



**E  
M  
P  
L  
O  
Y  
E  
E  
B  
E  
N  
E  
F  
I  
T  
S**

The comprehensive and competitive benefits provided to you through your Employee Benefit Program are an important part of your total compensation package.

This Information Guide offers you the resources you will need to make informed enrollment decisions for 2011 and includes information on how to use your benefits.

Please note that this is an annual open enrollment period with changes to be made for a January 1, 2011 effective date. The benefit choices you make when you and your dependents enroll will remain in place unless you experience a “change in family status” (ie/marriage, divorce or legal separation, birth, adoption, death or change to spousal benefits.)

If you need to change your coverage before the next enrollment period due to one of these occurrences, you will need to contact the Human Resources Department within 31 days of your family status change.

**2011**



## WELCOME TO YOUR BENEFITS ENROLLMENT!

Molloy College also defined as “the College”, offers to eligible employees a competitive and comprehensive health & welfare benefit program that make up an important part of their total compensation package. The College’s health & welfare benefit program is designed to provide eligible employees and their family with a wide range of benefits to meet healthcare, financial and work/life needs. This enrollment booklet provides an overview of the important information about the College’s benefit program to assist in making enrollment decisions.

Benefits at Molloy College do not stop with medical and dental coverage. We offer an extensive range of programs and benefits that eligible employees can take advantage of during their employment. We believe by offering programs that address different areas of work and personal life, the College is working towards becoming an “Employer of Choice.”

Detailed information about each of our programs can be found in this guide.

If you have specific questions, please contact Peggy Hughes in Human Resources at (516) 678-5000 x6773 or email [phughes@molloy.edu](mailto:phughes@molloy.edu).

## **PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA) NOTICES EFFECTIVE JANUARY 1, 2011**

### **Empire BCBS is a Grandfathered Health Plan**

This group health plan believes this plan is a “grandfathered health plan” under the Patient and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to your Benefits Department. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform). This website has a table summarizing which protections do and do not apply to grandfathered health plans.

### **Dependent Coverage to age 26**

Individuals whose coverage ended, or who were denied coverage (or were not eligible for coverage), because the availability of dependent coverage of children ended before attainment of age 26 are eligible to enroll in the Molloy College group health plan. Individuals may request enrollment for such children for 30 days from the date of this notice. For more information contact your Human Resources Department.

**PPACA mandates that this provision only applies to medical coverage, however Molloy College has decided to change the eligibility definition for the Dental and Vision plans to include coverage for children up to age 26.**

# MOLLOY COLLEGE HEALTH & WELFARE BENEFIT

## How It Works

The College pays a major portion of the cost of your benefit plans which is considered part of your “total compensation” package. Your contributions, if any, for most company benefits, are made with “pre-tax” dollars. The cost of the option you choose is deducted from your pay before taxes (including Income and Social Security taxes) are computed. Because your annual income is reduced by the amount of your deductions for elected benefits, you pay less in taxes. Details on whether contributions are deducted from your pay on a pre-tax or post-tax basis for a benefit option are identified in this booklet.

## Who is Eligible to Participate

All regular employees of the College scheduled to work at least 20 hours a week are eligible to enroll in the College’s benefit program. Benefits for new hires begin the first of the month following 30 days of employment. Benefits for state mandated disability plans begin on your date of hire.

Medical, dental and vision coverage is also extended to your eligible dependents. Eligible dependents include:

- Spouse
- Children up to age 26

Children include step-children, legally adopted children or any single child living in the household and can be claimed as a dependent as defined in the Internal Revenue Code.

It is your responsibility to make sure all dependents you enroll are eligible for coverage. Dependent children who no longer qualify for benefits under the College’s plan, due to attainment of the limiting age, can continue coverage under COBRA. Consult Human Resources for more information.

## Waive Coverage

You may elect to waive medical, dental and vision coverage. Your next opportunity to enroll in these plans will be the next annual enrollment, in December 2011, for a January 1, 2012 effective date, unless you experience a life status change.

## Changing Your Benefit Elections

You can only change your benefit elections during the annual open enrollment, held in December for a January 1<sup>st</sup> effective date, unless you have a change in your family status. Eligible family status changes include:

- You get married, divorced or legally separated
- You gain a dependent through birth, adoption or legal custody
- Increase of hours which will qualify you as an eligible employee under the benefit plan
- Your dependent becomes ineligible for coverage
- Your spouse gains or loses group coverage or changes employment
- Your spouse or dependent dies

## MEDICAL PLAN OPTIONS

Molloy College offers you a choice of 2 medical plans, an HMO plan through Empire Blue Cross Blue Shield and an EPO plan through EmblemHealth.

### EMPIRE DIRECT HMO PLAN

The Direct HMO plan offers comprehensive coverage at affordable prices through healthcare providers that participate in the Empire network. The Empire network includes doctors, hospitals, laboratories and other medical facilities that provide health-care services.

The HMO plan offers.....

**Maximum Savings.** Chose from any provider within the network.

By utilizing network providers, you are only responsible for paying your copay at the time of your visit. Costs are affordable and predictable.

