

Ithaca College

# BENEFITS GUIDEBOOK

2024



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# WELCOME

## WELCOME TO ITHACA COLLEGE

At Ithaca College, we appreciate your commitment and contributions to our school community. Each year, we strive to offer benefit plans to our employees that not only reward you for your hard work but offer you and your family comprehensive and affordable health and wellness protection. We are confident that you will find our benefit offerings to be of excellent value to you and to your dependents.

In the following pages, you will find a summary of our benefit plans for the coming year. Please read this guide carefully as you prepare to make your elections to ensure that you select the coverage that is right for you and your family.

## ABOUT THIS GUIDE

This benefits guide describes the highlights of the Ithaca College benefits program in non-technical language. Your specific rights to benefits under this program are governed solely, and in every respect, by the [official plan documents](#) and not the information contained within this benefits guide.

If there is any discrepancy between the descriptions of the program elements contained within this benefits guide and the official plan documents, the language of the official plan documents shall prevail. Please refer to the plan-specific documents published by each of the respective carriers or third party administrators for detailed plan information. Eligibility for any benefit plan is determined by plan documents and policies. You should be aware that any and all elements of our benefits program may be modified in the future to meet Internal Revenue Service rules, or otherwise as determined by Ithaca College.



# YOUR OPEN ENROLLMENT CHECKLIST



## START PLANNING

To make sure you are able to complete the enrollment process as easily as possible, we've provided the following checklist:

### MARK YOUR CALENDAR WITH IMPORTANT DATES

- You can enroll in benefits your first day.
- The deadline to enroll in benefits is 30 days from your date of hire

### USE ENROLLMENT RESOURCES

- Review this guide.
- View the [Brain Shark video](#).
- Visit the [Benefits website](#).
- Any questions can be answered by the IC Benefits Team.

### CONFIRM ELIGIBILITY FOR YOUR DEPENDENT(S)

- Log into HR Cloud > Home > Me > Benefits > Before You Enroll.
- Validate that all eligible dependents you wish to provide benefits for are listed. Validate that all your beneficiary(ies) are listed.
  - If you have a child(ren) who are or will be turning 19, 25, or 26 in the next few months, they may become ineligible for benefits. Please review dependent eligibility rules to ensure that you are submitting necessary validation for eligibility. This can be found on the [Eligibility for Benefit Coverage webpage](#).

### COMPLETE FORM TO ADD A DEPENDENT OR BENEFICIARY

- You must complete and submit a Dependent/Contact Designation Form in order to add an eligible dependent to your benefits, add a beneficiary, or updated student status for children ages 19 to 25.

### ENROLL ONLINE

- When you're ready to make your elections, [see page 19](#) for step-by-step instructions on how to enroll online through IC HR Cloud.

# CONTACT INFORMATION

## CARRIERS & POINT OF CONTACT

Insurance Carriers, Human Resources,  
and NFP Point of Contact

## CONTACT INFORMATION

Phone Numbers, Websites,  
& E-mail Addresses

<b>NFP Employee Benefits Consulting Firm</b>	Laurie Marable Client Advocate	☎ 240.387.2188 ✉ <a href="mailto:laurie.marable@nfp.com">laurie.marable@nfp.com</a>
<b>Medical</b>	Aetna	☎ 855.616.2357 🌐 <a href="http://www.aetna.com">www.aetna.com</a>
<b>Health Savings Account</b>	Payflex	☎ 844.729.3539 🌐 <a href="http://www.payflex.com">www.payflex.com</a>
<b>Flexible Spending Account</b>	Payflex	☎ 844.729.3539 🌐 <a href="http://www.payflex.com">www.payflex.com</a>
<b>Dental</b>	Delta Dental	☎ 800.932.0783 🌐 <a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
<b>Vision</b>	Davis Vision	☎ 877.923.2847 🌐 <a href="http://www.davisvision.com">www.davisvision.com</a>
<b>Life</b>	Sun Life	☎ 877.750.8683 🌐 <a href="http://www.sunlife.com">www.sunlife.com</a>
<b>Disability/Paid Family Leave</b>	Lincoln Financial	☎ 877.275.5462 🌐 <a href="http://www.lfg.com">www.lfg.com</a>
<b>Employee Assistance Program</b>	ENI	☎ 800.327.2255 🌐 <a href="http://www.nexgeneap.com">www.nexgeneap.com</a>
<b>403(b) Retirement</b>	TIAA	☎ 877.518.9161 🌐 <a href="http://www.tiaa.org">www.tiaa.org</a>
<b>Retiree Health Care Plan</b>	Emeriti	☎ 866.363.7484 🌐 <a href="http://www.emeritihealth.org">www.emeritihealth.org</a>
<b>COBRA &amp; Retiree Contact Information</b>	Payflex	☎ 888.678.7835 🌐 <a href="http://www.payflex.com">www.payflex.com</a>
<b>Medicare</b>	Gallagher Stephen Porto, Area Vice President	☎ 518.365.6311 ✉ <a href="mailto:stephen_porto@ajg.com">stephen_porto@ajg.com</a>
<b>Ithaca College Human Resources</b>	Ithaca College	☎ 274.8000 ✉ <a href="mailto:humanresources@ithaca.edu">humanresources@ithaca.edu</a> 🌐 <a href="http://www.ithaca.edu/human-resources/employee-benefits-wellness">www.ithaca.edu/human-resources/employee-benefits-wellness</a>

