

# UNION COLLEGE

## BENEFITS OVERVIEW

A GUIDE TO YOUR EMPLOYEE BENEFITS

2019

UNION  
COLLEGE

HUMAN RESOURCES  
(518) 388-6108  
[www.union.edu/hr](http://www.union.edu/hr)

# Your Union College Benefits

Union College is pleased to provide a comprehensive, competitive benefits program that meets the needs of employees and their families. Benefits are an important part of your overall compensation, so be sure to review your options and select the coverage that best meets your needs. This packet is a summary of the programs available to Union College employees. More information on the benefits program is available on the Human Resources website at <https://www.union.edu/human-resources/benefits>.

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*This Benefits Guide provides a summary of some of the benefits offered to Union College employees. If there are discrepancies between the information included in this guide and the applicable plan documents or insurance contracts, the plan documents and insurance contracts will govern in all cases. While it is Union's intent to continue all current benefit plans and policies, Union reserves the right to amend or terminate any of the plans or to change contribution levels toward benefits at its discretion and for whatever reasons it considers appropriate. The Reservation of Rights provision pertains to all current, former, and retired employees/participants and applies to the retirement plan, the tuition remission program and all insurance plans including, but not limited to, life, disability, medical, dental, and vision insurance. No oral statement made by a representative of Union College may contradict this Reservation of Rights provision. If you have any questions, please contact Human Resources at ext. 6108.*

## Introduction

### *Employee Eligibility*

Employees scheduled to work at least 20 hours per week and 660 hours per year are eligible to enroll for most benefits within 30 days of hire. Benefits are effective the first of the month following your date of eligibility (or on the date of eligibility, if the first day of a month).

### *Eligible Dependents*

Eligible dependents include your:

- Legal spouse
- Domestic partner (Affidavit of Domestic Partnership and Financial Interdependence is required)
- Dependent children (including spouse's/domestic partner's dependent children) up to age 26:
  - Biological child
  - Legally-adopted child or child placed for adoption
  - Step child
  - Foster child
  - Child subject to a legal guardianship court order
  - Disabled children of any age.

Note: Dependent children are eligible for Dependent Life Insurance coverage until they reach age 19.

Human Resources will require legal documentation to confirm a dependent's relationship and eligibility. For more information on eligibility, visit the Human Resources website at <https://www.union.edu/human-resources/benefits>.

### *How to Enroll*

Eligible employees can enroll for benefits upon three occasions: when newly hired as an employee of the College, when moving to a benefits-eligible position and during annual enrollment. You must complete the required forms and return them to HR. You can find the forms in the Enrollment Information Packet available at <https://www.union.edu/human-resources/benefits> or from Human Resources.

### *Annual Enrollment: Your Chance to Review and Change Benefits*

Current employees should review and make changes to their benefits as needed during the annual enrollment period. Changes in plan participation, other than within 30 days following a qualified life event, may be made only during the annual enrollment period held each fall for the plan year beginning the following January 1. During this period, employees may change health plans and/or enroll otherwise eligible dependents.

If you do not enroll by the deadline, you will not be able to make changes during the year unless you have a qualified life event, including (but not limited to):

- Marriage, divorce, birth, adoption or death;
- An employment status change for you, your spouse/domestic partner or your eligible dependents that impacts benefit eligibility;
- A loss or gain of insurance coverage for either you, your spouse/domestic partner or your eligible dependents; or
- An employee or eligible dependent becoming an ineligible dependent (for example, a child reaching the maximum age of 26 to be covered under the medical, dental or vision plans).

If you or one of your covered dependents has a qualified life event, you must make changes and provide supporting documentation to HR within 30 days of the event.

### *Paying for Your Benefits*

Most benefits are paid for with pre-tax contributions taken from your pay before Federal, Social Security and State taxes are withheld. This lowers your taxable income and your subsequent tax liability, lowering your actual cost for these benefits. See cost information in the Enrollment Information Packet. Rates and enrollment forms for part time employees are available upon request.

## **Basic Insurance**

The College contracts with Prudential Insurance, one of the leading insurance carriers in the U.S., to administer the Life Insurance, Accidental Death & Dismemberment (AD&D) Insurance and Long-Term Disability (LTD) Insurance programs. Prudential provides claim review and case management services, to help streamline the employee experience. More details on these plans can be found in the Summary Plan Descriptions available at <https://www.union.edu/human-resources/summary-plan-descriptions> or from Human Resources. Union pays the full cost of Basic Insurance (Life, AD&D and LTD) for eligible employees.