**Convenience.** No claim forms required when utilizing in-network services.

**Freedom.** You do not need a referral to see an in-network provider.

Visit [www.empireblue.com](http://www.empireblue.com) for a listing of participating Providers.

#### EMPIRE Direct HMO Plan

Plan Provisions	In Network Only
Physician Office Visit	\$20 copay
Prescription Drug Card	\$10 for generic, \$20 for brand, and \$30 for non-formulary
Inpatient Hospital Services	\$100 copay
Outpatient Hospital Services	\$75 copay
Emergency Room	\$75 copay, waived if admitted
Well Baby Care	Covered at 100%
Annual Physical Exam	<b>Covered at 100%</b>

### EMBLEMHEALTH EPO PLAN

EmblemHealth, serves nearly 3.4 million people with access to over 106,000 providers across the tri-state region.

Emblem Health offers affordable, quality healthcare in addition to improving health of it's members through wellness programs such as offering zero copays for medical care for dependent children through age 26, in addition to zero copays for generic drugs.

The EPO plan is an in network only plan that offers.....

**Maximum Savings.** Chose from any provider within the network. By utilizing network providers, you are only responsible for paying your copay at the time of your visit. Costs are affordable and predictable.

**Convenience.** No claim forms required when utilizing in-network services.

**Freedom.** You do not need a referral to see an in-network provider.

Visit [www.emblemhealth.com](http://www.emblemhealth.com) for a listing of participating providers.

#### EMBLEM EPO Plan

Plan Provisions	In Network Only
Physician Office Visit	<b>\$30 copay, waived for dep. children</b>
Prescription Drug Card	\$0 for generic, \$30 for brand, and \$50 for non-formulary
Inpatient Hospital Services	\$0 copay
Outpatient Hospital Services	\$0 copay
Emergency Room Facility	\$50 copay, waived if admitted
Well Baby Care	Covered at 100%
Annual Physical Exam	Covered at 100%



## **EMPIRE BLUE CROSS BLUE SHIELD**

With over 70 years of experience Empire has established one of the largest local networks made up of the best doctors and hospitals. Currently, the network has over 65,000 provider office sites and more than 147 hospitals.

### **Empire's Commitment to Excellent Service for you and your family...**

*Interactive Voice Response (IVR) System* - Offers you self-service and provides after-hour options. With this service, you are able to obtain documents (EOB copies, claim forms, etc.), request an ID card, check claim status, etc.

[www.Empireblue.com](http://www.Empireblue.com) - Provides real-time transactions and access to other health management tools.

*HealthLine Nurse Access* - A comprehensive 24-hour, toll-free healthcare and information service. Just dial 1-877-TALK-2-RN to speak to a nurse case manager about any questions or concerns you may have.

*Health Discounts @ Empire* - Empire members qualify for exclusive discounts on additional health and nutritional services such as, Vision Care, Wellness products and Alternative Practitioners.

### **My Health - Online Health Resources**

*My Health* - Powered by WebMD, you can utilize this tool to track your personal medical records and health risk assessments, customized medical home pages that will supply you with pertinent health related materials, record information about doctors' visits and actions, and develop health maintenance and improvement programs and track progress.

*Other Resources available on My Health include...*

Drug interaction alerts, Daily health tips, Immunization reminders, An A-Z encyclopedia on diseases, conditions and health topics, Child health news, and others.

*My Health Extras include....*

Health calculators, Child Health Manager, Physician Pre-visit Questionnaire, LEAP Fitness Program, Health IQ, Nutrition Center, RelayHealth - Online doctor consultations.

### **Empire's Decision Support Tools...**

*Medical Care Cost Estimator*- allows you to see how much you will pay for typical services and procedures.

*Hospital IQ*- an online decision-support tool to identify and select a hospital that best meets your needs. You can research and evaluate facilities nationwide on a variety of criteria.

## EMBLEMHEALTH

EmblemHealth, serves nearly 3.4 million people with access to over 106,000 providers across the tri-state region.

EmblemHealth is committed to helping members make a healthcare and lifestyle decisions that are right for them by providing preventive health and wellness programs, discounts on products and services that promote good health and more.

### ***Healthful Choices.....encouraging healthier choices, improving the quality of life.***

Emblem offers a broad range of programs that help you live a healthier life. The programs are provided to Emblem members at no additional cost and participation is voluntary.

The following programs can be used whenever you wish as part of the value added advantages of your EmblemHealth coverage:

- **Tobacco Cessation Program** - This program is in partnership with the American Cancer Society and is available free of charge to all eligible members 18 years of age and older who use tobacco and want to quit. Participants in the program receive full coverage for smoking cessation medications (nicotine patch, gum, lozenge, bupropion (generic Zyban and Chantix). Program participants also receive unlimited telephone access to professional counselors, educational information and access to an interactive website where you can track their progress and post messages in the discussion forum.
- **Promoting Maternity Care** - If you are planning for or expecting a baby, you will receive a lot of support from EmblemHealth's Baby Benefits program. You can call anytime to consult with a registered nurse and will find helpful information on the website where you can also request a special prenatal care book on line.