# MEDICAL/RX BENEFITS

## MEDICAL/RX BENEFITS

For the 2024 benefit year, Ithaca College will offer two competitive, comprehensive health care packages through Aetna—the Aetna Choice POS II - Qualified High Deductible Health plan with an HSA and the Aetna Choice POS II plan. Both plans cover eligible preventive care at 100%. These include routine checkups, gynecological visits, and well-child exams (frequency rules apply). You will not have to pay anything for these services if you receive them from a provider that participates in Aetna’s network. Please view the following page for a summary of your medical plan options.

## PRESCRIPTION DRUG

You can control your out-of-pocket cost based on the medications your physician prescribes. To get the greatest value from your prescription benefits, ask your doctor to prescribe generic (Tier 1) medications whenever possible. Use Mail Order or CVS Retail for maintenance medications that you routinely fill each month. You may be able to obtain valuable savings on 90-day supplies of medications. After two retail fills, employees are required to fill a 90-day supply through Mail Order Pharmacy or a retail CVS Pharmacy. You can opt-out of this program by calling Aetna.

## PRUDENTRX

The PrudentRx Copay Program helps plan members get copay assistance from drug manufacturers to reduce a member’s cost share for eligible medications. If you currently take one or more medications included in your plan’s exclusive Specialty Drug List, you will receive a welcome letter and phone call from PrudentRx that provides information about the program as it pertains to your medication. All eligible members will be automatically enrolled in The PrudentRx Copay Program.

## TELADOC

For quick, convenient access to a provider while you are at the office, or on the go, you can use Teladoc, a telemedicine service. Board certified doctors and pediatricians are available by secure video, phone, or mobile app—anytime, anywhere—and can treat non-emergency medical conditions such as:

- Colds and flu
- Allergies
- Asthma
- Pink eye
- Ear infections
- Sinus problems
- Respiratory infections
- Joint aches and pains
- Vomiting and nausea

## You have resources.

There is a wealth of information regarding your plans, claims, and other online resources. Please click the links below to learn more about your medical benefits.



[www.aetna.com](http://www.aetna.com)



[Medical Plan Options](#)

[Choice POS II - Qualified High Deductible Plan Benefit Summary](#)

[Choice POS II - Qualified High Deductible Plan Benefit Summary \(En Español\)](#)

[Choice POS II -Qualified High Deductible Plan SBC](#)

[Choice POS II Plan Benefit Summary](#)

[Choice POS II Plan Benefit Summary \(En Español\)](#)

[Choice POS II Plan SBC](#)

[Preventive Services](#)

[Prescription Drug List Formulary](#)

[Preventive Drug List](#)

[Mobile Health App Flyer](#)

[Mobile Health App Video](#)

[Member Tools & Resources](#)

[Know When to Go](#)

[PrudentRx](#)

[PrudentRx FAQs](#)

[Teladoc](#)

[Teladoc Pricing](#)

[How to Find a Provider](#)

