

# EMPLOYEE BENEFITS

## AT A GLANCE

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*Updated April 2024*

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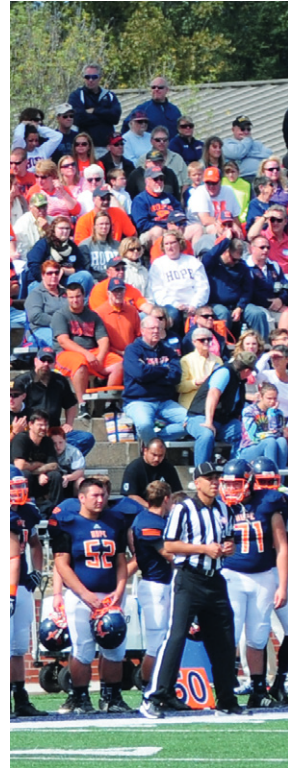
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## BENEFITS AT A GLANCE

Hope College is pleased to present this overview of our employee benefits. The College strives to offer a wide range of benefits to help our employees, and their families, protect health and wellness, receive an outstanding education, and plan for a financially secure future. Benefits at Hope College are reserved for employees who work a minimum of a .75 full-time equivalency (1,560 hours or more during our July 1 through June 30 benefit year). Most benefits are available upon date of hire, unless otherwise indicated.

**For more details, please visit [hope.edu/hr/benefits](https://hope.edu/hr/benefits) or call 616.395.7811.**

Scan the QR Code for more details and information on our full benefits and plans.



**Contributions:** Employee medical/rx, dental, and vision contributions, where applicable, are deducted, pre-tax, from pay, on a semi-monthly basis.

**Disclaimer:** Please see the summary plan description (SPD) booklets for complete information on all benefits, limitations and exclusions. A plan booklet will be provided upon enrollment.

**For more information or questions, please contact:**

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Hope College Human Resources

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# MEDICAL/RX

PROVIDER: BCBSM & CVS

Traditional Plan - Blue  
(BCBSM PPO)  
In-Network Coverage

HDHP Plan - Orange  
(BCBSM PPO)  
In-Network Coverage

Annual Calendar Year Deductible		
Single	\$700	\$1,700
Family	\$1,400	\$3,400

Out-of-Pocket Maximum		
Single	\$3,000	\$4,000
Family	\$6,000	\$7,150
Coinsurance (percentage you pay)	20%	20%

Physician Services		
Primary Care Office Visit	\$25 co-pay	20% after deductible
Specialist Office Visit	\$50 co-pay	20% after deductible
Preventive Care	100%	100%
Lab and X-ray Services	20% after deductible	20% after deductible

Hospital Services		
Inpatient	20% after deductible	20% after deductible
Urgent Care Visit	\$50 co-pay	20% after deductible
Emergency Room Visit	\$250 copay (waived if admitted)	20% after deductible

Prescription Drugs: Administered by CVS		
Retail (30-day supply)	After Deductible	
Generic	\$10 co-pay	\$10 co-pay
Preferred brand	\$40 co-pay	\$40 co-pay
Non-preferred brand	\$80 co-pay	\$80 co-pay
Specialty	30% coinsurance if not enrolled in PrudentRx	30% coinsurance if not enrolled in PrudentRx

Per Pay Deductions by Earnings	Blue Plan   Salary Tiers				Orange Plan
	<\$33,500	\$33,500-\$69,999	\$70-99,999	\$100k+	All Salaries
Employee Only	\$37.43	\$47.93	\$57.82	\$62.29	\$16.00
Double**	\$108.70	\$139.71	\$163.59	\$177.79	\$38.50
Family**	\$158.66	\$205.65	\$240.62	\$258.94	\$55.00

\*\* Additional spouse surcharge (\$80 per pay) may apply if spouse is working, eligible for benefits through their employer, waive that coverage and elects to be covered only by Hope College's plan.