**Good Health Incentives programs** encourages a healthy lifestyle through attractive discounts on popular products and services, such as Jenny Craig, Jazzercise, NutriSystem, Weight Watchers, Fitness Club Memberships, Vision Care, Laser Vision Correction, Hearing Care, Vitamins & Herbal Supplements, Acupuncture, Massage Therapy & Nutrition Counseling.

**EmblemHealth 24-Hour Nurse Advise Line** - Offers members access to confidential, one on one counseling with a registered nurse trained to help you make informed decisions about health issues. Access is available 24 hours a day, 365 days a year. Nurses can provide you with advice about a broad spectrum of topics , from frostbite to heat stroke; from high cholesterol to low back pain. Just dial 1-877-444-7988 for peace of mind.

## GUARDIAN DENTAL PLAN

Our dental plan offers you a dual choice.

### Dental Guard DMO Plan

With the Dental Guard DMO plan, you may only seek dental care from Guardian dental providers. This is the ultimate way to optimize your dental spending.

### Dental PPO

If you elect to enroll in the PPO plan, you are not required to select a Primary Care Dentist. You have the option of seeing any provider within Guardian's Network or you can use a non-network dentist. If you choose an out-of-network dentist, the plan will pay a percentage of the prevailing fee in your provider's geographic area.

Visit [www.guardianlife.com](http://www.guardianlife.com) for a listing of participating providers.

You may select Guardian dental coverage for yourself only or include your eligible dependents. If you enroll your dependents, you must all enroll in the same dental option. As an employee of Molloy College, you are automatically enrolled, at no cost to you, with single dental coverage under the Dental Guard DMO plan.

<b>Plan Option:</b>	<b>Guardian Dental Guard DMO</b>		<b>Guardian Dental Guard PPO</b>
---------------------	----------------------------------	--	----------------------------------

Individual Deductible	None		\$50		\$50
Family Deductible	None		N/A		N/A
Office Visit Copay	\$5 copay		None		None
Calendar Year Maximum	N/A		\$1,000		
<b>Preventive Services</b>	<b>You Pay...</b>		<b>Guardian Pays....</b>		
Oral examinations	\$0		100%		80% UCR
Cleanings	\$0		100%		80% UCR
Full mouth X-rays	\$0		80%		80% UCR
<b>Basic Services</b>					
Root canal therapy	\$120-\$145		50%		50% UCR
Silver Fillings	\$17		80%		80% UCR
Stainless Steel Crowns	\$395		50%		50% UCR
Gingivectomy	\$30		50%		50% UCR
<b>Major Services</b>					
Molar Root canal therapy	\$185		50%		50% UCR
Surgical removal of tooth	\$22		50%		50% UCR
Full & Partial Dentures	\$452-\$500		50%		50% UCR

## BLUE VIEW VISION PLAN

The vision benefits are easy to use and offer savings beyond your basic coverage. The vision plan can help you access eye care, improve your overall wellness.....and save you money.

The Blue View Vision plan is sponsored by Empire Healthcare and has one of the country's largest vision networks, with more than 44,000 providers and provider locations. Within the network you will find independent optometrists and ophthalmologists, and popular retail locations such as; LensCrafters, Target, Sears Optical, JCPenney Optical, Pearle Vision and New York based Empire Vision Centers.

Visit [www.empireblue.com](http://www.empireblue.com) for a listing of participating providers. Click on Find a Doctor, then National Vision Provider Directory.

Your out of pocket expenses may be lower, and you can avoid paperwork, when you visit network vision providers.

All you need to do is:

- Make an appointment with a network provider
- Present your ID card at the time of service
- Pay your copayment or any remaining balance (if applicable)

If you visit a non network provider, you'll need to pay for services at the time of your appointment and file an out of network claim for reimbursement.

Remember, when you visit non network providers, your coverage may be limited and your out of pocket costs may be higher.

### **SpecialOffers<sup>SM</sup>**

As a member of the vision plan, you also have access to SpecialOffers<sup>SM</sup>, which provides discounts on products and services that help promote better health and well-being. You can receive discounts of 15-20% and free shipping on contact lens orders. There are also discounts on refractive surgery. Pay a discounted amount per eye for vision correction.

For more information visit [empireblue.com](http://empireblue.com)>360 Health>SpecialOffers>Vision,Hearing&Dental>Vision and select Vision care.

### **Blue View Vision Plan**

	<u>In Network</u>	<u>Out of Network</u>
Examination	\$10 copay	N/A
Frequency of Service		
Exam	12 months	12 months
Lenses	12 months	12 months
Frames	12 months	12 months
Contact Lenses	12 months	12 months
Basic Lenses		
Single Vision	\$10 copay	Up to \$25 allowance
Bifocal	\$10 copay	Up to \$40 allowance
Trifocal	\$10 copay	Up to \$55 allowance
Frame Allowance	\$130 allowance, then 20% off balance	Up to \$45 allowance
Contact Lenses		
Elective Conventional	\$130 allowance, then 15% off balance	Up to \$105 allowance
Elective Disposable	\$130 allowance	Up to \$105 allowance
Non-Elective	Covered in full	Up to \$210 allowance



## LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

### **Life Insurance**

Lincoln Financial and Molloy College offers your family important financial protection and for this reason you may not waive life insurance coverage. This benefit is fully paid for by Molloy College.

