



# 2021 Voorhees College Benefits Enrollment Guide

## Medical and Prescription Drugs

Because of ongoing high claims costs, Voorhees College will not be able to provide a group medical plan to employees.

To research individual medical insurance options please review the website and use the contact the number below for answers to your questions about medical insurance options and/or quotes for medical insurance.

If you should need a quote for medical insurance, please be prepared to provide the following information:

### Information Needed to Provide a Quote

- Name of employee and any spouse or dependents.
- Dates of Birth for all individuals within the household.
- Zip code and county of residence.
- Whether or not those who are applying for coverage are tobacco users.
- 2020 estimated household income (before taxes).
- Preferred Doctors, Practices, and Hospitals.
- Names of medications applicants are currently taking.

### Information Needed to Enroll

- Social Security Numbers (or document numbers for legal immigrants).
- Employer and income information for every member of your household who needs coverage (for example, from pay stubs or W-2 forms—Wage and Tax Statements).
- Employer's phone number for any individuals in the household.

To get a quote for individual medical coverage,  
call toll free **800-318-2596**  
or go to the website

<https://www.healthcare.gov/>

## Dental

Guardian will continue to provide voluntary dental coverage for Voorhees College employees in 2021. The cost for this coverage is paid entirely by the employee. For forms and questions, employees can visit [www.guardiananytime.com](http://www.guardiananytime.com) .

Services	Amount You Pay
<b>Preventive Services</b>	Exams, cleanings (once every 6 months), x-rays – 0%
<b>Deductible</b>	Applies to basic and major services only – \$50 (max of 3 per family)
<b>Basic Services</b>	Fillings, simple extractions, endodontic services – 20%
<b>Major Services</b>	Bridges and dentures, complex extractions, crowns – 50%
<b>Annual Maximum</b>	\$1,500

## Your Dental Insurance Cost in 2021

12 Month Employee Semi-Monthly Cost			
Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
\$14.73	\$29.51	\$33.52	\$44.91
9/10 Month Employee Semi-Monthly Cost			
Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
\$17.68	\$35.41	\$40.22	\$53.89

## Vision

Vision coverage will continue to be available through Superior Vision. The cost for this coverage is paid entirely by the employee. Providers include WalMart, Target, Sam's Club, Costco and LensCrafters among many others. To locate a network provider visit [www.superiorvision.com](http://www.superiorvision.com). The chart below shows in-network benefits.

Services	Amount You Pay
<b>Vision Exam</b>	\$10 Copay; once every 12 months
<b>Contact Lens Fitting</b>	\$25 copay; once every 12 months
<b>Lenses</b>	Single Vision, Bifocal, Trifocal or Lenticular - \$25 copay Once every 12 months
<b>Frames</b>	\$130 retail allowance + 20% off amount over allowance; once every 24 months
<b>Contact Lenses</b>	Medically Necessary – Paid in Full; once every 12 months Other - \$130 retail allowance
<b>Laser Vision Correction</b>	5%-50% discount

## Your Vision Insurance Cost in 2021

12 Month Employee Semi-Monthly Cost			
Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
\$3.43	\$6.86	\$7.75	\$11.98
9/10 Month Employee Semi-Monthly Cost			
Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family
\$4.11	\$8.23	\$9.30	\$14.38

## Group Term Life Insurance

Guardian will continue to provide term life and dependent life coverage for Voorhees College employees in 2021. Employee term life is provided at no cost to employee. Dependent life is paid entirely by employee.

<b>Basic employee life insurance</b>	\$25,000
<b>Dependent life</b>	Spouse \$2,000 Child \$2,000 (14 days to age 23/25 if FT student)

## Your Group Term Life Insurance Cost in 2021

<b>12 Month Employee Semi-Monthly Cost</b>	
<b>Employee Only</b>	<b>Dependent(s)</b>
No Cost	\$0.55

<b>9/10 Month Employee Semi-Monthly Cost</b>	
<b>Employee Only</b>	<b>Dependent(s)</b>
No Cost	\$0.66

## Disability Income Benefits

Voorhees College provides full-time employees with long-term disability income benefits, and pays the full cost of this coverage. In the event you become disabled from a non work-related injury or sickness, disability income benefits are provided as a source of income.

<b>Long term disability</b>	50% of monthly earnings (up to \$5,000 maximum) Benefit is non-taxable 90 day Elimination Period (amount of time employee must be disabled before benefits begin to be paid) Benefit duration to Social Security Normal Retirement Age (if you remain disabled)

## Consumer Benefits

Guardian will continue to offer the following voluntary benefits for Voorhees College employees in 2021. The cost is paid entirely by the employee.

<b>Life Insurance</b>	To supplement your group life insurance benefits you may purchase units of \$10,000 for yourself up to a maximum amount of \$150,000. You may also purchase units of \$5,000 for your spouse from a minimum of \$10,000 up to a maximum amount of \$150,000, not to exceed 100% of the employee amount. Coverage for dependents up to age 23 (25 if FT student) is available in the amounts of \$1,000, \$5,000, or \$10,000.
<b>Accidental Death &amp; Dismemberment</b>	In the event of an accidental death, this insurance will pay benefits in addition to any life insurance. Fractional amounts of the policy will be paid if an appendage or sight is lost because of an accident.
<b>Accident Insurance</b>	For covered accidental injuries, fixed benefits are paid directly to you regardless of your other coverages and you can spend it any way you choose. Benefits are paid according to a fixed schedule that includes benefits for hospitalization, fractures and dislocations, emergency room visits, and more.
<b>Cancer Insurance</b>	Cancer insurance provides fixed benefits for early detection and treatment of certain kinds of cancer, including related expenses such as screenings, hospital confinement, radiation, chemotherapy, surgery and more. Benefits are paid directly to you regardless of any other coverage you may have and you can spend it any way you choose.
<b>Short-Term Disability</b>	Short-Term Disability insurance provides income assistance and a way to help you pay your bills and keep your life as normal as possible if you become sick or injured and cannot work. Benefits would begin on the 1st day for an accident and on the 8 <sup>th</sup> day for an illness and would last as long as you remain disabled, up to a maximum of 13 weeks.

## Flexible Spending Accounts (FSAs)

Dental/Vision and/or Dependent Care FSA will continue to be offered through ProBenefits. To create or log in to your FSA account, employees can visit [www.probenefits.com](http://www.probenefits.com).

## TIAA 403(b) Retirement Plan

Full time employees are eligible to make contributions beginning on date of hire. Voorhees College will match the employee's contribution up to a maximum of 4.5% of his/her annual salary after one year of continuous employment. See your Human Resources representative for details.

*The information in this Enrollment Guide is presented for illustrative purposes. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of discrepancy between the Guide and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact Human Resources.*