# MEDICAL/RX BENEFITS

	CHOICE POS II - QUALIFIED HIGH DEDUCTIBLE PLAN		CHOICE POS II PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Health Savings Account?</b>	Yes	Yes	No	No
<b>Ithaca College's Annual Contributions to HSA</b> Individual / Family	\$1,000 / \$1,500	\$1,000 / \$1,500	N/A	N/A
<b>Deductible</b> Individual / Family	\$1,600 / \$3,200	\$4,500 / \$9,000	\$500 / \$1,000	\$2,000 / \$4,000
<b>Member Coinsurance</b>	10%	50%	10%	50%
<b>Out-of-Pocket Maximum</b> Individual / Family	\$3,000 / \$6,000	\$8,000 / \$16,000	\$5,000 / \$10,000	\$7,500 / \$15,000
<b>Office Visit</b> Primary Care Physician Specialist	10% after deductible 10% after deductible	50% after deductible 50% after deductible	\$25 copay \$40 copay	50% after deductible 50% after deductible
<b>Preventive Care</b>	No charge (deductible waived)	50% after deductible	No charge (deductible waived)	50% after deductible
<b>Teladoc / Telehealth Services</b>	\$49 or less (PCP) Varies (Specialist)	50% after deductible	\$25 (PCP) \$40 (Specialist)	50% after deductible
<b>Diagnostic Procedures</b> Labs & X-Rays Outpatient Complex Imaging (CT, MRI, etc)	10% after deductible 15% after deductible	50% after deductible 50% after deductible	10% after deductible 15% after deductible	50% after deductible 50% after deductible
<b>Urgent Care Center</b>	10% after deductible	50% after deductible	10% after \$50 copay (deductible waived)	50% after deductible
<b>Emergency Room</b> (waived if admitted)	15% after deductible	15% after deductible	10% after \$150 copay (deductible waived)	10% after \$150 copay
<b>Outpatient Hospital Services</b>	10% after deductible	50% after deductible	10% after deductible	50% after deductible
<b>Inpatient Hospital Services</b>	10% after deductible	50% after deductible (pre-certification required)	10% after deductible	50% after deductible (pre-certification required)
<b>Prescription Drug Coverage</b>				
<b>Retail (30 Day Supply)</b>				
Tier 1	\$10 copay after deductible	50% + \$10 copay after deductible	\$15 copay (no deductible)	50% + \$15 copay (no deductible)
Tier 2	\$30 copay after deductible	50% + \$30 copay after deductible	\$35 copay (no deductible)	50% + \$35 copay (no deductible)
Tier 3	\$50 copay after deductible	50% + \$50 copay after deductible	\$55 copay (no deductible)	50% + \$55 copay (no deductible)
<b>Mail Order (90 day supply)</b>	2x retail copays after deductible	N/A	2x retail copays (no deductible)	N/A

# HEALTH SAVINGS ACCOUNT (HSA)

## HEALTH SAVINGS ACCOUNT

An HSA makes it easy to set aside pre-tax money from your paycheck, to help pay for eligible out-of-pocket costs. Contributing pre-tax dollars can help reduce your taxable income and increase your take-home pay! You can even save your HSA dollars for future expenses, including retirement.

### WHAT DO PEOPLE LOVE ABOUT THE HSA?

- Unused funds roll over from year to year.
- Your HSA stays with you, even if you switch employers, change health plans, or retire.
- HSAs have a triple-tax benefit - funds go into the account tax-free, funds grow tax-free, and remain completely tax-free when used for eligible medical expenses.
- Once you have a balance of at least \$2,000 in your HSA, your money can earn interest - plus you can enjoy investment options.

### ARE YOU ELIGIBLE FOR AN HSA?


- To enroll in an HSA, you must be enrolled in a qualified High Deductible Health Plan (HDHP).
- You can't have other health coverage that pays for out-of-pocket care expenses before you meet your plan deductible.
- You or your spouse can't have a general-purpose health care flexible spending account (FSA) or health reimbursement arrangement (HRA) in the same year.
- You can't be claimed as a dependent by someone else.
- You can't have Medicare or TRICARE.
- You can't have used Veterans Affairs (VA) medical benefits in the prior three months, except in cases where the hospital care or medical services were for a service-connected disability.

### THINGS TO KEEP IN MIND

- The maximum contribution (employee and employer) to an HSA in one year is set by the IRS. In 2024, the maximum contribution for single coverage is \$4,150 and \$8,300 for family coverage.
- Annual contribution limits include contributions made by both you and Ithaca College.
- If you're age 55 or older, you can contribute up to an additional \$1,000 annually.
- If you will be turning 65 or become Medicare eligible in the upcoming year, please consult with the benefits team before enrolling in an HSA plan
- You can use your HSA for yourself, your spouse, and your dependent children- even if they are not covered under your insurance.

## You have resources.

There is a wealth of information regarding your plans, claims, and other online resources. Please click the links below to learn more about your HSA benefits. PayFlex is available to help Monday-Friday, 7am-7pm CT and Saturday, 9am - 2pm CT.

 844.729.3539

 [www.payflex.com](http://www.payflex.com)

 [Health Savings Account Benefit](#)

[HSA Member Flyer](#)

[HSA Eligible Expenses](#)

[HSA Investments](#)

[ID Process](#)

[HSA Quick Reference Guide](#)

[Mobile App Flyer](#)

[HSA Road Rules](#)



# FLEXIBLE SPENDING ACCOUNT (FSA)

## FLEXIBLE SPENDING ACCOUNT

FSAs help you take advantage of tax savings on eligible health care and/or dependent care expenses. Because your contributions are deducted from your pay before federal income, state income, and Social Security taxes have been withheld, you save on taxes. Contributions to any FSA are "use-it-or-lose-it" funds. This means that if you have unused funds at the end of the calendar year, those funds will be forfeited. That's an IRS rule, so estimate your contributions carefully. March 15, 2025 is the deadline for submitting any reimbursement claims incurred in 2024.

