

Hope College

BENEFITS AT A GLANCE

Non-Exempt Hourly Staff

HEALTH INSURANCE:

All employees who work 1,365 hours or more during a benefit year are eligible to participate in the College group health insurance plan. The Blue Cross Blue Shield of Michigan (BCBSM) PPO plan presently consists of two choices: Orange and Blue. Both plans provide coverage for most preventative medical services at 100% and a \$10/\$40/\$80 **Rx Prescription Drug Coverage**. Plans differ in the **Health Insurance Employee Contributions**, as well as co-pays, deductibles and co-insurance coverage. The Blue Plan (100) requires a higher per-pay employee contribution in exchange for a "richer" plan that offers lower co-pays, deductibles and no co-insurance for most in-network services. The **Orange Plan (200)** offers a lower per-pay employee contribution and still provides great coverage with slightly higher co-pays, deductibles and a 10% co-insurance share (up to an out-of-pocket maximum of \$1500 per individual/\$3000 family). Employees should refer to available literature if they have specific questions about any of the plans. Each participant will receive a plan booklet and an I.D. card. All employees are responsible for paying a portion of their health insurance premiums. These premiums are deducted from your payroll check on a pre-tax basis unless you request otherwise. Premiums are collected on a semi-monthly basis and are based on your current salary.

DENTAL VOLUNTARY PLAN:

All employees who work 1,365 hours or more during a benefit year have the option to purchase voluntary dental coverage through Blue Dental Choice. The employee pays one hundred percent of the premiums which are withheld pre-tax from the employee's payroll, twice a month. In review of this benefit, consider and review the plan descriptions and [rates](#) for Blue Dental Choice [Plan 2](#) and [Plan 3](#). Both plans provide 100%* Class I (preventative services) and after deductible of \$50/\$100, 75%* coverage for Class II services and 50%* coverage (up to annual plan maximum) for Class III services (Class III Services have a 12 Month Wait Period). The difference in plan coverage is the addition in Plan 3 which offers Class IV coverage (an optional 50%* orthodontic coverage up to plan maximum of \$1000 lifetime) for dependents 19 and younger. Like the PPO Health Benefit, the level of coverage is best when using "in network" Dentemax and/or Blue Par Select dentists. ** indicates coverage levels are solely based on Blue Dental Choice Approved Amounts and may differ in out-of-pocket expense for participant in not using network providers.*

FLEXIBLE BENEFIT PLAN:

Eligible Hope employees (those who worked at least 1,365 hours during the previous benefit year and are expected by the College to do so during the existing benefit year or have worked or are expected by the College to work at least 1,365 during the existing benefit year) may participate in the College sponsored tax savings plan for medical/dental and dependent care expenses. Annual elections in this option plan take place during the open enrollment. New employees may enroll during the first month of his/her employment. Enrolled employees agree to a fixed payroll deduction and receive the benefit of lower federal, state, and FICA taxes. Employee deductions go into his/her personal flexible spending account. An employee may submit a reimbursement form with receipts to receive tax-free reimbursement for eligible expenses.

RETIREMENT PLANS:

Hope College provides a retirement plan entitled "INVEST" to all eligible staff. Eligibility for participation in "INVEST" is for employees who work 1,000+ hours annually. The College contributes, on a monthly basis, an amount equal to 10.5% of an employee's annual base salary. Vesting (ownership) is 100% upon participation in the plan. Participants may direct the College contribution into a variety of investment alternatives. Specific details of "INVEST" are available from Human Resources.

LIFE/AD&D INSURANCE:

All employees who work 1,365 hours or more during a benefit year receive a base amount of \$12,000 in term life insurance plus added term life insurance to equal to one and one half times his/her salary. The College pays one hundred percent of the premiums. Benefit amount is reduced at age 65 and again at age 70 if still actively employed. All insurance terminates when employees leave the employment of the College or no longer hold an assignment that meets the 1,365-hour minimum. The College also provides AD&D insurance on the lives of all benefit eligible employees at the same face value as the term life insurance. The terms and conditions of the benefit are outlined in the plan booklet.

LONG-TERM DISABILITY INSURANCE:

The College provides long-term disability insurance for eligible members of the staff. Eligibility in the program is based on the standard of 1,365+ work hours per benefit year. If a staff member becomes disabled, the insurance will pay 60% of basic monthly earnings not to exceed the current maximum monthly benefit of \$6,000. Payments begin after six months of continuous disability and will continue for the duration of the disability or until age 65. The plan will deduct from the monthly benefit amounts received from Social Security, Worker's Compensation, and any other payments received as a result of a Hope College benefit plan. Thus, your maximum benefit will be 60% from all sources unless you have other personal disability insurance. Long-Term Disability coverage is complicated -- please read your disability booklet! If you have specific questions, we will be happy to research them for you.