Your Basic Term Life insurance benefit is the higher of \$50,000 or one times your base annual earnings up to a maximum of \$200,000.

### **Accidental Death & Dismemberment (AD&D)**

Your AD&D benefit is the same as your Basic Life Insurance benefit. AD&D benefits are paid to your beneficiary if you die as the direct result of a covered accident that occurs while coverage is in effect.

### **Beneficiaries**

It's important to name a beneficiary or beneficiaries to receive this insurance, and to keep this designation up to date. If you name multiple beneficiaries, be sure to indicate the percentage or fraction of benefits payable to each, or indicate that the benefit is to be paid equally among survivors. You may wish to consult an attorney before you name your beneficiaries, especially if you are naming dependent children or a trust. You can generally change your designation at any time.

## NEW YORK STATE STATUTORY DISABILITY BENEFIT LAW (DBL)

This mandated coverage protects you from non-occupational injury or sickness.

- There is a 7 day waiting period before you can initiate collecting your benefit
- The standard benefit is 50% of your gross weekly earnings with a maximum weekly benefit of \$170.00
- The duration of the benefit is up to 26 weeks

College teachers are exempt from this benefit as per New York State Law

## OPTIONAL LIFE INSURANCE

In addition to the Basic Life and AD&D insurance provided to you by Molloy College, you may purchase additional Life insurance for yourself as well as your spouse and dependents. You will be asked to provide Evidence of Insurability for any additional Life Insurance.

The following chart shows the Optional Life benefits available to you and your dependents through the Guardian Life Insurance Company. You, as an employee, must be enrolled in Optional Life Insurance for your spouse and eligible dependents to enroll.

	<u>Employee</u>	<u>Spouse</u>	<u>Child*</u>
Benefit	\$50K, \$100K, \$150K, \$200K	50% of EE amount	Either \$500 or 10% of EE amount
Maximum	Same as above	\$100K	\$500 or \$10,000

\*Amounts of insurance are less for children 14 days to 6 months

## LONG TERM DISABILITY INSURANCE (LTD)

LTD coverage, provided through Prudential, offers income protection if you suffer a disabling illness or injury that prevents you from working. It replaces a percentage of your eligible pay up to a dollar maximum. Disability income protection is very important to your financial security. This benefit is fully paid for by Molloy College.

### Benefit

LTD offers you 60% of your salary up to a maximum of \$6,000 per month. Other sources of disability income, including benefits you are eligible to receive from Social Security Disability Insurance Benefits and Social Security Old Age Insurance Benefits, typically count toward that percentage. Before you can receive this benefit, you must fulfill a 180 day elimination period. LTD plan benefits end at the earliest of:

- When you are no longer disabled as defined by the plan, or
- You leave your employer for any reason other than a covered disability
- When you reach the limit for receiving LTD benefits, which for many plans is an age limit, or your death

### Elimination Period

An elimination period (also known as a waiting period) is the length of time that must pass (180 days) after you become disabled as defined by the plan and before LTD benefits begin.

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

Your health and well being both on and off the job is very important. As part of your benefit package, we provide an Employee Assistance Program to help you through life's challenges.

Provided by Employee Support Network, this confidential counseling and referral service provides help for you and your dependents. After discussing your problems, questions or concerns, you may be referred to an appropriate resource for further assistance.

EAP is perfect for assistance with work/life issues such as child care or elder care, or other things such as legal advice and financial planning. This service is available to you, 24 hours a day. Just call 1-866-620-2011. You may also access Employee Support Network's website at [www.employeesupportnetwork.com](http://www.employeesupportnetwork.com).

## AFLAC SUPPLEMENTAL PLANS

Molloy College offers employees the option to purchase additional forms of protection through various AFLAC plans.

### CANCER CARE PLAN

The AFLAC Cancer Care Plan is an indemnity plan that can help cover the cost of expenses that aren't covered by traditional health insurance. Some examples are travel, food, lodging, long-distance calls and house-hold help. AFLAC will help you by providing an important safety net in fighting the financial consequences of cancer that result beyond traditional health insurance.

### PERSONAL ACCIDENT PLUS

Personal Accident Plus may provide disability income in the event you are in an accident. If eligible, this plan will pay you a benefit for Accident related emergency treatment, follow-up treatment and hospitalization. The plan also pays a benefit for dismemberment due to an accident or an accident related death.

Please contact Human Resources for additional information regarding the above supplemental plans.



## FLEXIBLE SPENDING ACCOUNT (FSA)

The College offers employees the opportunity to enroll in a flexible spending account plan, administered by AFLAC. Flexible Spending Accounts enable you to set aside money, on a pre-tax basis via payroll deduction, for many kinds of common unreimbursed healthcare and dependent care expenses. If you elect to contribute funds to an FSA, you will reduce your taxable income (no Federal, State, or FICA taxes deducted from elected amount) while paying for services you would pay for anyway.

Your election is binding. Once you elect to contribute funds to an FSA, you cannot change or cancel that election unless you experience a life status change or until the next open enrollment period. Since the FSA election is on an annual basis, you will be required to complete an enrollment form every year.