### You have resources.

There is a wealth of information regarding your plans, claims, and other online resources. Please click the links below to learn more about your medical benefits.



844.729.3539



[www.payflex.com](http://www.payflex.com)



[Flexible Spending Account Benefit](#)

[Health Care FSA Flyer](#)

[Dependent Care FSA Flyer](#)

[Health Care FSA Eligible Expenses](#)

[Dependent Care FSA Eligible Expenses](#)

[Reimbursement Quick Reference Guide](#)

[Mobile App Flyer](#)

[FSA Claim Form](#)

## HEALTH CARE FSA (HCFSA)

Health Care FSAs allow you to be reimbursed for eligible health care expenses incurred but not covered by insurance such as deductibles, coinsurance, copay, orthodontics, vision and hearing costs, and other expenses that qualify as medical deductions for federal income tax purposes. You can use your HCFSA for yourself, your spouse, and your dependent children - even if they are not covered under your insurance. When you submit a claim, you can be reimbursed, up to your annual election amount, less any previous reimbursement. The maximum contribution amount for the 2024 calendar year is \$3,200.

## DEPENDENT CARE FSA (DCFSA)

A Dependent Care FSA lets you use pre-tax dollars to pay for eligible expenses related to care for your taxable dependent children under the age of 13, or care for your taxable dependent children, spouse, or parent who resides with you and who is physically or mentally incapable of caring for him/herself, so that you can work, or if you're married, for your spouse to work or attend school full-time.

By contributing pre-tax money from your pay to a DCFSA, you may later repay yourself for eligible expenses incurred in the calendar year. You may set aside up to \$5,000 annually or \$2,500 if you are married and file taxes separately from your spouse. It includes daycare, before/after school care, summer day camp, and elder care. If the situation is educational in nature (e.g. kindergarten), the expense cannot be reimbursed from your DCFSA.

When submitting a claim, you can only be reimbursed up to the amount you have contributed to date, less any previous reimbursements. You may only receive reimbursement for services already incurred. Your dependent care provider must be an individual that you do not claim as a dependent on your tax return.

# FLEXIBLE SPENDING ACCOUNT (FSA)

## PAYFLEX DEBIT CARD

The PayFlex debit card makes participation in a Reimbursement Account easier than ever. Accessing funds is as simple as a swipe of the card. You will no longer need to file claims to be reimbursed from your spending accounts.

Debit card restrictions are in place to control the use of the card. You can use the card only at qualifying merchant locations such as physician and dental offices, pharmacies, vision service locations (identified by specific merchant Category Codes). The debit card cannot be used to pay child care expenses. Transactions initiated at non-qualifying merchants are automatically declined at the point of sale. The card may also be used at pharmacy, grocery and discount merchants who have installed an Inventory Information Approval System (IIAS). The role of an IIAS is to separate your shopping cart, identifying IRS-eligible items, and enabling the card to be used for only those items. You will be asked to provide an alternative form of payment for non-qualifying items.

Beyond convenience at the point of care, the PayFlex debit card's auto-substantiation feature reduces the need for you to submit receipts to verify purchases when your FSA balances are used. PayFlex's auto-substantiation processes have enabled PayFlex to achieve autosubstantiation rates of over 90%. This makes the debit card solution both efficient and attractive to members. It is the same card from year to year and is valid until it expires.

## SAVINGS EXAMPLE

SAVINGS EXAMPLE	ENROLLED	NOT ENROLLED
Annual Salary	\$40,000	\$40,000
Unreimbursed Expenses	\$0	-\$2,000
Annual FSA Contribution	\$2,000	\$0
Taxable Salary	\$38,000	\$40,000
Tax Deduction (Estimated 35%)	-\$13,300	-\$14,000
Net Take-Home Pay	\$24,700	\$24,000

\$700 saved by using the FSA

# DENTAL BENEFITS

## DENTAL BENEFITS




Good dental health is important to your overall well-being. That's why Ithaca College is pleased to offer a dental plan through Delta Dental. You may obtain services from a Delta Dental preferred provider or an out-of-network provider. When you visit a Delta Dental preferred (in-network) dentist you can maximize your plan benefits with lower out-of-pocket expenses. There is no balance billing for covered services when they are provided by a participating dentist.

