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# 2023

## Benefit Booklet

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**Baker  
College**



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As a new hire, or during Baker's annual open enrollment, you have the opportunity to learn about full-time benefit offerings and make your selections to best meet your needs and the needs of your family. Baker College uses an online benefit platform, Maxwell Health, for all benefit enrollments.



# Medical/Rx

**Baker College continues to collaborate with ASR Health Benefits to offer our employees a PPO plan with no out-of-pocket (\$0.00) premium costs. Health insurance is effective 30 days from the employee's full-time start date. Employees are eligible to enroll their spouse and/or children onto their PPO plan through ASR Health Benefits.**

## SPOUSAL INSURANCE REQUIREMENT

An employee's spouse, who has health insurance available through an employer sponsored or a retirement plan, will be required to elect that insurance as primary. The spouse can enroll in Baker College's plan, as secondary, with no premium cost to the employee.

If an employee's spouse has access, but does not elect his/her employer's insurance or retirement health plan, a spousal surcharge equal to the current COBRA single rate will be charged monthly for Baker College insurance to be primary for that spouse.

## MEDICAL WAIVER

Employees not electing coverage for themselves and/or dependent(s), and who are covered through another health plan, are eligible for a medical waiver. The waiver amounts range from \$20 to \$50 per pay and added to the employee's paychecks. The waiver amount depends on the number of family members waived from coverage. Employees can waive medical, dental, and vision coverage, or decide to just waive medical coverage, and still receive the same medical waiver. Everyone on the plan must have the same coverage.

<b>In-Network Overview</b>	<b>Single</b>	<b>Family (2+)</b>
<b>Monthly Premium Cost</b>	\$0	
<b>Co-pays</b>	\$20 Office Visit/After Hours Clinic \$125 Emergency Room	
<b>Annual Deductible</b>	\$500	\$1,000
<b>Co-Insurance</b>	Once the annual deductible is met, claims are covered at 90% by ASR. The remaining 10% is the member's responsibility to pay for each claim.	
<b>Out-of-Pocket Max</b>	\$2,500	\$5,000
	Out-of-Pocket maximum includes all costs for deductibles, co-pays, and co-insurance that could be paid per benefit year (Jan-Dec). If the out-of-pocket maximum is satisfied, ASR will cover 100% of in-network claims for the remainder of the benefit year.	
<b>Prescription (30-day Supply)</b>	\$10 Generic \$50 Formulary Brand Name \$70 Non-Formulary Brand Name (no generic option) \$100 Specialty Medication (mail-order only) <i>*Limited pharmacy excludes CVS and Walmart Pharmacies</i>	

# Telemedicine

For those enrolled in the College's medical plan through ASR Health Benefits, employees and their covered family members have access to Telemedicine E-Visits through Amwell.

Amwell is a telemedicine service providing online care via two-way audio and video. Board certified doctors and patients can be located anywhere with an internet connection, and connect anytime by smartphone, tablet, or computer. Telemedicine does not replace your primary care physician, but allows a convenient option for quality care 24/7/365.

## Benefits to Users:

- Convenient access from anywhere
- Reduction in travel and wait times
- High-quality care by board certified physicians
- **Free** with \$0.00 copay when proper service key is used
- Easy to use

## When to use Amwell telemedicine services:

- You need to see a doctor, but can't fit into your schedule
- Your doctor's office is closed
- You feel too sick to leave the house
- You need to care for your children
- You're traveling and need a doctor
- A dependent child is away at school and needs immediate care
- You prefer to stay home due to hazardous weather or road conditions

## Examples of Conditions Treated and Services:

- Cough, cold, and flu symptoms
- Allergies
- Nausea and vomiting
- Ear ache
- Fever
- Headache
- Minor burns, cuts, or scrapes
- Urinary problems
- Sinus and respiratory infections
- Eye irritation or redness

## Online Health Care is Just a Click Away:

- **Mobile** – Download the Amwell app
- **Web** – [www.amwell.com](http://www.amwell.com)
- **Phone** – (844) SEE-DOCS