Please choose your election amount carefully. The IRS has a "Use It or Lose It" rule which requires participants to forfeit any outstanding balance that remains in the account at the end of the plan year.

**EFFECTIVE 1/1/11— As part of the Patient Protection and Affordable Care Act (PPACA), over the counter medicines and drugs (with the exception of insulin) will no longer be eligible for reimbursement under a health FSA account, unless you have a prescription.**

### Healthcare FSA

Healthcare FSA allows you to pay for healthcare expenses such as medical (including some over the counter drugs), dental and vision expenses that are not reimbursable by your insurance plan. The minimum contributions to the Healthcare FSA is \$100, the maximum is \$5,000.

Examples of eligible healthcare expenses are deductibles, coinsurance, copays, orthodontia, eye-wear, saline solution, amounts exceeding the allowable charge for a service that was performed by an out-of-network provider.

Your entire healthcare FSA election amount is available on the first day of coverage, regardless of whether or not the account has been pre-funded. If you have an annual election of \$1,000 and you incur a \$1,000 claim on January 1<sup>st</sup>, you can receive reimbursement for the entire amount on January 1<sup>st</sup>, even though there is no money in the account.

### Dependent Care FSA

A Dependent Care FSA allows you to pay for dependent care expenses for eligible dependents who live with you. Services provided must allow you (and your spouse) to go to work or seek employment. Eligible dependents include children under age 13, a disabled spouse, a parent or a disabled child over the age of 13. The minimum contribution to the Dependent Care FSA is \$1,000, the maximum is \$5,000 (\$2,500 if married and filing jointly).

Examples of eligible dependent care expenses are dependent/child care centers, adult day care, nursery school, pre-school, after school and summer day camp programs, services provided by a housekeeper who provides care for an eligible dependent.

You cannot submit a claim for funds that have not yet been contributed to the account. If you have a claim for \$2,000 but have only contributed \$1,000 to the account, you will only be reimbursed \$1,000.

## Medical Flexible Spending Account (FSA) Expense Worksheet

### Enhanced Benefits

Take advantage of a benefit that can increase your spendable income - a Medical Flexible Spending Account (FSA). You can enhance your benefits package by participating in this valuable option, available through your employer's flexible benefit plan. A Medical FSA can help you pay for eligible out-of-pocket medical costs while increasing your spendable income. By taking time to learn more about this plan, you can make the most of your benefit choices.

### The History

Medical reimbursement plans are qualified benefits under IRS Code Section 125. The United States Congress created IRS Code Section 125 as part of the Revenue Act of 1978 to make benefits more affordable for employees.

### How it Works

When you participate in a Medical FSA, you elect to have a specified number of tax-free dollars deducted from your gross earnings before taxes are calculated. Many out-of-pocket medical expenses incurred by you or your spouse or your dependents are eligible for reimbursement. After you submit a claim for an eligible medical service provided during your Plan Year, you will be reimbursed from this account. **The plan maximum is \$5,000 per year.**

IRS regulations govern the eligibility of claims as described on the previous page. Adequate itemized documentation substantiating that an expense is eligible must be submitted with your claim.

### The Next Step

Take time to go through the worksheet to determine how the Healthcare FSA will benefit you. Because of the **"use it or lose it" rule** (described in your Summary Plan Description), it is important for you to plan carefully.

### Medical

Acupuncture  
 Alcohol/drug Treatment  
 Allergy treatments  
 Ambulance  
 Anesthesia  
 Artificial limbs  
 Braille books/magazines  
 Chiropractor fees  
 Crutches/wheelchairs  
 Diabetic supplies  
 Emergency room visit  
 Health care equipment  
 Hospital bills  
 Immunizations  
 Infertility treatments  
 Laboratory fees  
 OB/GYN exams  
 Office visits  
 Osteopath fees  
 Oxygen  
 Physical therapy  
 Physician fees  
 Prescription medications  
 (if cosmetic or weight loss drug, must include note from physician indicating specific medical condition being treated.)  
 Private hospital room  
 Private nurses  
 Psychiatric Care  
 Psychological Care  
 Routine Checkups  
 Smoking cessation programs:  
 (not over-the-counter items)  
 Special School, handi-capped  
 Surgery  
 Vaccinations  
 Well Baby care  
 X-rays

\$ \_\_\_\_\_ **Subtotal**

### Dental

Anesthesia  
 Bondings  
 Cleanings  
 Crowns/bridges  
 Dental exams  
 Dentures  
 Extractions  
 Fillings  
 Fluoride treatments  
 Occlusal guards  
 Oral Surgery  
 Orthodontia  
 Root Canal/therapy  
 X-rays

\$ \_\_\_\_\_ Subtotal

### Vision

Prescription contacts  
 Contact lens supplies  
 Eye exams  
 Corrective eye wear  
 Corrective surgery  
 Prescription sunglasses

\$ \_\_\_\_\_ Subtotal

### Hearing

Hearing aids  
 Hearing exams  
 Telephones for hearing impaired

\$ \_\_\_\_\_ Subtotal

### Total Plan Year Estimate

\$ \_\_\_\_\_

### Total Plan Year Tax Savings ( x 35%)

\$ \_\_\_\_\_

## Dependent Care Flexible Spending Account (FSA) Expense Worksheet

### Enhanced Benefits

If you are one of the many people who spends money for the care of dependents, a Dependent Care Flexible Spending Account (FSA) can make these expenses more affordable. You can enhance your benefits package by participating in this valuable option, available through your employer's flexible benefit plan.

