



# YOUR 2016 EMPLOYEE BENEFITS

Northwestern College offers a comprehensive program of employee benefits. These benefits are designed to promote physical, emotional and financial wellbeing for you and your family.

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FLEXIBLE SPENDING ACCOUNTS	3	WageWorks (877) 924-3967   <a href="http://www.wageworks.com">www.wageworks.com</a>
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QUESTIONS		Northwestern College Deb Sandbulte, Director of Human Resources (712) 707-7224   <a href="mailto:debfs@nwcsiowa.edu">debfs@nwcsiowa.edu</a> Nancy Hughes, Payroll and Benefits Coordinator (712) 707-7419   <a href="mailto:nhughes@nwcsiowa.edu">nhughes@nwcsiowa.edu</a>

## ELIGIBILITY

Your benefits are effective on the first day of the month on or after your date of employment except:

- Employee Assistance Program - Date of employment

You have the opportunity to enroll in the following benefits each January 1:

- Health Savings Accounts
- Flexible Spending Accounts
- High Deductible Health Plan
- Dental
- Vision

**MEDICAL BENEFITS**  
**WELLMARK BLUECROSS AND BLUESHIELD OF IOWA**

<b>2016 MEDICAL CONTRIBUTIONS (MONTHLY)</b>	<b>SINGLE - \$68.00</b>	<b>FAMILY - \$440.00</b>
<b>PLAN BENEFITS</b>	<b>PPO PROVIDERS</b>	<b>OTHER PROVIDERS<sup>1</sup></b>
<b>Deductible Per Year</b>	\$2,000 single / \$4,000 family	\$4,000 single / \$8,000 family
<b>Coinsurance (plan pays)</b>	80%	60%
<b>Out-of-Pocket Maximum</b> Includes deductible, coinsurance	\$4,000 single / \$6,850 family	\$8,000 single / \$16,000 family
	<i>Family limits apply before expenses are payable for any family member</i>	
<b>Physician Office Services</b>	80% after deductible	60% after deductible
<b>Chiropractic Services</b>	80% after deductible	60% after deductible
<b>Mental Health / Substance Abuse</b>	80% after deductible	60% after deductible
<b>Prescription Drugs</b>	80% after deductible	80% after PPO deductible
<b>Emergency Room</b>	80% after deductible	80% after PPO deductible
<b>Cancer Screening</b> Mammogram, pap smear, prostate screening	100%	100%
<b>Preventive Care<sup>2</sup></b>	100%	100%
<b>Vision exam</b> Includes eyewear exam	100%	100%

<sup>1</sup> **Other providers:** If your provider is not a PPO provider, covered charges will be limited to the PPO network maximum allowable amount. The provider may bill you for charges over this amount.

<sup>2</sup> **Preventive care:** Applies to routine screenings only. Includes colonoscopy, certain contraceptives, immunizations, mammogram, pap smear, prostate screening, vision/eyewear exam. **Preventive services may have limitations based on frequency, age and gender.**

To find information on the following, please visit [www.wellmark.com](http://www.wellmark.com) or call the number on your ID card

- PPO Network: **Alliance Select**
- National PPO Network: **BlueCard**
- Prescription drugs: **Generics, Preferred brands, Specialty drugs**
- Drugs requiring prior authorization or step therapy

**CLAIM FILING**

You have 180 days to file a claim.

**NOTIFICATION REQUIREMENTS**

Hospitalization and other services require notification or your benefits will be reduced by \$1,000 or denied. For a complete list of services requiring notification, contact Wellmark BlueCross and BlueShield of Iowa: **(800) 558-4409** or [www.wellmark.com](http://www.wellmark.com)

## HEALTH SAVINGS ACCOUNTS (HSAs)

### WAGEWORKS

#### HSA ADVANTAGES

- Tax savings on qualifying health expenses
- Carryover of unused account balance to future years
- Contribution changes may be made at any time
- Contributions are allowed after you have medical expenses (you must make the contribution on or before April 15th of the following year)

#### ELIGIBILITY

- High Deductible Health Plan (HDHP) that meets Federal guidelines for deductibles and out-of-pocket limits
- No other health coverage (including spouse Medical Flexible Spending Account (FSA) and Medicare)
- You may not be a dependent on another tax return

#### TOTAL CONTRIBUTION LIMITS (INCLUDING EMPLOYER CONTRIBUTIONS)

- Up to **\$3,350** per individual and **\$6,750** per family in 2016
- An additional **\$1,000** if you are age 55 or older

#### NORTHWESTERN COLLEGE CONTRIBUTIONS FOR 2016

Employee	\$500
Family	\$1,000

Northwestern College will contribute equal amounts per month for single and family coverage beginning in January for employees enrolled on January 1, 2016. New employees will receive prorated monthly contributions when eligible and enrolled.

Refer to the Health Savings Account Questions and Answers for more information

## FLEXIBLE SPENDING ACCOUNTS

### WAGEWORKS

The Northwestern College flexible benefit plan saves you money by allowing you to pay certain expenses with pre-tax dollars.

