



GEORGE FOX
UNIVERSITY

Benefit Plan Highlights

January 1, 2022 - December 31, 2022

George Fox University is proud to sponsor an employee benefits program which includes company paid benefits as well as various voluntary benefit plan options. Each annual open enrollment gives you an opportunity to review your options and choose the plans that best fit your personal needs. We are committed to providing a quality and competitive benefits package.



Benefit	Paid by George Fox University	Paid by Employee	Eligibility	
			FT	PT
Medical / Prescription Drug / Vision Plan	Shared Cost	Shared Cost		
Dental Plan	Shared Cost	Shared Cost	✓	✓
Health Savings Accounts	Employer Contributes	Employee Contributes	✓	✓
Healthcare / Dependent Care FSA	N/A	Employee Contributes	✓	✓
Life and AD&D Insurance	100%	0%	✓	✗
Voluntary Term Life Insurance	0%	100%	✓	✗
Short term Disability Insurance	100%	0%	✓	✗
Long Term Disability Insurance	100%	0%	✓	✗
Employee Assistance Program	100%	0%	✓	✗
Global Travel Assistance	100%	0%	✓	✗
Voluntary Long Term Care	0%	100%	✓	✓
403(b) Retirement	6%	3%	✓	✓
Supplemental Retirement	N/A	Employee Contributes	✓	✓
Tuition Remission	*see page 5 for details		✓	✓

Eligibility for coverage begins on the first of the month following or coinciding with the employee's hire date. In addition, eligible family members can be enrolled in health and dental coverage.

Providence Connect Medical Home	Providence Option Advantage PPO	Providence High Deductible Health Plan
Office visit copays and Prescription copays apply	Office visit copays and Prescription copays apply	A qualified HDHP that can be paired with an HSA account
<ul style="list-style-type: none"> • \$25 copay for Primary Care • Physician office visits; \$35 copay for Specialists • Single coverage deductible \$500 with a total maximum out of pocket of \$1,500 per plan year • Family coverage deductible of \$1,000 with a total maximum out of pocket of \$3,000 per plan year (no more than the single coverage amount will be applied per person) • First \$500 coverage for in-network diagnostics • Prescription copays apply (no deductible): Generic \$0 / \$15; Brand \$35; Non Preferred Brand \$55 	<ul style="list-style-type: none"> • \$25 copay for Primary Care Physician office visits; \$50 copay for Specialists • Single coverage deductible \$1,000 with a total maximum out of pocket of \$4,000 per plan year • Family coverage deductible of \$3,000 with a total maximum out of pocket of \$12,000 per plan year (no more than the single coverage amount will be applied per person) • First \$500 coverage for in-network diagnostics • Prescription copays apply (no deductible): Generic \$0 / \$15; Brand \$35; Non Preferred Brand \$55 	<ul style="list-style-type: none"> • Single coverage deductible \$3,500 with a total maximum out of pocket of \$3,500 per plan year • Family coverage deductible \$7,000 with a total maximum out of pocket of \$7,000 per plan year • Most services covered at 100% after deductible is met • For first time enrollees in the HDHP, George Fox University will make a one time annual contribution to your Health Savings Account. The annual contributions are \$750 for employee only coverage and \$1,500 for dependent coverage. • You can make additional pre-tax HSA contributions via payroll deductions.

Vision Plan is included with your selected Health plan. Providence vision plan includes providers in the VSP network. The plan offers \$10 annual eye exam, lenses for glasses and frames allowance of \$130 once every 12 months.

Alternative Care Benefits include therapeutic massage therapy, chiropractic care and acupuncture

Extra Values and Discounts for Providence members including travel assistance, health education classes, wellness and active lifestyle discounts, identity theft protection and free health coaching.

Health Savings Accounts (HSA) are tax-exempt savings accounts and can be used to pay for IRS qualified health care expenses. If you enroll in the HDHP medical plan, you can open an HSA account with Health Equity.

- Contributions reduce taxable income; distributions for qualified healthcare expenses are tax-free.
- Accounts are individually owned; you can take it with you if you change jobs or retire.
- George Fox University makes a one time contribution to Health Savings Accounts for employees newly enrolled in the HDHP for the first time (\$750 or \$1,500).

