



Office of Human Resources
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EMPLOYEE
BENEFITS
AT A GLANCE
HOURLY



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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, 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 or call 616.395.7811.

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 benefits, limitations and exclusions. A plan booklet will be provided upon enrollment.

For more information or questions, please contact:

Connie A. VanderZwaag | Benefits Manager

Hope College Human Resources

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MEDICAL AND RX INSURANCE

Blue Cross Blue Shield of Michigan (BCBSM) administers Hope College's self-insured preferred provider organization (PPO) insurance plan. BCBSM provides a network of local, national and international providers. Currently 100% of Michigan Hospitals and approximately 95% of providers in the West Michigan area participate in BCBSM's network. This access provides our employees with great options for their health care needs. Currently we have Blue and Orange plans available.

**** Spouse Surcharge:** (an additional \$150/month contribution) May apply if spouse is working, eligible for health insurance through employer, and elects to be covered only under the plan at Hope College.

Auto Accident Exclusion: Benefits are not payable under the Plan for injuries received in an accident involving a motor vehicle. This exclusion applies to all participants, even those residing outside of Michigan.

TRADITIONAL BLUE PLAN, IN-NETWORK HIGHLIGHTS

Employee pre-tax monthly contributions: (average 18% toward premium): single \$87/month, double \$245**/month; family \$343**/month

- **Lower than national average deductibles:** \$600 individual/\$1,200 family
- **CoPay:** \$20 for primary care office visits; \$50 specialist office (including urgent care) visits; \$250 for Emergency Room, \$50 Ambulance, \$10 virtual office visit
- **Preventative care services:** covered 100% (deductible waived, minimum benefit year limitations)
- **Diagnostic services, hospital care, surgical services:** covered 80% for most services; with an employee out-of-pocket maximum including all deductibles and copays of \$3,000 individual/\$6,000 family per benefit year
- **CVS Caremark (PBM) prescription drug coverage:** \$10 generic / \$40 formulary / \$80 non-formulary / 30% specialty RX with optional \$0 co-pay if enrolled in the Prudent Rx Co-Pay Program.

CONSUMER-DRIVEN, HIGH-DEDUCTIBLE ORANGE IN-NETWORK PLAN

Employee pre-tax contributions: single \$27.50/month, double \$62**/month; family \$82.50**/month

- **Deductibles:** \$1,600 individual/\$3,200 family
- **Preventative care services:** covered 100% (deductible waived, minimum benefit year limitations)
- **All other services (office visits, ER, diagnostic services, hospital care, surgical services, etc.):** covered 80% for most services; with an employee out-of-pocket maximum including all deductibles and co-pays of \$4,000 individual/\$7,000 family per benefit year
- **CVS Caremark (PBM) prescription drug coverage:** after deductible is met then \$10 generic / \$40 formulary / \$80 non-formulary / 30% specialty RX with optional \$0 co-pay if enrolled in the Prudent RX Co-Pay Program
- This plan is eligible for a Health Savings Account and contributions are encouraged.

DENTAL

Blue Dental Choice is Hope College's provider for dental insurance. Like the PPO Health Benefit, the level of coverage is best when using "in network" dentists. Employees contribute 100% of monthly premium (currently \$33/single, \$65/double, \$114/family). Our current in-network plan highlights include:

- **Deductibles:** \$50 individual/\$100 family
- **Benefit year maximums:** \$1,000 per member
- **Class I** (*preventative care*) **Services:** 100% (deductible waived, benefit year limitations)
- **Class II** (*fillings, oral extraction, root canals, etc.*) **Services:** 75% (no wait period)
- **Class III** (*crowns, dentures, etc.*) **Services:** 50% (after 12 month wait period)
- **Class IV** (orthodontic services for dependents under age 19) **Services:** 50% (after 12 month wait period; maximum life time benefit of \$1000)

VISION

EyeMed is Hope College's provider of vision insurance. The level of coverage is best when using "in network" providers. Employees contribute 100% of monthly premium (currently \$9.95/single, \$18.90/double, \$27.76/family). Contributions are deducted, pre-tax, from pay, on a semi-monthly basis. Our current in-network plan highlights include:

- **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; plus balance over \$200

FLEXIBLE SPENDING AND HEALTH SAVINGS

Hope College sponsors and administers tax savings plan for employee's out-of-pocket medical/dental/vision and dependent care expenses.