Out-of-network (non-participating) dentists are not obligated to accept the insurance carrier's approved costs. If you choose a non-participating dentist, you will be responsible for additional costs if the provider's charges exceed the plan's PPO contracted rates. Please note that out-of-network services are reimbursed based on PPO contracted fees.

Anyone who does not enroll when first eligible may be considered a "late entrant". For the first 12 months of coverage, late entrant benefits are limited to two preventive care cleanings and exams (excluding x-rays), as well as one fluoride application for children under age 19.

### You have resources.

There is a wealth of information regarding your plans, claims, and other online resources. Please click the link below to learn more about your dental benefits:

-  800.932.0783
-  [www.deltadental.com](http://www.deltadental.com)
-  [Dental Coverage](#)
- [Dental Evidence of Coverage](#)
- [Additional Resources](#)
- [Online Resources](#)
- [Online Resources \(Spanish\)](#)
- [Delta Networks](#)
- [Delta Networks \(Spanish\)](#)

	LEGACY PRIME DPPO		ORTHO ADVANTAGE DPPO	
	In-Network	Out-of-Network*	In-Network	Out-of-Network*
<b>Deductible**</b> Individual / Family	\$50 / \$150	\$50 / \$150	\$50 / \$150	\$50 / \$150
<b>Calendar Year Maximum Benefit</b>	\$2,000	\$2,000	\$1,500	\$1,500
<b>Class I: Preventive Services (Cleanings)</b>	100%	90%	100%	90%
<b>Class II: Basic Services (Simple Extractions, Basic Restorative)</b>	80%	70%	80%	70%
<b>Class III: Major Services (Oral Surgery, Crowns/Inlays, Implants)</b>	60%	60%	50%	50%
<b>Class IV: Orthodontia (Braces) (Child Only)</b>	N/A	N/A	50%	50%
<b>Orthodontia Lifetime Maximum Benefit</b>	N/A	N/A	\$1,500	\$1,500
<b>Endodontics (Root Canals)</b>	Basic	Basic	Basic	Basic
<b>Periodontics (Scaling/Root Planning)</b>	Basic	Basic	Basic	Basic
<b>Implants</b>	Major	Major	Major	Major

\*In-Network PPO & Premier providers are paid at contracted rates, Out-of-Network is paid at 85th percentile.

\*\*Deductible does not apply to Class I: Preventive Services


# VISION BENEFITS

## VISION BENEFITS

Ithaca College offers a vision plan through Davis Vision. The Davis Vision Plan provides you with quality vision care coverage. Through this plan, you may receive both an eye exam and materials (lenses, frames, contact lenses).

### You have resources.

There is a wealth of information regarding your plans, claims, and other online resources. Please click the link below to learn more about your vision benefit:

 877.923.2847

 [www.davisvision.com](http://www.davisvision.com)

 [Vision Coverage](#)

[Vision Benefit Summary](#)

DAVIS VISION			
	In-Network	Out-of-Network Reimbursement	Frequency
<b>Eye Exams</b>	\$0 copay	Up to \$30	Once every 12 months
<b>Lenses</b> Single Vision Lined Bifocal Lined Trifocal Lenticular	\$20 copay	Up to \$25 Up to \$40 Up to \$55 Up to \$75	Once every 12 months
<b>Frames</b> Fashion Frame Collection Designer Frame Collection Non-Collection Frame Visionworks Frame	100% 100% Up to \$150 + 20% off balance Up to \$200 + 20% off balance	Up to \$50	Once every 24 months
<b>Contact Lenses*</b> Elective Medically Necessary	Up to \$130 + 15% off balance 100% with prior approval	Up to \$100 Up to \$225	Once every 12 months

\*If you select contact lenses that are in the Davis Vision Collection, you will receive up to two boxes/multi-packs of planned replacement contact lenses or four boxes/multi-packs of disposable contact lenses. The number of contact lens boxes may vary based on the manufacturer's packaging.

# HEARING DISCOUNT PROGRAM

## HEARING DISCOUNT PROGRAM

The hearing care discount plan is offered through Davis Vision. All employees and their eligible family members who are enrolled in our current vision benefit plan through Davis Vision.

Through the discount program, members can access hearing service providers who are a part of “Your Hearing Network” for a savings of up to 40% off national average selling prices for brand name hearing aids. Added benefits include a 4-year repair and service warranty, 3-year loss and damage coverage and a 4-year free battery supply with purchase. If you choose to see an out-of-network provider, you can receive a reimbursement up to \$75 for a hearing exam.