Flexible Spending Accounts (FSA) are tax-exempt savings accounts and can be used to pay for IRS qualified health care or Dependent child care. You can open a Healthcare and/ or Dependent Care FSA account administered by Allegiance. If you enroll in the Providence HDHP, you can open a Limited Purpose FSA.

- Up to \$2,850 for healthcare expenses and up to \$5,000 for dependent care expenses (\$2,500 if married and filing separately) can be contributed pre-tax; distributions for qualified healthcare expenses are tax-free.
- “Use It or Lose It” rule applies – balances at the end of the plan year do not roll over

Dental Plan with Delta Dental PPO.

Plan provides benefits for Preventive Care at 100%, deductible waived.

- For Basic Services you pay 20% and for Major Services you pay 50% coinsurance after the annual \$50 individual deductible is met.
- Annual Maximum is \$1,500 per covered member
- Orthodontia benefit for adults and dependent children is 50% to a lifetime maximum of \$1,500

Group Life/AD&D Insurance

- Life 2x salary to \$250,000 maximum.
- Life insurance in the event of an accidental death or dismemberment. Benefit paid to your designated beneficiaries.
- Benefit reduces to 35% at age 65; 60% at age 70; 75% at age 75.

Voluntary Term Life/AD&D Insurance with LifeMap is available to you and your qualified dependents at group rates.

Employee Voluntary Life/AD&D Insurance

- Guaranteed Issue: \$150,000
- Maximum Benefit: the lesser of 5x annual earnings or \$600,000

Spousal Voluntary Life/AD&D Insurance

- Guaranteed Issue: \$50,000
- Maximum Benefit: \$250,000

Dependent Child Voluntary Life/AD&D Insurance

- Benefit Amount: increments of \$2,500
- Guaranteed Issue: \$25,000

Short-Term Disability Insurance

- Pays 60% of weekly earnings up to a maximum benefit of \$1,500 per week.
- Benefit elimination period of 14 days accident/illness.
- Benefit duration of 24 weeks.

Long-Term Disability Insurance

- Pays 60% of monthly earnings up to a maximum benefit of \$7,500 per month.
- Benefit elimination period of 180 days.
- Benefit is paid until Social Security Normal Retirement Age.

Employee Assistance Program is offered to employees and immediate family members through Canopy.

- Free and confidential counseling program that covers marital and family concerns, depression and anxiety, substance abuse, grief and loss, financial advice, legal consultations, childcare and elderly care resources, identity theft protection, home ownership program, wellbeing tools and many other resources for life.
- Offers up to 5 free counseling sessions.

Global Travel Assistance is included with LifeMap Basic Life/AD&D.

- You and your dependents traveling 100 or more miles away can obtain emergency medical, travel, and personal security assistance 24/7 anywhere in the world.

Voluntary Long Term Care can help you cover the costs of care associated with a chronic medical condition, a disability, or a disorder such as Alzheimer's.

- Regular health insurance doesn't cover long-term care services.
- Depending on the policy options, LTC can help pay for the care whether living at home or in an assisted living facility or nursing home.
- Some plans pay expenses for adult day care, care coordination and other services.

Leave Program

- Full time Administrators earn 15 days of vacation and 12 days of sick leave. Part time Administrators earn prorated vacation and sick leave. (over 0.5 FTE)
- Full time Staff members earn 10 days of vacation and 12 days of sick leave. Part time Staff members earn prorated vacation and sick leave. (over 0.5 FTE)
- Full time Faculty earn 12 days of sick leave per year. Part time Faculty earn prorated sick leave.
- Parental Leave - an eligible new mother may receive up to eight weeks and an eligible father up to 2 weeks of paid parental leave immediately after birth, adoption or placement of a child/children a phase-back period with full pay.

Retirement Program 403(b) pre-tax retirement savings plan offered to employees half time and above after one year of employment.