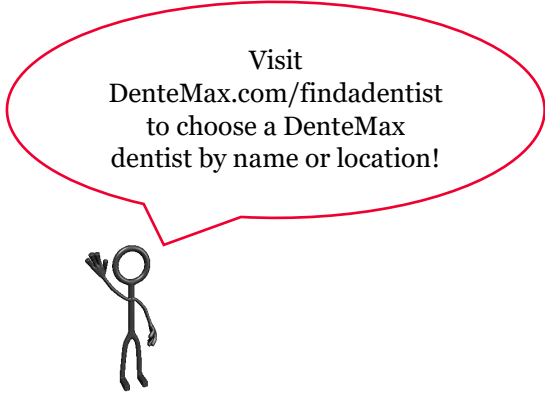


# Dental

Dental coverage is offered through ASR Health Benefits with no out-of-pocket (\$0.00) premium cost to the employee. Dental insurance is effective 30 days from the employee's full-time start date. Employees are eligible to enroll their spouse and/or children onto their dental plan through ASR Health Benefits.

There is no required network of dental providers; however, the plan through ASR includes the passive PPO network through DenteMax. Using DenteMax PPO Network provides savings of 20% to 40% of standard dental charges every time you see a DenteMax dentist. This results in lower out-of-pocket dental costs, which will stretch your annual benefit maximum.

	Single	Family (2+)
<b>Monthly Premium Cost</b>	\$0	
<b>Co-pays</b>	\$0	
<b>Annual Deductible</b>	\$50	\$150
<b><u>Type I</u> – Preventative Services</b>	100%; deductible waived	
<b><u>Type II</u> – Minor Restorative Services</b>	90%; after deductible	
<b><u>Type III</u> – Major Restorative Services</b>	50%; after deductible	
<b><u>Type IV</u> – Orthodontic Services</b>	80%; deductible waived (for dependent children under age 19 only; \$2,000 lifetime maximum benefit for Type IV)	
<b><u>Maximum Benefit – Type I, II, and III</u></b>	\$1,500 (per covered person per benefit year)	



Visit  
[DenteMax.com/findadentist](http://DenteMax.com/findadentist)  
 to choose a DenteMax  
 dentist by name or location!

# Vision

Vision coverage is offered through ASR Health Benefits with no out-of-pocket (\$0.00) premium cost to the employee. Vision insurance is effective 30 days from the employee's full-time start date. Employees are eligible to enroll their spouse and/or children onto their vision plan through ASR Health Benefits.

The ASR vision plan does not use a specific network; employees and covered family members can obtain services from any vision provider. The plan treats providers the same in determining payment for the same services. ASR will provide vision coverage based on the table below. The plan covers eye exams, frames, lenses, and more.

	Single	Family (2+)
<b>Annual Premium Cost</b>	\$0	
<b>Co-pays</b>	\$15, then covered 100%	
<b>Eyeglass Frames</b> (one every 12 months)	100%	
<b>Eyeglass Lenses</b> (one every 12 months)	100%	
<b>Elective Contact Lenses</b> (one every 12 months)	100%	
<b>Therapeutic Contact Lenses</b> (one every 12 months)	100%	
<b>Maximum Annual Benefit</b>	\$300 (per covered person per benefit year for frames and lenses)	



# Life Insurance

## Basic Term Life and AD&D

Life insurance coverage can help protect your family in the event of an unexpected loss of life. This plan offers a comprehensive benefit that provides a benefit to help ensure loved ones are not burdened by financial debt and can create an inheritance for heirs.

The College pays the cost for a Basic Life and Accidental Death and Dismemberment (AD&D) insurance benefit for full-time employees through Unum. This benefit is in the amount of three (3) times your basic, annual earnings rounded to the next higher \$1,000 to a maximum of \$300,000. This coverage is in effect the first day of full-time employment.

