

2023

Full-Time Employee Benefits Guide



TABLE OF CONTENTS

Who Can You Cover?..... 3

Words You Need to Know..... 4

Medical – BlueCross BlueShield of Illinois 5

Prescription Drugs – Express Scripts..... 7

Getting Care When You Need It Now 9

Health Savings Account – Benefit Resource Inc. 10

Flexible Spending Account – Benefit Resource Inc..... 11

Dental – BlueCross BlueShield of Illinois..... 12

Vision – BlueCross BlueShield of Illinois 13

Life and AD&D Insurance – New York Life..... 14

ADDITIONAL SERVICES OFFERED BY New York Life..... 15

Disability Insurance – New York Life..... 16

403(b) Retirement Savings Account - OMNI..... 21

Cost of Coverage 22

Benefit Provider Customer Service List..... 25

Important Plan Notices and Documents..... 26

Benefits That Fit Your Life



At Southwestern Illinois College we value your contributions to our success and want to provide you with a benefits package that protects your health and helps your financial security, now and in the future. We continually look for valuable benefits that support your needs, whether you are single, married, raising a family, or thinking ahead to retirement. We are committed to giving you the resources you need to understand your options and how your choices could affect you financially.

This guide is an overview and does not provide a complete description of all benefit provisions. For more detailed information, please refer to your plan benefit booklets or summary plan descriptions (SPDs). The plan benefit booklets determine how all benefits are paid.

A list of plan contacts is included at the back of this guide.

The benefits in this summary are effective:

January 1, 2023 - December 31, 2023

Who Can You Cover?



WHO IS ELIGIBLE?

In general, full-time employees working 37.5 or more hours per week are eligible for the benefits outlined in this overview.

You can enroll yourself and the following family members in our Medical, Dental, Vision, and Voluntary Plans:

- Your Spouse (the person who you are legally married to under state law, including a same-sex spouse.)
- Your Civil Union Partner (and his or her eligible dependents).
- Your Children
 - o Natural-born children and stepchildren to age 26.
 - o Legally adopted children and children placed with you for legal adoption to age 26.
 - o Dependent children for whom you or your spouse have been appointed legal guardian to age 26.
 - o Children of the employee who are required to be covered by reason of a Qualified Medical Child Support Order (QMCSO), as defined by ERISA § 609a.
 - o Disabled children age 26 or older enrolled on the plan prior to reaching age 26 and are disabled prior to age 26, and who are primarily dependent on you, incapable of self-sustaining employment due to disability, and provide documentation of disability status as required by claims administrator within 30 days of reaching age 26.
 - o Qualified military personnel until age 30.

Please refer to the Summary Plan Description for complete details on how benefits eligibility is determined.

WHO IS NOT ELIGIBLE?

Family members who are not eligible for coverage include (but are not limited to):

- Parents, grandparents, and siblings.
- Domestic Partners.
- Any individual who is covered as an employee of Southwestern Illinois College cannot also be covered as a dependent.
- Employees who work fewer than 37.5 hours per week, temporary employees, contract employees, or employees residing outside the United States.

NOTE: See Part-Time Employee Benefit Guide for Part-Time eligibility.

ENROLLMENT PERIODS

Coverage for new employees begins on the date of hire. After that, Open Enrollment is the one time each year that employees can make changes to their benefit elections without a qualifying life event.

Notify Human Resources within 31 days if you have a qualifying life event and need to make changes to your elections, including adding or dropping dependents outside of Open Enrollment. Life events include (but are not limited to):

- Marriage or divorce
- Change in spouse's employment status
- You or a dependent become eligible for Medicare or Medicaid
- Your dependent ceases to satisfy the dependent eligibility requirements
- Gain / Loss of other group coverage

Words You Need to Know

Health insurance seems to have its own language. You will get more out of your plans if you understand the most common terms, explained below in plain English.

MEDICAL

OUT-OF-POCKET COST - A healthcare expense you are responsible for paying with your own money, whether from your bank account, credit card, or from a health account such as an HSA or FSA.

DEDUCTIBLE - The amount of healthcare expenses you have to pay for with your own money before your health plan will pay. The deductible does not apply to preventive care and certain other services.

COINSURANCE - After you meet the deductible amount, you and your health plan share the cost of covered expenses. Coinsurance is always a percentage totaling 100%. For example, if the plan pays 70% coinsurance, you are responsible for paying your coinsurance share, 30% of the cost.

COPAY - A set fee you pay whenever you use a particular healthcare service, for example, when you see your doctor or fill a prescription. After you pay the copay amount, your health plan normally pays the rest of the bill for that service.

IN-NETWORK / OUT-OF-NETWORK - Network providers (doctors, hospitals, labs, etc.) are contracted with your health plan and have agreed to charge lower fees to plan members, as negotiated in their contract with the health plan. Services from out-of-network providers can cost you more because the providers are under no obligation to limit their maximum fees.

OUT-OF-POCKET MAXIMUM - The most you would pay from your own money for covered healthcare expenses in one year. Once you reach your plan's out-of-pocket maximum dollar amount (by paying your deductible, coinsurance and copays), the plan pays for all eligible expenses for the rest of the plan year; however, usual and customary charges may apply when out-of-network providers are utilized.

PRESCRIPTION DRUG

BRAND NAME - A drug sold under its trademarked name. For example, Lipitor is the brand name of a common cholesterol medicine. You generally pay a higher copay for brand name drugs.