To access the hearing discount benefits and find a provider in the Your Hearing Network simply call 888.809.0044. Your Hearing Network is a rapidly growing national network of independent hearing care professionals.

The Ithaca College Sir Alexander Ewing Speech and Hearing Clinic is not a network provider with the discount program. However, all hearing evaluations at the campus clinic remain free of charge to Ithaca College employees and students, as well as members of the greater Ithaca community. The on-campus clinic also continues to offer hearing aid fittings at a significantly reduced rate for the Ithaca College campus community. Hearing aid programming and repair, ear plugs, and musician plugs are also offered at reduced rates.

### You have resources.

There is a wealth of information regarding your plans, claims, and other online resources. Please click the links below to learn more about your hearing discount program:

☎ 877.923.2847

🌐 [www.davisvision.com](http://www.davisvision.com)

📄 [Hearing Discount Program Information](#)



## LIFE AND AD&D INSURANCE

Life insurance is an important part of your financial security, especially if others depend on you for support. All benefit-eligible employees are provided with Life and AD&D Insurance through Sun Life in the amount of \$50,000. The AD&D benefit is equal to your life insurance coverage amount and, under qualifying circumstances, is paid to your beneficiary in addition to the life benefit.

If you become dismembered, the policy pays according to a schedule based on the dismemberment. This benefit reduces 35% at age 65, 60% at age 70, and 75% at age 75.

## VOLUNTARY LIFE AND AD&D INSURANCE

You may purchase Voluntary Group Life Insurance coverage for yourself, in \$20,000 increments to a maximum of \$500,000. You also have two options for dependent coverage. Option 1 covers your spouse for \$5,000 and eligible child(ren) for \$2,500 and Option 2 covers your spouse for \$10,000 and eligible child(ren) for \$4,000.

**Please Note:** At annual enrollment, employees not currently enrolled (late entrants) can enroll in \$20,000 without EOI. Those currently enrolled may increase by up to \$40,000 without EOI during each annual enrollment. EOI is required when coverage exceeds \$200,000 for the first time. Spouses can enroll in \$5,000 without EOI as a late entrant, and they can increase to \$10,000 at annual enrollment without EOI.

You may also purchase Voluntary Group AD&D Insurance coverage for yourself, in \$20,000 increments to a maximum of \$300,000. Coverage for your dependents may also be purchased in the following amounts:

- A spouse or grandfathered qualified domestic partner are covered at 50% of the amount you select for yourself if you do not have any children to cover.
- A spouse or grandfathered qualified domestic partner are covered at 40% of the amount you select for yourself if you have children to cover.
- Children are covered at 15% of the amount you select for yourself if you do not cover a spouse or a grandfathered qualified domestic partner.
- Children are covered at 10% of the amount you select for yourself if you cover a spouse or a grandfathered qualified domestic partner.

### You have resources.

There is a wealth of information regarding your plans, claims, and other online resources. Please click the link below to learn more about your life insurance benefit:



[Basic & Voluntary Life Insurance Benefit](#)

[Dependent Life Insurance Benefit](#)

[AD&D Benefit](#)

[Basic Life and AD&D Benefit Summary](#)

[Voluntary Life Benefit Summary](#)

[Voluntary AD&D Benefit Summary](#)

## SHORT-TERM DISABILITY

If you become disabled and remain disabled through the seven calendar day elimination period you may be eligible to receive Short Term Disability benefits. If approved by the insurance carrier, this coverage will provide a continued source of income that equals 66.67% of your weekly salary to a maximum of \$400 per week.


## LONG-TERM DISABILITY

If you remain disabled for 180 days due to any one disabling illness or injury, you may be eligible to receive Long-Term Disability benefits. If approved by the insurance carrier, this coverage will provide a continued source of income that equals 60% of your monthly salary to a maximum of \$7,500 per month. Long-Term Disability will continue to be payable to age 65 or Social Security Normal Retirement Age (SSNRA) or until you no longer meet the definition of disabled under the plan.



### You have resources.

There is a wealth of information regarding your plans, claims, and other online resources. Please click the links below to learn more about your disability benefits:

 [Long-Term Disability Benefit](#)

[Short-Term Disability Benefit Summary](#)

[Long-Term Disability Benefit Summary](#)

## EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) is available to all employees and members of their household. This program is provided to employees at no cost, and offers up to five professional counseling sessions, as well as tools and resources to address personal problems interfering with employees' wellbeing and work performance. The EAP can provide assistance with legal, financial, and work-life resources. The services and resources available through ENI are available 24 hours a day, seven days a week, and are strictly confidential.