Employees are taxed on the cost of insurance over \$50,000, and this tax increases the employee's taxable income at the end of the tax year. Example: 40-year-old employee making \$49,000 per year. Total amount of life insurance eligibility is \$147,000. The annual amount calculated and added to the employee's taxable income on their W2 would be \$116.40.

Any employee who prefers to avoid additional taxable income has the option to waive the 3x annual salary option and limit their life insurance benefit to \$50,000; limiting the life insurance benefit to \$50,000 would not add additional taxable income to your W2.

	Basic Life & AD&D
Monthly Premium Cost	\$0 (Employer Paid)
Employee Coverage Amount	3x Annual Salary
Maximum Benefit Amount	\$300,000
Benefit Reduction	35% (age 70 -74) 50% (age 75 and over)

## Whole Life Insurance

Group whole life insurance for employees combines set premiums and lifelong protection as long as the certificate is in force. The College offers a voluntary benefit to full-time employees through MassMutual@Work. This whole life benefit includes the following features: portable coverage, tax-deferred cash value accumulations, built-in guarantees, and dividend eligibility beginning on the second certificate anniversary (dividends are not guaranteed).

Full-time employees can enroll in up to \$200,000 of coverage for themselves during the open enrollment period each year. If an employee enrolls in at least \$25,000 of whole life coverage, they become eligible to enroll a spouse and/or child(ren) in a flat \$25,000 of coverage. The employee, via payroll deductions, pays all whole life premiums for self, spouse, and children, if applicable.

# Disability

Baker College provides income protection to full-time employees in the form of short- and long-term disability. Disability insurance can protect your income should you become seriously ill or injured. The College's plan offers a comprehensive benefit to help you achieve the best return-to-work scenario, financial protection when you are unable to work, and coverage that starts within days of a diagnosed illness or injury. The benefit can assist employees with paying for expenses such as childcare, caregiving, household bills, and travel to treatment centers, etc.

	Short-Term Disability
<b>Monthly Premium Cost</b>	\$0 (Employer Paid)
<b>Coverage Amount</b>	66.67% of pre-disability earnings
<b>Max Weekly Benefit</b>	\$3,000
<b>Elimination Period</b>	30 Days
<b>Benefit Duration</b>	9 weeks

	Long-Term Disability
<b>Monthly Premium Cost</b>	\$0 (Employer Paid)
<b>Coverage Amount</b>	66.67% of pre-disability earnings
<b>Max Monthly Benefit</b>	\$12,000
<b>Elimination Period</b>	90 Days
<b>Benefit Duration</b>	Based on when disability occurs





# Flexible Spending Account

Medical and dependent care costs can pile up, but a great way to plan ahead and save money over the course of the year is to participate in a voluntary Flexible Spending Account (FSA) program. An FSA lets you budget and save for qualified medical and dependent care expenses. Your FSA funds are put aside before taxes, which means more money in your pockets.

Basic, Inc. administers this benefit for Baker College. Participating in the FSA benefit through Baker College allows you to set aside \$3,050 in pretax dollars from your paycheck to pay for eligible healthcare expenses such as medical/Rx, dental, vision costs, or \$5,000 in eligible dependent care expenses.

## How It Works:

- Medical FSA – covers eligible medical/Rx, dental, and vision expenses
- Dependent Care FSA – allows money to be put aside for dependent care for children up to age 13, a disabled dependent of any age, or a disabled spouse
- Pre-tax savings – The dollars you contribute to an FSA are added pre-tax to your account. For example, if you could contribute \$2,500 to an FSA during a plan year and pay a tax rate of 30%, you'd save \$750
- Funds available right away – All of your medical FSA funds are available on the first day of eligibility
- Using funds – You can swipe your Basic debit card and avoid out-of-pocket costs, for easy access to your funds



## Examples Eligible Expenses:

- Co-pays for prescription and doctor's visits
- Deductibles and co-insurance costs
- Out-of-pocket dental and vision costs
- Select over-the-counter products

