



# Employee Benefits Overview

Benefit Plans Effective January 1–December 31, 2017

## Your 2017 Benefits Package

Benefits are an integral part of your overall compensation package. It is our objective to offer comprehensive and affordable coverage that meets your needs. Please take a moment to review the benefits that Tennyson Center for Children offers to determine which options are best for you and your family.

### Tennyson Center for Children offers the following benefits:

- Medical insurance
- Health savings account
- Health reimbursement account
- Dental insurance
- Voluntary vision insurance
- Voluntary benefits through Colonial
- Employee assistance program
- Additional benefits

## Eligibility

Employees scheduled to work 30 or more hours per week are eligible for most benefits on the 31st day following their date of hire.

### Many of the benefit plans also offer coverage for eligible dependents, including:

- Your legal spouse or domestic partner
- Your children to age 26 (including stepchildren, legally-adopted children, children placed with you for adoption, and children for whom you are the legal guardian), regardless of marital, student, or tax-dependent status
- Your dependent children over age 26 who are physically or mentally unable to care for themselves

## Health Reform Law Update

### Individual mandate

**Per the Affordable Care Act, you and your family members are required to have health insurance or pay a penalty to the government.** If you didn't have coverage in 2016, you'll have to pay a penalty of \$695 per adult and \$347.50 per child, or 2.5% of your income (whichever is greater). The fee increases every year. Some people may qualify for an exemption to this fee. **The Tennyson Center for Children medical plans meet all of the health reform law requirements to satisfy your individual mandate.**

## Important Contact Information

Plan	Phone #	Website
Medical Insurance Plan—Kaiser	303-338-3800	www.kp.org
Health Savings Account—24HourFlex	303-369-7886	www.24hourflex.com
Dental Insurance Plan—Delta Dental	800-610-0201	www.deltadentalco.com
Vision Insurance Plan—EyeMed	888-581-3648	www.eyemed.com
HRA/HSA—24HourFlex	800-651-4855	www.24hourflex.com
Voluntary Benefits—Colonial	800-325-4368	www.coloniallife.com
EAP—New Directions Behavioral Health	800-624-5544	www.ndbh.com
Human Resources		
Joanna Morken—Director of Human Resources	720-855-3331	Joanna.morken@tennysoncenter.org
Melissa Hudson—Human Resources Generalist	720-855-3306	Melissa.hudson@tennysoncenter.org

This guide contains highlights of the benefits available to you. They are not complete descriptions of the benefits. Tennyson Center for Children may terminate, withdraw, or modify any benefit described in this guide, in whole or in part, at any time. The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern. Photos courtesy of © 2016 Getty Images.

## Medical Insurance

Tennyson Center for Children offers two high-deductible health plan (HDHP) options through Kaiser that include a large network of providers. Both plans provide in-network benefits only. All services must be provided by a Kaiser provider in order to be covered by the plan, with the exception of emergency services. Locate a Kaiser network provider at [www.kp.org](http://www.kp.org).

The table below summarizes the key features of the plan. The coinsurance percentages listed reflect what you pay. Refer to the official plan documents for additional details.

Summary of Benefits	\$3,000/\$6,000 HDHP	\$4,000/\$8,000 HDHP
	In-Network Only	In-Network Only
<b>Deductible</b>		
Individual	\$3,000	\$4,000
Family <sup>1</sup>	\$6,000	\$8,000
<b>Out-of-Pocket Max</b> (includes deductible, coinsurance, and copays)		
Individual	\$4,000	\$5,000
Family <sup>1</sup>	\$8,000	\$10,000
<b>Preventive Care</b>	100% covered	100% covered
<b>Office Visits</b>		
Primary care physician	Deductible, 30% coinsurance	Deductible, 40% coinsurance
Specialist	Deductible, 30% coinsurance	Deductible, 40% coinsurance
<b>Diagnostics</b>		
Routine Lab and X-ray	Deductible, 30% coinsurance	Deductible, 40% coinsurance
MRI/Nuclear Medicine	Deductible, 30% coinsurance	Deductible, 40% coinsurance
<b>Hospital Services</b>		
Inpatient	Deductible, 30% coinsurance	Deductible, 40% coinsurance
Outpatient	Deductible, 30% coinsurance	Deductible, 40% coinsurance
<b>Urgent Care</b>	Deductible, 30% coinsurance	Deductible, 40% coinsurance
<b>Emergency Room</b>	Deductible, 30% coinsurance	Deductible, 40% coinsurance
<b>Prescriptions</b>	Deductible, then:	Deductible, then:
Generic	\$20 copay	\$20 copay
Brand Name	\$40 copay	\$40 copay
Non-Preferred Brand Name	\$60 copay	\$60 copay
Specialty	20% coinsurance	20% coinsurance
Mail Order (up to 90-day supply)	2x retail copay	2x retail copay

<sup>1</sup>If electing dependent coverage, the individual deductible applies for each covered family member (i.e., once each individual hits the individual deductible, they are subject to coinsurance). Two or more family members can satisfy the family deductible. The same rule applies for the out-of-pocket maximum.