GENERIC DRUG - A drug that has the same active ingredients as a brand name drug, but is sold under a different name. For example, Atorvastatin is the generic name for medicines with the same formula as Lipitor. You generally pay a lower copay for generic drugs.

PREFERRED DRUG - Each health plan has a list of prescription medicines that are preferred based on an evaluation of effectiveness and cost. Another name for this list is a "formulary." The plan may charge more for non-preferred drugs or for brand name drugs that have generic versions. Drugs that are not on the preferred drug list may not be covered.

DENTAL

BASIC SERVICES - Dental services such as fillings, routine extractions and some oral surgery procedures.

DIAGNOSTIC AND PREVENTIVE SERVICES - Generally include routine cleanings, oral exams, x-rays, and fluoride treatments. Most plans limit preventive exams and cleanings to two times a year.

MAJOR SERVICES - Complex or restorative dental work such as crowns, bridges, dentures, inlays and onlays.

Medical – BlueCross BlueShield of Illinois

Medical coverage provides you with benefits that help keep you healthy, like preventive care screenings and access to urgent care. It also provides important financial protection if you have a serious medical condition.

	HDHP / PPO I Plan		PPO II Plan	
	In-Network	Out-Of-Network	In-Network	Out-Of-Network
Annual Deductible	\$3,300 per individual \$6,600 family limit	\$10,000 per individual \$20,000 family limit	\$300 per individual \$600 family limit	\$1,000 per individual \$2,000 family limit
Annual Out-of-Pocket Max	\$3,300 per individual \$6,600 family limit	\$13,200 per individual \$26,400 family limit	\$1,000 per individual \$2,000 family limit	\$5,000 per individual \$10,000 family limit
Lifetime Max	Unlimited	Unlimited	Unlimited	Unlimited
Office Visit				
Primary Provider	Plan pays 100% after deductible	Plan pays 80% after deductible	\$25 copay then plan pays 100%	Plan pays 70% after deductible
Specialist	Plan pays 100% after deductible	Plan pays 80% after deductible	\$50 copay then plan pays 100%	Plan pays 70% after deductible
Telemedicine	Plan pays 100% after deductible	Not applicable	\$25 copay then plan pays 100%	Not applicable
Preventive Services	Plan pays 100%	Plan pays 80% after deductible	Plan pays 100%	Plan pays 70% after deductible
Chiropractic Care (up to 20 visits per year)	Plan pays 100% after deductible	Plan pays 80% after deductible	Plan pays 90% after deductible	Plan pays 70% after deductible
Lab and X-ray	Plan pays 100% after deductible	Plan pays 80% after deductible	Plan pays 90% after deductible	Plan pays 70% after deductible
Inpatient Hospitalization	Plan pays 100% after deductible	Plan pays 80% after deductible	Plan pays 90% after deductible	Plan pays 70% after deductible
Outpatient Surgery	Plan pays 100% after deductible	Plan pays 80% after deductible	Plan pays 90% after deductible	Plan pays 70% after deductible
Urgent Care	Plan pays 100% after deductible	Plan pays 80% after deductible	Plan pays 90% after deductible	Plan pays 70% after deductible
Emergency Room	Plan pays 100% after deductible	Plan pays 100% after deductible	\$150 copay then plan pays 100% (copay waived if admitted)	\$150 copay then plan pays 100% (copay waived if admitted)

Medical, continued

PPO III Plan

	In-Network	Out-Of-Network
Annual Deductible	\$5,000 per individual \$10,000 family limit	\$10,000 per individual \$20,000 family limit
Annual Out-of-Pocket Max	\$6,600 per individual \$13,200 family limit	\$13,200 per individual \$26,400 family limit
Lifetime Max	Unlimited	Unlimited
Office Visit		
Primary Provider	\$35 copay then plan pays 100%	Plan pays 60% after deductible
Specialist	\$35 copay then plan pays 100%	Plan pays 60% after deductible
Telemedicine	\$35 copay then plan pays 100%	Not applicable
Preventive Services	Plan pays 100%	Plan pays 60% after deductible
Chiropractic Care (up to 20 visits per year)	Plan pays 80% after deductible	Plan pays 60% after deductible
Lab and X-ray	Plan pays 80% after deductible	Plan pays 60% after deductible
Inpatient Hospitalization	Plan pays 80% after deductible	Plan pays 60% after deductible
Outpatient Surgery	Plan pays 80% after deductible	Plan pays 60% after deductible
Urgent Care	Plan pays 80% after deductible	Plan pays 60% after deductible
Emergency Room	\$150 copay then plan pays 100% (copay waived if admitted)	\$150 copay then plan pays 100% (copay waived if admitted)

Prescription Drugs – Express Scripts



Prescription drug coverage provides a benefit that is important to your overall health, whether you need a prescription for a short-term health issue like bronchitis or an ongoing condition like high blood pressure. Here are the prescription drug benefits that are included with our medical plans.