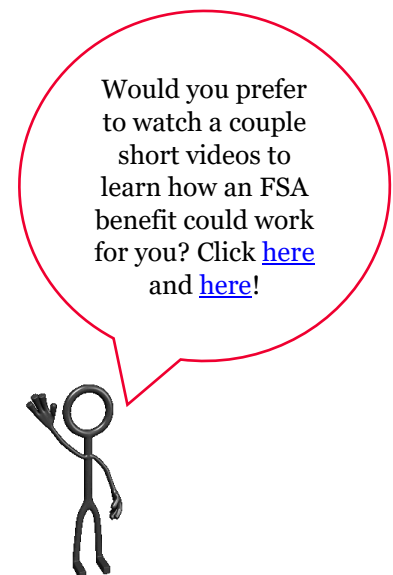
Don't forget about the mobile app:  
**BASIC Benefits**  
Available free in the app store!

## Substantiate Your Claims:

- To show that expenses incurred are eligible, the IRS requires purchases made with an FSA be substantiated
- This process verifies that purchases made with FSA funds meet regulatory requirements
- Documentation requirements for medical expenses:
  - Date of Service
  - Description of Service/Medical Code
  - Dollar Amount
  - Provider or Store Name



It is important that you estimate your out-of-pocket expenses in determining your pretax contribution in the FSA. The IRS requires that any remaining funds remaining in the account at the end of the year be forfeited back to the Plan; however, the IRS and Baker College allow a rollover of up to \$570 for a medical FSA. This means you can roll over up to \$570 left in your account at the end of the year into the next plan year.



Would you prefer to watch a couple short videos to learn how an FSA benefit could work for you? Click [here](#) and [here](#)!

# Pension

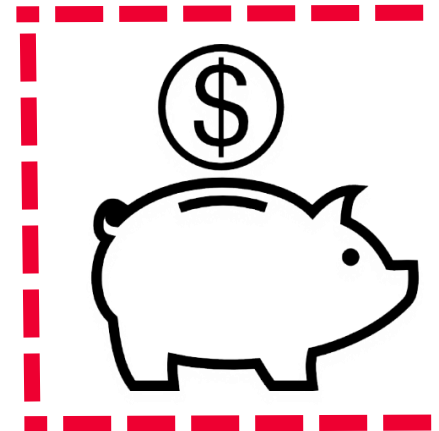
The College provides a defined contribution 401(a) retirement plan through Empower Retirement for all employees who meet the requirement of working 1,000 hours or more in the fiscal year. The College’s contribution to the plan is 10% of the employee’s monthly contracted wages; this is *not* a payroll deduction. Employees are not able to contribute money from their paychecks into their Empower pension account.

## How It Works:

- Employee becomes eligible for the pension plan once he/she works 1,000 hours during his/her first 12 months of employment or during a fiscal year
- Once an employee becomes an eligible participant in the pension plan, the College will make a monthly contribution of 10% of regular wages into the full-time employee’s pension account
- Employee determines how and where the money is allocated within the Empower Retirement Pension Plan
- If the employee does not determine their investment allocation(s), the employee will be automatically enrolled into the Lifepath Index (Black Rock) account reflective of the year in which they turn 65

## Vesting Cycle:

- There is a five (5) year vesting cycle for the Plan
- A year of vesting is earned for each fiscal year the employee works 1,000 or more
- Employee is 100% vested in the Plan after earning five vested years
- Pension contributions are not paid during the time the employee receives benefits from the College’s disability carrier



Vested Years of Service	Vested Percentage
0-1	0%
2	20%
3	60%
4	80%
5+	100%



Baker College works with Snider Financial, a local financial advisory firm, who has serviced the Baker College 401(a) and 403(b) retirement plans for decades.

Jeff, Amanda and Aaron Snider are available for one-on-one consultations and can also take a holistic look at your financial goals in order to help you protect your family and grow your wealth. Snider Financial can be reached at **810-233-9600** or **jeff@sniderfinancial.com**.