The EAP program provides assistance with a variety of issues, including:

- Depression
- Substance abuse
- Grief
- Legal and financial concerns
- Marital or family difficulties
- Stress management and anxiety
- Child or elder care
- Estate planning
- Funeral planning and concierge services
- Travel assistance
- ID theft protection

For more information please visit [www.nexgeneap.com](http://www.nexgeneap.com) or call 1.800.327.2255; the company code is 1489.



### You have resources.

There is a wealth of information regarding your plans, claims, and other online resources. Please click the links below to learn more about your EAP program benefits:



[Employee Assistance Program Member Guide](#)



# 403(B) RETIREMENT PLANNING

## 403(b) RETIREMENT PLAN

Many resources are available to help you assess your savings situation and your goals for retirement. Becoming a more informed investor will directly affect your chance of reaching your retirement goals.

The TIAA website includes several useful tools and calculators to assist you in improving your financial well-being. In addition to using online tools, we encourage you to take advantage of the opportunity to meet with a TIAA consultant for an individual consultation.

To schedule an appointment, please call 866.843.5640, or visit [www.tiaa.org/schedulenow](http://www.tiaa.org/schedulenow). You can also change your retirement plan contribution online on the TIAA website.

Employees are alerted that exceeding the legal limit has tax consequences. Employees are responsible for checking their paycheck to determine if the appropriate amount is being withheld and to report any discrepancies immediately to the Office of Human Resources so that timely corrections can be made.

If you wish to contribute the maximum allowed to your retirement plan each year, please remember that you are responsible for monitoring your contributions to ensure you will reach the maximum by the end of the calendar year and that you won't contribute more than allowed by law. It is your responsibility to update your salary deferral amount when necessary online through TIAA's website or by calling TIAA directly. The 403(b) contribution limit for 2024 is \$23,000. If you are age 50 or over, the catch-up contribution is \$7,500. Ithaca will match 7.5% if employees contributed 3% to their accounts.


## EMERITI RETIREE HEALTH CARE PROGRAM

The Emeriti Retiree Health Care Program provides a way for you to save for the cost of health care during retirement. Ithaca College will contribute \$564 to your Emeriti Health Account in the upcoming year, provided you are at least age 35 and in an eligible class. Ithaca College continues to make contributions until they have made 25 years of contributions to your account, the date you cease employment at the College, or at your death, whichever is earliest. If you cease employment with the College without having met the College's criteria for retirement eligibility, assets from employer contributions will be forfeited.

As a benefits-eligible employee in an eligible class, you may make voluntary contributions to the Emeriti plan. Your contributions will be made on an after-tax basis, but all contributions and earnings will accumulate and be paid out tax-free for qualified medical expenses. If you leave the College without meeting the College's criteria for retirement eligibility, you will still have the right to use all of your own contributions and earnings, starting at age 55, to pay for qualified medical insurance, including other health insurance.

Requests to begin making contributions or to change the amount you currently contribute to your Emeriti account must be made through IC HR Cloud. Information regarding the Emeriti Retiree Health Program can be found on their website. You can check your Emeriti Health Account balance(s) via the TIAA website.

### You have options


 TIAA: 866.843.5640

Emeriti: 866.363.7484

 TIAA website  
[www.tiaa.org/ithaca](http://www.tiaa.org/ithaca)

Schedule an appointment  
[www.tiaa.org/schedulenow](http://www.tiaa.org/schedulenow)

Emeriti Retiree Health Program  
[www.emeritihealth.org](http://www.emeritihealth.org)

 [Ithaca Match](#)  
[New Hire Flyer](#)

# ADDITIONAL BENEFITS

## WELLCENTS

WellCents is a comprehensive, holistic financial wellness solution designed to help you create confidence in your financial life. Our goal is to help you develop a real-life action plan to move you toward being financially well, and in turn, help you secure a financially sound retirement.

- A financial wellness assessment will provide you with a financial wellness score and customized action plan.
- Based on employee and peer assessment data, we will hold tailored education workshops.
- Advisors are available to discuss all of your financial needs and goals going beyond the scope of the Employer sponsored retirement plan.
- An extensive resource center provides you with further resources on a variety of financial planning topics.

### You have resources.

There is a wealth of information regarding your plans, claims, and other online resources. Please click the links below to learn more about your benefits.



[Welcome to WellCents](#)

[WellCents Placemat](#)

[WellCents - Grow Up with Us!](#)

## SANVELLO

The Sanvello digital application is a leading innovator in making high-quality health and wellness support more accessible, helping to remove common barriers for users by putting the availability of these resources conveniently on your smartphone, tablet, or computer. Based on your usage of the app, Sanvello builds a unique road map catered specifically to you to help you achieve your personal health and wellness goals. Developed in collaboration with therapists, doctors and researchers, Sanvello offers users a variety of different functions to aid users manage stress, cope with anxiety, and find their own unique support along their personal wellness journey.