**Note:** Medical and dental coverage are bundled. If you enroll in a Tennyson Center for Children medical plan, you are automatically enrolled into the Delta Dental plan. If you choose not to enroll in a Tennyson Center for Children medical plan, you may not participate in the dental plan.

## Health Savings Account

If you enroll in one of the above HDHP options you may be eligible to open and fund a health savings account (HSA).

An HSA is a personal health care savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars. Your contributions are tax free, and the money remains in the account for you to spend on eligible expenses no matter where you work or how long it stays in the account. A complete list of eligible expenses can be found at [www.24HourFlex.com](http://www.24HourFlex.com).

Contributions to an HSA cannot exceed the annual IRS contribution maximums. In 2017, the maximum allowed contributions are as follows:

- **Employee Only:** \$3,400
- **Employee + Dependents:** \$6,750

Employees age 55+ by 12/31/17 may contribute additional funds to their HSA (\$1,000 per tax year).

If you would like to contribute pre-tax dollars to your HSA through payroll deduction, you must open the account through 24HourFlex. To open an account, please see the Human Resources department.

## Health Reimbursement Account

If you enroll in a Tennyson Center for Children medical plan, you are eligible for a health reimbursement account.

An HRA is an **employer-funded** account that is used to reimburse employees for out-of-pocket medical expenses such as physician visits, prescription copays, deductibles, and coinsurance. You can only be reimbursed for expenses that you have already incurred.

### How the HRA helps pay your deductible

If you have any further questions on your HRA, please visit [www.24HourFlex.com](http://www.24HourFlex.com) or call 800-651-4855.

Coverage Level	\$3,000/\$6,000 HDHP	\$4,000/\$8,000 HDHP
Employee Only	First \$1,300 (You); Next \$1,500 (TCC); Last \$200 (You)	First \$1,300 (You); Next \$1,500 (TCC); Last \$1,200 (You)
Employee + Family	First \$2,600 (You); Next \$1,500 (TCC); Last \$1,900 (You)	First \$2,600 (You); Next \$1,500 (TCC); Last \$3,900 (You)

## Dental Insurance Plan

If you enroll in a Tennyson Center for Children medical plan, you are automatically enrolled in the comprehensive dental plan through Delta Dental of Colorado. **The Delta Dental PPO Only plan provides in-network benefits only. There is no coverage when using an out-of-network provider.** To access a provider directory visit [www.deltadentalco.com](http://www.deltadentalco.com).

The table below summarizes the key features of the plan. The coinsurance percentages listed reflect what Delta Dental pays. Refer to the official plan documents for additional details.

Summary of Benefits	Delta Dental PPO Only
	Delta Dental PPO Dentist In-Network Only
<b>Deductible</b>	
Individual	\$50
Family	\$150
<b>Annual Benefit Max</b>	\$1,000
<b>Preventive Services</b> (Exams, X-rays, cleanings)	100% covered
<b>Basic Services</b> (Endodontics, Periodontics)	Deductible, 80%
<b>Major Services</b> (Implants, Crowns, Dentures, Bridges)	Deductible, 50%
<b>Orthodontia Services</b>	Not covered

**Bonus!** The Delta Dental plan is a Prevention First plan, meaning diagnostic and preventive services, like exams, x-rays, and cleanings, do not count against your annual benefit maximum when you receive services from a network provider.

## Voluntary Vision Insurance Plan

Tennyson Center for Children offers a comprehensive vision plan through EyeMed. The plan offers in- and out-of-network benefits. However, members will pay less out of their pocket when they use an EyeMed network provider. When an out-of-network provider is selected, the member may be responsible for paying in full at the time of service and submitting a claim to

Summary of Benefits	EyeMed Vision Plan	
	In-Network	Out-of-Network
<b>Eye Exam</b> (every 12 months)	\$10 copay	Reimbursement up to \$30
<b>Prescription Glasses</b> (every 12 months)		
Single Vision Lenses	\$25 copay	Reimbursement up to \$25
Bifocal Lenses	\$25 copay	Reimbursement up to \$40
Trifocal Lenses	\$25 copay	Reimbursement up to \$60
Frames	\$130 allowance + 20% off balance	Reimbursement up to \$65
<b>Contact Lenses</b> (in lieu of lenses and frames)		
Medically Necessary	100% Covered	Reimbursement up to \$210
Elective (conventional)	\$130 allowance + 15% off balance	Reimbursement up to \$104

EyeMed for reimbursement. A current list of network providers is available at [www.eyemed.com](http://www.eyemed.com) (Insight network).

