



North Central Missouri College

2022 Employee Benefits Program

Table of Contents

| | |
|---|----|
| A Message from HR at North Central Missouri College | 3 |
| Eligibility | 4 |
| Medical Options – What’s the difference?..... | 5 |
| Dental Insurance | 8 |
| Vision Insurance | 9 |
| Life and AD&D..... | 10 |
| Voluntary Offerings..... | 11 |
| Retirement..... | 13 |
| Discounts | 14 |
| PTO | 15 |
| Contact Information..... | 16 |



A Message from HR at North Central Missouri College

At North Central Missouri College we recognize our ultimate success depends on our talented and dedicated workforce. We understand the contribution each employee makes to our accomplishments and so our goal is to provide a comprehensive program of competitive benefits to attract and retain the best employees available. Through our benefits programs we strive to support the needs of our employees and their dependents by providing a benefit package that is easy to understand, easy to access and affordable for all our employees. This brochure will help you choose the type of plan and level of coverage that is right for you.

You can also view overviews of our benefit plans by accessing our website, www.employee navigator.com

Sincerely,

Hilary Cooksey



Eligibility

Eligible Employees:

You may enroll in the North Central Missouri College Employee Benefits Program if you are an employee working at least 30 hours per week.

Eligible Dependents:

If you are eligible for our benefits, then your dependents are too. In general, eligible dependents include your spouse, domestic partner and children up to age 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided. Children may include natural, adopted, step-children and children obtained through court-appointed legal guardianship, as well as children of same sex state-registered domestic partners.

When Coverage Begins:

The effective date for your benefits is July 1, 2022. Newly hired employees and dependents will be effective in North Central Missouri College's benefits programs First of the Month Following date of hire. All elections are in effect for the entire plan year and can only be changed during Open Enrollment, unless you experience a family status event.

Family Status Change:

A change in family status is a change in your personal life that may impact your eligibility or dependent's eligibility for benefits. Examples of some family status changes include:

- Change of legal marital status (i.e. marriage, divorce, death of spouse, legal separation)
- Change in number of dependents (i.e. birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status (spouse loses job, etc.)

If such a change occurs, you must make the changes to your benefits within 30 days of the event date. Documentation may be required to verify your change of status. Failure to request a change of status within 30 days of the event may result in your having to wait until the next open enrollment period to make your change. Please contact HR to make these changes.

Medical Options – What’s the difference?

North Central Missouri College will continue to offer medical coverage. The chart on the following page is a brief outline of the plan. Please refer to the summary plan description for complete plan details.

