%
Oral Surgery <i>Extractions</i>	Covered at 75%	Covered at 50%	Covered at 50%
Prosthetics <i>Implants, denture adjustments, repairs</i>	Covered at 50%	Covered at 50%	Not Covered
Major Restoratives <i>Dentures, Resins, Crowns</i>	Covered at 50%	Covered at 50%	Not Covered
Orthodontics <i>\$1,000 lifetime max per child</i>	Covered at 50%	Covered at 50%	Not Covered

Dental Plan Premiums

	Preventive	Comprehensive
Employee	\$4.60	\$22.00
Employee + (1)	\$13.20	\$54.00
Employee + (2+)	\$22.20	\$90.00

Amplifon

Delta has joined forces with Amplifon, to offer members and their extended family a hearing discount program.

Take advantage of savings including advanced audiology tests. Information at (877) 310-3053, or www.amplifonusa.com/deltadentalmn

To contact Delta Dental for more information, visit deltadentalmn.org or call Member Services at (651) 496-5901 or (800) 448-3815.

Vision Plan Summaries

Macalester offers faculty and staff members with **0.50 FTE and above** vision insurance through VSP Vision Care. The effective date of coverage for new employees is the 1st of the month following the date of hire. This benefit will be deducted from the first payroll each month.

COVERAGE FOR:	In-Network	Out-of-Network
SERVICE FREQUENCY		
WELLVISION EXAM	1 Every Calendar Year	1 Every Calendar Year
CONTACT LENS EXAM, FITTING & EVAL	1 Every Calendar Year	Not covered
LENSES Either glasses lenses or contact lenses	1 Pair Every Calendar Year (Glasses) OR 1 Allowance Every Calendar Year (Contacts)	1 Pair Every Calendar Year (Glasses) OR 1 Allowance Every Calendar Year (Contacts)
FRAMES	1 Every Other Calendar Year	1 Every Other Calendar Year
COVERAGE		
WELLVISION EXAM	\$10 co-pay, then 100%	\$10 co-pay then 100% up to \$45
ROUTINE RETINAL SCANNING	\$39 co-pay, then 100%	Not covered
CONTACT LENS EXAM, FITTING & EVAL Standard & Premium	\$25 co-pay, then 100% up to \$60	Not covered
FRAMES	\$150 allowance, then 20% off balance. Extra \$20 allowance on featured brands	100% up to \$70
CONTACT LENSES - Medically Necessary	\$25 co-pay, then 100%	\$25 copay, then 100% up to \$210
CONTACT LENSES - Elective	100% up to \$150	\$25 copay, then 100% up to \$105
LENSES - Single Vision	\$25 co-pay, then 100%	\$25 co-pay, then 100% up to \$30
LENSES - Bifocal	\$25 co-pay, then 100%	\$25 co-pay, then 100% up to \$50
LENSES - Trifocal	\$25 co-pay, then 100%	\$25 co-pay, then 100% up to \$65
LENSES - Lenticular	\$25 co-pay, then 100%	\$25 co-pay, then 100% up to \$100
LENSES - Progressive	\$25 co-pay, then 100%	\$25 co-pay, then 100% up to \$50
LENSE ENHANCEMENTS	Premium Progressive Lenses—\$95-105 Custom Progressive Lenses—\$150-\$175 Standard Anti-Reflective Coating—\$41 Photochromatic Lenses—\$75 Solid Tints and Dyes—\$0 Plastic Gradient Tints—\$17 Polycarbonate Lenses—\$31-\$35; \$0 for children Scratch-Resistant Coating—\$17 UV Protection—\$16	Not covered
LASER VISION CORRECTION Discounted access through VSP Laser VisionCare	Average savings of 15-20% off retail or 5% off promotional process	Not covered
EXTRA SAVINGS		
Glasses and Sunglasses	- Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam	

Vision Plan Premiums

	Vision
Employee	\$6.24
Employee + (1)	\$12.57
Employee + (2+)	\$22.17

Locate a VSP Network Provider, Claims or Eligibility, visit [VSP.com](https://vsp.com) or call Customer Care at (800) 877-7195.

Life Insurance Plan Summaries

Macalester offers faculty and staff members with **0.50 FTE and above** a variety of life insurance options through New York Life. Our benefit plan offers a basic life and AD&D plan that is provided by Macalester and three optional plans which are fully paid by the employee.