- Mandatory Defined Contribution plan - employee contributes 3%, university matches 6% of employee's base salary. Employment credit for eligibility may be earned through previous full-time, benefits-eligible, employment at any higher educational institution.
- Voluntary Supplemental Plan - all employees, including adjunct, temporary and part time (excluding student employees) are eligible to contribute pre-tax or post-tax to the supplemental retirement plan.

Undergraduate Tuition Remission assists employees in offsetting college educational costs for their spouses and/or dependent children and opportunity for employees to take occasional classes for self-enrichment. Employees at least .75 of full-time receive tuition remission according to the following schedule:

- During 1st year of employment: 25% of full tuition.
- During 2nd year of employment: 50% of full tuition.
- During 3rd year of employment: 75% of full tuition.
- After three years of employment: 100% of full tuition.
- Discounts apply to the semester following an employee's hire/anniversary date. Credit toward the three-year employment requirement may be earned through previous benefits-eligible, full-time employment at any educational institution.
- University has reciprocal undergraduate tuition exchange scholarships with other accredited institutions for employees' dependent children.

Graduate Tuition Remission is available to employees who work at least .75 of full-time and spouses up to a maximum of 50 percent of the tuition cost. Tuition remission at the Tier One graduate level is as follows regardless of the number of credit hours taken:

- During 1st year of employment: 12.5%
- During 2nd year of employment: 25%
- During 3rd year of employment: 37.5%
- After three years of employment: 50%
- If you meet specified criteria, some staff and administrators may qualify for a Tier Two tuition remission, which allows up to 90 percent benefit after three years of full-time service.

Campus Resources

- The Hadlock Student Center facility is available for use by employees, spouses and dependent children. The center offers programs and services, including a fitness center, climbing wall, rental center, group fitness and intramurals.
- The Chehalem Aquatic Center offers free pool access for employees. Lessons and passes for family members can be purchased separately.
- Free University Library access is available to all employees.
- Access to Mail Services on campus.
- Free admissions to athletic events as well as drama and music productions.

Perks and Discounts

- *George Fox Campus Bookstore* - discounts for Employees
<https://www.bkstr.com/georgefoxstore/home>
- *Bruin Local Discounts* - local business discounts
<https://www.georgefox.edu/bruin-discounts/index.html>
- Institutional subscriptions to NY Times and Chronicle of Higher Education online

Monthly Health Insurance Premium Deductions in 2022

Providence Connect & Choice HMO Health Plan with Vision

	Employee	George Fox	Total
Employee Only	\$123.89	\$495.55	\$619.44
Employee + Spouse	\$247.78	\$991.14	\$1,238.92
Employee + Child(ren)	\$223.01	\$892.02	\$1,115.03
Family	\$371.67	\$1,486.69	\$1,858.36

Providence PPO Extend Health Plan with Vision

	Employee	George Fox	Total
Employee Only	\$192.58	\$770.34	\$962.92
Employee + Spouse	\$481.47	\$1,444.42	\$1,925.89
Employee + Child(ren)	\$433.33	\$1,299.98	\$1,733.31
Family	\$722.20	\$2,166.61	\$2,888.81

Providence HDHP Extend Health Plan with Vision

	Employee	George Fox	Total
Employee Only	\$151.08	\$604.34	\$755.42
Employee + Spouse	\$377.72	\$1,133.17	\$1,510.89
Employee + Child(ren)	\$339.95	\$1,019.85	\$1,359.80
Family	\$566.58	\$1,699.73	\$2,266.31
Employer HSA Funding	In 2022, for first-time enrollment in the HDHP with HSA, George Fox will contribute a one-time payment of \$750 for employee only coverage or \$1,500 for dependent coverage into the employee HSA.		

Delta Dental PPO Plan

	Employee	George Fox	Total
Employee Only	\$26.86	\$26.87	\$53.73
Employee + Spouse	\$57.42	\$57.42	\$114.84
Employee + Child(ren)	\$48.02	\$48.03	\$96.05
Family	\$77.29	\$77.30	\$154.59



If you have benefit related questions or need assistance, please contact the Human Resources Benefits & Leave Administrator.

Aga Luptak
503.554.2181
aluptak@georgefox.edu