| | UnitedHealthcare Insurance Company HSA 0921068 | | UnitedHealthcare Insurance Company Primary Advantage 0921068 | | UnitedHealthcare Insurance Company Traditional Copay 0921068 | |
|----------------------------------|---|--|---|--|---|--|
| | In-Network Benefits | Out-of-Network Benefits | In-Network Benefits | Out-of-Network Benefits | In-Network Benefits | Out-of-Network Benefits |
| Annual Deductible | | | | | | |
| Individual | \$5,000 | \$5,000 | \$1,500 | \$5,000 | \$1,500 | \$5,000 |
| Family | \$10,000 | \$10,000 | \$3,000 | \$10,000 | \$3,000 | \$10,000 |
| Coinsurance | 80% | 50% | 80% | 50% | 80% | 50% |
| Maximum Out-of-Pocket* | | | | | | |
| Individual | \$6,350 | \$10,000 | \$6,500 | \$10,000 | \$5,000 | \$10,000 |
| Family | \$12,700 | \$20,000 | \$13,000 | \$20,000 | \$10,000 | \$20,000 |
| Physician Office Visit | | | | | | |
| Primary Care | 80% after deductible | 50% after deductible | \$0 copay | 50% after deductible | \$25 copay | 50% after deductible |
| Specialty Care | 80% after deductible | 50% after deductible | \$100 copay | 50% after deductible | \$25/\$50 copay | 50% after deductible |
| Preventive Care | | | | | | |
| Adult Periodic Exams | 100% | 50% after deductible | 100% | 50% after deductible | 100% | 50% after deductible |
| Well-Child Care | 100% | 50% after deductible | 100% | 50% after deductible | 100% | 50% after deductible |
| Diagnostic Services | | | | | | |
| Lab Tests | 80% after deductible at a Designated Provider. 50% at a Non-Designated Network Provider | 50% after deductible | 80% after deductible at a Designated Provider. 50% after deductible at a Non-Designated Network Provider | 50% after deductible | No charges at a Designated Provider. 50% after deductible at a Non-Designated Network Provider | 50% after deductible |
| X-ray and Other Diagnostic Tests | 80% after deductible | 50% after deductible | 80% after deductible | 50% after deductible | 80% after deductible | 50% after deductible |
| Complex Radiology | 80% after deductible at a Designated Provider. \$500 per occurrence deductible plus 50% after deductible at a Non-Designated Network Provider | \$500 per occurrence deductible plus 50% after deductible. | 80% after deductible at a Designated Provider. \$500 per occurrence deductible plus 50% after deductible at a Non-Designated Network Provider | \$500 per occurrence deductible plus 50% after deductible. | 80% after deductible at a Designated Provider. \$500 per occurrence deductible plus 50% after deductible at a Non-Designated Network Provider | \$500 per occurrence deductible plus 50% after deductible. |
| Urgent Care Facility | 80% after deductible | 50% after deductible | \$50 copay | 50% after deductible | \$50 copay | 50% after deductible |
| Emergency Room Facility Charges* | 80% after deductible | 80% after deductible | 80% after \$250 per occurrence deductible and plan deductible. | 80% after \$250 per occurrence deductible and plan deductible. | 80% after \$250 copay. No deductible | 80% after \$250 copay. No deductible |
| Inpatient Facility Charges | 80% after deductible | 50% after deductible | 80% after deductible | 50% after deductible | 50% after deductible | 50% after deductible |

| | UnitedHealthcare Insurance Company HSA 0921068 | | UnitedHealthcare Insurance Company Primary Advantage 0921068 | | UnitedHealthcare Insurance Company Traditional Copay 0921068 | |
|--|--|-------------------------------------|--|-------------------------|--|----------------------------------|
| | In-Network Benefits | Out-of-Network Benefits | In-Network Benefits | Out-of-Network Benefits | In-Network Benefits | Out-of-Network Benefits |
| Outpatient Facility and Surgical Charges | 80% after plan deductible | 50% after deductible | 80% after plan deductible | 50% after deductible | 80% after plan deductible | 50% after deductible |
| Mental Health | | | | | | |
| Inpatient | 80% after deductible | 50% after deductible | 80% after deductible | 50% after deductible | 50% after deductible | 50% after deductible |
| Outpatient | 80% after the deductible | 50% after deductible | 80% after the deductible | 50% after deductible | \$25 copay | 50% after deductible |
| Substance Abuse | | | | | | |
| Inpatient | 80% after deductible | 50% after deductible | 80% after deductible | 50% after deductible | 50% after deductible | 50% after deductible |
| Outpatient | 80% after deductible | 50% after deductible | 80% after deductible | 50% after deductible | \$25 copay | 50% after deductible |
| Other Services | | | | | | |
| Chiropractic | 80% after deductible | 50% after deductible | 80% after deductible | 50% after deductible | 50% after deductible | 50% after deductible |
| Retail Pharmacy (30 Day Supply) | | | | | | |
| Generic (Tier 1) | \$10 copay After Medical Deductible | \$10 After Medical Deductible | \$10 copay | \$10 copay | \$10 copay | \$5 copay then 50% coinsurance |
| Preferred (Tier 2) | \$35 copay After Medical Deductible | \$35 copay After Medical Deductible | \$35 copay | \$35 copay | \$35 copay | \$50 copay then 50% coinsurance |
| Non-Preferred (Tier 3) | \$60 copay After Medical Deductible | \$60 copay After Medical Deductible | \$60 copay | \$60 copay | \$60 copay | \$250 copay then 50% coinsurance |
| Preferred Specialty (Tier 4) | N/A | N/A | \$200 copay | \$200 copay | N/A | N/A |
| Mail Order Pharmacy (90 Day Supply) | | | | | | |
| Generic (Tier 1) | \$25 copay After Medical Deductible | Not covered | \$25 copay | Not covered | \$25 copay | Not covered |
| Preferred (Tier 2) | \$87.50 copay After Medical Deductible | Not covered | \$87.50 copay | Not covered | \$87.50 copay | Not covered |
| Non-Preferred (Tier 3) | \$150 copay After Medical Deductible | Not covered | \$150 copay | Not covered | \$150 copay | Not covered |
| Preferred Specialty (Tier 4) | N/A | N/A | \$500 copay | Not covered | N/A | N/A |

