



2017
Davidson College
Benefits Enrollment
Guide



Dear Davidson College Employee,

Davidson College is pleased to offer you a comprehensive benefit package that provides a wide range of coverage and compares favorably with the programs offered by comparable higher education institutions. The goal of our benefits program is to provide benefit options that allow you to choose the coverage that best meets your needs and the needs of your family. It is important for you to understand the options available and have the information you will need on hand before you enroll. Our informative enrollment process will allow you to learn more about each benefit and get answers to your questions before you make your elections. Please read this letter in its entirety so you may know the next steps to take.

Benefit Offerings

Benefit	Carrier
Medical	United Healthcare
Dental	Metlife
Vision	EyeMed
Life, AD&D, Voluntary Life	Prudential
Short & Long Term Disability	Prudential
Individual Disability	Unum
Long Term Care	Genworth
Employee Assistance Program	McLaughlin Young Group
Flexible Spending , Dependent Care Accounts	Flores & Associates
Core Advocacy	Benefit Advocates
Voluntary Cancer	Colonial Life

Enrollment Eligibility

You must enroll in the benefits of your choice within **30 days of your date of hire**. If you do not enroll within 30 days of your date of hire you will not have benefit coverage for yourself and your dependents.

Items of Importance in Order to Enroll

- Social Security Number
- Date of Birth of your Spouse and/or Dependents
- Marriage Certificate or Birth Certificate (if applicable)
- Beneficiary information for any life insurance benefits, including social security numbers

WILDCAT WELLNESS

Each of us is responsible for maintaining our personal health. Davidson College is embarking on a journey to help you and your dependents take responsibility for improving and maintaining your health. Employees and dependents are encouraged to become actively involved with Wildcat Wellness.

What Davidson Offers:

- Weekly Exercise Classes – Yoga, Pilates, Weight-Lifting, and Zumba
- Benefit Advocates – call a trained professional for FREE to help you navigate the health care system. Service is for employees, spouses/partners, dependent children, parents and in-laws 866-667-8005.
- Free Preventive Care – no copay wellness physical and preventative services including screenings, lab work and testing.

Sustainability Pledge

Take Action: Take the Pledge

Join a growing number of faculty and staff who are committed to reducing our collective impact on the environment through simple, positive changes. Pledge to incorporate sustainability into your everyday actions by visiting www.Davidson.edu/sustainability/pledge.



Be a Leader!

- Set a good example with your own actions and encourage your colleagues to do the same
- Brainstorm ways your department can further Davidson's sustainability efforts
- Contact the Office of Sustainability if you need help implementing your great idea or let us know about the wonderful things you are doing

OUR COMMITMENT TO YOU :

A plan designed for your needs

Eligible Employees

1. Full-time employees working at least 30 hours per week are eligible for all benefits offered through Davidson College.
2. Part-time employees working 1560-1949 hours per year (3/4 time) are eligible for Health Insurance and 403(b) Contributions*.
3. Part-time employees working 1000-1599 hours per year are eligible for dental, vision, optional life insurance, cancer insurance, Benefit Advocates, and EAP Services
4. Part-time employees working less than 1000 hours per year also receive Benefit Advocates and EAP Services.



Eligible Dependents

1. Your lawful spouse
2. Your Domestic Partner
3. Any Child of yours who is:
 - a) Less than 26 years old
 - b) 26 or more years old and primarily supported by you and incapable of self-sustaining employment by reason of mental or physical disability which arose while the child was covered as a Dependent under this Plan, or while covered as a dependent under a prior plan with no break in coverage

Benefit Basics

Once you elect your Davidson benefit options, your elections remain in effect for the plan year **(January 1 – December 31)**. You may only change coverage due to a qualified life event (see below) and must do so within 30 days of the event. Davidson College encourages you to review all your benefits and make selections wisely.

Life Events

- Change in status, which includes: marriage, birth or adoption, employment, dependent satisfies or ceases to satisfy eligibility requirements
- Dependent employer's Open Enrollment
- Significant cost or coverage changes
- HIPAA special enrollment rights
- FMLA special requirements
- Changes due to a judgment, decree or court order
- Entitlement to Medicare or Medicaid

*403(b) Contributions for employees after one year of employment and 1000 hours of work.

YOUR BENEFITS: WHO PAYS WHAT

Pre-Tax Advantage

Under the pre-tax premium plan, you pay medical, dental and vision contributions with pre-tax dollars. This means that your share of the cost is taken off the top of your gross pay before taxes are withheld. With this advantage, you save state, federal, and FICA taxes, which amounts to about 25% to 30% of the contributions, depending on your tax bracket.

Your Benefits and Your Costs

Davidson provides a large selection of benefits that help protect your health, wealth and well being. Davidson provides some benefits at no cost to you, some you pay for and other benefit costs are split between Davidson and you. This mix-and-match benefits program helps you create the best benefits program that fits your needs and your lifestyle.

