

# ILLINOIS COLLEGE BENEFITS

## NEW HIRE ENROLLMENT GUIDE



January 1, 2024 through December 31, 2024



We are pleased to provide you with a wide range of competitive benefits that are a vital part of your total compensation. You have the flexibility to select the health plan(s) that best meet your needs and elect additional benefits to protect your income, build financial security, and balance your work and personal life.

Please take the time to review this brochure to make sure you understand the benefits that are available to you and your family.

**MEDICAL:** Choose among two (2) plan options from HealthComp.

**DENTAL:** Choose between two (2) plan options from Guardian Dental. The coinsurance and premiums are the main

# MEDICAL AND PRESCRIPTION DRUG

## GLOSSARY

Here's a quick refresher on commonly used insurance terms:

**ALLOWABLE CHARGE** is the dollar amount typically considered payment in full by an insurance company and an associated network of health care providers.

**COINSURANCE** is the amount you pay, as a percentage of the allowed cost of your services, after you reach the deductible and until you reach the plan's out-of-pocket maximum.

**COPAYMENT (COPAY)** is a fixed amount you pay for a health care service or prescription drug.

**DEDUCTIBLE** is the amount you pay before your insurance begins covering certain services, such as hospitalization or outpatient surgery.

**DRUG FORMULARY** is a list of prescription drugs, maintained by medical professionals, that practitioners use to identify drugs that offer the greatest overall value.

**FLEXIBLE SPENDING ACCOUNT (FSA)** refers to funds you contribute to spend toward eligible medical expenses. Only a certain amount can rollover each plan year, so you must use most of your election.

**HEALTH REIMBURSEMENT ACCOUNT (HRA)** refers to funds offered by Illinois College to pay for eligible medical expenses. This money is retained by Illinois College if not used.

**HEALTH SAVINGS ACCOUNT (HSA)** is a tax-advantaged account that allows you to save money for medical expenses. It is subject to the same rules as a 401(k) or 403(b) plan, but with different contribution limits and withdrawal rules. For more information, see the HSA section of the plan document.

# ALEX – BENEFITS DECISION MAKER

## WHO IS ALEX AND HOW CAN IT HELP ME?

We understand that making decisions around benefits is important to all of our employees, but at times can be both difficult and confusing.

To enhance your understanding and to make YOUR benefit experience easier, we are excited to offer ALEX, a virtual benefit counselor. ALEX is an interactive decision making support tool that can help you decide which benefit options are right for YOU! Think of it as your personal guide that helps you make important benefit decisions.

HERE ARE IMF (M)(T1 1 Tf25.02 -0R)17ER 5L195L19E 0 LO2W28f1 0AB 0 LO

| PLAN NAME                        | BASE                     | BUY UP                                |
|----------------------------------|--------------------------|---------------------------------------|
| HRA*                             | N/A                      | \$1,500 / \$3,000                     |
| HSA*                             | \$1,000 / \$2,000        | N/A                                   |
| <b>In Network Coverage</b>       |                          |                                       |
| Deductible                       | \$4,000 / \$8,000        | \$3,000 / \$6,000                     |
| Embedded/Non-embedded Deductible | Embedded                 | Embedded                              |
| Coinsurance                      | Plan pays 80%            | Plan pays 80%                         |
| Out-of-Pocket Max                | \$6,000 / \$12,000       | \$5,000 / \$10,000                    |
| Primary Care Visit               | Deductible & Coinsurance | \$40 Copay                            |
| Specialist Visit                 | Deductible & Coinsurance | \$60 Copay                            |
| Outpatient Procedure             | Deductible & Coinsurance | Deductible & Coinsurance              |
| Inpatient Visit                  | Deductible & Coinsurance | Deductible & Coinsurance              |
| Emergency Room                   | Deductible & Coinsurance | \$300 Copay                           |
| Urgent Care                      | Deductible & Coinsurance | \$100 Copay                           |
| Pharmacy (Retail - 30 day)       | Deductible & Coinsurance | \$15 / \$45 / Deductible, then \$75** |

\*The Buy Up

# HEALTH AND WELFARE

## TELADOC – 24/7 VIRTUAL HEALTHCARE VISITS

Illinois College offers a virtual visit solution, powered by Teladoc, that lets you have a live consultation with an independently contracted board-certified doctor. Your visit can happen 24 hours a day, seven days a week by mobile app, online video, or phone. Instead of going to the office, you can have a virtual visit while at home, work or many other places. Plus, a virtual visit will be covered at no copay and is available to all benefit-eligible employees whether or not you are enrolled in a medical plan. Activate your account by downloading the Teladoc App.