# 403(b) Plan

The 403(b) voluntary benefit allows an employee to designate their investment choice and determine the amount they would like to contribute from their paychecks. This benefit is separate from the Baker College 401(a) Pension Plan. The 403(b) benefit is fully funded by employee payroll contributions without any matching contributions from Baker College. An employee's 403(b) account must be set up under the Baker College Plan in order for payroll deductions to begin. The 403(b) benefit is voluntary with no waiting period to enroll, and all part-time and full-time employees are eligible to participate.

## Eligibility:

- All Baker College employees who receive compensation reportable on an IRS Form W-2 are eligible to participate in one of the 403(b) plans

## The Lincoln 403(b) through Baker College provides:

- An investment lineup that includes a range of passive and active investment options, plus target date funds and a self-directed brokerage account.
- Personal support from Lincoln retirement consultants who can help you plan for retirement at every stage of your career.
- Easy account management online, on the Lincoln Mobile app, or by phone.

## Options to enroll:

- Visit [Lincoln Financial](#) to register, verify your identity, and create your username and password. Once your account is established, you can set your payroll deduction dollar amount or percentage, choose your investment allocations, and designate your beneficiaries.
- Contact Lincoln to speak with a retirement consultant directly at 800-234-3500.
- Contact Snider Financial for assistance with enrollment, or general questions about the College's 403(b) plan – [jeff@sniderfinancial.com](mailto:jeff@sniderfinancial.com) or 810-233-9600
- Reach out to Deanna Starr, Director of Compensation and Benefits for Baker College, at [deanna.starr@baker.edu](mailto:deanna.starr@baker.edu) for additional information.

Please contact  
**Deanna Starr**,  
[deanna.starr@baker.edu](mailto:deanna.starr@baker.edu), to  
obtain enrollment information  
for any plan.



2023 Deferral Limits	
Age 49 and Younger	\$22,500
Age 50 and Older	\$30,000

# Employee Assistance Program (EAP)

**Employee Assistance Programs are free and available through Unum anytime and anywhere for full-time employees. Everyone needs a little bit of help sometimes, and Unum's Employee Assistance Program (EAP) may be just the help that someone needs.**

## Employee Assistance Program (EAP):

- Your EAP is designed to help you lead a happier and more productive life at home and at work. Call for a confidential access to a Licensed Professional Counselor who can help you with:
  - Stress, depression, anxiety
  - Relationship issues, divorce
  - Anger, grief or loss
  - Job stress, work conflicts
  - Family and parenting problems
  - And more

## Work/Life Balance:

- You can also reach out to a specialist for help with balancing work and life issues. Just call and one of our Work/Life Specialists can answer your questions and help you find resources in your community. Ask Unum's Work/Life Specialists about:
  - Child care
  - Elder care
  - Financial services, debit management, credit report issues
  - Identity theft
  - Legal questions
  - Even reducing your medical/dental bills
  - And more



# Worldwide Travel Asst.

Unum's travel assistance services are provided by Assist America, Inc., a leading provider of global emergency assistance services through employee benefit plans. Assist America's medically certified personnel are ready to help 24 hours a day, 365 days a year, and can connect you with pre-qualified, English-speaking and Western-trained medical providers anywhere in the world.

Whenever you travel 100 miles or more from home – to another country or just another city – be sure to pack your worldwide emergency travel assistance phone number. Travel assistance speaks your language, helping you locate hospitals, embassies, and other “unexpected” travel destinations. Add the number to your cell phone contracts, so it's always close at hand. Just one phone call connects you and your family to medical and other important services 24/7.

