

Northwestern College

# 2023 BENEFITS GUIDE



## TABLE OF CONTENTS

Benefits Overview	3
Medical Benefits	4
Dental Benefits	8
Vision Benefits	9
Health Savings Account	10
Flexible Spending Account	11
Life and Accidental Death & Dismemberment Insurance	12
Voluntary Life and AD&D Insurance	12
Short Term Disability	12
Long Term Disability	12
Employee Assistance Program	13
Employee Contributions for Benefits	14
Contact Information	15

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

The intent of this document is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.

## OVERVIEW & ELIGIBILITY

**At Northwestern College, we value our people. Our goal is to offer a rewards package that enhances you and your family's health and lifestyle. We also recognize our employees and their families each have unique needs, so we offer options in benefits so that you can choose what you need to have health and security each day.**

### OVERVIEW

You share the costs of some benefits (medical) and Northwestern College provides other benefits at no cost to you (life, accidental death & dismemberment). In addition, there are voluntary benefits with reasonable group rates that you can purchase through payroll deductions.

### BENEFITS OFFERED

- Medical
- Dental
- Vision
- Health Savings Account (HSA)
- Flexible Spending Account (FSA)
- Life Insurance
- Accidental Death & Dismemberment (AD&D) Insurance
- Voluntary Life and AD&D
- Short Term Disability (STD)
- Long Term Disability (LTD)
- Employee Assistance Program (EAP)

### ELIGIBILITY

You and your dependents are eligible for Northwestern College benefits on the 1st of the month on or after your date of employment.

Eligible dependents are your spouse, children under age 26, and/or disabled dependents of any age.

Elections made now will remain until the next open enrollment unless you or your family members experience a qualifying event. If you experience a qualifying event, you must contact HR within 30 days.

### THINGS TO CONSIDER

Take the following situations into account before you enroll to make sure you have the right coverage.

- Does your spouse have benefits coverage available through another employer?
- Do you need to add or remove any dependent(s) and/or update your beneficiary designation?
- Did any of your covered children reach their 26th birthday this year?



# MEDICAL BENEFITS

Administered by Wellmark BlueCross BlueShield

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses. By identifying the problems early, often they can be treated at little cost.

Plan 1	\$2,000 / \$4,000 Deductible Plan	
<b>2023 Employee Contribution</b>	<b>Employee - \$120</b>	<b>Employee + Child(ren) - \$518</b>
<b>(Monthly)</b>	<b>Employee + Spouse - \$575</b>	<b>Employee + Family - \$650</b>
<b>Plan Benefits</b>	<b>PPO Providers</b>	<b>Other Providers</b>
<b>Deductible Per Year</b>	Aggregate* \$2,000 Single / \$4,000 Family	Aggregate* \$4,000 Single / \$8,000 Family
<b>Employee Coinsurance</b>	20%	40%
<b>Out-of-Pocket Maximum (Included Deductible)</b>	\$4,000 Single / \$6,850 Family	\$8,000 Single / \$16,000 Family
<b>Emergency Room</b>	Deductible, 20%	INN Deductible, 20%
<b>Prescription Drugs</b>	Deductible, 20%	Deductible, 20%
<b>Preventive Care, Cancer Screen, Routine Vision Exam</b>	Covered at 100%	Covered at 100%
<b>All Other Covered Services</b>	Deductible, 20%	Deductible, 40%

Plan 2	\$4,000 / \$8,000 Deductible Plan	
<b>2023 Employee Contribution</b>	<b>Employee - \$65</b>	<b>Employee + Child(ren) - \$333</b>
<b>(Monthly)</b>	<b>Employee + Spouse - \$381</b>	<b>Employee + Family - \$448</b>
<b>Plan Benefits</b>	<b>PPO Providers</b>	<b>Other Providers</b>
<b>Deductible Per Year</b>	Embedded* \$4,000 Single / \$8,000 Family	Embedded* \$8,000 Single / \$16,000 Family
<b>Employee Coinsurance</b>	20%	40%
<b>Out-of-Pocket Maximum (Included Deductible)</b>	\$6,000 Single / \$12,000 Family	\$9,000 Single / \$18,000 Family
<b>Emergency Room</b>	Deductible, 20%	INN Deductible, 20%
<b>Prescription Drugs</b>	Deductible, 20%	Deductible, 20%
<b>Preventive Care, Cancer Screen, Routine Vision Exam</b>	Covered at 100%	Covered at 100%
<b>All Other Covered Services</b>	Deductible, 20%	Deductible, 40%

\*Aggregate—All family members contribute to the family deductible until it is met.