	HDHP / PPO I Plan		PPO II Plan	
	In-Network	Out-Of-Network	In-Network	Out-Of-Network
Prescription Drug Deductible	Prescriptions subject to medical plan deductible	Prescriptions subject to medical plan deductible	Not applicable	Not applicable
Annual Out-of-Pocket Limit	Prescriptions subject to medical out-of-pocket maximums	Prescriptions subject to medical out-of-pocket maximums	\$2,500 per individual \$5,000 per family	\$2,500 per individual (combined with in-network) \$5,000 per family (combined with in-network)
Pharmacy				
Generic	Plan pays 100% after deductible	Plan pays 75% after deductible	\$10 copay then plan pays 100%	\$10 copay then plan pays 75%
Preferred Brand	Plan pays 100% after deductible	Plan pays 75% after deductible	\$40 copay then plan pays 100%	\$40 copay then plan pays 75%
Non-preferred Brand	Plan pays 100% after deductible	Plan pays 75% after deductible	\$60 copay then plan pays 100%	\$60 copay then plan pays 75%
Supply Limit	34 days	34 days	34 days	34 days
Mail Order*				
Generic	Plan pays 100% after deductible	Not covered	\$20 copay then plan pays 100%	Not covered
Preferred Brand	Plan pays 100% after deductible	Not covered	\$80 copay then plan pays 100%	Not covered
Non-preferred Brand	Plan pays 100% after deductible	Not covered	\$120 copay then plan pays 100%	Not covered
Supply Limit	90 days	Not applicable	90 days	Not applicable

Prescription Drugs, continued

PPO III Plan

	In-Network	Out-Of-Network
Prescription Drug Deductible	Not applicable	Not applicable
Annual Out-of-Pocket Limit	Prescriptions subject to medical out-of-pocket maximums	Prescriptions subject to medical out-of-pocket maximums
Pharmacy		
Generic	\$15 copay then plan pays 100%	\$15 copay then plan pays 75%
Preferred Brand	\$30 copay then plan pays 100%	\$30 copay then plan pays 75%
Non-preferred Brand	\$50 copay then plan pays 100%	\$50 copay then plan pays 75%
Supply Limit	34 days	34 days
Mail Order*		
Generic	\$30 copay then plan pays 100%	Not covered
Preferred Brand	\$60 copay then plan pays 100%	Not covered
Non-preferred Brand	\$100 copay then plan pays 100%	Not covered
Supply Limit	90 days	Not applicable

**Express Scripts delivers your long term (maintenance) medicines right where you want them. They deliver up to a 90-day supply to the address of your choice within the United States. You can order online or over the phone. Your doctor can text or send your prescription electronically to Express Scripts.*

Getting Care When You Need It Now



WHEN TO USE THE ER

The emergency room shouldn't be your first choice unless there's a true emergency—a serious or life-threatening condition that requires immediate attention or treatment that is only available at a hospital.

WHEN TO USE URGENT CARE

Urgent care is for serious symptoms, pain, or conditions that require immediate medical attention but are not severe or life-threatening and do not require use of a hospital or ER. Urgent care conditions include, but are not limited to: earache, sore throat, rashes, sprains, flu, and fever up to 104°.

WHEN YOU NEED CARE NOW

What do you do when you need care right away, but it's not an emergency? Call the 24/7 Nurseline to help decide whether you should go to the emergency room or urgent care center or make an appointment with your doctor.

- Call 24/7 Nurseline at 800-299-0274

WHEN TO USE TELEHEALTH POWERED BY MDLIVE

PPO members can video chat with a doctor from the comfort of their own homes, without an appointment. MDLIVE's telehealth program provides you and your covered dependents access to care for non-emergency medical and behavioral health needs. Whether you're in a city, a rural area or on a weekend camping trip, you can speak to a doctor immediately to help treat your current condition.

- Call MDLIVE at 888-676-4204
- Visit the website MDLIVE.com/bcbsil

PREVENTIVE OR DIAGNOSTIC?

Preventive care is intended to prevent or detect illness before you notice any symptoms. Diagnostic care treats or diagnoses a problem after you have had symptoms.

Be sure to ask your doctor why a test or service is ordered. Many preventive services are covered at no out-of-pocket cost to you. The same test or service can be preventive, diagnostic, or routine care for a chronic health condition. Depending on why it's done, your share of the cost may change.

Whatever the reason, it's important to keep up with recommended health screenings to avoid more serious and costly health problems down the road.

GOING ABROAD?

When you travel overseas and need protection, take your benefits with you.

BlueCross BlueShield Global Core Program is your passport to healthcare around the globe. The program allows you to have access to medical assistance services, doctors and hospitals in more than 200 countries worldwide.

- Call BlueCross BlueShield Global Core Service Center at 1-800-810-2583 (BLUE) or call collect at 1-804-673-1177
- Visit the website bcbsglobalcore.com

Health Savings Account – Benefit Resource Inc.



Do you want to save money on taxes? A Health Savings Account is a tax-advantaged, portable (you own it!) savings account that is offered if you enroll in the High Deductible Health Plan (HDHP / PPO I). You can contribute pre-tax money to your account to save for out-of-pocket healthcare expenses. Any money that you don't spend grows year after year and can be used in the future, even after you retire. **You must re-enroll in this program each year.**

Southwestern Illinois College will be making a company match to your HSA account. For Employee only coverage, SWIC will match your annual pledge, up to \$750 and for Family coverage will match your annual pledge up to \$1,500.