This section explains how a Dependent Care FSA can help you pay your eligible out-of-pocket dependent care costs while increasing your spendable income. By taking time to learn more about this plan, you can make the most of your benefit choices.

### The History

Dependent Care reimbursement plans are qualified benefits under IRS Code Section 125. The United States Congress created IRS Code Section 125 as part of the Revenue Act of 1978 to make benefits more affordable for employees.

### How It Works

When you participate in a Dependent Care FSA, you elect to have a specified number of **tax-free dollars** deducted from your gross earnings before taxes are calculated. IRS regulations govern the eligibility of claims. After you submit a claim for an eligible dependent care service provided during your Plan Year, you will be reimbursed from this account. Note that adequate documentation from the provider substantiating that an expense is eligible must be provided with your claim (see claim form instructions).

### Your Spendable Income Increases

When you contribute tax-free dollars to a Dependent Care FSA, you lower your taxable income; therefore, you pay fewer taxes and increase your spendable income.

### The Next Step

Take time to go through the worksheet to determine how a Dependent Care FSA will benefit you. Because of the "**use it or lose it**" rule (described in your Summary Plan Description), it is important for you to plan carefully.

### Eligible Expenses

The Internal Revenue Service (IRS) has set the maximum allowable contribution for a Dependent Care FSA at \$5,000 per family for a married couple filing jointly or for a single parent. The limit is \$2,500 for a married person filing separately. You may use this plan for expenses that meet these qualifications:

- Expenses must be for the care of a qualified person. A qualified person is someone who spends at least eight hours per day in your home and is one of the following:
- Your dependent who was under age 13 when the care was provided and for whom you can claim an exemption. (If divorced or separated, see special regulations in IRS Publication 503.)
- A spouse or dependent who is physically or mentally incapable of self-care and for whom you can claim an exemption.
- The dependent care must enable you to be gainfully employed or to look for work; if you are married, the dependent care must also enable your spouse to work, look for work or attend school full-time.
- Services must be for physical care, not for education, meals, etc.
- The amount to be reimbursed must not exceed the lesser of your or your spouse's earned income for the Plan Year.
- The services may be provided in your home or another location but not by someone who is your minor child or dependent for income tax purposes (ex. an older child).
- If the services are provided by a day care facility that cares for six or more individuals at the same time, the facility must comply with state day care regulations.
- Overnight camps and lessons in lieu of day care are not eligible for reimbursement from a Dependent Care FSA.
- You must identify the care provider on your income tax return (Form 2441 with a 1040 return; Schedule 2 with a 1040A return).

The following expenses may be eligible for reimbursement from your Dependent Care FSA. You can save money on what you spend if this money is drawn from a **tax-free** Flexible Spending Account. Estimate your Plan Year out-of-pocket expenses below.

#### PLAN YEAR ESTIMATE

#### DEPENDENT CARE EXPENSES

\$ _____	Adult Day Care
\$ _____	Child Day Care
\$ _____	In-Home Dependent Care
\$ _____	Nursery School
\$ _____	<b>Total Plan Year Estimate</b>
\$ _____	<b>Total Plan Year Tax Savings (x 35%)</b>

## YOUR RETIREMENT

Whether you're five months, five years, or even 25 years away from retirement, it's never too early or too late to start planning. Making the right moves with your money now can make a big difference in how comfortable your retirement will be.

Investment Options available to you...

### **Retirement Annuity (RA)**

All employees who (1) have one year of continuous employment, (2) have attained age 26 and (3) are credited with 1,000 hours or more of service, are encouraged to participate in Molloy College's Pension Plan. This Plan is a voluntary "Defined Contribution Benefit Plan" and employees have the option of choosing between various funding vehicles offered by Teacher's Insurance Annuity Association (TIAA—CREF).

Employees who elect to participate in the Plan must contribute 5% of their base annual salary. Molloy College makes an additional 9% contribution of the base annual salary to each participant's account. This Molloy College percentage increases to 9.5% after 10 years of service and 10% after 20 years of service. Employee contributions are made as a pre-tax payroll deduction. These amounts and the interest earned are not subject to income tax until they are received as benefits. The one year's continuous employment criterion will be waived if a new employee has at least one year of service with another institution of higher education, immediately preceding employment at Molloy College.

The Retirement Annuity is governed entirely by the terms of the plan document itself. The plan document and Summary Plan Description can be reviewed in the Human Resources Office.

### **Supplemental Retirement Annuity (SRA)**

All employees are eligible to participate in a Voluntary Tax Sheltered Annuity Plan. Employees may contribute up to the legal limit, which is set annually by the IRS. Please see Human Resources for a calculation of your personal limit. There is no waiting period and the College does not contribute to this plan.