#### MEDICAL SPENDING ACCOUNT

You may set aside up to **\$2,550** on a pre-tax basis to pay qualifying health care expenses. Examples include your deductibles, copays, coinsurance and other out-of-pocket costs.

You may roll over up to \$500 of unused funds at the end of the plan year.

#### DEPENDENT CARE SPENDING ACCOUNT

You may set aside up to **\$5,000** on a pre-tax basis for qualifying dependent care expenses. This includes care for your dependents under the age of 13 while you and your spouse are working and/or attending school full-time.

**Important:** If you contribute to a Health Savings Account (HSA), you may only elect a limited purpose medical Flexible Spending Account (FSA) for dental and vision expenses. Once you meet the annual medical deductible, you may convert your limited purpose FSA to a general purpose healthcare FSA for all of your eligible medical expenses.

**All claims must be received by March 31 of the following year or they will be denied.**

## VISION BENEFITS

AVESIS

2016 VISION CONTRIBUTIONS (MONTHLY)	EMPLOYEE - \$5.54	EMPLOYEE / CHILD(REN) - \$11.42
	EMPLOYEE / SPOUSE - \$11.18	FAMILY - \$15.68
PLAN BENEFITS	NETWORK PROVIDERS	OTHER PROVIDERS
<b>Exams</b>	See medical benefits on page 2	
<b>Copayment</b> Frames & lenses	\$15	\$15
<b>Lenses</b> Single vision/bifocal/trifocal Each 12 months	100%	Up to \$35 / \$50 / \$60
<b>Frames</b> Each 24 months	Up to \$100-\$150	Up to \$47
<b>Contacts (instead of lenses and frames)</b> Each 12 months Fitting fee	Up to \$130 Included in allowance	Up to \$100 Included in allowance
<b>Laser surgery</b>	One-time allowance of \$150	One-time allowance of \$150

### PARTICIPATING PROVIDERS

To find information on providers, please visit [www.avesis.com](http://www.avesis.com).

## DISABILITY BENEFITS

	SHORT TERM DISABILITY Northwestern College	LONG TERM DISABILITY Cigna Life Insurance Company
<b>Waiting Period</b>	90 days of disability	180 days of disability
<b>Benefit</b>	60% of earnings up to \$7,500/month	60% of earnings up to \$7,500/month
<b>Maximum Period</b>	Up to 180 <sup>th</sup> day of disability	Up to Social Security Normal Retirement Age

## LIFE INSURANCE BENEFITS

### CIGNA LIFE INSURANCE COMPANY

BASIC LIFE Paid for by Northwestern College	
<b>For You</b> Benefits reduce at age 70	\$50,000; Includes Accidental Death & Dismemberment
<b>For Your Spouse</b>	\$2,000
<b>For Your Eligible Children</b> From birth to 26 <sup>th</sup> birthday	\$2,000
VOLUNTARY LIFE Available via payroll deduction	
<b>For You</b> Benefits reduce at age 70	\$10,000 to \$500,000 in multiples of \$10,000 up to 500% of annual earnings <i>Amounts over \$100,000 require medical questions and coverage may be denied.</i>
<b>For Your Spouse</b>	\$5,000 to \$100,000 in multiples of \$5,000 up to 50% of employee amount <i>Amounts over \$50,000 require medical questions and coverage may be denied.</i>
<b>For Your Eligible Children</b> From birth to 26th birthday	\$1,000 to \$10,000 in multiples of \$1,000

VOLUNTARY LIFE RATES (MONTHLY)	
Age	For You and Your Spouse (Per \$1,000)
<30	\$0.06
30-34	\$0.08
35-39	\$0.09
40-44	\$0.13
45-49	\$0.21
50-54	\$0.35
55-59	\$0.58
60-64	\$0.72
65-69	\$1.27
70+	\$2.06
For Your Children* (Per \$1,000)	
\$0.20	
<small>*One premium covers all of your eligible children</small>	

## EMPLOYEE ASSISTANCE PROGRAM

### EMPLOYEE & FAMILY RESOURCES, INC.

Assistance for you and members of your household

- Alcohol / drug problems
- Anxiety / depression
- Financial problems
- Legal issues
- Marriage / family problems
- Personal relationship issues
- Stress management

Up to 3 free counseling sessions per issue

## ADDITIONAL BENEFITS

### TRAVEL ASSISTANCE BENEFITS

Assistance when you travel for business or personally including pre-trip information, emergency personal services and emergency medical assistance.

Contact **Europ Assistance USA, Inc.**

(888) 226-4567 United States

(202) 331-7635 Call collect outside the United States

**Fax:** (202) 331-1528

**Policy #:** SOK603927

**ID:** Cigna Secure Travel

**Group Member Number:** 57

**Email:** Cigna@europassistance-usa.com

### IDENTITY THEFT PROTECTION

Valuable services if your personal financial information is stolen.

If your personal financial information is stolen, please contact:

**Europ Assistance USA, Inc.**

(888) 226-4567

**ID:** Cigna Identity Theft Program

**Group Member Number:** 57