

# Allegany College of Maryland Plan Overview



# 2016-2017



## Welcome

Allegany College of Maryland offers a comprehensive and competitive benefits package to meet the various needs of its employees through the lifecycle. Allegany College of Maryland through all of its benefit partners, offers you a benefit program that allows choice and flexibility. Through this program you can choose the benefits that are best for you and your family. Please take the time to review the plan available to you prior to making your selection. Consider each benefit and the associated cost carefully and choose the benefits package that will best meet the needs for you and your family throughout the year. Options selected at date of hire or during open enrollment remain in place until the next open enrollment.



The Internal Revenue Service (IRS) states that eligible employees may only make elections to the plan once a year at open enrollment. Open enrollment for Allegany College of Maryland's employees is typically in May with an effective date of July 1st. The coverage's chosen are binding through June 30th of each year.

The following circumstances are the ONLY reasons you may change your benefits during the year: **Marriage, Divorce, Birth, Adoption, Death of Spouse or Dependent, Loss of Dependent Status, or Loss of Spouse's job where coverage is maintained through a spouse's plan.**

These special circumstances, often referred to as life event changes, will allow you to make plan changes at any time during the

### INSIDE THIS ISSUE:

Medical & Rx Benefits	1-3
Dental Benefits	3
Vision Benefits	4
Disability	4
Basic Life and AD&D Insurance	4
Flexible Savings Plan	5
Flexible Spending Accounts	5
Voluntary Benefits	5
Employee Assistance Program	6
Family Crisis Center	6
Fitness and Wellness	6
Child Care Center	6

## Medical & Rx Benefits



Allegany College of Maryland's medical options are designed to provide you and your family with access to quality, affordable healthcare. The healthcare plans are available through CareFirst Administrators. These medical options cover a broad range of healthcare services and supplies, including prescriptions, office visits and hospitalization. Please refer to the summary on the next page for specific details on the medical plan options. **Eligibility:** First of the month following date of hire. [www.cfablue.com](http://www.cfablue.com)



This benefits summary describes the highlights of our benefits in non-technical language. Your specific rights to benefits under the plan are governed solely, and in every respect, by the official documents and not the information in this summary. If there is any discrepancy between the descriptions of the programs as contained in this brochure and the official plan documents, the language of the official plan document shall prevail as accurate. Please refer to the plan-specific documents for detailed plan information. Any plan benefits may be modified in the future to meet Internal Revenue Service rules or otherwise as decided by Allegany College of Maryland.

# Medical Benefits Description

MEDICAL SERVICES	Gold Plan	
	In-Network	Out of Network
Annual Deductible	\$250 per Individual \$500 per Family	\$1,000 per Individual \$2,000 per Family
Coinsurance	10% of Allowed Benefit	40% + Balancing Billing
Out-Of-Pocket	\$3,000 Individual/ \$6,000 Family	\$4,000 Individual/ \$8,000 Family
Preventative Care	Covered in Full	40% of Allowed Benefit, Subject to Deductible
Physician Visit	Physician Office: \$25 Copay Specialist: \$50 Copay	40% of Allowed Benefit, Subject to Deductible
Emergency Room (True Emergency)	\$200 Copay (waived if admitted)	Covered as In-Network
Hospitalization	10% of Allowed Benefit, Subject to Deductible	40% of Allowed Benefit, Subject to Deductible
Vision Eye Exam	\$15 Copay	Reimbursed up to \$50
Rx	\$50/\$150 Deductible, then \$10/ \$20/\$35 \$20/\$40/\$70 for 90 day supply	\$50/\$150 Deductible, then \$10/ \$20/\$35 \$20/\$40/\$70 for 90 day supply
MEDICAL SERVICES	Silver Plan	
	In-Network	Out of Network
Annual Deductible	\$1,500 per Individual \$3,000 per Family	\$5,000 per Individual \$10,000 per Family
Coinsurance	20% of Allowed Benefit	50% + Balancing Billing
Out-Of-Pocket	\$4,800 Individual / \$9,600 Family	\$10,000 Individual/ \$20,000 Family
Preventative Care	Covered in Full	50% of Allowed Benefit, Subject to Deductible
Physician Visit	Physician Office: \$35 Copay Specialist: \$60 Copay	50% of Allowed Benefit, Subject to Deductible
Emergency Room (True Emergency)	\$200 Copay (waived if admitted)	Covered as In-Network
Hospitalization	20% of Allowed Benefit, Subject to Deductible	50% of Allowed Benefit, Subject to Deductible
Vision Eye Exam	\$15 Copay	Reimbursed up to \$50
Rx	\$50/\$150 Deductible, then \$15/ \$25/\$40 \$30/\$50/\$80 for 90 day supply	\$50/\$150 Deductible, then \$15/ \$25/\$40 \$30/\$50/\$80 for 90 day supply