Benefit	Who Pays?	Taxation
Medical	Davidson & You	Pre-Tax
Dental	Davidson & You	Pre-Tax
Vision	You	Pre-Tax
Basic Life and AD&D	Davidson	*N/A
Supplemental Life and AD&D	You	Post-Tax
Long Term Disability	Davidson	N/A
Employee Assistance Program	Davidson	N/A
Flexible Spending & Dependent Care Accounts	You	Pre-Tax
Cancer	You	Post-Tax

*Premium for coverage amounts over \$50,000 are shown as imputed income on your W2

EMPLOYEE BENEFIT COSTS

Benefit	Employee Cost (Monthly)	Employee Cost (Bi-Weekly)
Choice Plus PPO		
Employee Only	\$214.43	\$98.97
Employee & Spouse/Domestic Partner	\$849.13	\$391.91
Employee & Child(ren)	\$675.45	\$311.74
Employee & Family	\$1,235.10	\$570.04
Choice Plus (HDHP)		
Employee Only	\$55.00	\$25.38
Employee & Spouse/Domestic Partner	\$307.32	\$141.84
Employee & Child(ren)	\$244.46	\$112.83
Employee & Family	\$483.29	\$223.06
Dental Low Plan		
Employee Only	\$21.07	\$9.72
Employee & Spouse/Domestic Partner	\$46.10	\$21.28
Employee & Child(ren)	\$58.38	\$26.94
Employee & Family	\$85.29	\$39.36
Dental High Plan		
Employee Only	\$36.06	\$16.64
Employee & Spouse/Domestic Partner	\$75.28	\$34.74
Employee & Child(ren)	\$88.61	\$40.90
Employee & Family	\$132.51	\$61.16

United Healthcare: Virtual Visits

A virtual visit lets you see and talk to a doctor from your mobile device or computer without an appointment. Most visits take about 10-15 minutes and doctors can write a prescription*, if needed, that you can pick up at your local pharmacy. And, it's part of your health benefits.

Doctors can diagnose and treat a wide range of non-emergency medical conditions, including:

- Bladder infection/Urinary tract infection
- Bronchitis
- Cold/flu
- Diarrhea
- Fever
- Pink eye
- Rash
- Sinus problems
- Sore throat
- Stomach ache
- Migraine/headaches

When to use virtual visits

Not good for:

- Anything requiring an exam or test
- Complex or chronic conditions
- Injuries requiring bandaging or sprains/broken bones

Use virtual visits when:

- Your doctor is not available
- You become ill while traveling
- You are considering visiting a ER for a non-emergency health condition



To learn more, login to myuhc.com

United Healthcare: Health4Me

1 Health4Me mobile app

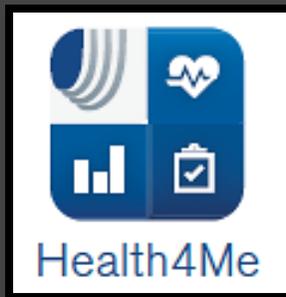
- Employees have access to their health plan ID card, claims information and real-time status on account balances, deductibles and out-of pocket spending.

2 myHealthcare Cost Estimator

- Designed to help your employees to estimate costs before getting care.
- Provides employees with the information they need to understand treatment options such as Emergency Care vs Urgent Care.
- Fully integrated with Customer Care and clinical support allowing access to a wide range of resources.

3 myClaims Manager

- With myClaims Manager, your employees can view, manage and pay their providers from one location. Easy-to-read visuals help your employees better understand their health care benefits, explain what their plan paid, what they owe and why.
- Pay health care providers online or on the Health4Me mobile app for out-of-pocket expenses, view payment history and store payment method for future use.



EMPLOYEE BENEFIT COSTS

Benefit	Employee Cost (Monthly)	Employee Cost (Bi-Weekly)
Vision Plan		
Employee Only	\$5.79	\$2.67
Employee & Spouse/Domestic Partner	\$10.99	\$5.07
Employee & Child(ren)	\$11.57	\$5.34
Employee & Family	\$17.00	\$7.85
Benefit	Employee Cost Smoker (Monthly)	Employee Cost Non-Smoker (Bi-Weekly)
Supplemental Life	Per \$1,000 of coverage	
< 25	\$0.050	\$0.064
25 - 29	\$0.060	\$0.064
30 - 34	\$0.080	\$0.080
35 - 39	\$0.090	\$0.112
40 - 44	\$0.140	\$0.176
45 - 49	\$0.230	\$0.290
50 - 54	\$0.400	\$0.505
55 - 59	\$0.647	\$0.817
60 - 64	\$0.730	\$1.088
65 - 69	\$1.270	\$1.726
70 - 74	\$2.060	\$2.870
75+	\$3.000	\$4.500
Benefit	Employee Cost (Monthly)	Employee Cost (Bi-Weekly)
Child Life	\$2.00	\$0.92
AD&D		
Employee Only	\$0.024	\$0.011
Family	\$0.040	\$0.018

MEDICAL BENEFITS: COVERAGE

As we all know, the cost of quality health coverage has increased over the past few years. At the same time, we need health care that protects our physical health as much as health care that protects our financial well-being. That's why Davidson believes it is important to invest in quality plans that are cost effective, easy to use and valuable to you.

Davidson College offers two medical plan options from which you may choose based on your individual family needs. Each plan includes coverage for medically necessary services including office visits, prescription drugs, mental health and drug/alcohol abuse services.