Basic Life and AD&D Insurance

The effective date of coverage for new employees is the current hire date and this coverage is paid in full by Macalester.

- **Coverage:** Benefits equal your annual salary up to \$500,000 but will decrease at age 70 and again at age 75. Please note payroll taxes will be deducted on basic life insurance amounts in excess of \$50,000
- **Conversion and Portability:** Both the life and AD&D portions of this plan are fully convertible or portable upon retirement or departure. Premiums become your responsibility at that time
- **Accelerated Benefit:** This plan will pay benefits in the event you become terminally ill as defined in the master contract
- **Repatriation Benefit:** Up to \$5,000 may be available in the event your eligible surviving dependents require repatriation services
- **Education Benefit:** For each qualified surviving child, an education benefit may be available in the amount of 6% of the employee's total AD&D amount up to \$6,000 maximum per academic year. A maximum benefit period of six years and a maximum benefit of \$24,000 apply per child

Optional Life and AD&D Insurance

In addition to the Basic Life and AD&D insurance provided by Macalester, eligible faculty and staff members have the opportunity to purchase Optional Life and AD&D insurance through New York Life. This plan is fully paid by you and intended to supplement the provided Basic Life and AD&D Insurance. The effective date of coverage for new employees is the 1st of the month following the date of hire. Please note that evidence of insurability may apply. Plan highlights include:

- **Coverage:** Employees may elect up to 5 times their salary in increments of \$10,000 not to exceed \$600,000 maximum but coverage amounts will decrease at age 70 and again at age 75. Newly hired employees have a guaranteed issue amount up to \$250,000. If employees purchase at least \$10,000, there is a guarantee issue up to \$250,000 every year during the open enrollment period, pursuant to the terms of our current contract
- **Conversion and Portability:** Both the life and AD&D portions of this plan are fully convertible or portable upon retirement or departure. Premiums become your responsibility at that time. Certain medical conditions may cancel the portability privilege
- **Accelerated Benefit:** If you become terminally ill, you may request up to 75% of the life insurance amount not to exceed \$375,000. Some limits apply

Dependent Life Insurance

Macalester offers faculty and staff members with **0.50 FTE and above** Dependent Life insurance through New York Life. This optional life insurance is paid by the employee. The effective date of coverage for new employees is the 1st of the month following the date of hire. Please note that evidence of insurability may apply. Plan highlights include:

- Coverage for a spouse, domestic partner and any number of dependent children for a low flat rate of **\$4.50** per month
- Spouses and domestic partners are covered by \$25,000 term life insurance
- Children from birth to age 26 are covered by \$10,000 term life insurance

Long-Term Disability Insurance

Macalester provides faculty and staff with **0.50 FTE and above** Long-Term Disability insurance through New York Life. The effective date of coverage for new employees is the current hire date, and this coverage is paid in full by Macalester. The benefit waiting period is 90 days for qualifying disabilities. The benefit amount is 60% of your monthly earnings (66.7% for members of collective bargaining units) up to \$10,000/month maximum. The benefit duration is to age 67. Please note that disabilities occurring after age 62 and some disabilities no matter when they occur may have limitations and certain conditions. See the certificate of coverage for more details.

Employee Assistance Program (EAP)

We all experience life changes and challenges from time to time. When you need some extra support, the Employee Assistance Program (EAP) is just a call or click away. These services are all **confidential** and available to you at **no additional cost** to you and your family members (anyone living in your home). Licensed professionals are **available 24/7**. Through the EAP, you can obtain:

- **Counseling:** 1-3 sessions per issue per year are available to you and your household members. Call Cigna or go online, search the provider directory and obtain an authorization. Video-based sessions are also available to fit busy schedules.
- **Managing Stress:** Ways to manage stress and build resilience. Includes online toolkit with self-assessment tools, on-demand stress reduction seminars, mindfulness exercises, and helpful articles.
- **Child Care:** Help finding a place, program or person that is right for your family.
- **Financial Services Referral:** Free 30-minute financial consultations by phone and 25% off tax preparation.
- **Identity Theft:** Free 60-minute consultation by phone for prevention of it you are victimized.
- **Legal Consulting:** Free 30-minute consultation with a network attorney and 25% of select fees.
- **Pet Care:** Help with vets to dog walkers to ensure your pets are well taken care of.
- **Senior Care:** Learn about solutions relating to care for an aging loved one.
- Online information, tools, and services



Reach Cigna anytime 24/7:

Call: 1-877-622-4327

Visit: www.myCigna.com

Use Employer ID **macalester** for initial registration

Short-Term Disability Insurance

Macalester offers staff members with **0.50 FTE and above** Short-Term Disability insurance through New York Life. This plan is paid by you and intended to cover qualifying disabilities due to accidents and illnesses off the job. The effective date of coverage for new employees is the first of the month following the hire date.