\*Embedded—Every family member meets their individual deductible (\$4,000) up to the family deductible amount.



## MEDICAL BENEFITS

### TELEHEALTH VISITS

The option for Telehealth visits is available to both plans. This program is called **Doctor on Demand**, and lets you connect face-to-face with a doctor from wherever you are, anytime, with a virtual visit on your smartphone. Visit myWellmark to activate your account and download the app so it's ready when you need it, and talk with a physician in minutes. The cost is a fraction of the cost of a regular office visit, as well as saving the time you would need to go to a doctor's appointment. Some of the medical issues you can be treated for with this program are: cold and flu, allergies, skin and eye issues, sore throat, pediatric issues, bronchitis and sinus and urinary tract infections.

### WELLMARK IDX IDENTITY PROGRAM

To enroll in IDX Identity, register or sign into myWellmark at [www.wellmark.com](http://www.wellmark.com) to get started.

- IDX Identity covers members, spouses and their dependents up to age 26 enrolled in a Wellmark plan.
- You need to be enrolled in a Wellmark plan to sign up and each member of the family will need to sign up separately.
- IDX Identity has an easy to use website and provides detailed analysis.
- IDX Identity continually monitors your personal information and provides safety alerts.
- In the event of a breach IDX Identity provides identity consultation, restoration services and up to \$1 million to restore a member's identity.

# MEDICAL BENEFITS

Choosing the right plan for you



## You have the choice of two High Deductible Health Plans (HDHP) with HSA option.

### HOW THE PLANS WORK

Both plans use the Carrier network and cover 100% of the cost for preventive care services like annual physicals and routine immunizations. The way you pay for care is different with each plan.

With the HDHP, you pay the full negotiated cost for medical services and prescription drugs until you meet your annual deductible. If you meet the deductible, you and the plan share the costs (coinsurance) until you reach the annual out-of-pocket maximum. After that, the plan pays for 100% of your claims for the rest of the year.

You have the option of contributing to a Health Savings Account (HSA) with the HDHP. Learn more about HSA's on page 10.

### TERMS TO KNOW

#### Deductible

What you pay out of pocket for health care services before the plan begins to pay a portion.

\*Aggregate—All family members contribute to the family deductible until it is met.

\*Embedded—Every family member meets their individual deductible (\$4,000) up to the family deductible amount

#### Coinsurance

Your share of the costs of covered health care services after you reach the deductible. You pay the percentage noted on page 4, and the medical plan pays the rest.

#### Out-of-pocket Maximum

What you have to pay before the plan pays 100% of your covered costs.

#### Network

The facilities and providers the medical plan has contracted with to provide health care services. In-network providers typically provide services at a lower negotiated rate.



## MEDICAL BENEFITS

The Importance of your annual preventive care exam

**Annual preventive exams are covered at 100% under both plan options.  
Haven't seen your doctor for your annual preventive exams in awhile?  
Here are fives reasons to schedule it now.**

### **PREVENT HEALTH PROBLEMS.**

Annual physicals allow your doctor to review any changes that have occurred since your last visit.

### **BUILD A RELATIONSHIP WITH YOUR DOCTOR**

The more comfortable you are with your doctor, the more likely you are to see him or her when you don't feel right. This will also help you to be honest with your doctor and to follow his/her advice.

### **ESTABLISH BASELINES**

Getting a routine physical will help establish baselines for your weight, blood pressure and cholesterol, which can help identify future progression or regression.

### **UPDATE VACCINATIONS**

Staying up-to-date on your vaccinations (e.g. your flu and tetanus shots) is an important way to prevent illness and its consequences such as missed work.

### **REVIEW AND RENEW MEDICATION PRESCRIPTIONS.**

Reviewing your medications with your physician, including over-the-counter medications, will ensure you are treating your medical problems the best way possible and with minimal side effects.

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



## DENTAL BENEFITS

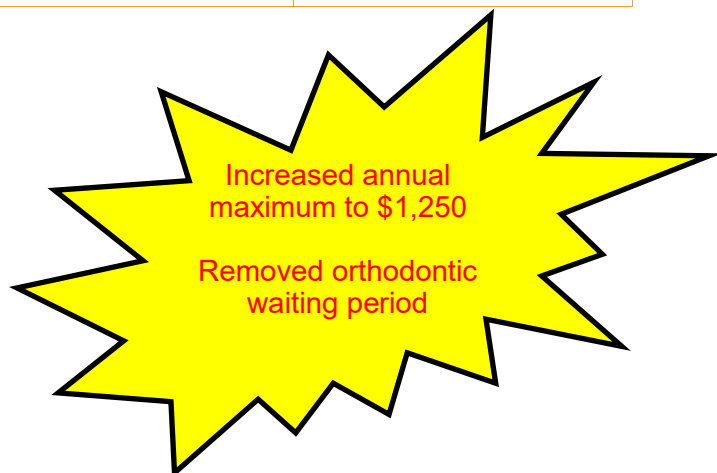
Administered by Delta Dental of Iowa

**Great dental care can contribute to great overall health.  
As many as 120 systemic diseases can be visible in your mouth.  
Research shows that people who have regular dental care have lower  
healthcare cost burdens—thanks to prevention and early detection.**