The available medical plan options are:

Choice Plus Plan (HDHP)

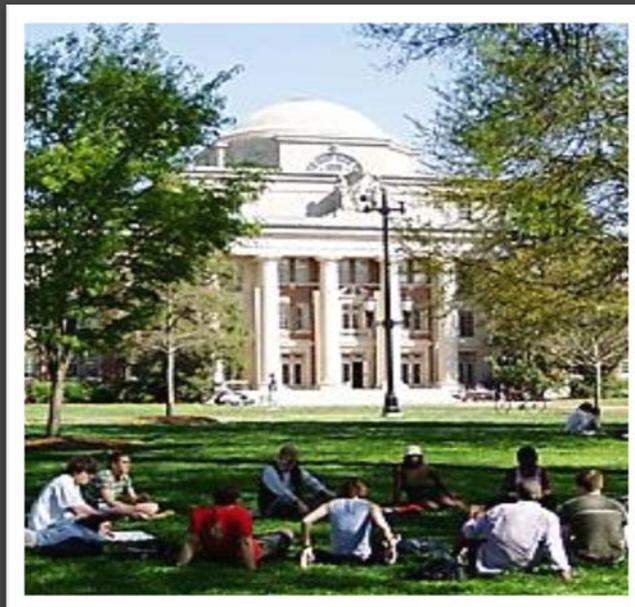
Choice Plus PPO

Choice Plus Plan (HDHP)

The United Healthcare Open Access Plus HSA Plan provides coverage for in and out-of-network providers. This plan contains a \$2,600 single and \$5,200 family deductible in-network and a \$6,000 single and \$12,000 family deductible out of network. Davidson College will contribute to a Health Savings Account (HSA) to help offset the higher deductible.

Choice Plus PPO

The United Healthcare PPO plan provides coverage for in and out-of-network providers. This plan contains a \$750 single and \$2,250 family deductible in-network and a \$2,250 single and \$6,750 family out of pocket maximum.



MEDICAL BENEFITS: CHOICE PLUS PLAN (HDHP)-HSA

Davidson College combines a *High Deductible Health Plan (HDHP)* with a tax-favored savings account known as a *Health Savings Account (HSA)*.

High Deductible Health Plan (HDHP)

A HDHP provides coverage after you meet the deductible. To qualify as an HDHP under IRS guidelines, the plan must satisfy certain deductible and out-of-pocket amounts which may change each year.

For 2016, a qualified HDHP must have an individual deductible of at least \$1,300 (\$2,600 for family) and a maximum out-of-pocket amount not exceeding \$6,450 single (\$12,900 for family).

Health Savings Account (HSA)

An HSA is a tax-advantaged health savings account for those enrolled in a HDHP. You can use funds in an HSA to help pay for qualified expenses. You may contribute funds to your HSA up to the annual contribution limit (with an additional catch-up contribution for participants age 55 and over).

HSA contributions can be made on a pre-tax basis through convenient payroll deduction or by a direct contribution to the bank account (tax deduction obtained when you file your federal tax return). Once you reach age 65 and enroll in Medicare Part A or B, you cannot continue to make contributions to an HSA; however, you can still use the funds that you've previously contributed to the account.

For 2016, the annual HSA contribution limit is \$3,400 for single coverage / \$6,750 for family coverage. The "catch-up" contribution limit for those 55 and older is \$1,000.

Davidson will fund your HSA with bi-weekly or monthly payroll deductions that totals \$750. If you elect single coverage and \$1,500 if you elect family coverage. This amount will be deposited into your HSA in four installments throughout the year (January, April, July and October). If you join the plan in mid-year, Davidson College will fund your account with the appropriate pro-rated amount. You may make additional contributions to your HSA, but your total account balance (Davidson's contribution and your contribution) cannot exceed the above limits.

Please note: If you or your spouse are both employed by the college and sign up separately with one of you carrying your child and/or children. The college limits the maximum contribution for two employees. If two employees were on the family plan the maximum contribution the college would make is \$1,500 per family. Even if you decide to enroll separately, you will not get a higher college contribution to the health savings account. In addition, you will also not be able to share family deductibles or family out of pocket maximums with the spouse on a separate plan. This is due to IRS guidelines.

Any funds in your account at the end of the plan year accumulate and earn non-taxable interest or investment return over the life of the account. **The dollars in your HSA are your money** (both Davidson's contributions and your own) and are never forfeited, even if you leave Davidson College or retire.

After you have incurred a qualified expense, there are several options available for accessing HSA funds. HSA Bank administered through Flores provides the following options:

1. Checkbook option
2. HSA debit card

Additional information on banking options will be provided to you after you enroll.