### *Basic Life*

The College provides Basic Life Insurance coverage equal to 1 times annual salary to a maximum of \$250,000.

### *Basic AD&D*

The College provides Basic AD&D coverage equal to 1 times annual salary to a maximum of \$250,000, at no cost to you. AD&D benefits are paid if you die or are injured as the result of an accident.

### *Basic LTD*

If you are an employee who works at least 30 hours per week and 1,000 per year, you are eligible for the Basic LTD Plan. This coverage provides partial income replacement after 180 days, if you are approved by Prudential. The Basic LTD Plan replaces 40% of your base salary, up to a maximum of \$8,500 per month, reduced by other income. New hires must have one year of service to be eligible for this program, unless they were covered under another employer's group LTD plan before they became employed at Union College. Proof of prior coverage is required in order to waive the waiting period.

## **Supplemental Insurance**

You can elect Supplemental Insurance when first hired or during annual enrollment.

### *Supplemental Life*

You may elect Supplemental Life Insurance equal to 1, 2, 3, 4, or 5 times your annual salary to a maximum of \$500,000. You pay the full cost of Supplemental Life Insurance on a pre-tax basis. You are required to provide evidence of insurability (EOI) if you are electing coverage, for the first time, greater than or equal to 3 times your annual salary or \$300,000, whichever is less. In addition, EOI is required to enroll for the first time after you are first eligible or to increase the coverage amount.

### *Supplemental AD&D*

You may elect Supplemental AD&D in \$10,000 increments to a maximum of \$500,000. You pay the full cost of Supplemental AD&D coverage on a pre-tax basis.

### *Dependent Life Insurance*

You may elect Dependent Life Insurance equal to \$25,000 for your spouse/domestic partner and \$4,000 for your children, or \$5,000 for your spouse/domestic partner and \$2,000 for your children. You pay for Dependent Life Insurance coverage on an after-tax basis. EOI is required to enroll for the first time after you are first eligible or to increase the coverage amount.

### *Supplemental LTD*

Once you become eligible for Basic LTD, you can elect Supplemental LTD. Your benefit, if approved, will pay a total of 66 2/3% of base salary, reduced by other income, up to a maximum of \$8,500 per month. You pay the full amount of this Supplemental LTD coverage on an after-tax basis, so the LTD benefit paid is not taxed. EOI is required to enroll for the first time after you are first eligible or to re-enroll if you previously cancelled coverage.

### *Universal Life and Long Term Care Insurance*

You may elect Universal Life Insurance through Colonial Voluntary Benefits. The policy's tax-free death benefit can help to cover final expenses and provide financial security for a family's future expenses, while an included rider gives employees flexibility to use their death benefit for covered long-term care expenses.

The New York State Long Term Care Partnership Program (underwritten by MassMutual) offers more traditional Long Term Care insurance combining private long-term care insurance and Medicaid Extended Coverage (MEC).

### *Auto, Home, Renters & Other Personal Insurance*

Liberty Mutual and Merriam Insurance offer a full range of auto, home, renters and other insurance products. Union College employees save money on their personal property insurance and qualify for a special group discount. Enjoy convenient payment plans, including automatic payroll deduction.

# Health Insurance

## Medical/Prescription Drug

Union College offers you a choice of two medical plans, PPO Plan U and PPO Plan C, through Capital District Physicians’ Health Plan (CDPHP). Both plans offer comprehensive coverage for a wide range of services including full coverage for preventive care. The prescription drug program is provided through Optum RX.

PPO Plan U	PPO Plan C
<ul style="list-style-type: none"> <li>Higher premiums</li> <li>Lower out-of-pocket costs when receiving care</li> </ul>	<ul style="list-style-type: none"> <li>Lower premiums</li> <li>Higher out-of-pocket costs when receiving care</li> </ul>
<p>You may want to choose this plan if...</p> <ul style="list-style-type: none"> <li>You are comfortable paying more out of your paycheck for coverage</li> <li>You want lower out-of-pocket costs at the time of service</li> </ul>	<p>You may want to choose this plan if...</p> <ul style="list-style-type: none"> <li>You want to pay less out of your paycheck for coverage</li> <li>You are comfortable with higher out-of-pocket costs at time of service</li> </ul>

Note: You will pay less for coverage if you complete the Wellness Incentive program requirements (see page 13). If you have medical coverage through another source, you can elect to opt-out of Union’s medical plan and receive \$500 per year in your pay if you are a full-time employee (\$250 for part-time employees).