## Use your travel assistance phone number to access:

- Hospital admissions assistance
- Emergency medical evacuation
- Prescription replacement assistance
- Transportation for a friend or family member to join a hospitalized patient
- Care and transport of unattended minor children
- Assistance with the return of a vehicle
- Emergency message services
- Critical care monitoring
- Emergency trauma counseling
- Referrals to Western-trained, English-speaking medical providers
- Legal and interpreter referrals
- Passport replacement assistance



## Travel Assistance FAQs:

**Which countries can I travel to?** Assist America's services have no geographical exclusions. Its worldwide network stands ready to help wherever your travels take you.

**Is my family covered?** Your spouse and dependent children up to age 19 (or the age specified by your medical plan) are covered.

**Are pre-existing conditions excluded?** No. Whether your medical emergency is the result of a new or pre-existing condition, Assist America's Trained representatives will help you find qualified medical care and facilities.

**Who pays for the services I use if I have a travel emergency?** Assist America arranges and pays for 100% of the services the company provides, with no caps or charge-backs to either you or your employer. But you must call Assist America first – you can't be reimbursed for services you arrange on your own.

# Tuition Scholarships

Employees and their family members (spouse and children) are eligible to receive scholarship discounts for both undergraduate and graduate level classes at Baker College.

If any employee is eligible for financial aid, all financial aid is applied to tuition and books prior to the tuition scholarship being applied. In no case, will the tuition scholarship plus financial aid exceed the total cost of tuition and books. Enrollment in undergraduate or graduate courses must still follow, and complete, admission requirements.

## Undergraduate Tuition Discounts:

### 22-23 Undergraduate Tuition (Employee Scholarship)

\$435 reduction per credit hour

### 22-23 Undergraduate Tuition (Family Scholarship)

\$218 reduction per credit hour

## Graduate Tuition Discounts:

### 22-23 Graduate Tuition (Employee and Family Scholarship) Master's Level

\$348 reduction per credit hour

### 22-23 Graduate Tuition (Employee and Family Scholarship) Doctorate Level

\$458 reduction per credit hour

# Tuition Reimbursement

**By assisting our full-time employees with advanced degree education costs, the College is able to benefit our students, employees, and the overall accreditation of Baker College. The College offers two types of reimbursement for job-related, advanced degrees at the Master's or Doctorate levels that are obtained through another institution. Approval for tuition reimbursement must be granted prior to the employee starting an advanced degree program.**

## Approval Procedure:

- Full-time employees planning to apply for reimbursement must submit the Graduate Tuition Assistance Approval Request form and a written plan containing the following information, to their supervisor:
  - How the program of study will benefit the College
  - How the program of study will benefit the students
  - How the program of study will benefit the employee
  - When and where the program is offered
  - How the program of study will affect the employees' current job status (i.e. effect on current work schedule, job duties, etc.
- The supervisor will submit the employee's completed form, written plan, and their recommendation to the Program Dean (Academic) or Campus President (Staff).
- The Dean or Campus President will review the proposed plan and supervisor's recommendation and submit the application to [hr@baker.edu](mailto:hr@baker.edu) to be reviewed by the System Executive Committee.
  - If the degree is approved, HR will notify the employee with an approval letter and appropriate details around the approval.
  - If the degree is denied, the application will be sent back to the Dean or Campus President.

## Two Types of Reimbursement:

- **Direct Reimbursement (Academic)** – The College will reimburse \$7,500 for a master's degree and \$18,000 for a doctorate degree
- **Reimbursement Upon Completion (Staff)** – The College will pay a set amount of \$2,500 for a master's degree and \$5,000 for a doctorate degree one year after completion of the degree
  - The employee must be still employed by the College at time of payment
  - An official transcript verifying degree must be on file with Human Resources, before the request will be processed



# Active&Fit Direct

Baker College provides access for employees to join the Active&Fit Direct Program, a self-pay fitness program that gives members access to 12,200+ fitness centers nation-wide and 9,300+ workout videos for \$28 a month – with no long-term contract. All Baker College employees are eligible to enroll themselves under the Active&Fit Direct program. Spouses of Baker College employees can also take advantage of this benefit under their own account for a separate \$28 a month.