| Employee Contributions (Monthly) | | |
|--|--|------------|
| HSA * | | |
| Employee | | \$0.00 |
| Employee & Spouse | | \$459.53 |
| Employee & Child(ren) | | \$326.78 |
| Employee & Spouse & Child(ren) (Family) | | \$709.67 |
| Primary Advantage | | |
| Employee | | \$0.00 |
| Employee & Spouse | | \$606.80 |
| Employee & Child(ren) | | \$431.51 |
| Employee & Spouse & Child(ren) (Family) | | \$937.10 |
| Traditional Copay | | |
| Employee | | \$56.48 |
| Employee & Spouse | | \$714.13 |
| Employee & Child(ren) | | \$524.13 |
| Employee & Spouse & Child(ren) (Family) | | \$1,072.09 |

*NCMC will contribute \$150 per month to your Health Savings Account. The IRS will allow \$3,650 for self only and \$7,300 for family in 2022. This increases for 2023 to \$3,850 for self only and \$7,750 for family. The catch up contribution remains at \$1,000 for those 55+ and older.





Dental Insurance

North Central Missouri College will continue to offer a dental program. The chart below is a brief outline of the plan. Please refer to the summary plan description for complete plan details.

| | Delta Dental of Missouri Dental Plan 0719-0690 | | |
|--|--|--------------------------|--------------------------|
| | PPO | Premier | Out of Network |
| Annual Deductible | | | |
| Individual | \$50 | \$50 | \$50 |
| Family | 3x individual deductible | 3x individual deductible | 3x individual deductible |
| Waived for Preventive Care? | Yes | Yes | Yes |
| Annual Maximum | | | |
| Per Person / Family | \$1,500 | \$1,500 | \$1,500 |
| Preventive | 100% | 100% | 100% |
| Basic | 90% | 90% | 90% |
| Major | 60% | 50% | 50% |
| Orthodontia | | | |
| Benefit Percentage | 50% | 50% | 50% |
| Adults (and Covered Full-Time Students, if Eligible) | | | |
| Dependent Child(ren) | | | |
| Lifetime Maximum | \$1,500 | \$1,500 | \$1,500 |
| Benefit Waiting Periods | | | |

| Employee Contributions (Monthly) | |
|--|----------|
| Dental Plan | |
| Employee | \$36.21 |
| Employee & Spouse | \$74.06 |
| Employee & Child(ren) | \$84.25 |
| Employee & Spouse & Child(ren) (Family) | \$131.59 |

Vision Insurance

North Central Missouri College provides Vision Insurance.

| | Vision Service Plan Vision Plan 180701 |
|---|--|
| Copay | |
| Routine Exams (Annual) | \$10 copay |
| Vision Materials | |
| Materials Copay | \$25 copay |
| Lenses | Benefit varies by type of lens. Covered every 12 months |
| Contacts Covered in lieu of frames. Medically necessary contacts may be covered at a higher benefit level | Elective contacts covered \$25 copay \$130 Allowance every 12 months |
| Frames | Covered at \$25 copay \$150 Allowance every 12 months |

| Employee Contributions (Monthly) | |
|--|---------|
| Vision Plan | |
| Employee | \$11.16 |
| Employee & Spouse | \$17.86 |
| Employee & Child(ren) | \$18.23 |
| Employee & Spouse & Child(ren) (Family) | \$29.39 |

Life and AD&D

North Central Missouri College provides Basic Life and AD&D benefits to eligible employees. The Life insurance benefit will be paid to your designated beneficiary in the event of death while covered under the plan. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan.