As you make your decision, keep in mind which plan will cost you less for the entire year, considering both paycheck deductions and potential out-of-pocket costs. To help you decide which plan is best for you a Plan Selection Tool is available at: <https://www.union.edu/human-resources/benefits>.

### Understanding Key Terms

Each medical plan works a little differently, so take some time to familiarize yourself with key terminology:

- **Deductible:** The amount of covered expenses that a plan participant must pay each calendar year before the plan begins paying certain benefits.
- **Copayment (Copay):** A flat fee that you pay at the time you receive a covered service until you reach your out-of-pocket maximum. Copays do not count toward the deductible, but they do count toward the out-of-pocket maximum.
- **Coinsurance:** The percentage of the cost you pay for a covered service once you have met your deductible and before you meet your out-of-pocket maximum.
- **Out-of-pocket maximum:** The maximum amount you will be required to pay after reaching your deductible. Once you reach the out-of-pocket maximum, the plan will begin paying for covered services at 100%. This does not include out-of-network.
- **In-network provider:** A network of doctors, hospitals, labs and other health care providers who belong to the CDPHP network. Using these providers typically result in the lowest costs for you.

**Out-of-network provider:** A health care provider who does not belong to CDPHP’s network. Utilizing these providers may result in additional out-of-pocket charges to you.

## Medical Plan Options

	PPO Plan U (Higher Premium/Lower Out-of-Pocket)		PPO Plan C (Lower Premium/Higher Out-of-Pocket)	
	<i>In-Network</i>	<i>Out-of-Network</i>	<i>In-Network</i>	<i>Out-of-Network</i>
<i>Annual Deductible</i>	\$0 Individual \$0 Family	\$250 Individual \$500 Family	\$400 Individual \$800 Family	\$800 Individual \$1,600 Family
<i>Annual Out-of-Pocket Maximum</i>	\$1,250 Individual \$2,500 Family	\$2,500 Individual \$5,000 Family	\$2,000 Individual \$4,000 Family	\$4,000 Individual \$8,000 Family
<i>Preventive Care</i>	Covered in full for certain well child and adult care; otherwise, \$20 copay	20% after deductible	Covered in full for certain well child and adult care; otherwise, \$20 copay	30% after deductible
<i>Primary Care Physician (PCP) Office Visit</i>	\$20 copay	20% after deductible	\$20 copay	30% after deductible
<i>Specialist Office Visit</i>	\$30 copay for first 10 visits; \$20 copay thereafter	20% after deductible	\$30 copay for first 10 visits; \$20 copay thereafter	30% after deductible
<i>Emergency Room</i>	\$100 copay	\$100 copay	\$100 copay	\$100 copay
<i>Urgent Care Facility</i>	\$25 copay	20% after deductible	\$25 copay	30% after deductible
<i>Telemedicine Visit</i>	\$20 copay	Not covered	\$20 copay	Not covered
<i>Outpatient Hospital</i>	\$150 copay <sup>1</sup>	20% after deductible	10% after deductible	30% after deductible
<i>Inpatient Hospital</i>	\$250 copay <sup>1</sup>	20% after deductible	10% after deductible	30% after deductible
<i>Diagnostic labs &amp; x-rays</i>	Covered in full at approved preferred facilities; \$20 copay at non-preferred facilities	20% after deductible	Covered in full at approved preferred facilities; \$20 copay at non-preferred facilities	30% after deductible
<i>High technology imaging</i>	Covered in full at approved free-standing facility; \$100 at hospital	20% after deductible	Covered in full at approved free-standing facility; \$100 at hospital	30% after deductible
<i>Mental Health &amp; Substance Abuse Inpatient</i>	\$250 copay	20% after deductible	10% after deductible	30% after deductible
<i>Mental Health &amp; Substance Abuse Outpatient</i>	\$20 copay	20% after deductible	\$20 copay	30% after deductible
<i>Prescription Drugs (30-day supply)</i>	<i>Tier 1:</i> \$10 copay <i>Tier 2:</i> \$30 copay <i>Tier 3:</i> \$50 copay	<i>Tier 1:</i> \$10 copay <i>Tier 2:</i> \$30 copay <i>Tier 3:</i> \$50 copay	<i>Tier 1:</i> \$10 copay <i>Tier 2:</i> \$30 copay <i>Tier 3:</i> \$50 copay	<i>Tier 1:</i> \$10 copay <i>Tier 2:</i> \$30 copay <i>Tier 3:</i> \$50 copay
<i>Prescription Drugs (90-day supply)</i>	<i>Tier 1:</i> \$20 copay <i>Tier 2:</i> \$60 copay <i>Tier 3:</i> \$100 copay	<i>Tier 1:</i> \$20 copay <i>Tier 2:</i> \$60 copay <i>Tier 3:</i> \$100 copay	<i>Tier 1:</i> \$20 copay <i>Tier 2:</i> \$60 copay <i>Tier 3:</i> \$100 copay	<i>Tier 1:</i> \$20 copay <i>Tier 2:</i> \$60 copay <i>Tier 3:</i> \$100 copay
<i>Other Services</i>	See Summary Plan Description			