All employee contributions are through payroll deduction on a pre-tax basis. These amounts and the interest earned are not subject to income tax until they are received as benefits.

Rights under the SRA are governed entirely by the terms of the plan document itself. The plan document and summary Plan Description can be reviewed in the Human Resources Office.

## OTHER EMPLOYEE BENEFITS

### **Nassau Educators Federal Credit Union**

All employees are eligible to join the Nassau Educators Federal Credit Union. Membership offers you lower rates on loans and other financial needs.

### **Tuition Reimbursement**

For more information, please see Human Resources.

### **NY 529 College Savings Plan**

New York's 529 College Savings Program, Direct Plan, provides a flexible, convenient, and low-cost way to save for college. The program features a wide range of investment choices, tax-free withdrawals when used for qualified higher education expenses and contributions that are tax-deductible (up to certain limits) for New York State residents.



## LIFE GUIDE

Many employees often struggle to manage personal and work responsibilities on their own. In response to this problem, The College is offering, through C&B Consulting, Life Guide, a comprehensive and integrated benefit solution for work/life management issues.

Whether you are facing a major life event, such as having a baby, or dealing with a day-to-day task such as finding affordable car care, Life Guide is a valuable source for reliable, expert assistance. Life Guide can assist you 24 hours a day for all of your every-day and unique challenges.

Life Guide's main features include:

- **Comprehensive Work/Life Content** – all encompassing work/life website dedicated to providing you with the vital resources you need to feel secure about your personal life
- **Provider Search Options** – over 50 locator tools allow you to search for a local provider for any type of personal service ranging from Elder Care to Real Estate to Pet Care
- **Live and On-Demand Webinars** – provides advice on important personal matters
- **Personal Guidance and Educational Materials** – helps you gain a better understanding of all available personal options
- **Financial Calculators** – helps you set future financial goals and obtain a more accurate vision of your retirement
- **Self-Service Legal Forms** – avoids an unnecessary and possibly costly trip to the lawyer's office
- **On-Line Discount Center** – offers great savings on a wide variety of products and services such as computers, electronics, books, movie tickets, child care and more

Life Guide can assist in the following areas:

- **Adult Care & Aging** – short and long term care options, care giving resources, hospice & in-home services, geriatric & respite care
- **Child Care & Parenting** – child care options, child development, in-home care, child safety, parenting resources, special needs
- **Daily Life Needs** – relocation, pet care, home improvement, travel, time & stress management
- **Education** – pre-K to college, financial aid, scholarships, special needs programs, tutoring, continuing education
- **Health and Wellness** – fitness/exercise programs, weight loss, diet & nutrition, safety, emotional health
- **Legal & Financial** – personal finance, retirement planning, real estate & loans, legal assistance, credit & debt, etc.
- **Pregnancy & Adoption** – pre-natal care, birthing options, breastfeeding, domestic and international adoption resources, etc.

Visit [www.cblifeguide.com](http://www.cblifeguide.com), at anytime. This is a free benefit, available to you 24 hours a day, 7 days a week.

USERNAME: worklife

PASSWORD: balance



## **IMPORTANT CONTACT INFORMATION**

### **Empire Blue Cross Blue Shield**

Website	<a href="http://www.empireblue.com">www.empireblue.com</a>
Member Services	1-800-342-9816
TDD for hearing impaired	1-800-682-8786
Medical Management Program	1-800-982-8089
Healthline Nurse Access & Healthline Related Topics	1-877-TALK-2RN (825-5276)
Pharmacy Management Program	1-800-342-9816
TDD for hearing impaired	1-800-241-6895
Healthy Discount	
Alternative Practitioners	1-888-289-4325
Wellness Products	1-888-289-4325
Fitness Club	1-800-866-8466

### **EmblemHealth**

Website	<a href="http://www.emblemhealth.com">www.emblemhealth.com</a>
Member Services	1-877-842-3625
Nurse Advice Line	1-877-444-7988

### **Blue View Vision**

Website	<a href="http://www.empireblue.com">www.empireblue.com</a>
Member Services	1-866-723-0515

### **Guardian**

Website	<a href="http://www.guardianlife.com">www.guardianlife.com</a>
Dental Customer Service	1-800-890-4774

### **AFLAC**

Flexible Spending	1-800-323-5391
Flexible Spending Reimbursement Fax	1-877-353-9256
Cancer Claim Wellness Benefit Fax	1-877-844-0201
Personal Accident Expense	1-800-366-3436

### **Employee Support Network EAP**

Website	<a href="http://www.employeesupportnetwork.com">www.employeesupportnetwork.com</a>
Customer Service	1-86-620-2011

### **Molloy College Employee Website**

Website	<a href="https://molloy.gethrinfo.com">https://molloy.gethrinfo.com</a>
Username	molloyee
Password	benefits

## CHECKLIST OF WHAT YOU NEED TO DO

- Review this Benefits Guide and share it with your family. This Guide and the attached Enrollment Forms provide important information about your benefit options and their related costs.
- Ask questions. If you have additional questions after reading this Benefits Guide, contact Human Resources.
- Complete your enrollment forms. Return the completed forms to Human Resources by the enrollment deadline of **December 7, 2010**. You will not be allowed to change this election until the next open enrollment or unless you experience a life status change.
- Verify your elections. If you sign up for benefits, don't forget to carefully check your pay stub to make sure you are enrolled for the benefits you elected. If you have questions or think there is a mistake, contact Human Resources immediately.
- Organize Information. Create a personal file to keep all of your benefits and claim information organized.
- If you are covering dependents, make sure to include their information on your enrollment form.
- Don't forget to indicate beneficiaries and their information.