# DENTAL

PROVIDER: BLUE DENTAL PPO

Dental In-Network Coverage	
Deductibles	Individual \$50   Family \$100
Benefit year maximums	\$1,500 per member
Class I (preventative care)	100% (deductible waived, benefit year limitations)
Class II (fillings, simple oral extraction, root canals, etc.)	75% (no wait period)
Class III (crowns, dentures, surgical services, etc.)	50% (after 12 month wait period)
* Optional Coverage	
Class IV (orthodontic services for dependents under age 19)	50% (after 12 month wait period; maximum life time benefit of \$1000)
Per Pay deductions	employee only: \$14.74 double: \$29.48 (\$30.93 if Class IV) family: \$51.59 (\$54.12 if Class IV)



# VISION

PROVIDER: EYEMED/INSIGHT NETWORK

Vision In-Network Coverage	
Exam with dilation as necessary (once every 12 months)	\$10 co-pay
Frames (once every 12 months)	\$0 co-pay; \$200 allowance; 80% of charge over \$200
Single/ bifocal/ trifocal/ vision lenses	\$10 co-pay
Other specialty lenses available if desired	\$30-\$55 co-pay
Contacts (once every 12 months)	\$0 co-pay; \$200 allowance
Per Pay Deductions	employee only: \$4.98 double: \$9.45 family: \$13.88



# FLEXIBLE SPENDING AND HEALTH SAVINGS

PROVIDER: PNC BANK

Medical Tax and Savings Plan Comparison	FSA	HSA	LPFSA
Eligibility	Must be enrolled in traditional health plan (college's Blue or similar plan)	Must be enrolled in high deductible health plan (college's Orange plan only)	Must be enrolled in HSA
Normal Provisions	Amounts up to IRS maximums. Use-it-or-lose-it with \$610 carryover only	Amounts up to IRS maximums. Roll-over annually, no use-it-or-lose-it rule	Amounts up to IRS maximums. Use-it-or-lose-it with \$610 carryover only

# \$ RETIREMENT

**PROVIDER:** TRANSAMERICA (RECORDKEEPER)

After 1 year of employment, 10.5% employer contribution (no match required) beginning first of following month.  
 Upon hire: voluntary contributions including pre-tax, post-tax (ROTH) options up to annual IRS maximums

**NOTE:** This benefit is not offered to Resident Directors



# ✓ OTHER BENEFITS

The below benefits are offered to all benefit-eligible employees with the exception of RD's, RLC's, Interns, and visiting faculty.

<p><b>Sick Pay</b></p>	<ul style="list-style-type: none"> <li>Hourly Staff: Earned on an accrual basis at the rate of 40 hours per year. Balance reflected in Leave Balance on plus.hope.edu employee secure log-in.</li> <li>Administrative Staff: Regular pay for work missed due to illness</li> </ul>
<p><b>Short Term Disability</b></p>	<ul style="list-style-type: none"> <li>Hourly: 60% of normal rate of pay for medically necessary leave, up to 26 weeks</li> <li>Faculty/Staff/Admin: 100% wage continuation for medically necessary leaves, up to 26 weeks.</li> </ul>
<p><b>Long Term Disability (for leaves that exceed 26 weeks)</b></p>	<ul style="list-style-type: none"> <li>Policy for 60% benefit \$6k max monthly benefit (employer paid)</li> <li>Voluntary +10% policy for total of 70% benefit \$7k max monthly benefit (employee paid)</li> </ul>
<p><b>Life &amp; Accidental Death &amp; Dismemberment Insurance</b></p>	<ul style="list-style-type: none"> <li>Policy equal to 1.5x salary (employer paid)</li> <li>Voluntary policy at 1x-7x salary (employee paid)</li> </ul>
<p><b>Tuition Waiver/Staff</b></p>	<ul style="list-style-type: none"> <li>100% tuition waiver for employee after one year of service (up to 4 hrs/semester and 3 courses per year)</li> <li>10% per year (up to max 100%) for employee's spouse and children</li> <li>Once 100% waiver earned, eligible also for the waiver remission program for dependents at schools within Great Lakes College Association (glca.org) (up to eight semesters maximum).</li> </ul>
<p><b>Tuition Waiver/Faculty</b></p>	<ul style="list-style-type: none"> <li>100% tuition waiver for employee and employee's spouse and children, immediate eligibility (non-tenure faculty: 1 year wait required)</li> <li>Immediate eligibility also for the waiver remission program for dependents at schools within Great Lakes College Association (glca.org) (up to eight semesters maximum).</li> </ul>
<p><b>Adoption Benefit</b></p>	<ul style="list-style-type: none"> <li>Reimbursement of costs up to \$7.5k associated with domestic or international adoption</li> </ul>