You can design your own benefit to meet your needs:

- Coverage is 60% of your basic weekly earnings in increments of \$10, rounded down to the nearest \$10. Maximum benefits are \$2,000 per week.
- Select the waiting period (amount of time disabled) before the benefit starts. Options are: Choice 1 - 8 days, Choice 2 - 15 days, or Choice 3 - 30 days.

Plan Options:	Choice 1	Choice 2	Choice 3
Coverage	60%	60%	60%
Injury Start Date	8 days	15 days	30 days
Sickness Start Date	8 days	15 days	30 days
Max Benefit Period	12 weeks	11 weeks	9 weeks
Your Age	Rate	Rate	Rate
0-24	\$.776	\$.545	\$.207
25-29	\$.819	\$.612	\$.294
30-34	\$.678	\$.507	\$.231
35-39	\$.502	\$.387	\$.169
40-44	\$.363	\$.290	\$.127
45-49	\$.387	\$.313	\$.139
50-54	\$.469	\$.380	\$.169
55-59	\$.603	\$.480	\$.215
60-64	\$.725	\$.568	\$.256
65+	\$.775	\$.647	\$.295

Calculate Monthly Cost (Age 42; Choice 2)

Calculation Steps	Example	Your Calculation
Enter Annual Pay	\$32,500.00	
Divide by 52 Weeks	÷ 52	÷ 52
	\$625.00	
Multiply by 60%	× 0.60	× 0.60
	\$375.00	
Divide by 10	÷ 10	÷ 10
	\$37.50	
Round Down for Weekly Benefit	Round down to nearest whole number	
	\$37	
Multiply by Rate for Choice & Age	× \$0.290	× \$_____
Your Monthly Cost	\$10.73	

IDShield Voluntary Identity Protection

Macalester offers faculty and staff members with **0.50 FTE and above** a voluntary identity protection plan called IDShield that is administered through Legal Shield which is paid by the employee. The effective date of coverage for new employees is the 1st of the month following the date of hire. This benefit will be deducted from the first payroll each month.

Millions of people experience identity theft every year—but it only takes a few steps to protect yourself. Identity theft can be an easy problem to ignore—until you experience it yourself. IDShield is administered by LegalShield through its exclusive relationship with Kroll, the global leader in risk mitigation and response solutions. IDShield provides a team of dedicated licensed private investigators to restore your identity should it ever become compromised. For information, visit Benefits.LegalShield.com/Macalester

Included in the coverage:

- Comprehensive monitoring of personal information
- Source monitoring
- Identity restoration
- Privacy and security monitoring
- Unlimited consultation
- 24/7 emergency assistance
- Live member support
- Monthly credit score tracker
- Password manager
- Identity, credit and sex offender alerts

Identity Protection Plan Premiums

	Monthly
Employee	\$8.95
Family	\$16.95

MetLife Voluntary Legal Plan

Macalester offers faculty and staff members with **0.50 FTE and above** a voluntary legal plan administered by MetLife Legal Plans. The cost of the Legal Plan is **\$18.00** per month and this plan is fully paid by the employee.

The Legal Plan offers employees unlimited telephone advice and office consultations on personal legal matters. A wide variety of legal services are fully covered, including civil litigation defense, debt matters, identity theft defense, purchase/sale/refinancing of your home, traffic ticket defense, wills, living wills, powers of attorney, trusts, and much more. For information, call (800) 821-6400 or visit members.legalplans.com.

Flexible Spending Accounts

Macalester offers faculty and staff members with **0.50 FTE and above** the opportunity to enroll in Flexible Spending Accounts (FSA) that allow you to pay your eligible expenses on a pre-tax basis.

All participants must re-enroll annually.