## Benefit Plan Costs—Per Pay Period

The amount you pay for medical, dental, and vision insurance is deducted from your paycheck on a pre-tax basis.

Level of Coverage	\$3,000/\$6,000 HDHP + Dental	\$4,000/\$8,000 HDHP + Dental	Voluntary Vision
Employee Only	\$27.52	\$8.00	\$3.74
Employee + Spouse	\$99.62	\$47.56	\$7.10
Employee + Child(ren)	\$82.18	\$36.85	\$7.47
Employee + Family	\$157.59	\$86.52	\$10.99

## Voluntary Benefits

Voluntary benefits are available through Colonial Life and are paid for 100% by the employee. Please see the Human Resources department for more information.

- **Accident Insurance:** Pays lump-sum amounts for lacerations, fractures, and other injuries ranging from \$25 to \$25,000.
- **Cancer/Critical Illness Insurance:** Pays a lump-sum benefit upon diagnosis of a covered critical illness or cancer that you may use to pay for expenses not covered by medical plans, such as transportation and lodging.
- **Disability Insurance:** Provides a monthly benefit to replace a portion of your income if you are unable to work due to an illness or injury, including payment for maternity leave.
- **Life Insurance:** Helps protect your loved ones from financial hardship in the event of your death.

## Additional Benefits

**Employee Assistance Program (EAP):** Employees have 24/7 access to confidential counseling and resources through the New Directions Behavioral Health EAP. Call New Directions at 800-624-5544 or 913-982-8398 or visit [www.ndbh.com](http://www.ndbh.com).

**Paid Time Off:** All regularly scheduled employees earn PTO each month, which can be used for absences related to vacation, illness, and other personal business; PTO hours for part-time employees are prorated. The table below shows the monthly accrual rates for most employees up to year 8—see HR SPB 123 for additional accruals. Academic staff accrues at a different rate (because they are paid during school breaks and don't use PTO) and are asked to schedule vacation/personal business during breaks in the academic year.

	0 Days–1.99 Years	2–4.99 Years	5–8 Years
Full Time	12.67	14.00	15.33
Part Time	See SPB 123		
Teacher*	4.6	5.5	6.3

\*Teachers begin accruing on their 1<sup>st</sup> day of employment.

New employees receive their first PTO deposit on the last day of the month in which their hire date falls. See HR SPB 123 for additional information.

Paid holidays observed by the Agency include New Year's Day, Martin Luther King, Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the following Friday, and Christmas Day.

**Wellness Center:** The TCC Wellness Center, located in the basement of Tilsley Cottage, is open from 6:00 am to 10:00 pm. To become a member, please pick up a Membership form from the Forms Bin at the copy center. Turn in your completed form to: Joanna Morken, Wellness Center Coordinator (ext. 331).

**Contributions to Retirement Plans:** Tennyson Center for Children will match an employee's contribution to the Pension Plan and/or to the Tax Deferred Retirement Account at levels described below. The maximum annual employer contribution to one or both of these plans will not exceed 4% of the employee's annual salary.

**Pension Plan:** Employees working 20 or more hours are eligible to contribute to a traditional plan offered through the Pension Fund of the Christian Church. Employees contribute 10% and Tennyson Center for Children matches 4% of gross pay based on 100%, 75%, 50%, 25%, or 12.5% of your annual salary. Payout is scheduled to begin at age 65. Contact the Human Resources department for open enrollment date(s).

**Benefit Accumulation Account (BAA):** An after-tax savings program allows you to proactively save (and earn interest) for all kinds of life expenses and retirement. The BAA offers a guaranteed interest rate that won't fall below 1% and can earn up to 6%, so you can trust that your savings will continue to grow. BAA accounts are also eligible for additional interest earning through Good Experience Credits. To qualify you must have an existing account with the Pension Fund (i.e. Pension Plan, TDRA, or Roth IRA).

**Tax Deferred Retirement Account (TDRA):** This is a pre-tax retirement account where funds are remitted on your behalf by the agency. These accounts have generally provided favorable returns in relation to comparable investments. The contributions are tax deferred and excluded from personal income tax reporting. These accounts earn a base rate and are eligible for Good Experience Credits (when granted). Funds withdrawn prior to age 59½ must meet the hardship withdrawal requirements. Tennyson Center for Children will match 40% of the employees contribution.

**Roth IRA:** This is a tax-advantaged investment tool for your retirement savings. Contributions are made with post-tax dollars, which allows for a guaranteed base interest rate. Because dollars set aside now are taxed at today's tax rate, funds held for five years can be withdrawn tax free. **The Roth IRA can't be matched by the employer because it is an individual retirement account.**