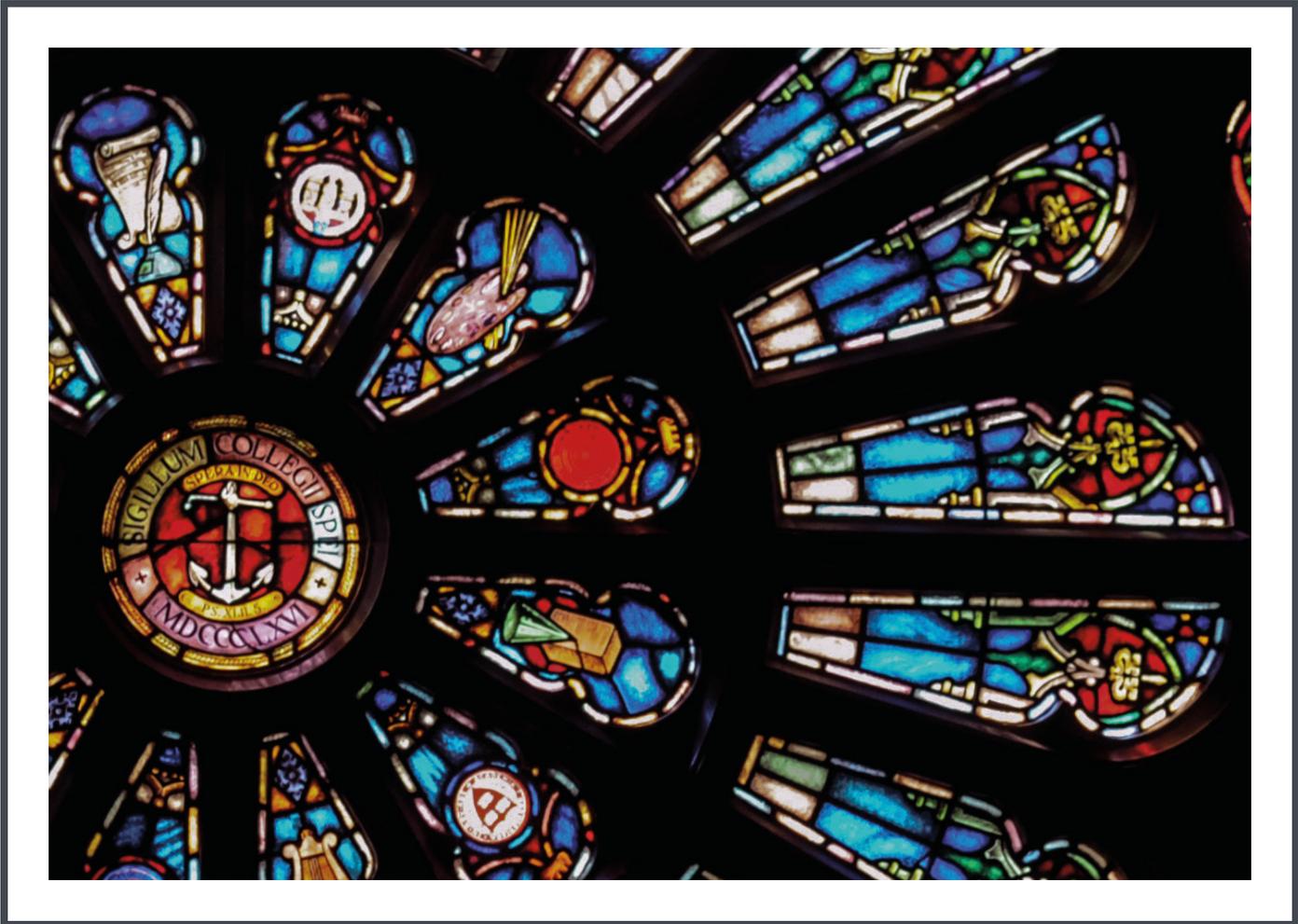
- The FSA dependent care arrangement is available to all benefit-eligible employees. The FSA medical arrangement is available only to employees who are not covered by a High Deductible Health Plan (at Hope College and/or their spouse's employer). Eligible expenses are incurred and the tax-free reimbursement is processed for eligible expenses. FSA accounts are considered a "use it or lose it" plan so Hope College encourages employees to be conservative in their annual estimates and elections. Debit cards are issued and used to access employee's FSA funds.
- The HSA with optional LPFSA arrangement is available only to our employees enrolled in our Orange High Deductible Health Plan. HSA Contributions made throughout the year (to IRS maximums), and not used, roll over each year for future use and are not susceptible to "use-it-or-lose-it." LPFSA is available for dental and vision expenses only and follow FSA rules, including "use-it-or-lose-it" rules. Debit cards are issued and used to access the employee's HSA and LPFSA funds.