ANNUAL ACCOUNT CONTRIBUTIONS

	Maximum IRS Limit in 2023	SWIC Contribution Match
Employee	\$3,850 including SWIC match	Up to \$750
Employee + Family	\$7,750 including SWIC match	Up to \$1,500
Catch Up Contributions	An additional \$1,000 per year at age 55+	

USING YOUR MONEY

You can use your account to pay for qualified medical expenses that are not paid for by your high deductible health plan (HDHP). In general, your HSA can be used for these expenses:

- Medically necessary expenses that are not covered by your health plan including deductibles and coinsurance
- Dental care services
- Vision care services
- Prescription drugs
- Over-the-counter (OTC) medications prescribed by your doctor
- Certain medical equipment

When possible, use your Beniversal HSA debit card, from Benefit Resource, Inc., to pay for expenses. Make sure that you keep records of your receipts and any OTC prescriptions in case the IRS requests them.

ELIGIBILITY

You are not eligible to open or contribute to an HSA account if you are:

- Covered by a non-high deductible health plan
- Enrolled in a regular healthcare flexible spending account (you or your spouse count)
- Covered under Medicare, Medicaid or Tricare
- Someone else's tax dependent

Non-Qualified Expenses

If you use HSA funds for non-qualified expenses before age 65, you will owe a 20% penalty tax PLUS income tax on the withdrawal. After age 65, if you use HSA funds for non-qualified expenses, you will owe income tax only. Visit irs.gov/publications/p502 for details.

Flexible Spending Account – Benefit Resource Inc.



A Flexible Spending Account lets you set aside money—before it's taxed—through payroll deductions. The money can be used for eligible healthcare and dependent day care expenses you and your family expect to have over the next year. The main benefit of using an FSA is that you reduce your taxable income, which means you have more money to spend. And reimbursements from your FSA accounts are tax-free. The catch is that you have to use the money in your account by our plan year's end. Otherwise, that money is lost, so plan carefully. **You must re-enroll in this program each year.** Benefit Resource, Inc. administers this program.

IMPORTANT CONSIDERATIONS

- There's no "crossover" spending allowed between the healthcare and dependent care accounts.
- Expenses must be incurred between 01/01/23 and 12/31/23 and submitted no later than 04/01/24.
- Elections cannot be changed during the plan year, unless you have a qualified change in family status (and the election change must be consistent with the event).
- Unused amounts will be lost at the end of the plan year, so it is very important that you plan carefully before making your election.
- FSA funds can be used for eligible expenses incurred by you, your spouse, and your tax dependents only. Your spouse or tax dependent children do not have to be enrolled in a Southwestern Illinois College health plan.
- You cannot obtain reimbursement for eligible expenses for a domestic partner or their children, unless they qualify as your tax dependents (Important: questions about the tax status of your dependents should be addressed with your tax advisor).
- Keep your receipts as proof that your expenses were eligible for IRS purposes.
- Benefit Resource issues a Beniversal Prepaid MasterCard. This allows you to use the FSA funds to pay for eligible expenses at qualified merchants accepting Debit MasterCard.

TAX-FREE HEALTHCARE FSA

Eligible expenses include medical, prescription dental, and vision costs including plan deductibles, copays, coinsurance amounts, and other non-covered healthcare costs for you and your tax dependents. You may access your entire annual election from the first day of the plan year and you can set aside up to \$3,050 per year. If you are enrolled in the HDHP / PPO I Plan, you can participate in our **Limited Purpose Healthcare FSA** which covers out-of-pocket vision and dental expenses ONLY.

TAX-FREE DEPENDENT CARE FSA

Eligible expenses may include daycare centers, in-home child care, and before or after school care for your dependent children under age 13. Other individuals may qualify if they are your tax dependent and are incapable of self-care. It is important to note that you can access money only after it is placed into your dependent care FSA account.

All caregivers must have a tax ID or Social Security number. This information must be included on your federal tax return. If you use the dependent care reimbursement account, the IRS will not allow you to claim a dependent care credit for reimbursed expenses. Consult your tax advisor to determine whether you should enroll in this plan. You can set aside up to \$5,000 per household for eligible dependent care expenses for the year.

Dental – BlueCross BlueShield of Illinois



Regular visits to your dentist can protect more than your smile; they can help protect your health. Recent studies have linked gum disease to damage elsewhere in the body and dentists are able to screen for oral symptoms of many other diseases including cancer, diabetes, and heart disease.

Southwestern Illinois College provides you with a comprehensive coverage through BlueCross BlueShield of Illinois.

Dental PPO Plan

	In-Network	Out-Of-Network
Calendar Year Deductible	\$50 per individual \$150 per family	\$50 per individual (combined with in-network) \$150 per family (combined with in-network)
Annual Plan Maximum	\$1,000 per individual	\$1,000 per individual (combined with in-network)
Waiting Period	None	None
Diagnostic and Preventive	Plan pays 100%	Plan pays 100%
Basic Services		
Fillings	Plan pays 80% after deductible	Plan pays 80% after deductible
Root Canals	Plan pays 80% after deductible	Plan pays 80% after deductible
Periodontics	Plan pays 80% after deductible	Plan pays 80% after deductible
Major Services	Plan pays 50% after deductible	Plan pays 50% after deductible
Orthodontic Services		
Orthodontia	Plan pays 50%	Plan pays 50%
Lifetime Maximum	\$1,000	\$1,000 (combined with in-network)
Dependent Children	Covered to age 19	Covered to age 19

Vision – BlueCross BlueShield of Illinois



Routine vision exams can not only correct vision, but also detect more serious health conditions. We offer you a vision plan through BlueCross BlueShield of Illinois.