Should there be any discrepancies between the above summary and the actual plan contract(s), the Plan contract(s) supersedes this summary

# Medical Benefits Description Continued...

MEDICAL SERVICES	Bronze Plan	
	In-Network	Out of Network
Annual Deductible	\$2,500 per Individual \$5,000 per Family	\$5,000 per Individual \$10,000 per Family
Coinsurance	20% of Allowed Benefit	50% + Balancing Billing
Out-Of-Pocket	\$6,600 per Individual \$13,200 per Family	\$10,000 per Individual \$20,000 per Family
Preventative Care	Covered in Full	50% of Allowed Benefit, Subject to Deductible
Physician Visit	Physician Office: \$45 Copay Specialist: \$70 Copay	50% of Allowed Benefit, Subject to Deductible
Emergency Room (True Emergency)	\$200 Copay (waived if admitted)	Covered as In-Network
Hospitalization	20% of Allowed Benefit, Subject to Deductible	50% of Allowed Benefit, Subject to Deductible
Vision Eye Exam	\$15 Copay	50% of Allowed Benefit, Subject to Deductible
Rx	\$50/\$150 Deductible, then \$15/ \$25/\$40 \$30/\$50/\$80 for 90 day supply	\$50/\$150 Deductible, then \$15/ \$25/\$45 \$30/\$50/\$80 for 90 day supply

## Dental Benefits



Good dental health is important to your overall well-being. At the same time, we all need different levels of dental treatment. The Delta Dental plan provides affordable cover-age based on the type of services obtained –Preventative, Basic, or Major – whether or not you obtain services from a network or non-network provider.

Under this plan, you may obtain covered services from any dentist. However, if an out-of-network is used, reimbursement is based on Delta Dental’s usual and

customary reasonable charge. Employees who use dentists or dental specialists that are part of Delta’s Provider Network (participating Dental Provider) will see reduced or eliminated out-of-pocket expenses.

A complete provider directory can be accessed online at

[www.deltadental.com](http://www.deltadental.com)



Dental Benefits Description	Preferred PPO Dentist	Premier and Non Delta dentists
Benefit Maximum	\$1,200	\$1,000
Deductible	\$50/\$150	\$50/\$150
Diagnostic & Preventive (exams, cleanings, x-rays & sealants)	100%	100%
Basic Services (fillings)	70%	70%
Endodontics (root canals)	70%	70%
Periodontics (gum treatment)	70%	70%
Oral Surgery	70%	70%
Major Services (crowns, inlays, onlays and cast restorations)	50%	50%
Prosthodontics (bridges and dentures)	50%	50%



## Vision Benefits

Employees who participate in the Care First Administrators Medical plan will be automatically be enrolled in the Davis Vision Plan, which allows participants to get an examination, Lenses, Frames, and Contact Lenses

Vision Benefits Description (Once every 24 months)	In-Network & Out-of-Network
<b>Examination</b>	Covered %100 up to \$50 max benefit payable after \$15 co-pay
<b>Lenses</b>	
Single Vision	\$50 max benefit payable
Bifocal	\$70 max benefit payable
Trifocal	\$90 max benefit payable
Double Bifocal	\$100 max benefit payable
Cataract	\$160 max benefit payable
<b>Frames</b>	\$30 max benefit payable
<b>Contact Lenses</b>	
Medically Necessary	Covered in full with prior approval
Single Vision Cosmetic (in place of frames & lenses)	\$80 max benefit payable
Bifocal Cosmetic (in place of frames & lenses)	\$100 max benefit payable

## Disability



Your disability benefits provide you with a source of income in the event that you are not able to work due to an accident, illness or injury. Allegany College of Maryland provides Long-Term Disability Benefits to all eligible employees at no cost to the employee.

**Long-Term Disability (LTD):** Your LTD benefit equals 60% of your monthly base earnings to a maximum benefit of



## Basic Life and Accidental Death & Dismemberment Insurance

Employees may elect 1/2 or 1 times Basic Annual Earnings to \$100,000. Accidental Death and Dismemberment Insurance pays a benefit that varies with the type of loss or accident. These benefits are provided by Sunlife.