MEDICAL BENEFITS: PLAN COMPARISON

Benefit	Choice Plus Plan (HDHP)		Choice Plus PPO Plan	
	In Network	Out of Network	In Network	Out of Network
Lifetime Maximum	Unlimited		Unlimited	
Coinsurance Levels	20%	40%	20%	40%
Calendar Year Deductible				
Individual	\$2,600	\$7,800	\$750	\$2,250
Family	\$5,200	\$15,600	\$2,250	\$6,750
Employer HSA Contributions				
Individual	\$750		N/A	
Employee + Spouse	\$1,500		N/A	
Employee + Children	\$1,500		N/A	
Family or EE + Child(ren)	\$1,500		N/A	
Out of Pocket Maximum				
Individual	\$5,500	None	\$3,000	None
Family	\$11,000	None	\$6,000	None
Applies is OOPM?	Medical Deductible and Medical/Rx Coinsurance		Medical and Rx Deductible, All Copays	
Covered Charges				
Admissions/Inpatient Benefits				
Emergency Room	20% after Deductible		\$150 copay	
Urgent Care	20% after Deductible		\$50 copay	
Physician Services				
Primary Care Office Visit	20% after Deductible	40% after Deductible	\$30 copay	40% after Deductible
Specialist Office Visit	20% after Deductible	40% after Deductible	\$50 copay	40% after Deductible
Surgery	20% after Deductible	40% after Deductible	\$30 or \$50 copay	40% after Deductible
Telemedicine	\$38	NOT COVERED	\$15 Copay	NOT COVERED
Maternity	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
Other Services				
Nutrition	20% after Deductible	40% after Deductible	\$30 copay for PCP; \$50 copay for Specialist	40% after Deductible
<i>Limitations</i>	Unlimited - if Eating Disorder			
Rehabilitation Services	20% after Deductible	40% after Deductible	\$30 copay for PCP; \$50 copay for Specialist	40% after Deductible
Therapies Included	Physical, Speech, Occupational, Pulmonary		Physical, Speech, Occupational, Pulmonary	
<i>Limitations</i>	60 days per benefit period			
Speech Therapy	20% after Deductible	40% after Deductible	\$30 copay for PCP; \$50 copay for Specialist	40% after Deductible
<i>Limitations</i>	Included with other Rehabilitation Services			
Pulmonary Rehab	20% after Deductible	40% after Deductible	\$30 copay for PCP; \$50 copay for Specialist	40% after Deductible
<i>Limitations</i>	Included with other Rehabilitation Services			
Cardiac Services	20% after Deductible	40% after Deductible	\$30 copay for PCP; \$50 copay for Specialist	40% after Deductible
<i>Limitations</i>	36 days per benefit period		Included with other Rehabilitation Services	
Chiropractic Services	20% after Deductible	40% after Deductible	\$30 copay for PCP; \$50 copay for Specialist	40% after Deductible
<i>Limitations</i>	25 days per benefit period			

*After you pay the calendar year deductible

FLEXIBLE SPENDING ACCOUNT: MAKE YOUR DOLLAR GO FURTHER

Medical FSA and Dependent Care FSA

Davidson College employees are eligible to participate in the Medical Flexible Spending Account and Dependent Care Flexible Spending Account. These benefit plans allow you to redirect a portion of your pre-tax income to provide reimbursement for eligible expenses. You may elect to contribute up to \$2,550 to your medical FSA each year. This benefit plan is administered by Flores and Associates.

General guidelines:

- To be eligible for reimbursement, an expense must be for health care incurred during the period of coverage by you or an eligible dependent.
- Some medical services are not reimbursable (i.e. non-reconstructive cosmetic surgery). For inquiries about which services may not be eligible for reimbursement, call 704-335-8211 or visit www.flores247.com.

How to file for reimbursement:

1. Remember that the service must be incurred *before filing*
2. Complete a claim form – you can request one by calling the phone number above
3. Attach a legible receipt(s) or service statement showing the following:
 - Patient name
 - Service provider name
 - Description of the service or a list of items received
 - Charge(s) for each service or item and any insurance payment
 - Date(s) of service

USE IT OR LOSE IT!

Any money left in your Flexible Spending Account at the end of the plan year will be forfeited back to your employer. Because of the Use It or Lose It Rule, it is important for you to carefully estimate your out-of-pocket expenses for the upcoming plan year.

You can roll over up to \$500 of unused Medical funds now!



PHARMACY BENEFITS: COST EFFECTIVE PEACE OF MIND

Choice Plus PPO

Prescription Drugs	In Network Only Retail – 30 day supply	Mail Order- 90 day supply
Deductible	\$100 Rx deductible applies	N/A
Preventive Generic	\$15 copay	\$38 copay
Generic	\$15 copay	\$38 copay
Preferred Brand	\$30 copay	\$75 copay
Non-Preferred Brand	\$60 copay	\$150 copay
Specialty	Mail-Only	

Choice Plus Plan (HDHP)

Prescription Drugs	In Network Only Retail – 30 day supply	Mail Order- 90 day supply
Preventive Generic	\$15 copay Deductible Waived	\$45 copay Deductible Waived
Generic	You pay 20%	You pay 20%
Preferred Brand	You pay 30%	You pay 30%
Non-Preferred Brand	You pay 40%	You pay 40%
Specialty	You pay 50%	You pay 50%

*Your plan is subject to certain clinical edits and prior authorization requirements.

DENTAL BENEFITS: KEEPING YOU HEALTHY

Taking care of your teeth is as important as taking care of the rest of your body. That's why Davidson offers dental plans that cover routine check-ups and additional services needed for your health.