Voluntary Vision Plan

	In-Network	Out-Of-Network
Examination		
Benefit	\$10 copay then plan pays 100%	Up to a \$30 allowance
Frequency	1 x every 12 months from last date of service	1 x every 12 months from the last date of service
Materials	\$10 copay then plan pays 100%	See schedule below
Eyeglass Lenses		
Single Vision Lens	Plan pays 100% of basic lens (materials copay applies)	Up to a \$25 allowance
Bifocal Lens	Plan pays 100% of basic lens (materials copay applies)	Up to a \$40 allowance
Trifocal Lens	Plan pays 100% of basic lens (materials copay applies)	Up to a \$55 allowance
Frequency	1 x every 12 months from last date of service	1 x every 12 months from last date of service
Frames		
Benefit	\$0 copay, \$130 allowance, plus a 20% discount from the remaining balance	Up to a \$65 allowance
Frequency	1 x every 12 months from last date of service	1 x every 12 months from last date of service
Contacts (Elective)	(In addition to glasses)	
Benefit	\$0 copay, \$130 allowance, plus a 15% discount from the remaining balance	Up to a \$104 allowance
Frequency	1 x every 12 months from last date of service	1 x every 12 months from last date of service

Life and AD&D Insurance – New York Life



If you have loved ones who depend on your income for support, having life and accidental death insurance can help protect your family's financial security and pay for large expenses

LIFE AND AD&D

Basic Life Insurance pays your beneficiary a lump sum in the event of your death. AD&D provides another layer of benefits to either you or your beneficiary if you suffer from loss of a limb, speech, sight, or hearing, or if you die in an accident. The cost of coverage is paid in full by Southwestern Illinois College.

Class 1 – Faculty	\$50,000
Class 2 – Active Full-time Employees working a minimum of 37.5 hours per week, excluding Faculty	1 x covered annual earnings (\$15,000 minimum benefit) up to a maximum of \$50,000

VOLUNTARY LIFE

Voluntary Life Insurance allows you to purchase additional life insurance to protect your family's financial security.

Employee Voluntary Life Amount	1, 2 or 3 x covered annual earnings up to \$500,000 (Guarantee Issue \$100,000, if elected within 31 days of date of eligible for this coverage.)
Spouse Voluntary Life Amount	Option 1: \$10,000 Option 2: increments of \$5,000 up to lesser of 100% of employee's coverage or \$500,000 (Guarantee issue \$25,000, if elected within 31 days of date of eligible for this coverage.)
Child(ren) Voluntary Life Amount	Option 1: \$5,000 must be selected with option 1 spouse Option 2: \$5,000 can be purchased stand alone

VOLUNTARY AD&D

Voluntary AD&D Insurance allows you to purchase additional accidental death and dismemberment insurance to protect your family's financial security in case you suffer from loss of a limb, speech, sight or hearing or if you die in an accident.

Voluntary AD&D Amount – Employee Only/Single or Employee + Family	Increments of \$25,000 up to Lesser of 10 x covered annual earnings (for amounts above \$250,000) or \$500,000
------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------

Beneficiary Reminder: Make sure that you have named a beneficiary for your life insurance benefit. It's important to know that many states require that a spouse be named as the beneficiary, unless they sign a waiver. The New York Life beneficiary form is available on the Benefits Infoshare page.

Evidence of Insurability: If you select a coverage amount above a certain limit or are electing coverage for the first time after your initial enrollment eligibility, you will need to submit an Evidence of Insurability form to New York Life with additional information about your health in order for the insurance company to approve this higher amount of coverage.

Taxes: A life insurance benefit of \$50,000 or more is a taxable benefit. You will see the value of the benefit included in your taxable income on your paycheck and W-2.

ADDITIONAL SERVICES OFFERED

BY New York Life

Guidance Benefit Solutions (GBS)

FinancialConnect

You and your family members have unlimited access to a team of qualified experts including Certified Public Accounts (CPA), Certified Financial Planners (CFP) and other financial professionals to help guide you when you may be facing a stressful financial challenge.

At Guidanceresources.com, you have access to financial information on a wide range of topics including debt management, family budget, estate planning and tax planning, as well as interactive tools and financial calculators.

LegalConnect

This program gives you access to unlimited phone consultations with a staff of attorneys who can provide guidance on issues such as divorce, adoption, estate planning, real estate and identity theft. If needed, you can be referred to a local attorney for a free 30 minute consultation and a 25% off reduction in fees thereafter.

Estate Guidance

On-line tool that allow you and your family members, to write a last will and testament, living will and documents outlining your wishes. Estate Guidance walks you through the entire process. Access is available tablet, desktop or mobile app.

Contact Information for Financial, Legal and Estate 24/7:
Phone: 800-344-9752
Website: guidanceresources.com
Web ID: NYLGBS

Health Advocacy

Access to help when you need it for all your health care, insurance or medical bill needs – for you and your family, including parents and parents-in-law. This includes answering questions about treatments, medications, negotiating discounts on medical bills over \$400 not covered by insurance, adult day care, assisted living and many more.

Call 866-799-2725 for support 24/7.