[www.sunlifeusa.com](http://www.sunlifeusa.com)





## Flexible Savings Plan

Allegany College of Maryland will set aside the approved budgeted amount for the fiscal year into an account specifically maintained for each full time employee who is eligible for College benefits. Employees will then be able to be reimbursed from their individual account for medical expenses not covered by their insurance. Funds not used by the employee will accumulate and carryover for the

employee to use in future years. Contact the HR department for forms and information on how to qualify.



## Flexible Spending Accounts (FSA)

Allegany College of Maryland allows you to defer a portion of your pay through payroll deduction into Flexible Spending Accounts. The money that goes into an FSA is deducted on a pre-tax basis, which means it is taken from your pay before Federal and Social Security taxes are calculated. Because you do not pay income taxes on money that goes into your FSA, you decrease your taxable income.

**A new feature for FSA medical plans is the allowance for up to \$500 that can be rolled over to the next plan year.**

You will still have up to thirty days after the plan year ends to submit qualified expenses for reimbursement incurred during the prior year.



**Medical FSA:** You may deposit up to **\$2,550** per plan year into your Medical FSA to cover you and your dependents during the plan year. Eligible expenses include, but are not limited to, deductibles, co-payments and co-insurance payments, routine physicals, dental expenses, vision care expenses and hearing expenses.

**Dependent Care FSA:** You may deposit up to **\$5,000** per plan year into Dependent Care FSA. Eligible expenses include payments to day care centers, preschool costs, before and after school care and elderly care.

Employee account reports are available on-line: <https://myplans.cbiz.com> or (800)-815-3023.

## Voluntary Benefits

Allegany College of Maryland realizes you make benefit choices based on what is important to you and the needs of your changing lifestyle. That's why we make voluntary benefits available as a part of our benefit package to help you supplement your existing benefits plan. You can now customize your own benefits package to protect your family.

Aflac offers a wide variety of benefit options. It is important to know that all of these products are individually owned and portable. If you change careers or retire from the company, you may continue the programs at no additional cost.





## Employee Assistance Program



Allegany College of Maryland wants to cultivate growth and enhance the life of its staff and their families. Knowing that no one gets through adult life without problems, Allegany College of Maryland provides an Employee Assistance

Program through the Western Maryland Health Systems Behavioral Health Services or the on-site counseling services offered at ACM.

The Employee Assistance Program is intended to help employees deal with personal problems that might adversely impact their job performance, health, and well-being. Allegany College of Maryland’s goal is to provide avenues

of support and assistance to their employees and their families in coping with personal and work-related problems.

The Employee Assistance Program addresses issues, such as life changes, life challenges, job stress and burnout, and coping with difficult situations or difficult people.

All Allegany College of Maryland full-time employees and their families are eligible for this program. There is no charge for the first five counseling sessions. If extended counseling is needed, the charges will become the responsibility of the employee and employee benefit plan.

If anyone would like to find out more information about what the Employee Assistance Program is and what it offers, you can contact Allegany College of Maryland’s Human Resource Department at 301-784-5230 or 301-784-5231,

## Family Crisis Resource Center

Allegany College of Maryland has partnered with the Family Crisis Resource Center to provide easily accessible domestic violence and sexual assault support services to students. Family Crisis Resource Center is a non-profit, nongovernmental sexual assault and domestic violence victim services organization. The counselor, Lorrie Dunn, is available to any Allegany College of Maryland student or employee who has experienced past or present domestic violence, dating violence, child abuse, sexual abuse, rape, sexual assault, incest, or stalking.

Lorrie Dunn is available to supplement the traditional counseling program and to provide a routine presence on campus to assist and student who is in crisis, to offer therapeutic problem-solving, to make referrals for personal counseling, and to provide educational/outreach programs.

Lorrie is located in room CC-150 in the College Center. Please contact Human Resources for office hours.

## Fitness and Wellness

Allegany College of Maryland’s facilities include, the Fitness Center, which has treadmills, bikes, ellipticals, rowing machines, hand weights, big weights, nautilus equipment, etc., a swimming pool, gymnasium, and the outside tracks, which include the mile track and the quarter mile track. Allegany College of Maryland’s students and staff have full access to these facilities.



## Child Care Center

For the convenience of students and staff, Allegany College of Maryland offers childcare in a dedicated facility on campus. The Child Care Center is licensed through the Maryland Department of Human Resources, Office of Child Care Licensing and Regulation. A professional staff, assisted by College work-study aides, conducts a program of structured activities designed to nurture the physical and mental growth of children.

Additional information about the Child Care Center, including, eligibility, fees, and the application procedures can be found by contacting the Center at 301-784-5236. Hours of the Center are 7:50 a.m. to 5:00 p.m. Monday through Friday.

