

**EMPLOYEE BENEFIT GUIDE
ANNUAL ENROLLMENT
FOR 2017 PLAN YEAR**

HACC



KEY OPEN ENROLLMENT FACTS

- **Annual benefits open enrollment will be Wednesday, November 2, 2016 – Wednesday, November 16, 2016.** All plan documents relating to benefits are housed in the benefits enrollment site: www.hacc.bswift.com
- **Beginning November 1, 2016, all benefits enrollment system user IDs and passwords will be reset to the following:**
 - USER ID** = your HACC ID, example - jvwalker
 - PASSWORD** = the last 4 digits of your social security #
- **Per the PPACA individual mandate, all individuals are required to carry health insurance, or could be subject to fines imposed by the IRS.** Information about the Marketplace Exchange may be found at www.HealthCare.gov

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PLEASE NOTE – The information contained in this document is intended to be informational only. It is not intended to provide full details of each benefit program, only a high level summary. It is also not intended to replace the employee handbook or plan documents nor to be construed as a guarantee of continued employment, nor does it constitute the terms of an employment contract. Employment with the Harrisburg Area Community College is on an at-will basis. This means the employment relationship may be terminated at any time by either the employee or the College for any reason not expressly prohibited by law.

1) HACC Benefits Enrollment System

If you wish to contribute your own funds to a flexible spending account for medical or dependent care expenses for the 2017 year, you must elect that type of coverage during the open enrollment period.

In order to indicate your enrollment preferences for the following benefits, you will need to access the HACC Benefits Enrollment System at: www.hacc.bswift.com during annual open enrollment. The following benefit programs are administered using the HACC Benefits Enrollment System:

- Medical
- Vision
- Disability
- Dental
- Life Insurance/AD&D (basic & voluntary)
- Flexible Spending – health/dependent care

This is also the system of record for beneficiary designations for the HACC-provided basic life insurance and any voluntary life insurance elections.

Refer to the HACC Benefits System Enrollment Guide for instructions on use of the system.

2) Medical and Rx

HACC provides a choice between three medical plans: a PPO \$500, PPO high deductible \$2,000 and the CareConnect \$350 plans. The PPO \$500 and high deductible \$2,000 plans allow you to treat with any medical provider of your choice. However, you may experience higher out-of-pocket costs by not treating with a network participating provider.

The medical plans are administered by Capital Blue Cross. Please refer to the full plan summary sheet or other actual plan documents for more details. Payroll deductions for medical, dental and vision are made on a pre-tax* basis.

Medical coverage can be elected for the employee, spouse, eligible dependents up to age 26, and HR-certified domestic partners. The prescription plan is administered by CVS/Caremark and provides both retail and mail-order benefits.

	PPO \$500 Plan and Rx		High Deductible \$2,000 and Rx	
MEDICAL	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	\$500/\$1,000	\$1,000/\$1,500	\$2,000/\$4,000	\$4,000/\$8,000
Coinsurance	0%	20%	0%	30%
Coinsurance Out-Of-Pocket Max	n/a	\$3,000/\$6,000	n/a	\$3,000/\$6,000
Total Out-Of-Pocket Max	\$6,350/\$12,700	N/A	\$6,350/\$12,700	N/A
Urgent Care/ER Copayment	\$50/\$125 (waived if admitted)		\$50/\$125 (waived if admitted)	
Copays (Office/Specialist)	\$25/\$30	20%	\$25/\$30	30%
PRESCRIPTION DRUG	Retail	Mail-order	Retail	Mail-order
Deductible	\$0		\$0	
Copay/Coinsurance	\$5/\$40/\$60	\$10/\$80/\$120	\$5/\$40/\$60	\$10/\$80/\$120

	CareConnect Plan and Rx		
MEDICAL	PCP Directed	Self-Directed	Out of Network
Deductible	\$50/700	\$500/\$1,000	\$3,000/\$6,000
Coinsurance	0%	10%	50%
Coinsurance Out-Of-Pocket Max	n/a	\$1,500/\$3000	\$6,350/\$12,700
Total Out-Of-Pocket Max	\$6,350/\$12,700	\$6,350/\$12,700	\$3,000/\$6,000
Urgent Care/ER Copayment	\$50/\$125 (waived if admitted)		
Copays (Office/Specialist)	\$25/\$30	\$25/\$30	50%
PRESCRIPTION DRUG	Retail	Mail-order	
Deductible	\$0		
Copay/Coinsurance	\$5/\$40/\$60	\$10/\$80/\$120	

*Domestic Partner coverage cannot be withheld on a pre-tax basis for state and local purposes due to current state law. A copy of the 2016 Domestic Partner cost sheet may be found in the benefits system Library.