LIFE AND A&D INSURANCE *

Hope College provides term life and accidental death and dismemberment (AD&D) insurance coverage for our employees equal to one and one half times salary. The benefit amount is reduced at age 65 and again at age 70 if still actively employed. Hope College pays one hundred percent of the premiums. Employees may purchase an additional 1-7x coverage, at group rates, post tax, via payroll deductions.

LONG-TERM DISABILITY INSURANCE *

The College provides long-term disability insurance for employees to provide benefit if they were to become disabled while working at the College. The benefit begins after six months of continuous disability and will pay 60% of basic monthly earnings not to exceed the current maximum monthly benefit of \$6,000. 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. In addition, employees may purchase an additional voluntary 10% coverage, at group rates, post tax, via payroll deduction.



RETIREMENT *

Hope College provides a retirement plan entitled “INVEST” to all eligible employees following one year of employment. 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.

ADOPTION REIMBURSEMENT *

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 is available to all employees who are eligible for the College’s health insurance program.

TUITION WAIVER *

Upon the completion of one year of continuous full-time service, the College offers a tuition waiver policy 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 member’s spouse and children- 10% per year of service up to a maximum of 100% (after 10 years of service) less financial aid

Additionally employees who have earned a 100% waiver option are eligible for the waiver program within the GLCA (Great Lakes College Association). Details and a list of participating colleges available at www.glca.org.

SICK PAY *

Hope College provides financial assistance for absences due to illness, hospitalization or medical condition. The plan is composed of two steps, Basic Sick Pay, which is earned on an accrual basis at the rate of 40 hours per year, and Short-Term Disability (if applicable) at 60% of normal pay rate.

PERSONAL LEAVE *

Each January 1 employees receive a Personal Leave accrual of 16 hours (prorated for new hires and employees working less than 1.0 FTE) to be used during the calendar year.

VACATION *

Paid vacation benefit is based on hours worked and is equal to 80 hours a year for a person working 2080 hours (1.0 FTE). Greater vacation benefits are accrued after 5 years of service (=120 Hours Year) and 15 years (=160 Hours Year). Those working less hours per year are prorated accordingly. Vacation time accrues each pay period, based on Anniversary Date.