SICK PAY:

Hope College provides financial assistance to employees (those who worked at least 1,365 hours during the previous benefit year and are expected by the college to do so during the existing benefit year) for absences due to illness, hospitalization or medical condition. The plan is composed of two steps, Basic Sick Pay at 100% of normal pay rate and Short-Term Disability at 60% of normal pay rate. The Basic Sick Pay benefit is earned on an accrual basis at the rate of 40 hours per fiscal year. Complete details are provided in the Employee Handbook.

PERSONAL LEAVE:

Hope College recognizes the need for employees to occasionally be absent from work for reasons other than personal illness or death in the immediate family. This "personal time" with pay, may be allowed by the College, if requested in advance, and approved by the employee's supervisor. Each January 1 the employee will receive a Personal Leave accrual of 16 hours (new hire's personal leave hours are prorated during the calendar year in which they are hired). These hours may be used during the calendar year. Hours not used by December 31 each year will not be carried forward.

VACATION:

Paid vacations are available to employees (those who worked at least 1,365 hours during the previous calendar year and are expected by the College to do so during the existing calendar year or have worked or are expected by the College to work at least 1,365 hours during the existing calendar year). The paid vacation benefit is based on hours worked and is equal to 80 hours a year for a person working 2080 hours. Greater vacation benefits are accrued after 5 years of service. Vacation time is computer calculated and accrued on the following basis:

- 1-5 years of service – 1 vacation hour per 26 hours of work
- 6-14 years of service – 1 vacation hour per 17.33 hours of work
- 15+ years of service – 1 vacation hour per 13 hours of work

HOLIDAYS:

Hope College observes five national holidays each year: New Year's Day, Fourth of July, Memorial Day, Christmas Day, Thanksgiving Day. As an additional benefit to you, the College will also grant the following three (3) paid days off: Day after Thanksgiving, Day before Christmas, Floating Holiday. NOTE: Labor Day is not considered a paid holiday as classes are in session and all College offices and departments must remain open. College Shut-Down: The College closes the facilities from Christmas Eve through New Years Day. Employees who would have normally received pay during this time will continue to do so in conjunction with holiday pay as listed above.

TUITION WAIVERS:

Upon the completion of one year of continuous full-time service, the College has a tuition waiver policy for those employees who regularly work 1365 hours per benefit year for courses taken on the Hope College campus and is briefly described as follows:

- Regular members of the staff - 100% (not to exceed 4 hours per semester) with a maximum of 3 courses (not to exceed 12 credits) during the calendar year
- Staff spouses - 10% per year of service up to a maximum of 100% less financial aid (after 10 years of service)
- Children - 10% per year of College service up to a maximum of 100% less financial aid

Details concerning the waiver program within the GLCA schools www.glca.org (available to employees who have earned a 100% waiver option) are available in the Human Resources Office. Benefits awarded to non-dependents will be treated as taxable income to the employee and added to the W-2 form.

HOPE GENEVA BOOKSTORE DISCOUNT:

Hope Geneva, a complete bookstore, provides a number of services to College employees. Personal purchases can be made on a cash/check basis, on account or via a major credit card. Purchases, with few exceptions, are subject to a 15% discount.

ADOPTION:

In order to assist families with the cost of adoption Hope College will provide reimbursement for adoption expenses up to the actual cost or current benefit whichever is less. The benefit was implemented on January 1, 1984 and the original maximum benefit was based on the average cost of a pregnancy. Each year the value is increased by the medical inflation rate for our region of the country. The benefit is available to all employees who are eligible for the College's health insurance program. Under new federal rules, qualified adoption expenses up to \$10,000 may be eligible for income exclusion or tax credit depending on total family income criteria.

WORKER'S COMPENSATION INSURANCE:

Provides insurance for injuries that occur on the job. Because Worker's Compensation coverage is very expensive in Michigan, AICUM established a self-insured program as of January 1, 1983, of which Hope College is a member. Hope College has the lowest rate of all the colleges in the group.

UNEMPLOYMENT INSURANCE:

Hope College is self-insured under this program and pays directly to the State of Michigan all claims incurred by our employees. We are very careful in our hiring practices to avoid situations that could eventually result in liability for unemployment. We have one of the best records of Michigan self-insured colleges.

SOCIAL SECURITY TAXES:

The College pays, on behalf of its employees, 7.65% of wages into the Social Security program. The Omnibus Budget Reconciliation Act of 1990 has separated this tax into two parts, OASDI at 6.2% and 1.45% for HI. OASDI is the funding for Old Age, Survivors and Disability Insurance commonly called Social Security and HI is the Health Insurance portion usually referred to as Medicare. Benefits derived from Social Security are numerous and complicated. If you have specific questions, we would advise that you contact the local social security office. If they are unable to assist you, please contact us and we will do the research on your behalf.

Lori Mulder, Director of Human Resources, and Connie VanderZwaag, Benefits & Compensation Manager, are responsible for administering the Hope College benefit program. You are encouraged to stop at the Human Resources Office, 100 East 8th Street, Suite 210, to discuss any questions or concerns you may have regarding benefits with either Lori or Connie.

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