- **Health Care Reimbursement Account (\$2,500 per calendar year limit)**
 - ◇ Use with PPO or without electing a health plan
 - ◇ “Use it or lose it” - Up to \$500 will automatically rollover to the next tax year if unused
 - ◇ Use the debit card or pay out of pocket for eligible health, dental, and vision expenses
 - ◇ Submission of receipts and explanation of benefits may be required for reimbursement of expenses
- **Limited Health Care Reimbursement Account (\$2,500 per calendar year limit)**
 - ◇ Use with HDHP and HSA (*recommended only if HSA contributions are maximized*)
 - ◇ “Use it or lose it” - Up to \$500 will automatically rollover to the next tax year if unused
 - ◇ Use the debit card or pay out of pocket for eligible dental and vision expenses
 - ◇ Submission of receipts and explanation of benefits may be required for reimbursement of expenses
- **Dependent Care Reimbursement Account (\$5,000 per calendar year limit)**
 - ◇ Separate from Health Care FSAs
 - ◇ “Use it or lose it” - No rollover to the next tax year
 - ◇ Use the debit card and/or submit to reimburse eligible dependent care expenses
 - ◇ Usually used for daycare, eligible expenses must be for the purpose of allowing you to work

Retirement Plans

We encourage you to begin planning for your future by participating in Macalester's Retirement Plan. This plan will provide opportunity for financial growth throughout your employment with Macalester. Macalester offers a **403(b)** plan for faculty & staff invested through **Teacher's Insurance and Annuity Association (TIAA)**. Initial contributions are defaulted funded into a target date retirement fund utilizing the participants date of birth to align with the corresponding target date retirement fund. Once enrolled, participants can change allocations if desired to a variety of available mutual funds and annuities.

Macalester Retirement Contribution

Once you meet the eligibility requirements, Macalester will begin contributing **10%** of your regular employment salary with immediate vesting on the first day of the month of the following quarter (January 1, April 1, July 1, or October 1). All Macalester contributions are on a pre-tax basis. Participants do not have access to retirement funds while actively employed by the College unless the participant is at least age 59 1/2.

Eligibility:

- All employees (exclusive of members of collective bargaining units)
- Appointed to work 1,000 or more hours of service per year

Waiting Period:

- Must have completed one year of eligible service at Macalester
- Waived for any eligible employee who was employed by another eligible college or university where the institution contributed to that employee's retirement plan, within six months prior to being employed by Macalester

Transferability:

- Participants can change fund allocations at any time, subject to certain limitations
- With TIAA's transfer policy, a participant may only transfer 10% per year for 10 years from their TIAA accumulations for all employer contributions made in their "traditional fund" options
- Transfers can take place only once per calendar year

Employee Retirement Contributions

All employees may begin contributing to their retirement account on a pre-tax or a post-tax basis starting the first day of any month or immediately upon beginning employment at Macalester. There is no waiting period for employees to begin contributing, but a minimum annual contribution of \$200 is required. Choices regarding available funds and their allocation are the same as Macalester's contribution to retirement.

Annual Employee Contribution Limits:

- \$22,500 - Standard Limit
- \$30,000- Age 50+ Limit

SAVI Student Loan Management

With SAVI, the path to reducing your monthly student loan payment and working toward loan forgiveness has just gotten easier. You and your family members have access to a robust solution that helps you find the best federal repayment and forgiveness programs for your financial situations.

Brought to you through TIAA, and powered by SAVI, this tool helps strengthen your financial footing in the short-term and positions you for student loan forgiveness.

By utilizing SAVI, it will help cap your payments based on your income and family size, frees up funds to direct towards other financial goals, and removes complexities of forgiveness and puts the process on autopilot.

Visit TIAA.org/Macalester/student to calculate your savings.

Time Off Benefits

Macalester offers staff members with **0.50 FTE and above** and appointments of greater than six months paid vacation, sick, and holiday time off benefits, prorated per FTE.