**Before going to the ER give Teladoc a call**

Who wants to sit in a waiting room while you're feeling sick? Teladoc doctors are available 24/7 to provide quality care through the convenience of a phone or video consults. The next time you're sick, consider your options:

| ER OR URGENT CARE                      | OR | TELADOC                             |
|--|----|-------------------------------------|
|  |    |                                     |
| Drive to the nearest office while sick |    | Request a consult from work or home |
| Wait 1 hour's before seeing a doctor   |    | A doctor calls you in 16 minutes    |
| Pay high ER or urgent care fees        |    | at a price you can afford           |

**GET THE CARE YOU NEED**

Teladoc doctors can treat many medical conditions, including:

- Cold & flu symptoms
- Allergies
- Bronchitis
- Skin problems
- Respiratory infection
- And more!

**SHARE WITH YOUR PCP**

With your consent, Teladoc is happy to provide information about your Teladoc consult to your primary care physician.

## THE SAMARITAN FUND

The Samaritan Fund is designed to support those who have serious medical conditions or high-cost medications that may be financially crippling even with insurance in place. There is no income requirement to apply or qualify for the program, and participants do not pay any fee for participation in the program.

If accepted, you would get an individual health insurance plan combined with financial assistance that leaves you with little to no out-of-pocket costs for insurance premiums or care! Please review [this video](#) for a short overview of the program.

Application to this program is confidential and is done by submitting a HIPAA authorization form ([link here](#)) directly to Samaritan Fund Program within 30 days of your hire date. This allows a representative of the program to contact you directly to determine if the program may be a good fit for you. **Illinois College is not involved in the evaluation process and does not make any eligibility or benefit determinations.**

Participation in the Samaritan Fund Program is completely voluntary. If they determine that the program may be a good fit for you, they will help identify a plan you and your providers are comfortable with and propose appropriate funding, then **you decide** whether or not to participate.

## SPENDING, SAVINGS, AND REIMBURSEMENT ACCOUNTS

### FLEXIBLE SPENDING ACCOUNT (FSA)

By allowing you to set aside money directly from your paycheck before taxes are taken out, Flexible Spending Accounts (FSAs) are a great way to save money for eligible expenses and to lower your taxable income. You can use that tax-free money to pay for eligible out-of-pocket health care and covered dependent care expenses. IC offers the following FSA options, administered by Marpai:

#### Health FSA

- Pay for eligible medical, dental, and vision care expenses such as copays, coinsurance, deductibles, medical supplies and equipment, mental health and substance abuse treatment, orthodontia, and eyeglasses and contact lenses for yourself and your eligible dependents.
- Contribute up to \$3,200 per year.
- You are not required to participate in the Illinois College group health plan to participate in the FSA.
- If you enroll in the Basic plan, you're not eligible for the Health FSA.

#### Dependent Care FSA

- Pay for eligible dependent care (for a child under age 13) or adult care expenses, including day care, care for a disabled spouse or dependent, after-school care, and many types of summer camps. This account is NOT for a dependent's health expenses.
- Contribute up to \$5,000 per family





## SPENDING, SAVINGS, AND REIMBURSEMENT ACCOUNTS

### HEALTH REIMBURSEMENT ACCOUNT (HRA)

If you enroll in the Core medical plan, Illinois College will open a Health Reimbursement Account (HRA) to help pay for eligible health care expenses incurred in the plan year. The HRA reimburses a portion of deductible expenses.