SERVICES	IN-NETWORK PPO	IN-NETWORK PREMIER	OUT-OF-NETWORK
ANNUAL DEDUCTIBLE	\$50 PER PERSON; \$150 FAMILY LIMIT	\$50 PER PERSON; \$150 FAMILY LIMIT	\$75 PER PERSON; \$225 FAMILY LIMIT
ANNUAL BENEFIT MAXIMUM	\$1,250	\$1,250	\$1,250
PREVENTIVE DENTAL SERVICES	100%	90%	70%
BASIC DENTAL SERVICES	80% AFTER DEDUCTIBLE	70% AFTER DEDUCTIBLE	50% AFTER DEDUCTIBLE
MAJOR DENTAL SERVICES	50% AFTER DEDUCTIBLE	50% AFTER DEDUCTIBLE	40% AFTER DEDUCTIBLE
ORTHODONTIA SERVICES (COVERED TO AGE 19)	50% TO \$1,000 LIFETIME MAXIMUM	50% TO \$1,000 LIFETIME MAXIMUM	50% TO \$1,000 LIFETIME MAXIMUM

### TO FIND A DENTIST:

To locate an in-network dentist, use the tool on [www.deltadentalia.com](http://www.deltadentalia.com) or call 800.544.0718



BENEFIT PLAN	MONTHLY
<b>Dental Rates</b>	
Employee	\$42.18
Employee + Spouse	\$82.98
Employee + Child(ren)	\$96.66
Family	\$165.94





## VISION BENEFITS

Administered by Avesis, Inc.

**Regular eye examinations can not only determine your need for corrective eyewear but also may detect general health problems in their earliest stages. Protection for the eyes should be a major concern to everyone.**

SERVICE	IN-NETWORK (ANY AVESIS, INC. PROVIDER)	OUT-OF-NETWORK (ANY QUALIFIED NON-NETWORK PROVIDER OF YOUR CHOICE)
EYE EXAM*—	NOT COVERED	NOT COVERED
LENSES — ONCE EVERY 12 MONTHS		
SINGLE VISION LENSES	\$15 COPAY	UP TO \$35
LINED BIFOCAL LENSES	\$15 COPAY	UP TO \$50
LINED TRIFOCAL LENSES	\$15 COPAY	UP TO \$60
FRAMES — ONCE EVERY 24 MONTHS	WHOLESALE: \$50 ALLOWANCE; RETAIL: \$150 ALLOWANCE	UP TO \$47
CONTACT LENSES — ONCE EVERY 12 MONTHS IF YOU ELECT CONTACTS INSTEAD OF LENSES/FRAMES		
ALLOWANCE	\$130 ALLOWANCE PLUS 20% OFF	UP TO \$100
MEDICALLY NECESSARY	COVERED IN FULL	UP TO \$250

### TO FIND A VISION PROVIDER:

To locate an in-network vision provider, use the tool on [www.avesis.com](http://www.avesis.com) or call 800.828.9341

BENEFIT PLAN RATES	MONTHLY
<b>Vision Rates</b>	
Employee	\$6.29
Employee + Spouse	\$12.69
Employee + Child(ren)	\$12.97
Family	\$17.80

\*Routine eye exams are covered at 100% under the medical plan.



# HEALTH SAVINGS ACCOUNT (HSA)

Administered by Health Equity

**A HSA is a tax advantaged account that lets you save for medical expenses and reduce your taxable income.**

You are eligible to participate in the HSA if you enroll in a High Deductible Plan, are not enrolled in Medicare, and are not a dependent on someone else’s tax returns. The cost of administration for your HSA is paid by Northwestern College.

### TRIPLE TAX SAVINGS:

1. Contributions to your HSA are tax-free and lower your taxable income.
2. If you are able to invest your HSA, the interest earnings are not taxed.
3. You can use your HSA to pay for eligible medical expenses, and you won’t be taxed on that withdrawal.