Non-Exempt Vacation Time Accumulation Rates		
Years of Service	Vacation Hours Accrued (Based on 1.0 FTE*)	Maximum Accumulation Hours (24 months of accrual, based on 1.0 FTE*)
0 – 4.99	4.47 per 77.5 hours paid (~15 days per year)	Cannot exceed 232.50 hours in any given month
	4.62 per 80 hours paid for .5 FTE+ Public Safety Officers	Cannot exceed 240 hours in any given month
5 – 9.99	5.94 per 77.5 hours paid (~20 days per year)	Cannot exceed 309 hours in any given month
	6.14 per 80 hours paid for .5 FTE+ Public Safety Officers	Cannot exceed 319 hours in any given month
10+	7.16 per 77.5 hours paid (~24 days per year)	Cannot exceed 372 hours in any given month
	7.39 per 80 hours paid for .5 FTE+ Public Safety Officers	Cannot exceed 384 hours in any given month

Note: CBU employees should refer to the collective bargaining agreement for time off benefit policies

Exempt Vacation Time Accumulation Rates	
Vacation Hours Accrued (Based on 1.0 FTE*)	Maximum Accumulation Hours (24 months of Accrual, based on 1.0 FTE*)
15.5 hours per month (prorated based on FTE)	Cannot exceed 372 hours in any given month

Sick Time

Sick time is accrued at the rate of 0.0462 per compensated hour (~12 days per year prorated per 1.00 FTE) and may be carried over from year to year.

Observed Holiday Time

Macalester observes **11** holidays each year as follows: (1) New Year's Day (2) Martin Luther King Jr. Day (3) Memorial Day (4) Juneteenth (5) Independence Day (6) Labor Day (7) Thanksgiving Day (8) Friday after Thanksgiving Day (9) Christmas Eve Day (10) Christmas Day (11) 1 Floating Holiday per calendar year.

Paid Parental Leave - Staff

Macalester offers staff members with **0.5 FTE and above** and regular employment paid parental leave of up to six weeks after two years of continuous eligible employment (prorated per FTE). Staff members who have been employed more than one year but less than two years will receive paid parental leave prorated by their number of months of service.

Paid Parental Leave - Faculty

Full-time faculty members with a FTE of 1.0 in their second year of appointment or later at Macalester College are eligible for the equivalent to a two (2) course release at full salary; tenure track faculty are eligible beginning in the first year of appointment. Part-time faculty members with a FTE of .50 and above are eligible for a pro-rated paid parental leave benefit equivalent to a one (1) course release. Generally, the two (2) course release coincides with an entire semester leave whereby the faculty member would teach three (3) courses on the alternate semester of the academic year. Leave must be taken during the semester in which the birth or adoption occurs or in the semester immediately following if the birth occurs during winter or summer break. Salary will be reduced by the equivalent of a .17 FTE if the time away corresponds with a three (3) course semester and alternative arrangements are not made/available to fulfill the responsibilities associated with the third course on the alternate semester of the academic year.

Dependent Tuition Assistance

The Dependent Tuition Assistance Program (DTAP) is available for regular, full-time appointed faculty and staff employees, exclusive of members of collective bargaining units, who have completed one calendar year of service at Macalester College. Part-time employees are eligible for a prorated benefit based on FTE after 10 years of service.

DTAP provides tuition assistance for dependent children and spouses at various local and regional colleges and universities that are affiliated with the ACTC or ACM. Qualifying dependent children and spouses may be eligible for assistance through the program that may pay 75% to 100% of the current tuition at participating schools.

529 College Savings Plan

The 529 College Savings Plan is an easy way to help save money to pay for a designated beneficiary's college and graduate education costs. The plan is an individual investment account with TIAA or Vanguard that offers tax incentives to save for higher education and training. Funds can be used at a variety of institutions, including four-year public and private colleges and universities, community colleges, trade schools, and even some international schools. After-tax contributions will be deposited in the 529 College Savings Plan account regularly through an automatic deduction from your bank account. As long as the money withdrawn from the 529 College Savings Plan account is used for qualified education expenses, you will owe no state or federal taxes on the investment earnings in the 529 College Savings Plan account.

Long-Term Care Insurance

Macalester offers faculty and staff members with **0.50 FTE and above** Long-Term Care Insurance underwritten by LifeSecure Insurance Company. Long term care is the assistance a person may need with the basic activities of daily living – eating, bathing, dressing, transferring, toileting, and continence. It can also include supervision needed to protect a person's health and safety. The need for long term care may develop from things such as an accident, illness, stroke, advanced age or other chronic condition such as Alzheimer's, dementia or Parkinson's disease. Long term care consists mainly of personal care rather than medical care, which is typically covered by a health plan.

For more information about the coverage options available to you and your spouse/partner, premium rates, or for assistance with running a quote or applying for coverage, please call Macalester College's dedicated Long-Term Care consultant, Rex Kohl, at: **(612) 719-1707**.

