



October 1, 2022 to September 30, 2023

Summary of Benefits





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# ELIGIBILITY For Benefits

Full-time regular employees actively at work at least 28 hours per week become eligible for benefits on the 1st of the month following date of hire. For example, if you are hired on September 5th then you will be eligible to participate on October 1st. The following family members may be enrolled in the medical, dental and vision programs:

- Your legal spouse
- For medical, dental and vision benefits, children to age 26
- Your dependent child who is incapable of self support because of a mental or physical disability

# MAKING CHANGES To Your Benefits

Open Enrollment occurs in September for an effective date of October 1. You may choose either the Premium Plus, Premium or Basic medical plan each year. Once you have made your selection, you may not change benefit elections until the next open enrollment period unless you have a qualifying change in employment or family status. Qualifying events include:

- Marriage, divorce or legal separation (state specific)
- Dependent child through birth, adoption or court-ordered custody
- Death of a spouse or child
- Your work schedule changes (i.e. reduction or increase in hours which affects eligibility)
- Your dependent loses eligibility for coverage

# ABOUT THIS GUIDE

Please Note: This brochure provides a summary of the benefits available, but this is not your Summary Plan Description (SPD). The University reserves the right to modify, amend, suspend, or terminate any plan at any time, and for any reason without prior notification. The plans described in this brochure are governed by insurance contracts and plan documents which are available for examination upon request.

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For the purpose of our benefits plans, an Employee’s children includes:

Natural, foster and adopted children, stepchildren or children for whom an employee has custody or legal guardianship.

- You or your dependent become eligible for Medicare
- Your spouse involuntarily loses health coverage through his/her employer
- You and/or your spouse and dependents become eligible for COBRA
- You and/or your spouse and dependents gain or lose Medicaid coverage

*If you experience one of these qualifying events, you have 31 days to notify the Human Resources Department and make any desired benefit changes. Otherwise, elections you make during the open enrollment will remain in effect for the entire plan year. The change in coverage must be consistent with the qualifying event.*

We have attempted to make the explanations of the plans as accurate as possible. However, should there be a discrepancy between this brochure and the provisions of the insurance contracts or plan documents, the provisions of the insurance contracts or plan documents will govern. In addition, you should not rely on any oral descriptions of these plans, since the written descriptions in the insurance contracts or plan documents will always govern.

# OVERVIEW Your Rights

## Overview

Each eligible employee may enroll for medical insurance. We offer 3 medical options through **PAI (Group #755)**. As you evaluate your options it is important to understand:

- How each plan works
- What services are covered
- If your doctors are covered by the plan
- Your total cost (the amount deducted from your paycheck each month + the amount you pay when you receive care)

To find a Medical Provider, check on claims status or to find information on benefits, go to [www.paisc.com](http://www.paisc.com)  
For additional assistance, call member services at **800-768-4375**

## Does this coverage provide minimum essential coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage”. This plan does provide minimum essential coverage.

## Does this coverage meet the minimum value standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). This health coverage does meet the minimum value standard for the benefits it provides.

Health Care reform has created a marketplace which provides individuals with the opportunity to purchase coverage with possible subsidies based on their income. Subsidies are not available to individuals with access to their employer sponsored health insurance, if that coverage meets the minimum value at no more than 9.61% of your income for single health coverage. Thus, Converse University full time employees who are benefit eligible are not eligible for subsidies on the exchange.

## Late Entrants

If you waive medical coverage when you first become eligible and later wish to enroll, you will be considered a late entrant. Late entrants will be permitted to enroll for benefits during the next annual Open Enrollment.

## Spousal Exclusion

Spouses that are employed may not be insured in the Converse Medical Plan if they are eligible under their employer sponsored plan.

## Loss of Eligibility

If you or a covered dependent lose eligibility to participate in this plan, insurance will end on the last day of the month in which eligibility is lost. Loss of eligibility may include reduction of work hours, termination of employment or a dependent child exceeding the maximum age. Medical, Dental and Vision benefits may be continued at your expense. See plan booklet for details.