The above benefits will begin to decrease at Social Security Normal Retirement Age.

Important Reminder! Be sure to assign a beneficiary or living trust to ensure your assets are distributed according to your wishes.



| MetLife Inc Life and AD&D | |
|------------------------------|----------|
| You | |
| Benefit Maximum | \$50,000 |
| Guaranteed Issue | \$50,000 |
| Your Spouse | |
| Benefit Maximum | N/A |
| Guaranteed Issue | N/A |
| Your Child | |
| Benefit Maximum | N/A |
| Guaranteed Issue | N/A |

Voluntary Offerings

In addition to the employer paid Basic Life and AD&D coverage, you have the option to purchase additional voluntary life insurance to cover any gaps in your existing coverage that may be a result of age reduction schedules, cost of living, existing financial obligations, etc. Your election, however, could be subject to medical questions and evidence of insurability.

Build Your Benefit With MetLife's Supplemental Term Life insurance, your employer gives you the opportunity to buy valuable life insurance coverage for yourself, your spouse and your dependent children -- all at affordable group rates.

| | Employee | Spouse & Child | |
|--|---|---|---|
| | | Spouse ¹ | Child |
| Life Coverage: provides a benefit in the event of death Schedules: | Increments of \$10,000 | Increments of \$5,000 | Flat Amount: \$1,000, \$2,000, \$4,000, \$5,000, or \$10,000 |
| Non Medical Maximum | \$150,000 | \$30,000 | \$10,000 |
| Overall Benefit Maximum | The lesser of 5 times Your Basic Annual Earnings, or \$500,000 | \$300,000 | \$10,000 |
| AD&D Coverage: provides a benefit in the event of death or dismemberment resulting from a covered accident Schedules: | Yes (benefit amount is same as Supplemental Term Life coverage) | Yes (benefit amount is same as Supplemental Term Life coverage) | Yes (benefit amount is same as Supplemental Term Life coverage) |
| AD&D Maximum | Maximum amount is same as Supplemental Term Life coverage | Maximum amount is same as Supplemental Term Life coverage | Maximum amount is same as Supplemental Term Life coverage |
| Employee Contribution | 100% | 100% | 100% |

Any purchase or increase in benefits, which does not take place within 31 days of employee's or dependent's eligibility effective date is subject to evidence of insurability. Coverage is subject to the approval of MetLife.

To request coverage:

1. Choose the amount of employee coverage that you want to buy.
2. Look up the premium costs for your age group for the coverage amount you are selecting on the chart below.
3. Choose the amount of coverage you want to buy for your spouse. Again, find the premium costs on the chart below.

Note: Premiums are based on your age, not your spouse's.

4. Choose the amount of coverage you want to buy for your dependent children. The premium costs for each coverage option are shown below.
5. Fill in the enrollment form with the amounts of coverage you are selecting. (To request coverage over the non-medical maximum, please see your Human Resources representative for a medical questionnaire that you will need to complete.) Remember, you must purchase coverage for yourself in order to purchase coverage for your spouse or children.