## FREQUENTLY ASKED QUESTIONS

### ***Where can I find out more information regarding my benefits?***

You can log onto the Molloy College website at <https://molloy.gethrinfo.com>, Username: molloyee, Password: benefits

### ***What should I do if:.....***

#### ***I get married, have a baby or adopt a child?***

If you wish to add eligible dependents to your coverage, you must complete and return the necessary forms to Human Resources within 30 days of the life status change. If you do not notify HR within this time, the change will not take effect until the next Open Enrollment period.

#### ***I get divorced or one of my dependents passes away or loses eligibility?***

If you need to drop a dependent from coverage, you must complete and return the necessary forms to Human Resources within 30 days of the life status change. If applicable, a COBRA notification will be sent to you and/or your ineligible dependent offering continuation of coverage under The College's health plan.

### ***Once I sign up for benefits, when will I receive my ID card?***

You will receive your medical and/or dental card(s) within 10 business days of your benefit effective date.

### ***How do I find a participating doctor in my plan?***

You can locate a participating medical provider in a variety of ways:

Visit the carrier websites at [www.empireblue.com](http://www.empireblue.com) or [www.emblemhealth.com](http://www.emblemhealth.com)

Depending on which plan you enroll in, ask your provider if they participate in Empire's network or in the EmblemHealth network .

Call the member service numbers listed on the Contacts Page of this Benefits Guide.

### ***How do I find a participating dentist in my plan?***

You can locate a Guardian provider in a variety of ways:

Visit the website at [www.guardianlife.com](http://www.guardianlife.com)

Ask your provider if they are in Guardian's network.

### ***What do I do if I lose my ID card?***

If you are enrolled in the Empire plan, you can print a temporary ID card and/or order a new ID card from the Empire website, [www.empireblue.com](http://www.empireblue.com). If you are enrolled in the Emblem plan, you can order a new ID card from the carrier website at [www.emblemhealth.com](http://www.emblemhealth.com). You can also call the member service numbers listed on the Contacts Page of this Benefits Guide.

### ***How do I obtain a claim form?***

Claim forms can be found on the carrier websites. Visit [www.empireblue.com](http://www.empireblue.com) for an out of network HSA medical claim form, [www.guardianlife.com](http://www.guardianlife.com) for a dental claim form or you can log onto the Molloy College website at <https://molloy.gethrinfo.com>. Username: molloyee, Password: benefits. Claim forms are not required for the Empire HMO or the Emblem EPO plans as they only provide in network coverage.

### ***Can I change my FSA election?***

You cannot change your FSA election mid-year unless you experience a life status change (marriage, birth of a child, divorce). The election change must be consistent with the event. For example, if your child care needs change, you may change your dependent care FSA election. If you adopt a child and you are enrolled in the healthcare FSA, you may increase your FSA election. A benefit reduction is not consistent with the event.

### ***How do I contact Human Resources?***

To contact Human Resources, please call Peggy Hughes at (516) 678-5000 x6773 or email at [phughes@molloy.edu](mailto:phughes@molloy.edu).

## OTHER IMPORTANT REMINDERS

### ***Women's Health and Cancer Rights Act of 1998 Notification***

On October 21, 1998 Congress passed a bill called the Women's Health and Cancer Rights Act. This new law requires group health plans that provide coverage for mastectomy to provide coverage for certain reconstructive services.

These services include:

- Reconstruction of the breast upon which the mastectomy has been performed,
- Surgery and reconstruction of the other breast to produce a symmetrical appearance,
- Prostheses, and
- Physical complications during all stages of a mastectomy, including lymphedemas

In addition, the plan may not:

- Interfere with a woman's rights under the plan to avoid these requirements, or
- Offer inducements to the health provider, or assess penalties against the health provider, in an attempt to interfere with the requirements of the law.

However, the plan may apply deductibles and copays consistent with other coverage provided by the plan.

### ***HIPAA Privacy Reminder***

Molloy College protects your individually identifiable health information. When you first became covered by our health plan, you received a Privacy Notice that explains how we do that. A copy of the Privacy Notice is available to you on request and without charge. If you want a copy for any reason, please contact your local Human Resources representative.

Details of the various insurance plans that Molloy College offers are described in the Summary Plan Description (SPD) provided for each plan. The benefits summarized in this guide are only a brief overview of what is available to you as an employee of Molloy College. An SPD, and information on cost of coverage will be provided to you by the Human Resources Department prior to enrollment. You may contact Human Resources for more information about all of the insurance benefits Molloy College offers. It is to your benefit as well as your family's to familiarize yourself with the various options made available to you.