Davidson's Dental Plans, administered by MetLife, cover the following expenses:

- Preventive and diagnostic care like routine exams and cleaning;
- Basic treatments such as simple fillings and extractions;
- Major treatment such as crowns and dentures (High Plan only)
- Orthodontia (High Plan only)

Benefit	Low Plan In/Out of Network	High Plan In/Out of Network
Deductible	\$50 per person/ No Family Limit	\$50 per person \$150 per family
Calendar year maximum benefit (Class I & II Expenses)	\$850	\$1,650
Class I: Diagnostic & Preventive Services		
Exams, Cleanings, Fluoride, and Space Maintainers	100% covered	100% covered
Emergency Palliative Treatment	100% covered	100% covered
Sealants	100% covered	100% covered
Radiographs (X-rays)	100% covered	100% covered
Class II: Basic Services		
Minor Restorative Services	80% covered after deductible	80% covered after deductible
Non-Surgical Periodontics Services	80% covered after deductible	80% covered after deductible
Simple Extractions	80% covered after deductible	80% covered after deductible
Other Basic Services	80% covered after deductible	80% covered after deductible
Relines and Repairs	80% covered after deductible	80% covered after deductible
Endodontic Services	80% covered after deductible	80% covered after deductible
Surgical Periodontics Services	80% covered after deductible	80% covered after deductible
Class III: Major Services		
Major Restorative Services	Not covered	50% covered after deductible
Prosthetic Services	Not covered	50% covered after deductible
Class IV: Orthodontic Services		
Orthodontia Services	Not covered	50% covered after deductible \$1,000 lifetime maximum
Orthodontia Age Limit	Not covered	Dependent children less than 26 years of age

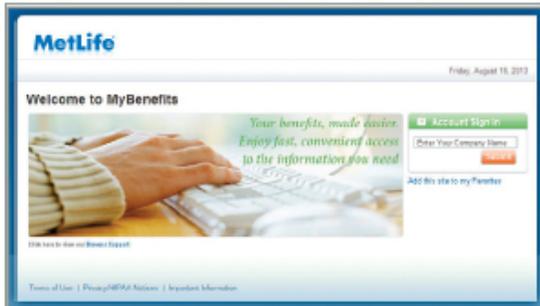
DENTAL BENEFITS: How to Register with MetLife

MyBenefits provides you with a personalized, integrated and secure view of your MetLife-delivered benefits. You can take advantage of a number of self-service capabilities as well as a wealth of easy to access information. MetLife is able to deliver services that empower you to manage your benefits. As a first time user, you will need to register on MyBenefits at www.metlife.com/mybenefits. To register, follow the steps outlined below:

Registration Process for MyBenefits

Provide Your Group Name

Access MyBenefits at www.metlife.com/mybenefits and enter your group name and click 'Submit.'



The Login Screen

On the Home Page, you can access general information. To begin accessing personal plan information, click on 'Register Now' and perform the one-time registration process. Going forward, you will be able to log-in directly.

Step 1: Enter Personal Information

Enter your first and last name, identifying data and e-mail address.

Step 2: Create a User Name and Password

Then you will need to create a unique user name and password for future access to MyBenefits.

Step 3: Security Verification Questions

Now, you will need to choose and answer three identity verification questions to be utilized in the event you forget your password.

Step 4: Terms of Use

Finally, you will be asked to read and agree to the website's Terms of Use.

Step 5: Process Complete

Now you will be brought to the "Thank You" page.

VISION BENEFITS: KEEPING YOU HEALTHY

Keep your eyes healthy with the EyeMed Vision plan. Davidson College pays for the Basic Plan for all employees.

Frequency	EyeMed	
Exam	Once every 12 months	
Lenses	Once every 12 months	
Frames	Once every 24 months	
Coverage & Copays		
	<u>In-Network</u>	<u>Out-of-Network</u>
Exam Copay	\$15	n/a
Materials Copay	\$20	n/a
Exam	100% after copay	Reimbursed up to \$30
Lenses		
Single	100% after copay	Reimbursed up to \$25
Bifocal	100% after copay	Reimbursed up to \$40
Trifocal	100% after copay	Reimbursed up to \$60
Lens Options	Member Cost	
Standard Progressive Lenses	100% after material copay	Reimbursed up to \$70
Polycarbonate	Child: \$0 Adult: \$31-\$41	Not Covered
Standard Anti-Reflective	Not Covered	Not Covered
Scratch Resistant	Not Covered	Not Covered
Ultra Violet Treatment	Not Covered	Not Covered
Photocromatic/Transition	Not Covered	Not Covered
Frames		
Retail Allowance	Up to \$140	Reimbursed up to \$70
Overage Discount	20% discount	Not Covered
Contacts (in lieu of glasses)		
Fitting Fee Allowance	100% after max \$55 copay	Not Covered
Combined w/ Contact Lens Allowance?	No	N/A
Medically Necessary	100%, No Co-pay	Reimbursed up to \$210
Elective Contacts	Covered up to \$140	Reimbursed up to \$112
Lasik Discounts at select providers?	15% off retail price or 5% off promo price	

LIFE & FINANCIAL BENEFITS: THERE WHEN YOU NEED IT

Basic Life and AD&D, Supplemental Life and AD&D, and Disability Coverage

Davidson College provides its employees with company-paid basic life and accidental death/dismemberment insurance as well as dependent life insurance, administered by Prudential. You also have the opportunity to purchase additional supplemental life and/or AD&D insurance for employees and dependents. Additionally, Davidson provides long term disability coverage at no cost to you!

Basic Benefits	Paid for by Davidson
Basic Life/AD&D	1 times your annual earnings, to a maximum of \$500,000 rounded to the next higher \$1,000 if not already a multiple of \$1,000. Benefit minimum of \$10,000.
	If you work beyond 65, your coverage is reduced- 35% at age 65 and 50% at age 70. The reduction is taken out of the principal sum.
	At retirement or termination, you may convert to an individual plan.
Short Term Disability	Salaried: 60 days elimination period; 75% income replacement for up to 18 weeks; Hourly: 30 days elimination period; 75% income replacement for up to 22 weeks.
Long Term Disability	180 days elimination period; 60 % income replacement up to \$10,000 monthly maximum. See certificate of coverage for details.