NYL GBS Secure Travel

The program offers pre-trip planning, assistance while traveling and emergency medical transportation benefits for covered persons traveling 100 miles or more from home (see your plan for details). Service is a phone call away, 24/7/365 – in an emergency you can even call collect.

- US Call 1-888-226-4567
- Outside the US Call 202-331-7635

NYL GBS Survivor Assurance (for beneficiaries)

If the unexpected happens, the NYL GBS Survivor Assurance Program can help. The program provides financial, bereavement, and legal support for your loved ones during their time of need. As a beneficiary of your Life and/or Accident plan, they'll get:

- Bereavement Services
- Counseling Services
- Free legal and financial advise
- Access to a NYL GBS Survivor Assurance account
- Call 1-800-570-3778

Disability Insurance – New York Life



If you become disabled and cannot work, your financial security may be at risk. Protecting your income stream can provide you and your family with peace of mind.

LONG-TERM DISABILITY INSURANCE

Long-Term Disability (LTD) coverage pays you a certain percentage of your income if you can't work because an injury or illness prevents you from performing any of your job functions over a long period of time. It's important to know that benefits are reduced by income from other benefits you might receive while disabled. Coverage is provided by New York Life.

Monthly Benefit Amount	plan pays 60% of covered monthly earnings
Maximum Monthly Benefit	\$5,000
Benefits Begin After:	
Accident	60 days of disability
Sickness	60 days of disability
Maximum Payment Period*	To age 65

*The age at which the disability begins may affect the duration of the benefits.

If you become disabled due to a non-work-related illness or injury, Long Term disability (LTD) benefits may be payable. For periods of disability lasting longer than 60 days, supplemental long-term disability coverage is available through New York Life. This benefit pays you up to 60% of your monthly earnings, to a maximum of \$5,000 per month. When you have completed 24 months of employment with SWIC and have purchased New York Life's LTD policy, in the event of a LTD claim, SURS would pay 50% and New York Life would pay the additional 10%.

There are two options for LTD insurance - you can choose that your benefit be either taxable or nontaxable. If you choose to pay taxes on the premium now, your benefit (should you ever need it) will be tax-free. Depending on your tax bracket, this could result in significantly more money to spend on your ongoing living expenses. Southwestern Illinois College will report the amount of your LTD premiums as taxable income on your W2 form. You can choose your LTD benefit option at open enrollment.

Other Programs



EMPLOYEE ASSISTANCE PROGRAM



There are times when everyone needs a little help or advice. The confidential Employee Assistance Program (EAP) through **Perspectives** can support your total well-being, mental, physical, financial and social. They are available to assist you with resolving personal issues. Best of all, it's free.

Common issues in which they offer assistance are alcohol and drug abuse, anger issues, depression, divorce, eating disorders, grief, stress, anxiety, and many more.

Enhanced services are offered which include Worklife Services and Legal/Financial Services. WorkLife services include assistance with daycare, adoption, nursing home care and others. In addition to Worklife Online, you have access to free phone consultations with specialists who can assist you.

Legal/financial services are also available. Whether you are planning for retirement, college, legal battle, debt counseling, Perspectives can provide you with phone access to specialists who can help you understand your options. If you require an attorney, you will be given a referral to their network which includes a free 30 minute consultation and 25% reduction in attorney fees.

Perspectives is available to provide help with personal issues for all employees, their family members and significant others. Their assistance is confidential and is not disclosed to anyone unless you provide written consent or as required by law.

The EAP is available 24/7 and is available over the phone, in person and online. Up to 6 face-to-face sessions are included.

Contact the EAP at anytime:

Just call **(800) 456-6327** or visit www.perspectivesltd.com and enter the username **swic** and password **perspective**

VOLUNTARY BENEFITS



Voluntary Accident Benefit

Accident Insurance is designed to help you pay for unexpected costs that result from an accidental injury. It pays a lump sum of money directly to you if you or one of your covered dependents suffers an accidental injury. This benefit is in addition to and independent of any other benefits you may be eligible for. You can use the money as you wish—to help cover your medical plan deductible and coinsurance, pay for uncovered medical treatment, or use it for your day-to-day living expenses. The plan includes an optional wellness benefit that pays qualified claimants \$50 annually just for taking any one of the 26 wellness tests.*

Ambulance	\$200 ground, \$1,500 air
Blood/Plasma	\$200
Burn	Schedule up to \$12,500
Coma	\$12,500
Concussion	\$150
Dental Work	Specific sum \$130 - \$400
Diagnostic Testing	\$200
Dislocation	Schedule up to \$4,000
Emergency Room Treatment	\$150
Eye Injury	Specific sum \$65 - \$300
Family Lodging	\$125 per day, up to 30 days
Follow-up Treatment	\$50 per day, up to 6 visits
Fracture	Schedule up to \$5,000
Hospital Admission	\$1,200
Hospital Confinement	\$250 per day, up to 15 days
Hospital ICU Admission	\$2,000
Hospital ICU Confinement	\$500 per day, up to 365 days
Laceration	Schedule up to \$500
Medical Appliance	\$125
Physical Therapy	\$35 per visit, up to 10 visits
Prosthesis	One: \$750, Two or More: \$1,500
Rehabilitation	\$150 per day, up to 15 days
Surgery	Schedule up to \$1,250
Transportation	\$600 per round trip, up to 3 round trips
X-Ray	\$50
Accidental Common Carrier Death	\$150,000 EE, \$150,000 SP, \$25,000 CH
Accidental Death	\$40,000 EE, \$40,000 SP, \$12,500 CH
Wellness Benefit	\$50 per insured, per year
Are Immunizations covered under wellness benefit?	YES

*Examples of the eligible wellness tests include, mammography, colonoscopy, echocardiogram, pap smear, PSA, fasting blood glucose test, covid-19 screening and more. Please refer to the certificate booklet for further information.