3) 2017 Employee Plan Costs

Salary Tier 1
<\$40,000

Salary Tier 2
\$40,001 to
\$55,000

Salary Tier 3
\$55,001 to
\$70,000

Salary Tier 4
>\$70,000

Monthly

Premium PPO

	Salary Tier 1 <\$40,000	Salary Tier 2 \$40,001 to \$55,000	Salary Tier 3 \$55,001 to \$70,000	Salary Tier 4 >\$70,000
Employee Only	\$54.00	\$76.00	\$91.00	\$117.00
Employee/Spouse	\$121.00	\$170.00	\$206.00	\$262.00
Parent/Child	\$91.00	\$129.00	\$155.00	\$198.00
Parent/Children	\$141.00	\$199.00	\$240.00	\$307.00
Family	\$155.00	\$219.00	\$265.00	\$338.00

High Deductible Plan with HSA

	Salary Tier 1 <\$40,000	Salary Tier 2 \$40,001 to \$55,000	Salary Tier 3 \$55,001 to \$70,000	Salary Tier 4 >\$70,000
Employee Only	\$6.00	\$26.00	\$40.00	\$66.00
Employee/Spouse	\$13.00	\$57.00	\$88.00	\$144.00
Parent/Child	\$10.00	\$45.00	\$71.00	\$116.00
Parent/Children	\$14.00	\$64.00	\$100.00	\$164.00
Family	\$15.00	\$70.00	\$108.00	\$178.00

CareConnect 350

	Salary Tier 1 <\$40,000	Salary Tier 2 \$40,001 to \$55,000	Salary Tier 3 \$55,001 to \$70,000	Salary Tier 4 >\$70,000
Employee Only	\$21.00	\$42.00	\$56.00	\$83.00
Employee/Spouse	\$47.00	\$94.00	\$127.00	\$187.00
Parent/Child	\$35.00	\$71.00	\$96.00	\$142.00
Parent/Children	\$55.00	\$109.00	\$149.00	\$219.00
Family	\$60.00	\$121.00	\$164.00	\$241.00

4) Cash Opt-Out (Medical Waiver)

For eligible employees who have the ability to choose medical insurance coverage through an alternate source, such as a spouse's employer plan, HACC provides a cash compensation option in lieu of enrollment in the HACC medical plan.

- Submit the Medical Plan Cash Opt-Out Form and provide documentation which provides proof of the alternate coverage.
- Documentation must display your name and it must show that the coverage is effective 1/1/2017. A medical card or printout from the benefit site would be acceptable.
- The agreement must be renewed at least once annually and may only be modified within 30 days of a qualified life event.
- The medical cash opt-out maximum amount for 2017 is \$1,500.
- The benefit is paid on each pay date. As a taxable benefit, it is subject to FICA, federal, state, and local tax, and is not utilized to calculate retirement contribution eligibility.

PLEASE NOTE: If your spouse is also a HACC employee and you are enrolled under their HACC coverage, you are not eligible to receive the cash opt-out.

In order for employees to receive the full \$1,500 stipend for 2017, the completed form and documentation must be received by the Office of Human Resources no later than Monday, November 21, 2016.

Any forms received after that date, or which are incomplete, will be processed as soon as administratively possible and may decrease the stipend amount received.

5) Dental & Vision

DENTAL Administered by United Concordia

- 100% employer-paid
- Concordia Flex PPO dental plan with in-network and out-of-network provisions
- \$25.00 deductible per person/\$75.00 max per family
- Preventive Services @ 100%, Basic Services @ 80%, Major @ 50%
- \$2,000.00 calendar year maximum benefit
- \$1,000.00 lifetime max for child orthodontics
- www.ucci.com

VISION Administered by National Vision Administrators (NVA)

- 100% employer-paid
- PPO vision plan with in-network and out-of-network Provisions
- Exams every year/lenses every year/frames every 2 years
- www.e-nva.com