### YOUR MONEY, YOUR DECISIONS

With an HSA-qualified plan, you’re the one in control. You have the power to make smarter health care choices. The cost of an MRI can vary by hundreds of dollars depending on the provider. If you have any out-of-pocket costs, you can save significantly by taking a few minutes to find quality, affordable providers.

### USE YOUR HSA NOW... OR SAVE IT FOR RETIREMENT

Your HSA is designed to help you pay for medical expenses now, or you can choose to save it in a tax-free savings account to pay for future qualified health care expenses. Annual Contribution maximums are set by the Internal Revenue Service (IRS). If you are over 55, you can make additional “catch up contributions” up to \$1,000 to help increase your HSA balance. Your account balance rolls over year after year and continues to grow with your contributions.

### ELIGIBLE MEDICAL EXPENSES

Use the money in your HSA to pay for eligible medical expenses such as:

- Doctor’s visits
- Prescriptions
- Diagnostic tests
- Dental work
- Acupuncture

This is just a small list of the medical expenses you can pay for with your HSA. You can find a full list at [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf).

### HSA FUNDING LIMITS

Each year, the IRS places a limit on the maximum amount that can be contributed to HSA accounts. For 2023, contributions are limited to the following:

- Individual: \$3,850
- Family: \$7,750
- Catch-Up Contribution (ages 55+): \$1,000

NORTHWESTERN COLLEGE CONTRIBUTIONS FOR 2023		
	PLAN 1	PLAN 2
EMPLOYEE	\$300	\$600
EMPLOYEE/SPOUSE	\$375	\$750
EMPLOYEE/CHILD(REN)	\$375	\$750
FAMILY	\$500	\$1,000
NORTHWESTERN COLLEGE WILL CONTRIBUTE EQUAL AMOUNTS PER MONTH FOR EACH COVERAGE LEVEL AND PLAN BEGINNING IN JANUARY FOR EMPLOYEES ENROLLED ON JANUARY 1, 2023. NEW EMPLOYEES WILL RECEIVE PRORATED MONTHLY CONTRIBUTIONS WHEN ELIGIBLE AND ENROLLED.		

# FLEXIBLE SPENDING ACCOUNTS (FSA)

Administered by Health Equity



**Flexible Spending Accounts (FSAs) allow you to set aside pre-tax payroll dollars to pay for eligible medical expenses.**

## WHY FUND AN FSA?

By having pre-tax deductions made from your regular paychecks, you will be able to put money into a flexible spending account (FSA). You pay no federal income or Social Security taxes on your contributions to an FSA. (That's where the savings comes in.)

## HEALTHCARE FSA\*

The money in your healthcare FSA can be used to pay for qualified medical costs, such as;

- Copayments
- Co-insurance
- Prescriptions
- Dental expenses
- Vision expenses

A full list of qualified expenses can be found at [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf).

## HEALTHCARE FSA FUNDING LIMITS

Each year, the IRS places a limit on the maximum amount that can be contributed to FSA healthcare accounts. For 2023, contributions are limited to \$3,050

You may roll over up to \$610 of unused funds at the end of the plan year.

## DEPENDENT CARE FSA

A Dependent Care Flexible Spending Account (DCFSA) can be used to pay for dependent care services, such as preschool, summer day camp, before or after school programs, and child or elder daycare.

With the Dependent Care FSA, you are allowed to set aside up to \$5,000 to pay for child or elder care expenses on a pre-tax basis.

- Eligible dependents include children younger than the age of 13 and dependents of any age who are incapable of caring for themselves.

## ELIGIBLE EXPENSES IN A DCFSA

Examples of eligible dependent care expenses include:

- In-Home Baby-Sitting Services (not by an individual you claim as a dependent)
- Care of a Preschool Child by a Licensed Nursery or Day Care Provider
- Before- and After-School Care
- Day Camp
- In-House Dependent Day Care

\* **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.



# LIFE INSURANCE

Administered by New York Life

**Life insurance provides financial security  
for the people who depend on you.**

## LIFE INSURANCE

Your beneficiaries will receive a lump sum payment if you die while employed by Northwestern College. The company provides basic life insurance of \$50,000 at no cost to you.

Your spouse and child(ren) are covered for \$2,000.

## ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Accidental Death and Dismemberment (AD&D) insurance provides payment to you or your beneficiaries if you lose a limb or die in an accident. Northwestern College provides AD&D coverage of \$50,000 at no cost to you. This coverage is in addition to your company-paid life insurance described above.

## VOLUNTARY LIFE INSURANCE

You may purchase life insurance in addition to the company-provided coverage. You may also purchase life insurance for your spouse and dependents if you purchase additional coverage for yourself. You are guaranteed coverage (up to \$100,000 and up to \$50,000 for your spouse) without answering medical questions if you enroll when you are first eligible.