Macalester College Group #: **02513V**

Questions?

Contact Employment Services at (651) 696-6280.

Benefit Vendor Contact Information

Benefit Plan	Vendor	Website	Phone	Notes
Nice Healthcare	Nice	https://www.nice.healthcare/schedule	Online only	Can obtain mobile app in the App Store or Google Play
Health	HealthPartners	www.healthpartners.com	(952) 883-5000	Registering as member on site provides best results
Health Savings Account (HSA)	Optum Bank	www.mycdh.optum.com	(877) 470-1771	
Dental	Delta Dental	www.deltadentalmn.org	(651) 406-5901 (800) 448-3815	
Vision	VSP Vision Care	www.vsp.com	(800) 877-7195	
Life, AD&D, LTD, STD	New York Life	Contact Employment Services for coverage and claims questions		
Legal	MetLife Legal Plans	members.legalplans.com	(800) 821-6400	Access Code: GETLAW
Identity Protection	IDShield	Benefits.LegalShield.com/Macalester	(651) 247-3091	
Retirement	TIAA	www.tiaa.org	(800) 842-2776	
Long-Term Care	LifeSecure	www.groupptci.com/macalestercollege/	(855) 558-1726	LifeSecure Group: 00887V
Flexible Spending Account (FSA)	HRSimplified	www.hrsimplified.com	(888) 318-7472	
COBRA	HRSimplified	www.hrsimplified.com	(888) 318-7472	
Employee Assistance Program (EAP)	Cigna	www.myCigna.com	(877) 622-4327	Company ID: macalester

Questions?

Contact Employment Services at (651) 696-6280.

Disclosure Notifications

The benefits, rates, and other information outlined in this document are only summaries. More detailed information can be found in the Master Contracts or your benefit certificates. Macalester College reserves the right to change, amend, terminate, and alter this information at any time. In case of error and for all claim adjudication and benefit questions, the Master Contracts will prevail.

Under the Affordable Care Act, employers are required to provide a specifically structured Summary of Benefits and Coverage (SBC's) to all benefit eligible employees. While the SBC's are a requirement, they contain the same information that currently exists in our benefit materials which have already been provided to you during open enrollment informational sessions and on the benefits webpage.

Notices

Continuation of Coverage (COBRA)

As mandated by federal law, Macalester College offers optional continuation coverage to you and/or your eligible family members if coverage would otherwise end due to termination of employment, a reduction in hours worked by you, your death, divorce or legal separation, entitlement to Medicare, or loss of eligibility for a covered family member.

Creditable Coverage: Medicare Part D

Medicare beneficiaries age 65+ or anyone who is disabled and collecting Social Security benefits has the opportunity to receive prescription drug coverage through the Medicare Part D program. Medicare beneficiaries who have other sources of drug coverage through Macalester's medical plan may stay on that plan and choose not to enroll in the Medicare drug plan. If a beneficiary's coverage under Macalester's plan is at least as good as the Medicare drug benefit it is considered "creditable coverage" and the beneficiary can continue on Macalester's plan and still avoid higher Medicare payments if the beneficiary later signs up for Medicare Part D. All of Macalester's medical plan options provide creditable coverage.

Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your family members are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage using funds from their Medicaid or CHIP programs. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs.

Women's Health & Cancer Rights Coverage

The Women's Health and Cancer Rights Act of 1998 requires group medical plans that provide coverage for mastectomy to also provide coverage for certain reconstructive services. Additionally, the plan may not interfere with a woman's rights under the plan to avoid these requirements.

Newborn's & Mothers' Health Protection Act (Newborns Act)

Federal law protects the benefit rights of mothers and newborns related to any hospital stay in connection with childbirth. In general, insurers may not:

- Restrict benefits for the length of hospital stay for the mother or newborn to less than 48 hours following vaginal delivery or less than 96 hours following cesarean section.
- Require a provider to obtain authorization from the insurer for prescribing a length of stay up to 48 hours (or 96 hours).

You can obtain electronic versions of Macalester Plan Documents, SBC's, and Notices online at:

<https://www.macalester.edu/employmentservices/benefits/plandocuments/>

Paper copies are also available, free of charge, by contacting:

- Contact Randi Hartman at rhartman@macalester.edu or (651) 696-6689