

2023 BENEFITS AT A GLANCE



ELIGIBILITY

Employees working at least 30 hours or more per week are eligible for benefits. New hires are eligible for benefits on the 1st day of Month following **30 days of employment**. If hired on the first day of the month you will be effective the following month.

MEDICAL

Cowley College offers three medical plan options through Blue Cross and Blue Shield of Kansas, Inc. To have the highest level of coverage you should use an in-network provider whenever possible. You may see any licensed provider; however non-network providers will be covered at a lower level, and you may be billed additionally for service over the allowable amount for the care you seek.

BENEFIT	Option 1 - \$1,000 Deductible		Option 2 - \$1,500 Deductible		Option 3 - \$3,500 HDHP	
Annual Deductible (Indiv/Fam)	\$1,000 / \$3,000		\$1,500 / \$4,500		\$3,500 / \$7,000	
Coinsurance	You pay 20% to \$1,000/ \$3,000		You pay 20% to \$1,500/ \$4,500		100%	
Preventive Care	Covered 100%					
Office Visits	\$30 copay		80% after deductible		100% after Deductible	
Telemedicine Visits	\$30 copay		Approximately \$59		Approximately \$59	
Specialist (includes Eye Exam)	\$50 copay		80% after deductible		100% after Deductible	
Urgent Care	\$50 copay		80% after deductible		100% after Deductible	
Diagnostic X-Ray & Lab	100% to \$300 then Ded. & Coins		80% after Deductible		100% after Deductible	
Emergency Room	\$100 copay then Deductible / Coinsurance (copay waived if admitted)		\$100 copay then Deductible / Coinsurance (copay waived if admitted)		100% after Deductible	
Annual Out-of-Pocket Maximum (Indiv/Fam)	\$6,350 / \$12,700		\$6,350 / \$12,700		\$3,500 / \$7,000	
Prescription Drugs (34 day Supply)						
Generic	\$20 copay or 30% coins. up to \$200 maximum		80% after deductible		100% after deductible	
Preferred Brand Name	\$40 copay or 30% coins. up to \$200 maximum		80% after deductible		100% after deductible	
Non-Preferred	\$60 copay or 30% coins. up to \$200 maximum		80% after deductible		100% after deductible	
Specialty Meds	30% up to a max of \$1,000		80% after deductible		100% after deductible	
Mail Order (90 day Supply)						
Generic	\$50 copay or 30% coins. up to \$5000 maximum		80% after deductible		100% after deductible	
Preferred Brand Name	\$90 copay or 30% coins up to \$500 maximum		80% after deductible		100% after deductible	
Non-Preferred	\$150 copay or 30% coins. up to \$500 maximum		80% after deductible		100% after deductible	
	Monthly Rate	Employee Cost	Monthly Rate	Employee Cost	Monthly Rate	Employee Cost
Employee	\$753.71	(\$46.29)	\$694.76	(\$105.24)	\$632.18	(\$167.82)
Employee + Spouse	\$964.75	\$164.75	\$798.76	(\$1.24)	\$808.50	\$8.50
Employee + Child(ren)	\$866.77	\$66.77	\$889.18	\$89.18	\$727.12	(\$72.88)
Family	\$1,040.12	\$240.12	\$958.51	\$158.51	\$871.79	\$71.79

Note: Option 1 & 2 have a 3-month deductible carryover. (Deductible amounts accumulated in June or July will carry over to September).

Cowley College provides each employee with a \$800/month stipend to be used towards medical and dental premiums.

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HEALTH SAVINGS ACCOUNT:

If enrolled in the HDHP (Option 3), you can contribute to a Health Savings Account. The maximum contribution amount is **\$3,850** for an individual and **\$7,750** for a family. This account is yours to keep, there is no use it or lose it rule, the balance carries over year to year.

FLEXIBLE SPENDING ACCOUNTS

Both Dependent Care FSAs and Health Care FSAs are available to Cowley College employees. Participants can contribute up to **\$5,000** to the Dependent Care FSA and **\$3,050** to Health Care FSAs according to federal guidelines.

DENTAL

Cowley College offers Dental coverage to eligible employees through Delta Dental Insurance Company. You may see any licensed dentist you wish but will have the highest level of coverage when you use an in-network provider. The Dental plan offers a wide network of national providers and provides coverage for routine preventive visits, basic and major services.