<sup>1</sup> There is a separate \$350 individual / \$750 family out-of-pocket maximum for inpatient admissions and outpatient facility surgery combined.



<b>Medical Plan Premium Per Pay Period*</b>				
	<b>PPO Plan U</b>		<b>PPO Plan C</b>	
	<b>WITH Wellness</b>	<b>WITHOUT Wellness</b>	<b>WITH Wellness</b>	<b>WITHOUT Wellness</b>
Individual	\$ 60.59	\$ 67.32	\$ 44.41	\$ 49.35
EE+Child(ren)	\$143.93	\$159.93	\$118.82	\$132.02
EE+Spouse	\$216.59	\$240.66	\$181.00	\$201.11
Family	\$289.46	\$321.62	\$241.84	\$268.71

*\* Assumes 24 pay periods and full-time employee with no medical premium rebate. Contact Human Resources for costs for part-time employees and spousal pairs.*

On the Benefits section of the Human Resources website, <https://www.union.edu/human-resources/summary-plan-descriptions>, the following items, and other information will assist you in evaluating your options.

- Detailed information about the benefit programs.
- Summary Plan Description and Summary of Benefits Coverage, which are intended to give participants clear and consistent information about their health plan (you can also request paper copies of these documents from Human Resources).
- A plan selection modeling tool to help you estimate your costs, and to determine your potential savings.

## Getting the Most from Your Union Medical Plan

Looking for ways to save money and take advantage of programs that can help you maintain or improve your health? Here are some programs to consider.

### *Know Your Medical Benefits and Use Network Providers*

Before you visit a doctor, find out what medical services are covered by the plan, so you are not surprised. You should also find out what your out-of-pocket costs might be for each type of visit, test or procedure. Use the CDPHP Price Check available at <https://cdphp.com/consumer-directed-health/tips-and-tools/price-check>.

You can also save money by using a CDPHP preferred lab and freestanding radiology provider. Visit <http://findadoc.cdphp.com> or call CDPHP at 877-724-2579 to find participating facilities and providers.

### *Get Your Preventive Care—At No Cost to You*

Preventive care is a great way to avoid sickness and stay healthy. The medical plan covers the full cost of annual check-ups, age-appropriate screenings, and tests received from network providers.

### *Use Generics to Save Money*

Generic medications contain the same active ingredients as their brand-name counterparts. Generics will save you money—you have a lower copay than with brand name drugs. Ask your doctor if a generic might be appropriate for you.

### *Seek Alternatives to the Emergency Room*

If you are in need of immediate, emergency health services, the emergency room is there for you. If it is not an emergency, and you go anyway, the costs can really add up. Instead, you might save time and money by using other available resources:

- Contact your **primary care doctor** if it is not urgent. Your doctor knows you and your health history. He or she can access your medical records. Plus, your doctor can provide follow-up care and refer you to specialists.
- Use **Telehealth** (Doctors on Demand) for a video visit with a doctor. If you have urgent health concerns or an in-person visit is not convenient, telehealth may be right for you. You can arrange medical care or behavioral health care via video, using your smartphone, tablet or computer. You can save time and money and speak with a doctor anytime you need care (including after business hours and on weekends). Your PCP office visit copay applies to telehealth visits. Visit [www.DoctoronDemand.com](http://www.DoctoronDemand.com) to learn more.
- Go to an **Urgent Care Center** for conditions that are not life threatening but require immediate treatment.

Visit <http://findadoc.cdphp.com> or find providers on the go with My CDPHP Mobile at [www.cdphp.com/mobile](http://www.cdphp.com/mobile). You can also call CDPHP at 518-641-3000 or 877-724-2579.