## Section 125

The company's medical, dental & vision plan are part of a section 125 Plan. This plan allows employees to make any required benefit contributions for these benefits before state, federal and social security taxes are withheld. Contributions will be deducted automatically from an employee's pay on a pre-tax basis.

## Women's Health & Cancer Rights Act: Annual Notice

Converse University, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema). Call your plan administrator for more information.

# MEDICAL Overview

Benefit Analysis	Premium Plus	Premium Plan	Basic Plan
Physician Office Visit	\$20 co-pay	\$35 co-pay	\$40 co-pay
Prescription Drugs	\$15 generic/\$70 brand/\$200 specialty		
Preventive Benefits*	Health Care Reform Benefits www.healthcare.gov		
Individual Deductible (Calendar year 1/1 - 12/31)	\$1,000 (3x)	\$1,500 (3x)	\$2,500 (3x)
Covered Percentage (Co-insurance)	80%	60%	50%
Maximum Out of Pocket (includes deductible, office visit and prescription co-pays)	\$4,000 (2x)	\$5,500 (2x)	\$7,500 (2x)

\*Sustained Health Services: \$300 available for preventive services that are not covered by PPACA.

## DENTAL Plan

All eligible Converse University employees may enroll for the dental plan through PAI.

To find a Dental Provider, check on claims status or to find information on benefits, go to [www.paisc.com](http://www.paisc.com)  
For additional assistance, call member services at **800-768-4375**

**Limited benefit for late entrants:** An employee or dependent requesting to enroll more than 31 days after becoming eligible for coverage will be considered a late entrant. There is no coverage for Basic services for 6 months and coverage for Major services and Ortho will be deferred for one year. These penalties are waived for any qualifying event.

Plan Provisions	Calendar Year
Maximum Benefit	\$1,500 per person per calendar year
Deductible - Individual	\$50
Deductible - Family	\$150
Orthodontic Lifetime Maximum	\$1,000
Covered Services	Plan pays after deductible
Preventive	100%
Basic	80%
Major Care	50%
Orthodontic Services -eligible children up to age 19	50%

## VISION Through EyeMed

All eligible Converse University employees may enroll for the vision plan. Members pay a \$10 annual deductible on exams and \$25 annual deductible on materials.

Vision Benefits	Eyemed Network
Annual Eye Exams	100% Covered
Single Vision Lenses	100% Covered
Bifocal Lenses	100% Covered
Trifocal Lenses	100% Covered
Frames	\$130 allowance & 20% discount on balance
Contact Lenses	\$130 allowance & 15% discount on balance

# EMPLOYEE COSTS 2022-23

PLAN	MONTHLY EMPLOYEE CONTRIBUTIONS
<b>MEDICAL - PAI</b>	
Premium Plus	
Employee Only	\$150.00
Employee + 1 Child	\$332.00
Employee + 2 Children	\$456.00
Employee + Family	\$667.00
Premium	
Employee Only	\$70.00
Employee + 1 Child	\$178.00
Employee + 2 Children	\$286.00
Employee + Family	\$415.00
Basic	
Employee Only	\$50.00
Employee + 1 Child	\$135.00
Employee + 2 Children	\$220.00
Employee + Family	\$312.00
<b>DENTAL - PAI</b>	
Employee Only	\$34.00
Employee + Family	\$66.00
<b>VISION</b>	
Employee Only	\$6.88
Employee + Family	\$17.54
<b>ADDITIONAL BENEFITS</b>	
Basic Life Long Term Disability Short Term Disability Employee Assistance Program Dependent Life - Spouse Dependent Life - Child	These benefits are provided at no cost to you
Voluntary Life - Employee	See HR
Voluntary Life - Spouse	See HR
Voluntary Life - Child	See HR



If you or your insured dependents use a tobacco product, then add \$50 per month



With Teladoc, you can talk to a doctor 24/7/365 by phone, online video or mobile app. Use Teladoc for medical advice and care when:

- ✓ Your primary care doctor is not open.
- ✓ You are at home, traveling or do not want to take time off work to see a doctor.
- ✓ You need a prescription or refills. Please note there is no guarantee you will be prescribed medicine.