HOLIDAYS *

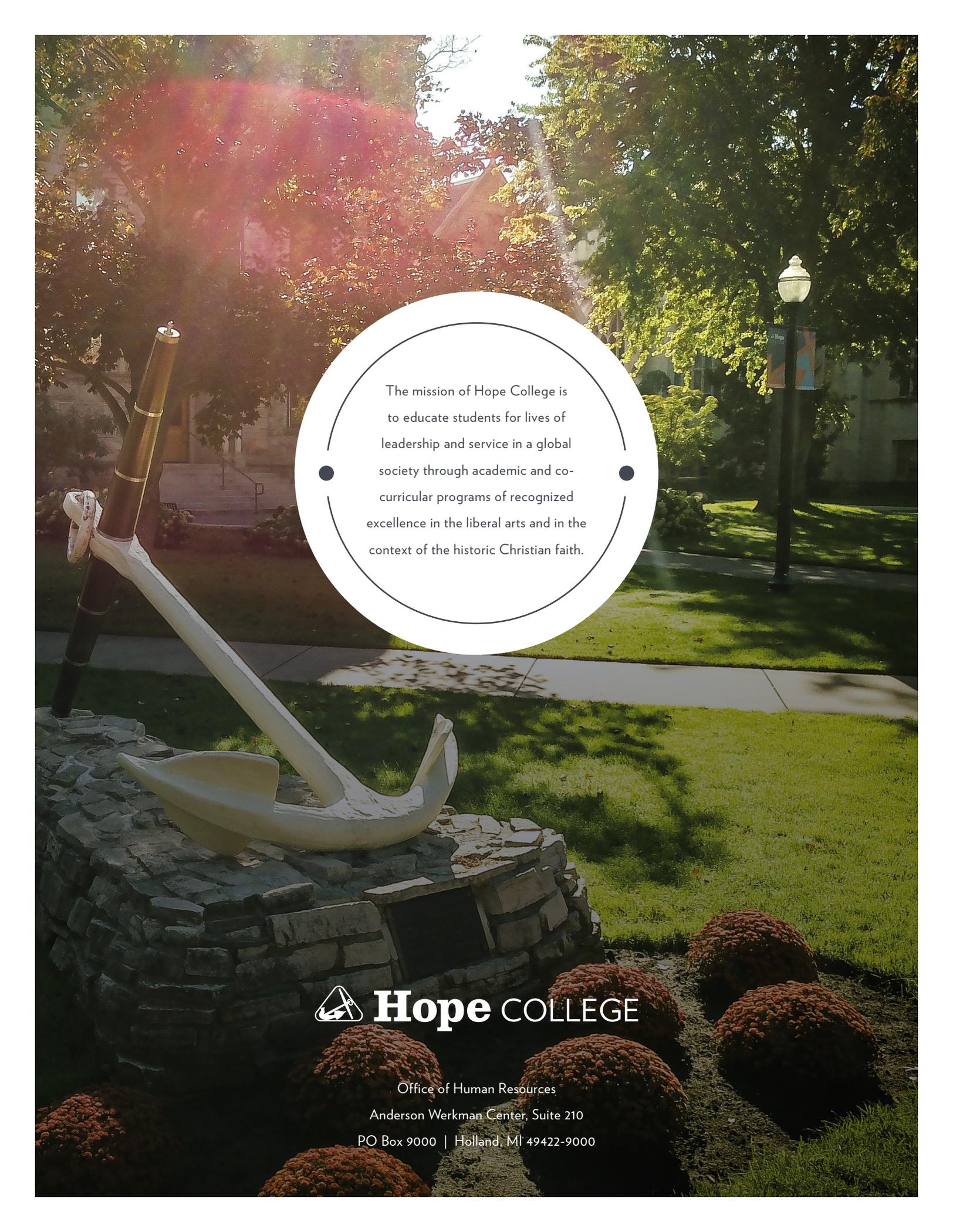
Hope College observes five national holidays each year: New Year’s Day, Memorial Day, Fourth of July, Thanksgiving Day, Christmas Day, and also grants the following additional four (4) paid days off: Good Friday, Day after Thanksgiving, Day before Christmas, Floating Holiday. The College also closes facilities from Christmas Eve through New Year’s Day and all employees who would have normally received pay during this time will continue to in conjunction with holiday pay as listed above. (NOTE: Labor Day is not considered paid holiday as classes are in session and all College offices and departments must remain open.)



HOPE COLLEGE PERKS

As an employee of Hope College, you're able to participate in a variety of additional benefits. Just a few of them are listed below. Please visit the Human Resources Office or website for more information on the perks of being a Hope employee.

- 15% off at bookstore (with ID)
- Discounted Lunch at Cook and Phelps
- DeWitt Tennis Center Use
- Dow Center Use
- Free Athletics Admission (with ID)
- Mission Trips
- On-Campus Mail Services
- Personal Computer Repair
- Community Discounts
- Theatre Discounts
- VanWylen Library Privileges
- Walk to Work Program
- Wellness Program



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.



Hope COLLEGE

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