### Dental Insurance

Union College also offers a choice of two dental plans, Plus and Basic, through Delta Dental. Both plans provide comprehensive coverage for care received through any provider, however you will pay less for care received from participating Delta Dental providers. The Plus plan provides a higher calendar year maximum and orthodontia coverage for a higher premium. The Basic plan has a lower premium and covers a lower amount of dental services. You do not need to be enrolled in medical to elect a dental plan, and you can choose a different coverage level for dental than for medical. Learn more in the Summary Plan Description available at <https://www.union.edu/human-resources/summary-plan-descriptions> or from Human Resources.

<b>Dental Plan Options</b>		
	<b>Plus</b>	<b>Basic</b>
<i>Annual Deductible</i>	\$50 per person/up to \$150 per family	\$75 per person/up to \$225 per family
<i>Preventive and Diagnostic Care (cleanings, x-rays)</i>	100% after deductible	100% after deductible
<i>Basic Services/Restorative (fillings, oral surgery)</i>	80% after deductible	50% after deductible
<i>Major Services/Restorative (bridges, crowns, dentures)</i>	80% after deductible	50% after deductible
<i>Orthodontia</i>	50% after deductible; maximum \$2,000 per person lifetime maximum	Not covered
<i>Annual Limit</i>	\$2,000 maximum per person	\$1,000 maximum per person
<b>Dental Plan Premium Per Pay Period*</b>		
	<b>Plus</b>	<b>Basic</b>
Individual	\$12.77	\$ 3.96
EE+Child(ren)	\$21.98	\$ 7.50
EE+Spouse	\$29.33	\$10.00
Family	\$54.12	\$22.50

\* Assumes 24 pay periods and full-time employee. Contact Human Resources for costs for part-time employees and spousal pairs.

Note: there are some limitations to enrolling for the Plus plan after you are first eligible or have been enrolled in the Basic plan; contact HR for more information.

### Vision Insurance

You may also elect vision coverage, which is provided through EyeMed. The plan covers vision exams, frames, lenses and contacts. You pay less when you use network providers, which include both private practitioners and large national retail chains (Lenscrafters, Target Optical, JCPenney Optical, and more). You pay the full cost of coverage. You do not need to be enrolled in medical to elect the vision plan, and you can choose a different coverage level for vision than for medical. You can learn more from the Summary Plan Description available at <https://www.union.edu/human-resources/summary-plan-descriptions> or from Human Resources.

<b>Vision Plan</b>		
	<b>In-Network</b>	<b>Out-of-Network (Reimbursement)</b>
<i>Eye Exam (once every calendar year)</i>		
Exam with dilation as necessary	Covered in full	Up to \$40
Standard contact lens fit & follow-up	Up to \$55	Not covered
Premium contact lens fit & follow-up	10% off retail price	Not covered
<i>Frames (once every other calendar year)</i>	\$175 allowance; 80% of retail price over \$175	Up to \$75
<i>Standard Lenses (once every calendar year)</i>		
Single vision	Covered in full	Up to \$50
Bifocal	Covered in full	Up to \$60
Trifocal	Covered in full	Up to \$75
Basic Progressive	Covered in full	Up to \$75
<i>Lens Options (paid by member and added to the base price of the lenses)</i>		
UV Coating	\$15	Not covered
Tint (Solid and Gradient)	\$15	Not covered
Scratch Resistance	\$15	Not covered
Basic Polycarbonate	\$40	Not covered
Standard Anti-Reflective	\$45	Not covered
<i>Contact Lenses (in lieu of frames and lenses; once every calendar year)</i>		
Conventional	\$25 copay; \$175 allowance, 15% off balance over \$175	Up to \$75
Disposables	\$25 copay; \$175 allowance, balance over \$175	Up to \$75
Medically Necessary	Covered in full	Up to \$75
<b>Vision Plan Premium Per Pay Period*</b>		
Individual	\$ 4.38	
EE+Child(ren)	\$ 6.75	
EE+Spouse	\$ 9.58	
Family	\$12.79	

\* Assumes 24 pay periods.

## Reducing Costs for 2019

### *Wellness Incentive Program*

The Wellness Incentive program is designed to promote personal health awareness and accountability, with the goal of positively affecting preventable medical expenses. You will pay 10% less for your medical premium if you and your covered spouse/domestic partner (if applicable) complete these steps:

- Receive an annual biometric screening or physical, and
- Complete the Smoke/Tobacco Free Affirmation form (available at <https://goo.gl/forms/xsV4KB1nHfMt9KhH3> or from Human Resources).