Common conditions treated:

- Allergies
- Bronchitis
- Cold/Flu
- Headaches/Migraines
- Stomachache/diarrhea
- Eye/ear infections
- Rash/skin infections
- Sinus infections
- Urinary tract infections
- Many other conditions

There's more than one way to reach a doctor

By phone

Just call 800-362-2667

Online

Simply request a video consultation online at [www.MyDrConsult.com](http://www.MyDrConsult.com)

On the go

You can download the Teladoc mobile app by visiting the App Store or Google Play

**Teladoc is offered at  
\$0 co-pay**

# DISABILITY

## Long & Short Term Disability Insurance

Disability insurance replaces a percentage of your income during extended periods of illness or injury that prevent you from performing your regular work. Each benefit eligible employee will be enrolled for LTD/STD benefits. See the brief overview below for more information on your policies.

PLAN PROVISIONS	LONG TERM DISABILITY with Lincoln Financial
Your Benefit	60% of your monthly pre-disability earnings, up to a maximum of \$7,500 per month.
Benefit Period	You will receive benefits as long as you qualify as disabled. If you become disabled prior to age 60, benefits may continue until you reach your normal Social Security Retirement Age or the maximum benefit period, whichever is longer.
When Benefits Begin	Benefits begin after 90 days of disability (known as the elimination period).

PLAN PROVISIONS	SHORT TERM DISABILITY with Hartford
Your Benefit	60% of your weekly earnings, up to a maximum of \$1,000 per week.
Benefit Period	Should you become disabled due to accident or illness, you will be eligible to begin receiving a weekly benefit for up to 13 weeks.
When Benefits Begin	Benefits begin 14 days after accident/illness.

# BASIC LIFE INSURANCE

through Lincoln Financial

Each benefit eligible employee will be enrolled for life insurance. The benefit is 1.5 X your basic annual earnings (150%) up to \$50,000. This benefit will double in the case of an accidental death. Benefits terminate upon retirement and decrease at age 70.

# DEPENDENT LIFE

through Lincoln Financial

All benefit eligible dependents will be enrolled for dependent life insurance. The benefit is \$5,000 for a spouse and \$5,000 for each eligible child.

# VOLUNTARY LIFE

through Lincoln Financial

While the basic life insurance benefit is designed to provide a foundation for you and your dependents, we recognize the potential need to increase your family's protection. Through our benefit program, you have access to Voluntary Life.

This program allows you to purchase additional amounts of insurance at favorable group rates with certain amounts of coverage guaranteed. New employees may add benefits with NO health questions. Benefits available up to 7 times annual earnings maximum \$500,000 with guarantee issue limits of lesser of \$200,000 or 3 times annual earnings. Coverage is portable and convertible. Spouse and child options are also available.

Employees may purchase additional life insurance. Here are examples of these economical options available to employees, spouses and children:

- 33 year old employee with \$150,000 benefit, monthly cost is \$12.00
- 45 year old spouse with \$50,000 benefit, monthly cost is \$11.50
- Dependent children with \$10,000 benefit, monthly cost is \$2.00 (Regardless of the number of children)

# FLEXIBLE SPENDING ACCOUNTS

- Open enrollment: You must re-enroll in these benefits each year during Open Enrollment in November.
- Carryover: If you have Health Care FSA funds remaining in your 2022 account, you may carryover a \$570 balance. The carryover benefit is not available with the Dependent Care FSA.

Flexible Spending Accounts allow you to pay for goods and services you already use (including OTC products) with money deducted from your paycheck before it is taxed. This can reduce your eligible health care and dependent care expenses by as much as 30%. These plans are administered by Flores. To make the most of these benefits, it's important to understand the following:

Plan year: The plan year for our Flexible Spending Account is January 1 to December 31.