Optional Benefits	Available for You to Purchase
Optional Term Life Insurance - You	Available in increments of \$10,000 to a maximum of \$500,000, minimum of \$10,000; guarantee issue amount of \$200,000.
Optional Term Life Insurance - Spouse	Available in increments of \$10,000 to a maximum of \$250,000; guarantee issue amount of \$50,000 May not exceed 100% of employees coverage amount
Optional Term Life Insurance – Child(ren)	15 days - 6 months: \$1,000 6 months – under 26 years: \$10,000
Optional Accidental Death & Dismemberment	Employee: \$25,000, \$50,000, \$100,000, \$150,000, \$200,000, \$250,000, \$300,000 or \$500,000. Spouse: 60% of optional employee amount; Children: 15% of optional employee amount: Family: Spouse – 50% of optional employee amount and children – 10% of optional employee amount.

You must enroll in the Optional Life program in order to enroll your eligible dependent. Premium for coverage amounts over \$50,000 are shown as imputed income on your W2. No medical questions asked on yourself or your dependents when you first enroll up to the guaranteed issue limit. }

ADDITIONAL BENEFITS

Retirement Planning

The Davidson College Retirement Plan is pleased to offer you two retirement plan options. These include: 403 (b) Retirement Plan and 403 (b) Tax Deferred Annuity Plan. These are designed to help you set aside the money you will need for your future financial security.



Employee Contribution Retirement Account: This benefit is open to all employees and participation may begin immediately upon employment with Davidson College.

The Employee Contribution Account is voluntary pre-tax deduction. As such, the total amount of contributions made for any year will not exceed the limits imposed by section 415 and section 403(b) of the Internal Revenue Code.

You have the choice of opening an account with TIAA or Fidelity. You may schedule an appointment with our representatives:

TIAA: To schedule an appointment with our representative, visit the [TIAA website \(http://www.tiaa.org/moc\)](http://www.tiaa.org/moc) or call 877-267-4505, ext. 0

Fidelity: To schedule an appointment with our representative, visit the [Fidelity website \(http://www.fidelity.com/atwork/reservations\)](http://www.fidelity.com/atwork/reservations) or call 800-642-7131

To elect either TIAA or Fidelity or to change your tax deferred annuity contribution, visit www.netbenefits.com/davidson.

College-Paid Retirement Account: Once an employee works in a regular position for Davidson College for one year (budgeted for at least 1,000 hours/year), the College opens a college-paid plan for the employee. The employee is 100% vested in the college-paid annuity after 3 years of employment.

If you have at least 12-months consecutive employment as a full-time, benefited employee with another educational institution, the one-year waiting period will be waived. Davidson College contributes 8.5% of your eligible compensation up to the Social Security wage base, and 12.5% over the Social Security wage base up to the Internal Revenue Code limit. The employee is 100% vested in these contributions after 3 years of employment.

In addition, the college will contribute 9.5% instead of 8.5% if the employee contributes at least 1% to the Employee Contribution Account.

ADDITIONAL BENEFITS

Cancer Insurance

As a Davidson College employee, you have the opportunity to purchase cancer insurance through Colonial Life for added security for the future.

What benefits will I receive?

- Cancer Screening/Wellness Benefit – \$50 benefit payable once per year
- Hospital Confinement/Hospital ICU Confinement – Up to \$200 per day benefit up to a 180 day maximum per calendar year
- Ambulance - \$100 per trip
- Private Full-Time Nursing - \$100 per day
- Attending Physician - \$50 per day to a max. of 180 days per calendar year
- Radiation/Chemotherapy - \$150 per day to a max. of \$5,000 per calendar year
- Anti-nausea Medication - \$50 per day to a max. of \$200 per calendar year
- Blood, Plasma, Platelets, & Immunoglobulins - \$150 per day, to a max. of \$5,000 per calendar year
- Experimental Treatment - \$300 per day to a max. of \$10,000 lifetime maximum
- Hair/External Breast/Voice Box Prosthesis - \$200 per calendar year
- Bone Marrow Stem Cell Transplant - \$10,000 per lifetime
- Peripheral Stem Cell Treatment - \$5,000 per lifetime

...and more



ADDITIONAL BENEFITS

Individual Disability

If you would like to have additional long term disability insurance protection, you may do so by electing Individual Disability coverage through Unum. If you earn a higher salary, or rely on bonuses or commissions, you may need additional income coverage for a disability. Long term disability plans do not typically cover bonuses or commissions, which could make a big difference to your monthly budget. When you combine individual disability with group long term disability coverage, you could protect as much as 75% of your total take-home pay.

Because disability benefits protect your most valuable asset – your income – we want to ensure you have a clear understanding of your employee benefits and your options to customize them. Your Group LTD provides a foundation of coverage for long term disabilities but the money from that benefit, should you ever need it, will be counted by the IRS as taxable income. We encourage you to review your disability benefits and your voluntary options during the next annual enrollment and decide if this benefit is right for you.