| Employee Age | Employee & Spouse Coverage -- Monthly Premium For: | | | | | | Dependent Child Coverage ² Monthly Premium For: | |
|--------------|--|----------|----------|----------|----------|-----------|--|--------|
| | \$1,000 | \$10,000 | \$20,000 | \$40,000 | \$50,000 | \$100,000 | | |
| Under 30 | \$0.08 | \$0.77 | \$1.54 | \$3.08 | \$3.85 | \$7.70 | \$1,000 | \$0.29 |
| 30-34 | \$0.13 | \$1.27 | \$2.54 | \$5.08 | \$6.35 | \$12.70 | \$2,000 | \$0.58 |
| 35-39 | \$0.15 | \$1.47 | \$2.94 | \$5.88 | \$7.35 | \$14.70 | \$4,000 | \$1.16 |
| 40-44 | \$0.17 | \$1.67 | \$3.34 | \$6.68 | \$8.35 | \$16.70 | \$5,000 | \$1.46 |
| 45-49 | \$0.27 | \$2.67 | \$5.34 | \$10.68 | \$13.35 | \$26.70 | \$10,000 | \$2.91 |
| 50-54 | \$0.46 | \$4.57 | \$9.14 | \$18.28 | \$22.85 | \$45.70 | | |
| 55-59 | \$0.75 | \$7.47 | \$14.94 | \$29.88 | \$37.35 | \$74.70 | | |
| 60-64 | \$1.12 | \$11.17 | \$22.34 | \$44.68 | \$55.85 | \$111.70 | | |
| 65-69 | \$1.62 | \$16.17 | \$32.34 | \$64.68 | \$80.85 | \$161.70 | | |
| 70+ | \$2.85 | \$28.47 | \$56.94 | \$113.88 | \$142.35 | \$284.70 | | |

THE FOLLOWING WORKSITE BENEFITS ARE ELIGIBLE TO PURCHASE FOR YOURSELF AND YOUR FAMILY.

For more information, please contact Greg Walker

Greg_walker@us.aflac.com

ACCIDENT INSURANCE

No matter how hard you try to avoid them, accidents can still happen. In one year alone, over 80 million people in the U.S. seek medical treatment for injuries. Accident insurance helps offset unexpected medical expenses such as ER Room fees, deductible and co-payments that can result from a fracture, dislocation or other covered accidental injury.

CANCER INSURANCE

Cancer insurance is an employee benefit that can complement your other insurance offerings. While most people can appreciate the importance of having health and disability insurance, the costs of cancer can go well beyond what they cover. Cancer insurance is an affordable way to provide additional funds to help cover out-of-pocket expenses.

CRITICAL ILLNESS INSURANCE

Critical illness insurance helps you cover medical expenses that your primary health insurance won't. It's a cash payout you receive if you ever experience a serious illness like cancer or a stroke. It's an affordable way to supplement and pay for the additional expenses your health insurance doesn't cover, such as deductibles and copayments.

SHORT TERM DISABILITY

Short-Term Disability insurance helps safeguard you and your family by protecting your ability to earn a living if you're not able to work due to a covered injury or illness

Retirement

OUR RETIREMENT SYSTEM

The system provides a significant and stable source of retirement, disability and survivor benefits to Missouri's public-school teachers, school employees and their families. PSRS/PEERS currently serves almost 126,000 active members and nearly 90,000 retirees and beneficiaries.

✓ **MEMBER CONTRIBUTIONS**

Are automatically deducted from your pay, pre-tax, to help fund your benefits. Contributions are a set rate of your salary and employer-paid health insurance.

✓ **EMPLOYER CONTRIBUTIONS**

NCMC matches the same amount that employees pay. These contributions go into a general fund used to pay benefits for retirees and beneficiaries.

✓ **INVESTMENT EARNINGS**

Are the primary source of funding for retirement benefits. On average, 61 cents of every dollar paid to PSRS/PEERS retirees comes from investment earnings.

HOW IT WORKS

PSRS/PEERS is a Defined Benefit pension plan, providing predictable retirement income for life, no matter how long you live. In most cases, the retirement benefits paid to members greatly exceed the funds they contribute while working. You become vested in PSRS/PEERS with five years of eligible service. Once vested, you can receive a lifetime retirement benefits when you reach age and service requirements. If you do not become vested, your contributions and the accrued interest may be rolled over into another qualified retirement account.

Your lifetime retirement benefits are determined by a pre-defined formula that includes:

- A benefit factor set by the Missouri Legislature
- Your salary (including employer-paid health insurance premiums)
- Your years of service at retirement

Most PSRS members do not pay Social Security taxes on their earnings while employed by PSRS-covered employers.