See the Appendix for the *Notice Regarding Union College's Wellness and LifePoints Program*.

### *Medical Premium Rebate Program*

The Medical Premium Rebate Program supplements the cost of medical insurance coverage for employees with total household adjusted gross income less than \$78,023. To apply for the rebate, you must complete the Medical Premium Rebate form and provide a copy of your most recent tax return to Human Resources. HR will then calculate a “needs-based rebate” considering both income and coverage. For more information, see the Benefits section of the website or contact Human Resources.

### *Flexible Spending Accounts (FSAs)*

You can elect to contribute to an FSA to pay for eligible out-of-pocket health care and dependent care expenses. You set aside pretax dollars, reducing your taxable income and saving you money. You may enroll in either or both the Health and Dependent Care Spending Accounts. Elections to the Health Care Spending Account cannot exceed \$2,650 and elections to the Dependent Care Spending Account cannot exceed \$5,000.

While FSAs offer many advantages, there are a few key points to keep in mind to make sure your account(s) work for you:

- You must re-enroll in the Flexible Spending Accounts each year you want to participate; IRS rules do not allow you to contribute to the plan unless you make an election each year.
- Once you sign up for one or both accounts, you cannot change or stop your contributions unless you experience a qualified family status change, such as marriage, divorce, the birth or adoption of a child, or a change in employment status of you or your spouse.
- When you use an account, you cannot claim the same expenses on your federal income tax return. In some cases, you may be able to receive a tax credit for certain dependent care expenses that are more advantageous than the tax-free account reimbursement.
- The Flexible Spending Account cannot be used for domestic partner related expenses.
- You have until March 30, 2020 to submit claims for reimbursement of: 1) Health related expenses incurred between January 1, 2019 and March 15, 2020, or 2) Dependent care expenses incurred between January 1, 2019 and March 15, 2020. According to IRS rules, any money left in your account is forfeited.

Additional information is available on the Benefits section of the Human Resources website at <https://www.union.edu/human-resources/benefits>.

### *LifePoints*

Through this program, you can earn up to \$365, per family per year, in gift cards for managing your health. Members ages 18 and older can earn points for a variety of activities, such as:

- Receiving an annual physical exam (a free service with all CDPHP plans)
- Getting a flu shot
- Participating in free CDPHP wellness classes to get fit, eat healthy, and manage stress
- Working out with CDPHP InMotion

Go to [www.cdphp.com](http://www.cdphp.com) to learn more and register today.

See the Appendix for the *Notice Regarding Union College's Wellness and LifePoints Program*.

### *Discounted Wellness Programs*

Union College recognizes the importance of having employees pursue healthy and active lifestyles. The College offers a variety of programs to promote health and help employees save money on health care expenses, including:

- Walking Programs
- Sunnyview Wellness Center discounts
- Weight Watchers at Work
- Access to College athletic facilities
- And more

## **Retirement Plan**

Preparing for your future financial security requires careful planning. The Union College Retirement Plan consists of contracts and certificates issued through the Teachers Insurance and Annuity Association (TIAA) and/or Fidelity Investments.

### *Your Contribution*

You can contribute to the plan, starting on your first day of employment. You can save up to the IRS limits each year (\$18,500 for 2019, plus an additional \$6,000 if you are age 50 or older). You can increase or change your own contribution at any time.

### *Union's Contribution*

To help your savings grow, the College contributes 11% of annual wages (excluding overtime, overloads, supplements, etc.) each year for eligible employees.

You are eligible for Union's 11% contribution if you:

- Are at least age 21, have one year of service and work at least 1,000 hours per year; OR
- Have previously enrolled in a college/university's 401(a), 401(k) or 403(b) plan (proof of prior account required) that included employer contributions. The account must be active (not cashed out or transferred) at the time you join the Union College Retirement Plan.

### *Vesting*

You become vested (meaning you have ownership rights) to College contributions after three years. You are always 100% vested in your contributions and associated earnings.

### *Enrollment for Union's Contribution*

Enrollment periods are held for eligible employees each March, June, September and December with Union's 11% contribution beginning the first of January, April, July, or October.

To learn more, visit the Retirement Planning section of the Human Resources website at:

<https://www.union.edu/human-resources/benefits>.