For more information go to:

<http://www.unum.com/Employees/Benefits/Disability/IndividualDisability.aspx>

Long Term Care

Davidson College benefits include Group Long Term Care Insurance for newly hired employees. Under the Davidson College Group Long Term Care Insurance Program, coverage to help pay for long term care may be more affordable than you think.

Long term care insurance enhances Davidson College benefit offerings by meeting a largely unrecognized need many of us may have. It pays for covered expenses for long term care services whether they are received at home, in the community or in a nursing facility. Here are a few points to consider:

- These expenses aren't covered by either disability or health insurance.
- Relying on government programs may not be a viable solution.
- Without insurance, the costs of these services may have to come out of our savings.

For more information to enroll:

Go to: www.genworth.com/groupltc

Use Group ID: *davidson* and Access Code: *groupltc*

Or call: 1-800-416-3624 to speak with a program expert.



EMPLOYEE ASSISTANCE PROGRAM

What is an Employee Assistance Program (EAP)?

There are times in everyone's life when a problem or crisis becomes too tough to handle alone. You may need the support, care and help of a professional. That's why Davidson College partnered with McLaughlin Young Group to provide you with an employee assistance plan (EAP). The EAP offers you and your immediate household members access to free, confidential help with personal or work related concerns as well as 24 hour emergency coverage.



Who pays for the EAP services?

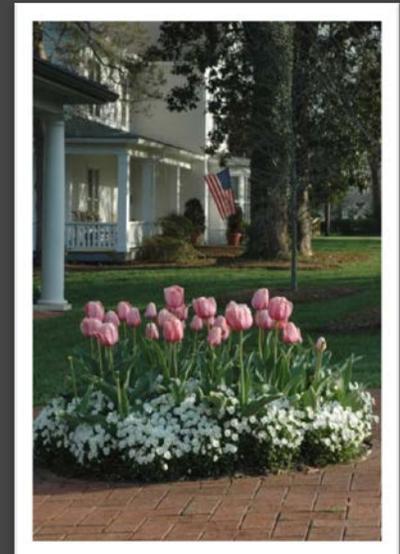
The cost of participation is paid for by Davidson College.

What type of issues does the EAP deal with?

- Anxiety
- Alcohol abuse
- Aging parents
- Depression
- Drug abuse
- Financial stress
- Family conflict
- Legal concerns
- Marriage conflict
- Grief and loss
- Job burnout
- Stress

What services does the EAP provide?

- Up to 6 assessment and counseling sessions per year
- 24-hour toll-free help line



How do I make an appointment?

You can call (704) 529-1428 or (800) 633-3353 directly to request an appointment with an EAP counselor.

Will my participation in the program be confidential?

The EAP services are confidential*. Voluntary use of EAP services will not be noted in any of our organization's official records or in employees' personnel files. No one will know of your participation in the EAP program unless you so choose. Information from EAP can be released only with your written permission or from a court order.

**NC State law requires any suspicion of child/sexual abuse, elder abuse, or desire to do personal harm to oneself or others be reported to the proper agency for evaluation.*

REQUIRED NOTICES

Women's Health and Cancer Rights Act (WHCRA) Notice

Special Rights Following Mastectomy. A group health plan generally must, under federal law, make certain benefits available to participants who have undergone a mastectomy. In particular, a plan must offer mastectomy patients benefits for:

- Reconstruction of the breast on which the mastectomy has been performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prosthesis
- Treatment of physical complications of mastectomy

Our Plan complies with these requirements. Benefits for these items generally are comparable to those provided under our Plan for similar types of medical services and supplies. Of course, the extent to which any of these items is appropriate following mastectomy is a matter to be determined by consultation between the attending physician and the patient. Our Plan neither imposes penalties (for example, reducing or limiting reimbursements) nor provides incentives to induce attending providers to provide care inconsistent with these requirements.

NOTICE OF AVAILABILITY DAVIDSON COLLEGE EMPLOYEE HEALTH BENEFITS PROGRAM NOTICE OF PRIVACY PRACTICES

THIS NOTICE DESCRIBES HOW YOU MAY OBTAIN A COPY OF THE PLAN'S NOTICE OF PRIVACY PRACTICES, WHICH DESCRIBES THE WAYS THAT THE PLAN USES AND DISCLOSES YOUR PROTECTED HEALTH INFORMATION.

Davidson College Employee Health Benefits Program (the "Plan") provides health benefits to eligible employees of **Davidson College** (the "Company") and their eligible dependents as described in the summary plan description(s) for the Plan. The Plan creates, receives, uses, maintains and discloses health information about participating employees and dependents in the course of providing these health benefits. The Plan is required by law to provide notice to participants of the Plan's duties and privacy practices with respect to covered individuals' protected health information, and has done so by providing to Plan participants a Notice of Privacy Practices, which describes the ways that the Plan uses and discloses protected health information. To receive a copy of the Plan's Notice of Privacy Practices you should contact **the HIPAA Privacy Officer** who has been designated as the Plan's contact person for all issues regarding the Plan's privacy practices and covered individuals' privacy rights. You can reach this contact person at: PO Box 7163, Davidson NC 28035 or by phone: (704) 894-2444.