Voluntary Critical Illness

Being diagnosed with a critical illness can be a frightening experience, physically, emotionally, and financially. Critical illness insurance can help fill a financial gap if you or one of your covered dependents experience a serious illness such as cancer, heart attack or stroke. Critical illness insurance pays a lump sum of money directly to you if you or one of your covered dependents suffers one of the covered critical illnesses. The plan includes an optional wellness benefit that pays qualified claimants \$50 annually just for taking any one of the 26 wellness tests.*

Employee	\$5,000 - \$20,000 in \$5,000 increments
Spouse	\$2,500 - \$10,000 in \$2,500 increments, not to exceed 50% of EE election
Child	\$2,500 - \$10,000 not to exceed 50% of EE election no additional premium
Guarantee Issue	\$20,000 EE, \$10,000 SP, ALL CH
Maximum Coverage	Up to 3 times the Critical Illness Maximum
Perpetual	Yes, for new hires and at annual enrollments
Benefit Type	
Benign Brain Tumor	100%
Burns (severe)	100%
Cancer	100%
Carcinoma in Situ	25%
Coma	100%
Coronary Artery Bypass Graft	25%
End Stage Renal Failure	100%
Heart Attack	100%
Loss of Speech, Sight, Hearing	100%
Major Organ Failure	100%
Paralysis	100%
Stroke	100%
Wellness Benefit	\$50 per EE/SP, per year
Are Immunizations covered under wellness benefit?	YES

*Examples of the eligible wellness tests include, mammography, colonoscopy, echocardiogram, pap smear, PSA, fasting blood glucose test, covid-19 screening and more. Please refer to the certificate booklet for further information.

Additional Offerings



PET INSURANCE

Pets are members of the family too. When your pet gets sick, bills can add up faster than expected. Pet insurance prevents you from needing to weigh your pet's health against your bank account. Most plans offer coverage for costs associated with both accidents and illnesses—even medications. Nationwide provides coverage for this program. There is optional wellness coverage available for an additional cost.

With a Nationwide pet insurance policy you get:

- Vet helpline – 24/7 access
- Use any vet, anywhere, no networks, no pre-approvals
- Same price for pets of all ages - your rate won't increase because your pet had a birthday
- Mobile claim submission with the free VitusVet app
- Discounts on handpicked pet products and services

You can enroll in this program at any time. There are three ways to enroll.

- Visit [PetsNationwide.com](https://petsnationwide.com) and enter your company name
- Call 877-738-7874 and state you are an employee of Southwestern Illinois College
- Use the dedicated url that has been created for your company: <https://benefits.petinsurance.com/swic>

PERKSPOT



DISCOUNTS – PERKS – FREE ENROLLMENT

PerkSpot is your one-stop shopping for discounts and perks including food, entertainment, household items, children's products, car buying, travel, etc. There are over 30,000 national and local offers. There is no cost to enroll in this program and enjoy the various discounts.

PerkSpot also includes two specialty benefits; Auto and Home discounts. You may be able to save up to 15% on auto and home insurance offered through MetLife.

PerkSpot is accessible from smart phones, laptops and computers. Weekly emails are sent with new featured discounts.

A welcome email will be sent to you from PerkSpot. It will include the link, alliantmidwest.perkspot.com, for you to sign up and begin using the discounts available.

403(b) Retirement Savings Account - OMNI



403(b) RETIREMENT SAVINGS ACCOUNT

The College makes available to you a retirement savings plan to assist you in planning for your retirement. It is possible for you to supplement your SURS retirement program with a pre-tax investment program. This program is called a section 403(b) retirement savings account. It offers you an excellent opportunity to set money aside for the future without paying taxes right away. There are a number of complex rules pertaining to the tax treatment of 403(b) accounts. Faculty and staff members who choose to participate in the 403(b) program are advised to seek their own tax accounting advice. For 2023 the maximum annual contribution is limited to \$20,500. Employees age 50 and above are entitled to make additional contributions of \$6,500 per year under the “catch up” provisions.

To participate, you must open an account with an approved investment provider. Then submit a Salary Reduction Agreement (SRA) form which can be found on OMNI’s website. A copy of the form, as well as instructions for submitting the form, can be found on the Benefits Infoshare page.

For additional information regarding the 403(b) retirement savings plan, please review the informational flyer on the Benefits Infoshare page.

U.S. OMNI administers the plan and is available to answer questions at (877) 544-6664 or visit www.omni403b.com.

Cost of Coverage



HDHP PPO I Plan	Your Cost Per Month
Employee Only	\$143.05
Family	\$443.49

PPO II Plan	Your Cost Per Month
Employee Only	\$251.64
Family	\$780.06

PPO III Plan	Your Cost Per Month
Employee Only	\$103.28
Family	\$641.56

Dental Plan	Your Cost Per Month
Employee Only	\$6.50
Employee + 1	\$12.91
Family	\$23.75

Vision Plan	Your Cost Per Month
Employee Only	\$8.66
Employee + Spouse	\$16.47
Employee + Child(ren)	\$17.34
Family	\$25.48

Costs are monthly and rounded to the nearest cent.