The below benefits are applicable to most staff. Staff with academic year only positions and all faculty are not eligible but instead enjoy the college calendar recognized holidays and breaks.

<p><b>Vacation/Personal Leave</b></p>	<ul style="list-style-type: none"> <li>• Hourly Staff Vacation: 80 hours 1st – 5th anniversary year, 120 hours on 6th – 10th anniversary year, and 160 hours on 10 + anniversary year</li> <li>• Hourly Staff Personal Leave: 16 hours per calendar year</li> <li>• Administrative Staff Vacation: 160 hours per calendar year</li> </ul> <p>NOTE: All hours are prorated accordingly if less than a 1.0 FTE</p>
<p><b>Holidays</b></p>	<ul style="list-style-type: none"> <li>• New Year’s Day, Good Friday, Memorial Day, Fourth of July, Thanksgiving Day, Day after Thanksgiving, Day before Christmas, Christmas Day, and a Floating Holiday. (to use at your discretion)</li> </ul> <p>NOTE: Labor Day is not considered a paid holiday as classes are in session and all College offices and departments are open. The College also closes facilities from Christmas Eve through New Year’s Day and all employees who would normally have received pay during this time will continue to in conjunction with holiday pay listed above</p>

 **PERKS**

<p><b>30% off at Bookstore</b></p>	<p><b>Mission Trips</b></p>
<p><b>Campus Fitness Classes</b></p>	<p><b>On-Campus Mail Services</b></p>
<p><b>Community Discounts</b></p>	<p><b>Personal Computer Repair</b></p>
<p><b>DeWitt Tennis Center Use</b></p>	<p><b>Campus Theatre Discounts</b></p>
<p><b>Discounted Dining at Cook and Phelps Dining Halls</b></p>	<p><b>Van Wylen Library Privileges</b></p>
<p><b>Dow Fitness + DeVos Facility Use</b></p>	<p><b>Walk to Work Program</b></p>
<p><b>Free Regular Season Athletic Event Admissions (with ID)</b></p>	<p><b>Wellness Program and Onsite Fitness Classes</b></p>



# THE HOLLAND COMMUNITY



Not many college campuses can say “just cross the street” when talking about the quickest way to get downtown, but we certainly can. Linked by both history and geography, the community of Holland and Hope College are more than just familiar friends, they’re family.

Labeled as one of “America’s Prettiest Towns” by Forbes Magazine, Holland boasts more than 150 downtown businesses featuring art galleries, clothing stores, specialty shops, restaurants, theaters, bakeries and hotels.

The city of Holland also hosts year-round activities in the downtown corridor like Live Mannequin Night and the popular Street Performer Series, not to mention parades all year long for holiday celebrations and festivals like the world-renowned Tulip Time.

Hope’s campus is a mere 10-minute drive to the beaches of Lake Michigan. Downtown Holland also has nearly 5 miles of heated streets and sidewalks to keep the paths clear during the winter months. Holland is only 30 miles from downtown Grand Rapids.



**19**  
YEARS

## THE BEST AND THE BRIGHTEST

Hope is one of West Michigan’s *101 Best & Brightest Companies to Work For*

**39%**

## INCREASE IN VALUE

Hope College benefits add an average of 38-40% value in total compensation package



## **Hope** COLLEGE

The mission of Hope College is to educate students for lives of leadership and service in a global society through academic and co-curricular programs of recognized excellence in the liberal arts and in the context of the historic Christian faith.