EMPLOYEE ASSISTANCE PROGRAM

HIPAA Special Enrollment Notice

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself or your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Special enrollment rights also may exist in the following circumstances:

- If you or your dependents experience a loss of eligibility for Medicaid or a state Children's Health Insurance Program (CHIP) coverage and you request enrollment within 60 days after that coverage ends; or
- If you or your dependents become eligible for a state premium assistance subsidy through Medicaid or a state CHIP with respect to coverage under this plan and you request enrollment within 60 days after the determination of eligibility for such assistance.

Note: The 60 day period for requesting enrollment applies only in these last two listed circumstances relating to Medicaid and state CHIP. As described above, a 30 day period applies to most special enrollments.

To request special enrollment or obtain more information, contact Rene Baker, Assistant Director of Human Resources, Benefits Department at (704) 894-2444.

REQUIRED NOTICES

Model General Notice Of COBRA Continuation Coverage Rights

** Continuation Coverage Rights Under COBRA**

Introduction

You're getting this notice because you recently gained coverage under a group health plan (the Plan). This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. **This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it.** When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage. The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

You may have other options available to you when you lose group health coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

What is COBRA continuation coverage?

COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a "qualifying event." Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you're an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you're the spouse of an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because of the following qualifying events:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the Plan as a "dependent child."

REQUIRED NOTICES

When is COBRA continuation coverage available?

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. The employer must notify the Plan Administrator of the following qualifying events:

- The end of employment or reduction of hours of employment;
- Death of the employee;
- The employee's becoming entitled to Medicare benefits (under Part A, Part B, or both).

For all other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 60 days after the qualifying event occurs. You must provide this notice to: Davidson College's Benefit Department.

How is COBRA continuation coverage provided?

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

There are also ways in which this 18-month period of COBRA continuation coverage can be extended:

Disability extension of 18-month period of COBRA continuation coverage

If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to get up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage.

Second qualifying event extension of 18-month period of continuation coverage

If your family experiences another qualifying event during the 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if the Plan is properly notified about the second qualifying event. This extension may be available to the spouse and any dependent children getting COBRA continuation coverage if the employee or former employee dies; becomes entitled to Medicare benefits (under Part A, Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second qualifying event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

REQUIRED NOTICES

Are there other coverage options besides COBRA Continuation Coverage?

Yes. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at www.healthcare.gov.

If you have questions

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit www.dol.gov/ebsa. (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.) For more information about the Marketplace, visit www.HealthCare.gov.

Keep your Plan informed of address changes

To protect your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

Plan contact information

Davidson College
Box 7163
Davidson NC,
28035-7163
(704) 894-2444

REQUIRED NOTICES

Exchange Model Notice

Part A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment based health coverage offered by your employer.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.¹

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after- tax basis.

How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact Rene Baker, Assistant Director, Human Resources - Benefits at 704-894-2444.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

REQUIRED NOTICES

PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name: Davidson College
4. Employer Identification Number (EIN): 56-0529961
5. Employer address: Box 7163
6. Employer phone number: 704-894-2213
7. City: Davidson 8. State: NC 9. Zip: 28035
10. Employer Health Plan Contact: Kim Ball
11. Phone Number of Contact: 704-894-2213
12. Email address: kiball@davidson.edu

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:
 - All employees. Eligible employees are:
 - ✓ Some employees. Eligible employees are:
 - Regular full-time employees scheduled to work at least 37.5 hours per week for 12 months.*
 - Regular part-time employees scheduled to work at least 1,000 hours per year*
- With respect to dependents:
 - ✓ We do offer coverage. Eligible dependents are:
 - Spouse*
 - Dependent Children*
 - Same-sex domestic partner*
 - We do not offer coverage.
- ✓ If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

** Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.

The information below corresponds to the Marketplace Employer Coverage Tool. Completing this section is optional for employers, but will help ensure employees understand their coverage choices.

CONTACT INFORMATION

Need additional information? Have a question about one of your benefits? Keep this brochure handy for a quick reference for all your benefit needs.

PLAN	PROVIDER	WEBSITE	PHONE NUMBER	MOBILE APP
Human Resources - Benefits	Davidson College	www.davidson.edu/offices/human-resources.com	704-894-2444	N/A
Medical Benefits	United Healthcare	www.myuhc.com	800-244-6224	myUHC
24/7 Nurse line	United Healthcare	www.myuhc.com	800-244-6224	myUHC
Dental Benefits	MetLife	www.metlife.com	800-244-6224	N/A
Vision Benefits	EyeMed	www.eyemed.com	866-939-3633	EyeMed
Basic Life and AD&D	Prudential	www.prudential.com	800-524-0542	N/A
Supplemental Life and AD&D	Prudential	www.prudential.com	800-524-0542	N/A
Short and Long Term Disability	Prudential	www.prudential.com	800-842-1718	N/A
Individual Disability	Unum	www.unum.com	866-679-3054	N/A
Long Term Care	Genworth	www.genworth.com/groupltc	800-416-3624	Genworth Cost of Care
Employee Assistance Program	McLaughlin Young	www.mygroup.com	800-633-3353	N/A
FSA/COBRA Administration	Flores & Associates	www.flores247.com	704-335-8211	Flores e-Receipt
Have a benefit question? Or Need Healthcare Help?	Benefit Advocates	www.benefitadvocates.net	866-677-8005	N/A

CONTACT INFORMATION

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury. Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across options. The SBC is available on the web at: <http://www.davidson.edu/offices/human-resources/benefits>.