



# Comprehensive Health & Welfare Benefit Plan

Plan Year: January 1, 2022 - December 21, 2022

*Our employees are our most valuable asset.*

At ECPI University, we are committed to providing a comprehensive health and welfare benefits program designed to help our faculty and staff stay healthy, feel secure, and maintain a work/life balance.

## **Benefits offered to all Faculty and Staff (Part-time, Adjunct, Full-time):**

- Health Advocate
- Employee Assistance Program (EAP)
- Discounts
- iPad/Computer Purchase Program
- Employee Referral Program
- Financial Wellness Center
- Retirement Plan

## **Additional benefits offered to Full-time Faculty and Staff:**

- Paid Time Off (PTO)
- Paid Holidays
- Tuition Scholarship Program
- Medical
- Dental
- Vision
- Health Savings Account (HSA)
- Flexible Spending Account (FSA)
- Short-Term Disability (STD) & Long-Term Disability
- Term Life and AD&D Insurance
- Accident Insurance
- Cancer Insurance

## General description of benefits offered:

### **Health Advocate:**

Can help you to: find the right doctors, resolve benefits issues, work with insurance companies, schedule appointments, help with eldercare, help to make informed decisions, assist in the transfer of medical records, and get your questions answered. Your Health Advocate benefit is being offered by your employer at no additional cost to you and is available to eligible employees, their spouses, dependent children, parents and parents-in-law.

### **Employee Assistance Program (EAP):**

Anthem: Available to assist you with any questions related to home, work, or family. You may have heard of EAP but aren't sure what it is. EAP is a service available to you and members of your household at no extra cost. It's designed to help you with everyday problems and questions, big or small. No need to fill out paperwork or make an appointment to speak with an EAP.

### **Discounts:**

Numerous discounts are available to Faculty and Staff. Examples include:

- Tickets at Work (hotels, events, theme parks, memberships)
- Verizon Wireless

### **iPad/Computer Purchase Program:**

Interest free loans are offered for the purchase of an iPad, laptop, or PC up to \$800.

### **Employee Referral Program:**

- Earn up to \$500 for referring Faculty and Staff
- Earn up to \$2,500 for referring Nursing Faculty

### **Financial Wellness Center:** Available for retirement plan participants

Financial knowledge and literacy are crucial to improving your financial wellness and preparing for the future. That's why we built the UBS Financial Wellness Center for retirement plan participants. This dedicated online portal offers information tailored to your life stage on wide-ranging topics to help you gain the confidence to make smart financial decisions and save for a brighter future.

### **Retirement Plan:**

Faculty and Staff are encouraged to participate in the 401(k) Retirement and are eligible to contribute on the first of the month following 30 days of employment. When additional eligibility is met, a discretionary employer match and/or profit sharing contribution may apply.

### **Paid Time Off (PTO):**

Paid time off (PTO) provides Faculty and Staff with flexible paid time off from work to be used for such needs as vacation, doctor appointments, or illness. PTO is earned monthly, and unused time carries over from year to year. Other paid leave includes New Parent Leave, Caregiver Leave, Jury Duty, and Bereavement.

**Paid Holidays:** The following days are observed as paid holidays.

- New Year's Day
- Labor Day
- Memorial Day
- Thanksgiving Day
- Independence Day
- Christmas Day

### **Tuition Scholarship Program**

The Tuition Scholarship Program enables full-time Faculty and Staff who have been employed for at least 90 days, to attend or have an immediate family member attend ECPI University with a tuition scholarship for up to 80% of their tuition charges. Upon one year of employment, two sponsored students per employee may enroll in the Tuition Scholarship Program at ECPI University per employee.

**Medical:**

Medical plan options are available to choose from, all of which include preventative care. You have 100% coverage for in-network checkups, flu shots and some cancer screenings like mammograms. Getting preventive care can help prevent childhood diseases, diabetes, high blood pressure, cancer and other health issues that could cost you a lot more in the long run. Get peace of mind and better health at no extra cost to you!

**Dental:**

High and low dental plan options are available to choose from. As an incentive to visit your dentist annually, when a preventive care service is received in a plan year, the following plan years' calendar year maximum will be increased by \$100, up to an additional \$300 over three years.

**Vision:**

Offers coverage with a participating provider and other providers. Coverage includes vision exam, materials, lenses, glasses frames, and contacts in lieu of glasses.

**Health Savings Account (HSA):**

Eligibility is based on a qualifying medical plan. Employer contributes monthly to the HSA plan and will provide an annual matching contribution. If you enroll in a HSA Health Plan, you are eligible to open an HSA. An HSA is similar to a Health Care FSA, but with some important differences.

**Flexible Spending Account (FSA):**

Eligible with all medical plan options. FSAs are a great way to save money. They allow you to set aside a certain amount from your paycheck before taxes are taken out. Then, you can withdraw the money tax-free to pay for eligible out-of-pocket health care and dependent care expenses, such as medical expenses before meeting your plan's deductible, or day care costs for a child.

**Short-Term Disability (STD) and Long-Term Disability:**

The loss of income due to illness or disability can cause serious financial hardship for your family. Disability insurance replaces a portion of your income to help you continue paying bills and meeting your financial obligations.

**Term Life and AD&D Insurance:**

Employees may purchase group life insurance and accidental death and dismemberment (AD&D) insurance in multiples of \$10,000 to a maximum of \$300,000. \$100,000 Guarantee Issue (no medical questions) for new employees under age 65. AD&D pays an additional benefit if the cause of death is an accident. Employees may also purchase group life insurance for their spouse and unmarried, dependent children.

**Accident Insurance:**

Even when you live well, accidents happen. Treatment can be vital to recovery, but it can also be expensive. And if an accident keeps you away from work during recovery, the financial worries can grow quickly.

**Cancer Insurance:**

Receiving a cancer diagnosis can be one of life's most frightening events. Unfortunately, statistics show you probably know someone who has been in this situation. With Cancer insurance from Allstate Benefits, you can rest a little easier. Our coverage pays you a cash benefit to help with the costs associated with treatments, to pay for daily living expenses – and more importantly – to empower you to seek the care you need.