- Health Care FSA — up to \$2,850 annually
- Dependent Care FSA up to \$5,000 annually

# EMPLOYEE ASSISTANCE PROGRAM

We provide a confidential Employee Assistance Program to all employees (and dependents) who are enrolled in the LTD plan through Lincoln Financial. The program is offered at no cost to you. The EAP can help with a wide range of various lifetime issues including: finding child/adult care, legal & financial concerns, stress, health and wellness. Personal & confidential guidance and counseling is available. See contact information on page 8 for 24/7 phone access.

## RETIREMENT 403b TIAA

Eligible employees who are at least 25 years of age, complete at least 1 year of continuous service and 1,000 continuous work hours have the option of participating in the university's retirement plan. Here are some of the plan's valuable features:

- Employees contribute minimum of 2% of monthly base salary to receive match.
- All contributions made by Converse and the employee are 100% vested immediately

## TUITION REMISSION PROGRAM

Undergraduate, Graduate, EdD Program

Tuition remission is extended to eligible faculty and staff of Converse University, and their spouses and dependents. Please contact Human Resources for more information.

## HOLIDAY SCHEDULE & PAID TIME OFF:

### Full-time Staff\* per fiscal year

- Vacation accrued monthly
- Personal Leave accrued monthly
- 1 day honoring employee birthday
- Holidays: 21 paid holidays for 2022/23\*\*
- Close at 1 PM on Fridays

\*Part-time and 9/10/11 month employees - see HR for accrual

\*\*Subject to change annually per academic calendar. Offices and supervisors may adjust work schedules to provide appropriate coverage for all offices throughout the year.

## ONSITE CLINIC



Spartanburg Regional  
Healthcare System

Save Time & Money – Visit Health  
Services in the Wellness Center

- Converse benefit eligible Faculty & Staff - No Cost  
Faculty & Staff who are not on Converse's insurance plan  
may be responsible for the cost of labwork

- Spouses, domestic partners & adult  
dependents (aged 18-26) who are currently on  
Converse's insurance plan - \$20 co-pay

Hours of Operation

Monday & Friday

8:00 a.m. - 2:00 p.m.

Tuesday, Wednesday, Thursday 9:00 a.m. - 5:00 p.m.

By Appointment Only - No Walk Ins

Hours may vary during breaks & holidays

### Services provided at our clinic include:

- **Chronic disease management-diabetes, hypertension, and high cholesterol**
- **Routine and annual physicals, including lab work**
- **Offer basic information on tobacco cessation as well as medication management**
- **Referrals to other healthcare providers and specialists**
- **Diagnose and treat acute conditions- flu, cold, sinus infections, bronchitis, injuries, skin rashes**
- **Prescribe medications**

Please call 864-596-9258 to schedule a confidential appointment  
with the Nurse Practitioner

# CONTACTS For Benefits

## Medical & Dental

PAI  
paisc.com  
firsthealth.com\*  
medcost.com for NC  
Group #755  
800-768-4375

\*PPO Network for providers  
outside of SC is First Health

## Vision

Eyemed  
eyemedvisioncare.com  
Group # 9916131  
866-939-3633

## FSA

Flores  
flores247.com  
800-532-3327

## STD

Hartford  
thehartford.com  
800-549-6514

## Claims Assistance

Deidra Foster  
Deidra@steinberg-associates.com  
864-582-7575

## LTD, Life, Vol Life & Dependent Life

Lincoln Financial Group  
lincoln4benefits.com  
Group #850055508 (LTD)  
Group #10072287 (Life)  
800-423-2765

## EAP

Lincoln Financial Group  
guidanceresources.com  
Username:LFGSupport  
Password:LFGSupport1  
888-628-4824

## Defined Contribution Retirement Plan (403b)

TIAA  
tiaa.org  
800-842-2888  
Group 15088  
National Counseling Center  
800-842-2776

## 403b Third Party Fiduciary

CG Financial Services  
mycgfinancial.com  
877-807-2079  
Richard@mycgfinancial.com