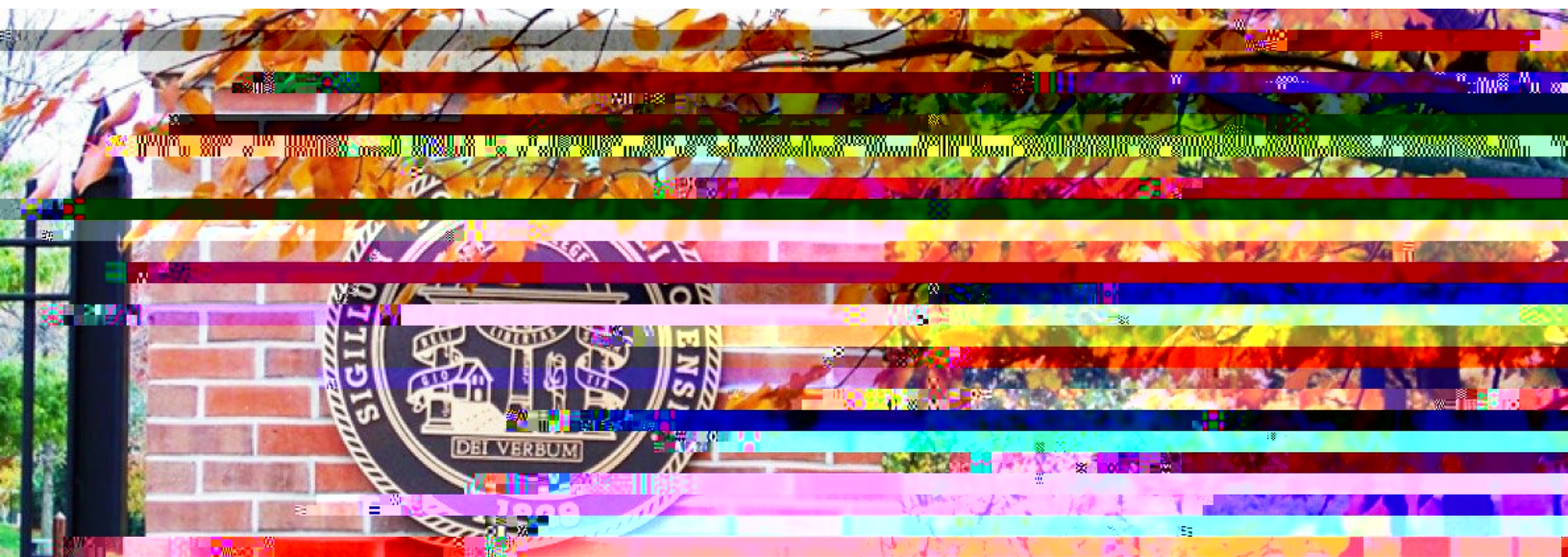
#### How does an HRA work?

Your HRA claims will automatically be processed by HealthComp when you have a claim that applies to the deductible. The one exception to this is Tier 3 prescriptions that apply to the deductible; these claims will need to manually be submitted for reimbursement. The claims that are automatically processed will be paid to the provider lowering your deductible responsibility. The HRA is funded 100% by Illinois College, and funds not used are returned to Illinois College at the end of the claim submission period. Eligible expenses must be incurred January 1, 2024 through December 31, 2024. Illinois College will give you \$1,500 as an individual or \$3,000 if you are enrolled with dependents. If an employee enrolls after January 1, this amount will be pro-rated based the month coverage begins.

#### Paying for Services with an FSA or HSA

When you enroll in the Basic plan with the HSA or enroll in an FSA, you will receive a debit card, allowing for easy, convenient payment at participating providers and merchants. Although you do not need to file for reimbursement when using your card, you may be required to submit documentation, so please save your receipts.

- Use your debit card at the point of sale to pay the provider directly.
- If the provider doesn't accept a debit card, either pay for expenses out-of-pocket and submit receipts for reimbursement.



## DENTAL

As a benefit-eligible employee, you may participate in the dental program, which includes dentists in the Guardian network. Dental coverage provides for key preventative services and helps offset potentially expensive dental procedures.

### Make the most of your plan

Locate participating dentists by visiting [www.guardiananytime.com](http://www.guardiananytime.com) and clicking on "Find a Provider." Although you may use non-participating dentists, you'll pay more than you would if you used a participating dentist.

When you visit a participating dentist, you don't have to complete claim forms, and you cannot be billed for the difference between your dentist's rate and Guardian's allowed charges (negotiated rates for services).

## VISION CARE

Illinois College offers vision insurance to benefit-eligible employees. The College covers 100% of the employee premium, so the coverage is free to you as a benefit-eligible employee. You can pay for additional coverage for your spouse, domestic partner, or child(ren). The vision benefit plan is provided through Guardian. For full plan details, please visit [Connect2](#).

When will I receive my vision ID card?

You will receive an ID card for vision coverage two to three weeks after you submit your enrollment information. If you need to use this benefit before receiving your ID card, call the Office of Human Resources to obtain your

# CRITICAL ILLNESS, ACCIDENT, AND HOSPITAL INDEMNITY COVERAGE

Illinois College offers voluntary benefits through Guardian, including supplemental Critical Illness,



# LONG-TERM DISABILITY AND RETIREMENT

## OTHER BENEFITS, PERKS, AND SERVICES

### MEDICAL EMERGENCY AIR TRANSPORTATION INSURANCE

Illinois College is pleased to provide Medical Emergency Air Transportation Insurance through the AirMedCare Network. Membership ensures no out-of-



## OTHER BENEFITS, PERKS, AND SERVICES

### RIGHTWAY HEALTHCARE CONCIERGE

As a Maestro member, you have access to Rightway Healthcare Concierge for you and your family at no cost to you. Rightway can help you with a variety of healthcare needs:

- Find you the best doctor and book your appointments
- Create tailored care plans and figure out next steps
- Provide upfront pricing on medical and pharmacy visits
- Explain medical bills and dispute charges on your behalf, if applicable

### MEMD

As a Maestro member, you have access to free behavioral telehealth services for a variety of concerns including depression, anxiety, stress management, and addiction. Employees can connect with a provider online and receive a diagnosis and personalized treatment plan, including prescriptions for common medications, when medically necessary. MeMD can help when you need medical attention or behavioral health support after-hours or when your regular provider is not available.