BENEFIT	Delta Dental Insurance Company
Deductible (Indiv/Fam)	\$25 / \$75
Preventive Care	100% - Routine Cleanings – Unlimited Dental Examinations – limited 2 per year.
Basic Care	50% - Services for children 12 & under paid at 100%
Major Care	50% - Services for children 12 & under paid at 100%
Benefit Maximum	\$1,500
Employee Cost (Monthly)	
Employee	\$38.81
Employee + Spouse	\$71.81
Employee + Child(ren)	\$69.86
Family	\$81.51

VISION

Cowley College is also pleased to provide you with the option to enroll in our vision plan through Vision Care Direct.

BENEFIT	Vision Care Direct Complete Plan	Vision Care Direct Materials Only Plan
Routine Vision Exam (every 12 months)	\$15 copay	Not Covered
Materials (every 12 months)	\$15 copay; plus excesses above allowances and add-ons	
Single Lenses (every 12 months) (see plan doc. for add'l info)	\$15 copay	
Frames (every 24 months)	\$160 allowance	
Elective Contacts (every 12 months) (in lieu of glasses)	\$160 allowance	
	Employee Cost (Monthly)	
Employee	\$13.48	\$9.34
Employee + 1	\$21.57	\$14.94
Employee + Child(ren)	\$24.88	\$17.24
Family	\$42.31	\$29.30

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VOLUNTARY LIFE INSURANCE – OneAmerica

Cowley College provides you with the opportunity to purchase Voluntary Life Insurance through OneAmerica. This plan is 100% employee paid via payroll deductions. See rates and additional details in the benefit guide.

VOLUNTARY LIFE INSURANCE – KPERS (OGLI)

As part of your KPERS benefits, your employer offers Optional Life Insurance, additional coverage beyond KPERS basic life insurance. This is extra coverage to help you protect what matters most – your family, including their financial security. With Optional Life, you decide how much you need and pay your premiums through payroll deduction.

VOLUNTARY SHORT-TERM DISABILITY

Cowley College provides eligible employees with Short Term Disability coverage through OneAmerica should they become disabled with a non-work-related illness or injury. There are 3 available options employees have to choose from. All options will cover 70% of income to a maximum of \$1,750 per week. This benefit is 100% employee paid via payroll deductions. The cost of coverage will be based on age and the amount of coverage elected, for more information visit: <https://benefits-direct.com/cowleycollege/>.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Through EMPAC, employees will have 12 phone, video, or in-person sessions per household per year for both personal and professional needs like Work-Life Balance, Stress, Depression, Anxiety, and much more. EMPAC also offers Work-Life Services like Financial and Legal Consultations.

RETIREMENT PLAN 403(b)

Cowley College offers a tax deferred retirement plan which allows you to contribute a percentage of your pay before taxes and receive a basic and matching contribution from Cowley College. View the benefit guide for additional information regarding the retirement plan.

ACCIDENT INSURANCE

Cowley College offers an Accident benefit through Reliance Standard. This policy pays a cash benefit to employees after an accidental injury occurs. Visit <https://benefits-direct.com/cowleycollege/> to see complete plan details.

CANCER INSURANCE

This voluntary coverage through Benefits Direct helps offset the out-of-pocket medical and indirect non- medical expenses related to cancer that most medical plans may not cover. This coverage also provides benefits for specified cancer-screening tests. Visit <https://benefits-direct.com/cowleycollege/> to see complete plan details.

USI MOBILE APP

Cowley College is pleased to offer on-the-go access to key benefit information through the USI Mobile App, MyBenefits2GO. In the App Store or Google Play Store, download the app and enter **code M91455** to access your benefit highlights.

BENEFIT RESOURCE CENTER

The Benefit Resource Center (BRC) is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals, and their primary responsibility is to assist you.

The Specialists in the Benefit Resource Center are available Monday through Friday 8:00am to 5:00pm Central Standard Time via phone 855-874-0742 or via e-mail BRCMT@usi.com. If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will promptly return your call or e-mail message by the end of the following business day.



Scan the QR code to view the benefits presentation!