For more information on the PSRS/PEERS retirement system visit:
<https://www.psrs-peers.org>

CONTRIBUTION RATES

- PSRS 14.5%
- PEERS 6.86%

Discounts

KETCHAM COMMUNITY CENTER

Memberships for all full-time employees are 100% paid by the college and employees who wish to have a family membership receive a discounted rate. KCC membership provides year-round access.

NCMC TUITION

The College provides free tuition, up to the Missouri resident rate, for NCMC courses taken by full-time employees and their dependents (as defined by Board policy). Textbooks, supplies, and course fees are still the responsibility of the employee and some restrictions apply. See the Board policy for more information

OTHER DISCOUNTS

Bookstore: Full-time employees receive a 10% discount on purchases (excluding textbooks) at the NCMC bookstore.

LifeFlight: NCMC are eligible for a discount on annual LifeFlight memberships.

WELLNESS OPPORTUNITIES

The College organizes various wellness activities for employees throughout each year. Annual health screenings and flu shots are also available at either no cost to employees or at a discounted rate.

PTO

NCMC UNDERSTANDS THAT EMPLOYEES VALUE THEIR PERSONAL TIME AND PROVIDES NUMEROUS HOLIDAYS AND OTHER PAID-TIME OFF OFFERINGS.

VACATION Full-time Classified and AMP positions may accrue up to two times their annual days earned. Vacation leave is earned and accrued monthly.

CLASSIFIED STAFF

0-5 Years of Service – 10 days/year
6-10 Years of Service – 15 days/year
11-25 Years of Service – 20 days/year
26 or more Years of Service – 25 days/year

AMP STAFF

0 or More Years of Service – 20 days/year

HOLIDAYS

- Martin Luther King Day
- President's Day
- Spring Break Friday
- Friday before Easter
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Fall Break Friday
- Wednesday before Thanksgiving
- Thanksgiving Day
- Friday after Thanksgiving
- Winter Break (December 24-January 1)

As faculty positions are contracted for academic terms, breaks and time off will vary each year. See the Dean of Instruction for more information

SICK DAYS Full-time AMP, Classified, and Faculty positions accrue one sick day per month for a maximum of 12 calendar year, Total sick days possible depends on the number of months in the employee contract. Unused sick days may rollover from one year to the next with no maximum. Payout upon termination is a maximum of 25% of 80 days provided the employee has been employed two consecutive years.

PERSONAL DAYS Full-time AMP, Classified, and Faculty positions receive two personal days on July 1st of each year. Personal days must be used by the following June 30th or they will be forfeited. There is no payout upon termination of employment.

FLEX DAY Full-time AMP, Classified, and Faculty positions may utilize one flex day each year and must be used by June 30th or it will be forfeited. The flex day will take a day out of your accrued sick leave instead of vacation.

PARENTAL LEAVE Full-time AMP, Classified, and Faculty positions who have worked for at least 12 consecutive months are eligible for parental leave. NCMC will provide up to 4 weeks of paid parental leave to employees following the birth of an employee's child or the placement of a child with an employee in connection with adoption or foster care.

VOLUNTEER LEAVE Full-time AMP, Classified, and Faculty positions are eligible for volunteer leave. NCMC provides up to one day of paid time off from regularly scheduled work hours each fiscal year to support volunteer activities that enhance and serve the communities in which we live and work.

Contact Information

Additional information regarding benefit plans can be found on www.employeenavigator.com Please contact Human Resources to complete any changes to your benefits that are not related to your initial or annual enrollment.

Carrier Customer Service

| | CARRIER | PHONE NUMBER | WEBSITE |
|-------------------------|------------------------------------|----------------|--|
| Medical PPO | UnitedHealthcare Insurance Company | (866) 270-5311 | www.myuhc.com |
| Dental Triple Option | Delta Dental of Missouri | (800)-355-8266 | www.deltadentalmo.com |
| Vision | Vision Service Plan | (800)-877-7195 | www.vsp.com |
| Life and AD&D | MetLife Inc | (800) 277-3456 | www.metlife.com |
| Voluntary Life and AD&D | MetLife Inc | (800) 277-3456 | www.metlife.com |

This brochure summarizes the benefit plans that are available to North Central Missouri College eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.