MeMD schedules therapy appointments Monday through Friday from 9:00a to 7:00p. Many patients can meet with a therapist in as little as 24 hours of requesting an appointment. The program is available to employees and dependents (ages 16 to 26 for children) who are actively enrolled in one of the three IC medical plans.

### WONDR

As a Maestro member, you have access to Wondr, which is a free 100% digital program that helps you lose weight by changing how you eat instead of what you eat. The program is broken into three simple stages that build on each other for lifelong, lasting results.

- WondrSkills: learn simple, repeatable skills through weekly master classes for 14 weeks
- WondrUp: Reinforce and practice WondrSkills through weekly, personalized curriculum
- WondrLast: Build momentum toward your healthiest self in the maintenance phase of the program

### EMPLOYEE ASSISTANCE PROGRAM

Illinois College sponsors an employee assistance program available to you and your dependents. Services include, hGRAuhs1.9 (ddt)0.6 ( )5.5 (b)-0.6 (u).reami(l)-1.5 (t)6.5 (ed)-0.6 (t)6.5.6 ( ) (g,)-2.4 (p)-0.6 (er)-5.8 (s)-3.4 (o)-4.1 (

# OTHER BENEFITS

## OTHER BENEFITS, PERKS, AND SERVICES

### GUARDIAN EMPLOYEE ASSISTANCE PROGRAM

In addition to the local Employee Assistance Program, Guardian offers confidential personal support, across everything from stress management and nutrition to handling legal or financial issues. See Connect2 for information on how to access this service.

### WILL PREP

Employees have access to WillPrep Services through Guardian. Services range from a library of online planning documents to accessing experienced professionals that can help you with the more complicated details. See Connect2 for information on how to access this service.

### IDENTIFICATION CARDS FOR FREE CAMPUS ACCESS

All employees are issued an Illinois College personal identification card. This ID card provides employees with several benefits and privileges including:

- Use of Schewe Library services;
- Access to the staff dining plan; and
- Access to the Bruner Athletic Complex. (Spouse/domestic partner and dependent children may obtain ID cards through the Facilities Management Office located in the Campus Services Building)

### NOTARY SERVICES

For the convenience of employees, a Notary Public service is available at no charge in the Office of the President, and the Development and Alumni Relations Office.

### COLLEGE PARKING

You are eligible to purchase permit parking on campus. Permit parking information and parking rules and regulations are available in the Public Safety Office. Because of increased demand for on-campus parking, there is strict enforcement of parking rules, including fines for rule violation. After obtaining a parking permit, you are expected to be familiar with and observe the rules governing the use of parking facilities.

### DINING HALL AND FOOD SERVICE

Meals are available to employees at a reasonable cost at all campus dining locations. A meal pass may be purchased by employees at a reduced cost.

### DISCOUNTED ATHLETIC EVENT TICKETS

You and your immediate family may attend some campus athletic events and cultural events without cost. Currently, the College allows IC faculty and staff and their children under 18 free admission to athletic events. Spouses, domestic partners, and children over 18 are admitted at a modest cost. Contact the Athletics Department for more information.

### IC STORE DISCOUNT

As an IC employee, you are entitled to a 10% discount at the IC Store on most merchandise. You may also purchase textbooks at the store, but no discount fee is applicable.

# VOLUNTARY CONTRIBUTIONS

## IC FUND RECURRING GIFT

Consider a monthly gift to the IC Fund to inspire students and let them know they are supported by faculty and staff.

By giving to the IC Fund, you are:

- Helping students in the areas of greatest need.
- Supporting scholarships, internships, academic programs, and athletic opportunities.
- Making a difference campus-wide by contributing to the goal of \$1,000 per student.

Signing up is EASY. Just choose your amount and it will be automatically deducted. A gift of \$84/month will place you at the IC Society Level. Any amount makes a year-round impact on students.

## PRAIRIELAND UNITED WAY (PLUW) –



## PREMIUM COSTS - EFFECTIVE JANUARY 1, 2024

---

---



## ONLINE

Visit *Connect2: Staff (or Faculty) -> Human Resources -> Benefits* to view Summary Plan Descriptions for benefit programs.

## HAVE INDIVIDUAL QUESTIONS?

Call: 217-245-3002 or 217-245-3498

In-Person: Appointments available by Zoom upon request

Email: [ichr@ic.edu](mailto:ichr@ic.edu)