## Tuition Benefit Program

The Tuition Benefit Program offers benefits to eligible full-time employees for the following:

- Full-time undergraduate enrollment at Union College or another accredited institution, for eligible dependent children. The goal of the full-time tuition benefit is to minimize, to the extent possible, financial barriers to higher education for the dependent children of Union's employees.
- Part-time enrollment at Union College and/or the Clarkson University Capital Region Campus (CRC) for employees, their legally married spouses/domestic partners, and their eligible dependent children. The goal of the part-time tuition benefit is to support the educational goals and encourage professional development of eligible participants.

Details on how the program works can be found at <https://www.union.edu/human-resources/benefits/insurance-and-tuition-program-eligibility-requirements/union-college-tuition-benefit-program-march-15-2013>.

Eligibility requirements for this program can be found at: <https://www.union.edu/human-resources/benefits/insurance-and-tuition-program-eligibility-requirements>.

### *Full-Time Enrollment*

The full-time tuition benefit applies to a dependent's enrollment as a full-time matriculated student at Union or at an accredited college, university or program (listed in the US Department of Education database of accredited institutions) for a bachelor's degree, or as a full-time matriculated student in a two-year junior or community college. The benefit applies for four years of full-time undergraduate study (8 semesters, or 12 trimesters, or 12 quarters, etc.).

### *Part Time Enrollment*

Full-time employees of Union College, their legally married spouses/domestic partners, and their dependent children may take courses at Union College or the CRC as part-time students. A full-time employee may enroll in up to two Union College or CRC courses per term free of tuition charges, as long as the courses are not in conflict with the employee's work schedule. The employee may enroll in a maximum of four tuition-free courses per academic year (July to June) under this benefit.

Legally married spouses, domestic partners, and dependent children of full-time employees and their spouse/domestic partner may enroll as part-time students in up to three Union College or CRC courses per academic year (July to June) free of tuition charges. Dependent children receiving Union's tuition benefit for full-time study, whether at Union College or elsewhere, may use the part-time benefit at Union College or the CRC, during the summer term only, without any reduction in the benefit for full-time study.



## **Employee Assistance (EAP) and Success Coach Programs**

*(Helpful Resources for Union College Employees & Families)*

### *E4 Health Employee Assistance Program (EAP)*

Life is full of challenges. Most of the time we can overcome them ourselves. Every now and then, we find ourselves needing some help. There is no need to go it alone. As a member of E4 Health, help is as close as the nearest telephone.

E4 Health provides professional counseling services to ensure that you get the help, guidance and support you need during difficult times. Some of the resources and services available include:

- Family and Caregiving assistance and services
- Daily Living (legal, financial and convenience) consultations and referrals
- Emotional Well-Being counseling services and referrals

It's a confidential, free service that Union Colleges provides as part of your employee benefit package. To read more about the services offered and how to access E4Health, please visit the Employee Assistance Program page on the Human Resources website: <https://www.union.edu/human-resources/benefits/health-and-wellness/employee-assistance-care>. Accessing and using these services is confidential. Don't let challenges overwhelm you. Just call 800-828-6025.

### *Success Coach Program – Greater Schenectady Employer Resource Network*

A Success Coach is a person that can provide you with confidential access to services that support your employment, through access and interactive coaching. By utilizing the best resources of local government, non-profits, and private employers, the Success Coach can help you overcome personal barriers that may be threatening or interfering with your employment or causing difficulty for you on the home front. Union's Success Coach is on campus regularly. Please check with Human Resources for more information.

## **Additional Benefits**

Union provides many other benefits, including:

- Paid and unpaid time off programs
- Business Travel Insurance
- Housing assistance
- Credit Unions
- Pay advances for computer device purchases
- Free flu vaccine during the Benefits Fair in November
- Free or discounted tickets to College athletic events
- Discounts to BJ's Wholesale Club, Six Flags, Great Escape and more

Visit the Benefits section of the Human Resources website at <https://www.union.edu/human-resources/benefits> to learn more about these and other programs.

### *Legal Notices*

Union College provides required notices to employees upon hire and every year. You can find these notices on the Policies, Manuals and Handbooks section of the website:

<https://www.union.edu/human-resources/policies-manuals-and-handbooks>.