### Voluntary Life Insurance Details:

Employee— \$10,000 increments not to exceed 5x salary

Spouse— \$5,000 increments up to \$100,000 (Not to exceed 50% of the employees benefit)

Children— \$1,000 increments up to \$10,000

## BENEFICIARY DESIGNATION

Making and maintaining beneficiary designations is an essential part of everyone's financial plan. Neglecting your beneficiary designations might mean that assets that typically avoid probate may become part of your estate and be subject to the associated time and costs of that process. Making and maintaining your beneficiary designations allows you to show your love, appreciation, and support for those important to you.

Be sure to update your beneficiary's when you complete open enrollment this year.

## DISABILITY INSURANCE

Northwestern College also provides Short-term disability insurance. This is funded by the College. This benefit replaces a portion of your income if you become disabled and are unable to work.

	HOW IT WORKS	WHO PAYS FOR THE BENEFIT
<b>Short-term Disability</b>	You receive 60% of your income up to \$7,500 per month. Benefits begin after 90 calendar days of absence from work and continue for up to 180 days.	Company

Northwestern College also provides Long-term disability insurance through New York Life. This benefit replaces a portion of your income if you become disabled and are unable to work.

	HOW IT WORKS	WHO PAYS FOR THE BENEFIT
<b>Long-term Disability</b>	You receive 60% of your income up to \$7,500 per month. Benefits begin when short-term disability benefits end and continue until you reach the Social Security Normal Retirement Age.	Company

# ADDITIONAL BENEFITS

**Northwestern College offers additional benefits to support your total wellbeing and enhance your life.**

## 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 6 free counseling sessions per issue. Benefits are effective on employee's hire date.

## 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](mailto:Cigna@europassistance-usa.com)

## WILL PREPARATION

Online tools to plan for your family's future and financial well-being.

(800) 901-7534

**Website:** [CignaWillCenter.com](http://CignaWillCenter.com)

**Email:** [Service@ARAGdirect.com](mailto:Service@ARAGdirect.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

# EMPLOYEE CONTRIBUTIONS

Premium contributions for 2023 are as follows on a monthly basis:

BENEFIT PLAN	MONTHLY
<b>Medical/Rx Northwestern College Plan 1</b>	
Employee	\$120.00
Employee + Spouse	\$575.00
Employee + Child(ren)	\$518.00
Family	\$650.00
<b>Medical/Rx Northwestern College Plan 2</b>	
Employee	\$65.00
Employee + Spouse	\$381.00
Employee + Child(ren)	\$333.00
Family	\$448.00

BENEFIT PLAN	MONTHLY
<b>Dental Rates</b>	
Employee	\$42.18
Employee + Spouse	\$82.98
Employee + Child(ren)	\$96.66
Family	\$165.94
<b>Vision Rates</b>	
Employee	\$6.29
Employee + Spouse	\$12.69
Employee + Child(ren)	\$12.97
Family	\$17.80

<b>VOLUNTARY LIFE RATES (MONTHLY)</b>	
<b>Age</b>	<b>For You and Your Spouse (Per \$1,000)</b>
<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
<b>For Your Children* (Per \$1,000)</b>	
\$0.20	
*One premium covers all of your eligible children	

## IMPORTANT CONTACTS

BENEFIT	ADMINISTRATOR	PHONE	WEBSITE/EMAIL
Medical	Wellmark Blue Cross Blue Shield	800.524.9242	<a href="http://www.wellmark.com">www.wellmark.com</a>
Dental	Delta Dental of Iowa	800.544.0718	<a href="http://www.deltadentalia.com">www.deltadentalia.com</a>
Vision	Avesis, Inc.	800.828.9341	<a href="http://www.avesis.com">www.avesis.com</a>
Health Savings Account	Health Equity	866.346.5800	<a href="http://www.healthequity.com">www.healthequity.com</a>
Flexible Spending Account	Health Equity	877.924.3967	<a href="http://www.healthequity.com">www.healthequity.com</a>
Life and AD&D	New York Life		
Voluntary Life and AD&D	New York Life		
Short Term Disability	Funded by Northwestern College		
Long Term Disability	New York Life		
Employee Assistance Program	Employee & Family Resources	800.327.4692	<a href="http://www.efr.org/login">www.efr.org/login</a>
Human Resources	Mindy Stichka	712.707.7223	<a href="mailto:mindy.stichka@nwciowa.edu">mindy.stichka@nwciowa.edu</a>

*This benefit summary prepared by*



Insurance | Risk Management | Consulting

This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.