Salary Tier/Plan Option	Coverage Level	Total Monthly Premium	Monthly Employer Cost	Monthly Employee Cost	Per Pay Employee Cost	
	Vision	Single	\$ 4.49	\$ 4.49	\$ -	\$ -
		Employee + 1	\$ 8.09	\$ 8.09	\$ -	\$ -
		Family	\$ 11.68	\$ 11.68	\$ -	\$ -
	Dental	Single	\$ 27.09	\$ 27.09	\$ -	\$ -
		Family	\$ 67.18	\$ 67.18	\$ -	\$ -

Due to dental & vision being 100% employer-paid benefits, employees electing double coverage under a HACC-employed spouse is not permitted.

6) HACC Plan, FSA and HSA

A Flexible Spending Account (FSA) is an employer-sponsored benefit that allows employees to set aside money on a pre-tax basis to pay for certain eligible health and dependent care expenses. The deferred amount should be used for eligible expenses incurred within the calendar year, but up to \$500 may be rolled over into the next plan year. The HSA account allows employees to set aside money on a pre-tax basis to pay for eligible health care expenses. In order to have a HSA, you will need to enroll in the High Deductible Health Plan.

Healthcare FSA:

- Annual maximum for 2017 is \$2,600.00.
- A full list of eligible expenditures can be found on <http://www.irs.gov/publications/p502/>. Eligible expenses include:
 - Co-payments, deductibles, co-insurance
 - Mental health services
 - Chiropractic care and physical therapy

Dependent Care FSA:

- Annual maximum for 2017 is \$5,000.00.
- Pay for day care expenses related to a child or adult dependent. Services must be provided by a legitimate daycare provider.

Health Spending Account (HSA):

- HACC will give employees that enroll in the High Deductible Health Plan \$1,500 for single coverage and \$3,000 for family coverage towards medical expenses.
- Annual maximum for 2017 is \$3,400 single and \$6,750 family.

HACC PLAN – In addition to any voluntary contributions you might choose to make, HACC provides basic funding into the healthcare flexible spending account for each eligible full-time employee the first of the month following one year of employment. In your first year, the \$500 is prorated based on your date of hire. These funds are provided to help offset medical expenses not covered by the insurance plans. The maximum annual amount HACC will contribute is \$500.

Accounts can be accessed using the debit card tied directly to the FSA accounts or by submitting hardcopy reimbursement requests to the FSA administrator, Allied Benefits. Tracking of expenses is available online at:

<https://www.alliedbenefit.com/default.aspx>.



7) Life, AD&D & Disability

COLLEGE-PAID BASIC LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

- Benefit is 100% employer-paid.
- Provides basic benefit amount of \$50,000 life and \$50,000 AD&D.
- Beneficiary information must be maintained in the HACC benefits enrollment system.

VOLUNTARY LIFE INSURANCE

- Elections may be made for additional voluntary life insurance for employee, spouse, and/or dependent coverage.
- Voluntary life insurance elections are made on a post-tax basis, in order to provide a tax advantage to the beneficiary upon their receipt of the benefit.

LONG-TERM DISABILITY INSURANCE

- Benefit is 100% employer-paid.
- Provides financial stability for eligible employees during a long-term serious health condition.
- Waiting period is 180 days, beginning on disability date.
- Benefit pays up to 60% of base salary once claim is approved, plus an additional 10% into a TIAA-CREF supplemental retirement plan.
- Employees may be eligible for a partial benefit based on a long-term medically necessary reduced work schedule.

8) Benefit Resources

Member Service Phone Numbers & Websites

Benefit Type	Company Name	Phone Number	Website
Medical & Rx	Capital Blue Cross	1-800-962-2242	www.capbluecross.com/hacc
Dental	United Concordia	1-800-332-0366	www.ucci.com
Vision	National Vision	1-800-672-7723	www.e-nva.com
HACC Plan/Flexible Spending Accts	Allied Benefits	1-800-288-2078	www.alliedbenefit.com HACC Group # A08102
Health Savings Account	Benefit Wallet	1-800-472-4200	www.mybenefitwallet.com

HACC Benefit Enrollment System – www.hacc.bswift.com
All documents relating to HACC benefits can be found in the Library of the benefits enrollment system.

For questions relating to benefits or the benefits enrollment system, contact:

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HACC



**Founded
in 1964**