## Helpful Information

Important Contacts			
	Contact	Phone Number	Website
General Questions, Wellness Program, Tuition Benefit & Additional Benefits	Human Resources	518-388-6108	<a href="mailto:hr@union.edu">hr@union.edu</a>
Medical	Capital District Physicians' Health Plan (CDPHP)	518-641-3100	<a href="http://www.cdphp.com">www.cdphp.com</a> (To find participating providers, visit <a href="http://www.findadoc.cdphp.com">www.findadoc.cdphp.com</a> )
Prescription Drug Program	OptumRx	800-788-4863	<a href="http://www.optumrx.com">www.optumrx.com</a>
Dental	Delta Dental	800-932-0783	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a> (to find participating providers, select the Delta Dental PPO or Delta Dental Premier option in the "Find a Dentist" box)
Vision	EyeMed	800-521-3605	<a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a> (to find participating providers, select the Access network and enter your zip code in the "Provider Locator" box)
Flexible Spending Accounts	Sentinel Benefits Group	800-762-6088	<a href="http://www.sentinelgroup.com">www.sentinelgroup.com</a>
Employee Assistance Program	E4Health	800-828-6025	<a href="http://www.helloe4.com">www.helloe4.com</a>
Life Insurance and Accidental Death & Dismemberment (Claims)	Prudential	888-257-0412	<a href="http://www.prudential.com/mybenefits">www.prudential.com/mybenefits</a>
Long-Term Disability (Claims)	Prudential	877-367-7781	<a href="http://www.prudential.com/mybenefits">www.prudential.com/mybenefits</a>
Retirement Plan	TIAA	800-732-8353	<a href="http://www.TIAA.org/Union">www.TIAA.org/Union</a>
Retirement Plan	Fidelity Investments	800-642-7131	<a href="http://www.netbenefits.com/union">www.netbenefits.com/union</a>

## **Appendix**

### *Notice Regarding Union College's Wellness and LifePoints Programs*

Union's "Wellness Program" is a voluntary wellness program available to all employees and covered spouses/domestic partners. The program is administered according to federal rules, permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness incentive part of the program, you will be asked to complete either a biometric screening or annual physical, which will include a blood test to determine the following measures: blood glucose (screening for prediabetes, diabetes), total cholesterol, LDL, HDL, Triglycerides, and to certify your smoke/tobacco free status (or demonstrate participation in a smoking cessation program). If you choose to participate in the "Life Points" part of the program you will need to complete a health risk assessment or "HRA" that asks a series of questions about your health-related activities and behaviors and also asks whether you have or have had certain medical conditions (e.g., cancer, diabetes, or heart disease). Additional incentives of up to \$365 per family may be available through the "Life Points" program for employees and their family members who participate in certain health-related activities (please refer to the [www.CDPHP.com](http://www.CDPHP.com) website for specific Life Points qualifying activities). If you are unable to participate in any of the health-related activities to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard from Human Resources, 17 South Lane, x. 6108.

You are not required to participate in the Wellness Incentive program or the Life Points program. As such, you are not required to complete the HRA or to participate in the blood test or other medical examinations or to certify your smoke/tobacco-free status. However, only employees who choose to participate and complete the requirements of the wellness incentive part of the program will receive a 10% wellness incentive toward the cost of their medical insurance for the remainder of the plan year and only employees who complete the HRA and participate in the Life Points program will be entitled to up to \$365 in annual Life Point awards.

The information from your HRA and the results from your biometric screening will be used to provide you with information to help you understand your current health and potential risks. Upon completion of the HRA and/or biometric screening, CDPHP resources will be recommended to aid members in maintaining and improving their health based upon their individual responses. The information may also be beneficial to you for participating in programs or utilizing services through the wellness program, such as BMI measures from biometric screenings may be used to reach members via outreach campaigns to raise member awareness of weight management resources available as a value added benefit through CDPHP, or for your voluntary participation in the various wellness classes, webinars or special programs. You are also encouraged to share your results or concerns with your own doctor.

### ***Protections from Disclosure of Medical Information***

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program (administered through the Capital District Physician's Health Plan (CDPHP)) and Union College may use aggregate information it collects to design a program based on identified health risks in the workplace, CDPHP will never disclose any of your personal information either publicly or to Union College, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by

law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information, such as Individual results from the biometric screenings (BMI, Blood Pressure, LDL Cholesterol), is your indicated Primary Care Physician.

All medical information obtained through the wellness program will be maintained separate from your personnel records. Information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event of a data breach involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to discrimination or retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Human Resources, 17 South Lane, x. 6108.

### *Special Notice of Employee Rights*

Under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), if you are declining enrollment for yourself or your dependents (including your spouse) because of other group health insurance coverage, you may in the future be able to enroll yourself and your dependents in the Union College medical plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing to the cost of that coverage), provided you request enrollment within 30 days after your other coverage ends.

In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your eligible dependents, provided you request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, please contact Human Resources, 17 South Lane, x. 6108.