VOLUNTARY LIFE RATE Table (Per \$1,000 of Coverage)

Age	Employee	Spouse (option 2)
Under age 20	\$0.040	\$0.040
20-24	\$0.040	\$0.040
25-29	\$0.040	\$0.040
30-34	\$0.060	\$0.060
35-39	\$0.060	\$0.060
40-44	\$0.080	\$0.080
45-49	\$0.130	\$0.130
50-54	\$0.210	\$0.210
55-59	\$0.380	\$0.380
60-64	\$0.520	\$0.520
65-69	\$0.760	\$0.760
70-74	\$2.050	\$2.050
75+	\$2.050	\$2.050

Option 1 Rate (\$10,000 Spouse and \$5,000 child)

\$2.55 per month

Option 2 – Child(ren) Life Rate
One premium rate covers all eligible children

\$0.75 per month

AD&D Rate per \$1,000 of Coverage

\$0.02 Individual / \$0.035 Family

Voluntary Accident Plan	Your Cost Per Month
Employee Only	\$11.92
Employee + Spouse	\$19.73
Employee + Child(ren)	\$23.01
Family	\$36.09

Voluntary Critical Illness Plan

Rate Basis	Attained Age	
Monthly Rate for \$1,000 Benefit	10 year age brackets	
	Employee	Spouse
Below 30	\$0.419	\$0.638
30 - 39	\$0.644	\$0.884
40 - 49	\$1.222	\$1.481
50 - 59	\$2.429	\$2.703
60 - 64	\$4.023	\$4.300
65+	\$6.102	\$6.560

Dependent child(ren) rates per \$1,000: \$0.224

Benefit Provider Customer Service List

If you need to reach our plan providers, here is their contact information:

Provider	Plan Type	Phone Number	Website
 BlueCross BlueShield of Illinois	Medical	1-800-828-3116	www.bcbsil.com
 Benefit Resource, Inc.	HSA & FSA	1-800-473-9595	www.benefitresource.com
 EXPRESS SCRIPTS®	Prescription Drug	1-833-715-0942	www.express-scripts.com
 BlueCross BlueShield of Illinois	Dental	1-800-367-6401	www.bcbsil.com
 BlueCross BlueShield of Illinois	Vision	1-800-367-6401	www.eyemedvisioncare.com/bcbsil
 NEW YORK LIFE	Basic & Voluntary Life, AD&D & LTD	1-800-225-5695	www.newyorklife.com
 Perspectives®	Employee Assistance Program (EAP)	1-800-456-6327	www.perspectivesltd.com
 BlueCross BlueShield of Illinois	Voluntary Products	1-800-367-6401	www.bcbsil.com/ancillary/employees
 US OMNI	Retirement Savings	1-877-544-6664	www.omni403b.com
 Nationwide®	Pet Insurance	1-877-738-7874	https://benefits.petinsurance.com/swic
 PerkSpot	Discount Program	n/a	alliantmidwest.perkspot.com

Important Plan Notices and Documents

CURRENT HEALTH PLAN NOTICES

Notices must be provided to plan participants on an annual basis and are available on the HR – Benefits Infoshare page and include:

- [Medicare Part D Notice](#)
Describes options to access prescription drug coverage for Medicare eligible individuals.
- [Women's Health and Cancer Rights Act](#)
Describes benefits available to those that will or have undergone a mastectomy.
- [Newborns' and Mothers' Health Protection Act](#)
Describes the rights of mother and newborn to stay in the hospital 48-96 hours after delivery.
- [HIPAA Notice of Special Enrollment Rights](#)
Describes when you can enroll yourself and/or dependents in health coverage outside of open enrollment.
- [HIPAA Notice of Privacy Practices](#)
Describes how health information about you may be used and disclosed.
- [Premium Assistance Under Medicaid and the Children's Health Insurance Program \(CHIP\)](#)
Describes availability of premium assistance for Medicaid eligible dependents.

COBRA CONTINUATION COVERAGE

You and/or your dependents may have the right to continue coverage after you lose eligibility under the terms of our health plan. Upon enrollment, you and your dependents receive a COBRA Initial Notice that outlines the circumstances under which continued coverage is available and your obligations to notify the plan when you or your dependents experience a qualifying event. Please review this Notice carefully to make sure you understand your rights and obligations.

Summary Plan Descriptions

A Summary Plan Description (SPD) is the legal document for describing benefits provided under the plan as well as plan rights and obligations to participants and beneficiaries. The following Summary Plan descriptions are available on the HR – Benefits Infoshare page:

- HDHP / PPO I Plan
- PPO II Plan
- PPO III Plan

Summary of Benefits and Coverage

A Summary of Benefits and Coverage (SBC) is a document required by the Affordable Care Act (ACA) that presents benefit plan features in a standardized format. The following SBCs are available on the HR – Benefits Infoshare page:

- HDHP / PPO I Plan
- PPO II Plan
- PPO III Plan

Paper copies of these documents and notices are available if requested. If you would like a paper copy, please contact Human Resources at (618) 222-5254.