## What the Active&Fit Program Provides:

- **9,300+ Digital Workout Videos** so you can work out at home or on-the-go
- **1:1 Unlimited Lifestyle Coaching** sessions in areas such as fitness, nutrition, stress, and sleep
- **12,200+ Fitness Centers and Studios** with the ability to change anytime
- **250+ Wearable Trackers and Apps** to keep your goals on track
- **No Long-Term Contract**

## Try before you enroll:

- Join a variety of workout classes available anytime on YouTube and Facebook, designed for all levels!
- Enjoy 200 free digital workout videos available to all eligible members.
- Many fitness centers offer a free guest pass through the Active&Fit Direct program. Use the Fitness Center Search tool to select a location and click the 'Request a Guest Pass' button. Bring the letter to your selected location to make sure you find the fitness center that's right for you.

## Program includes fitness centers such as:

- LA | Fitness
- Snap Fitness
- 24/7 Workout Anytime
- Curves
- Gold's Gym
- Anytime Fitness
- and many more local and franchise fitness centers

**Fitness Center**

11,000+ Participating Fitness Centers

Online Enrollment & Payment

Members Can Change Fitness Centers Anytime

**Digital Fitness**

2,500+ Workout Videos Available to All Enrolled Members

Unlimited Live Coaching

YouTube LIVE

FREE Daily Workout Classes on Facebook Live & YouTube

**home or gym?**  
we'll keep you active either way.

**FITNESS PROGRAM MEMBERSHIP**  
\$25/mo\*  
11,000+ FITNESS CENTERS  
2,500+ WORKOUT VIDEOS  
Active&Fit™

Get Started

Over 2,500 digital workout videos including programs from:



Over 11,000 fitness centers and studios nationwide including:



\*See applicable sites.



# Paid Time Off (PTO)

The College provides full-time employees with Paid Time Off (PTO) to use for their personal needs including, illness, bereavement, leave, and/or vacation time. The PTO year runs on a calendar basis beginning January 1 and ending December 31. Employees are provided their full year's PTO on January 1 to allocate, as needed, throughout the calendar year. To track available PTO balances and manage PTO requests, the College uses eTIME, ADP's Time and Attendance tracking system.

## How It Works:

- PTO must have advanced approval by supervisor
- If unplanned PTO is needed, the employee must contact their supervisor prior to the start of their scheduled workday
- PTO can be used in one (1) hour increments; anything less submitted will be charged full hour
- If an employee scheduled PTO and the campus is closed (i.e. weather, power outage) the requested PTO still applies
- A maximum of 24 hours of PTO can be carried over to the next calendar year; anything not carried over will be forfeited
  - Carry over (up to 24 hours), if applicable, will be automatically added to the next year's balance
- An employee that resigns, or is terminated, will be paid for a prorated share of the total eligible PTO based on the resignation/termination date
  - Employees cannot use PTO to extend their last day of employment

Annual PTO Breakdown	
Years of Service	Eligible PTO Hours
1 – 5 Years	128 hours
6 – 10 Years	168 hours
11 – 20 Years	208 hours
21+ Years	248 hours
52-Week Academic Schedule	248 hours
9 Month Faculty Schedule	48 hours

## New Hires in their First 12 Months:

- PTO is pro-rated during an employee's first 12 months of full-time employment for those employees under the staff or 52-week academic schedule
  - Full-time faculty members under the 9 month schedule have no pro-ration; the full 48 hours are provided

# BeMore<sup>®</sup>

**Baker College System Human Resources:**  
[hr@baker.edu](mailto:hr@baker.edu)

**Deanna Starr – Director of Compensation and Benefits:**  
[deanna.starr@baker.edu](mailto:deanna.starr@baker.edu)

The descriptions in this booklet are meant as an overview of the benefits that Baker College offers to full-time employees. Benefit descriptions are not meant as guarantees of current or future employment. The College has the right to make changes to benefits, or adjust offerings, as needed. Benefit plan documents are the official documents that govern plan details.