As part of Ithaca College's partnership with Sanvello, all IC users will have access to a vast collection of premium services. These include:

- A multifunctional array of tools to calm your mind, change your outlook, and redirect negative thoughts.
- Access a variety of meditation techniques and even create your own custom audio meditation.
- Series of tracking tools to help you better understand your mood and aspects of your health and wellness like healthy nutritional and sleeping habits.
- Goal-setting and progress assessments to set goals for yourself and utilize tracking tools to monitor your progress towards longer term personal growth.
- Guided journeys led by experts, guided journeys are collections of video explorations, audio meditations and focused self-analysis exercises that are designed to be completed at your own place.
- Series of smaller bite-size video and audio content focusing on particular topics of interest.
- Peer groups so you may connect with other Sanvello users, share personal stories, and engage with others on a variety of different topics.

# ADDITIONAL BENEFITS

## BEHAVIORAL HEALTH SERVICES

Gain access to national and regional partners that provide online face-to-face mental health counseling and medication management. There are a variety of programs to choose from to fit the needs of you and your dependents. Areas of assistance include:

- General counseling and psychiatry
- Specialized substance use counseling
- Specialized mental health counseling

## TALKSPACE

Talkspace is a digital space for private and convenient mental health support. With Talkspace, you can receive counseling, therapy, and medication services from the convenience of your device (iOS, Android, and web).

All care is led by a behavioral health clinician or medical professional. Talkspace's network features thousands of licensed, insured, and verified therapists and specialized prescribers who can support a variety of needs including:

- Identity struggles
- Chronic issues
- Trauma & grief
- Stress
- Anxiety
- Depression
- Eating disorders
- Substance use
- Sleep
- Relationships
- Healthy living
- And more

## AETNA MATERNITY PROGRAM

The Aetna Enhanced Maternity Program offers support to expecting mothers at no cost to you. You'll learn about what to expect before and after delivery, early labor symptoms, newborn care, and more! Additionally, this program can:

- Offer phone-based genetic counseling and screening
- Help you make informed decisions throughout your pregnancy
- Give advice on lowering your risk for early labor
- Help you cope with postpartum depression
- Offer personalized nurse support for health conditions or other risks that could affect your pregnancy

## You have resources.

There is a wealth of information regarding your plans, claims, and other online resources. Please click the links below to learn more about your benefits.



[Aetna Behavioral Health Services](#)

[Talkspace](#)

[Aetna Maternity Program](#)

[Silver Lion - Why Offer a Student Loan Advisory Benefit?](#)

[Silver Lion Overview](#)

[Silver Lion - Non-Profit Government Employees](#)

[Silver Lion Landing Page](#)

[Gallagher Medicare Flyer](#)

[Gallagher Medicare Guide & Checklist](#)

## STUDENT LOAN ADVISORY

Income driven repayment plans help lower loan payments and offer loan forgiveness but only 30% of eligible borrowers are enrolled. Silver Lion Student Loan Advisors helps individuals with Federal Student Loan Debt. This benefit offers free loan reviews and analysis to determine if borrowers and their loans are eligible for an income driven repayment program and/or loan forgiveness. Advisors are available to:

- Answer questions
- Review loans
- Help borrowers take advantage of historic and new federal student loan programs.

## GALLAGHER MEDICARE GUIDE

Planning for your future is important for the security of you and your family. Utilize the attached guide and checklist to plan and understand Medicare. See key contacts page to receive free, personal consultation from a licensed insurance agent at Gallagher.

# ADDITIONAL BENEFITS

## PAID TIME AWAY FOR ADMINISTRATORS AND STAFF

Ithaca College understands the importance of allowing staff to take time off for rest, illness, or to attend other personal needs. That is why a generous amount of Paid Time Away (PTA) including vacation, medical, and personal leave, as well as holidays is provided.

### VACATION LEAVE HIGHLIGHTS

- Staff accrue vacation time on a per pay period basis starting with their first full pay period.
- The maximum amount of vacation time is equal to 1.5 times the annual amount.
- It is intended that any vacation balance will not be used prior to successful completion of the probationary period.
- Vacation provides time off for rest and relaxation; therefore, employees may not receive pay instead of taking vacation.
- Vacation leave must be pre-approved by your superior.
- Any unused vacation leave up to the maximum allowed will be paid out at termination with successful completion of the probationary period and required notice of resignation.

### BENEFITS GROUP I (MANAGEMENT GROUP IV AND V, EXECUTIVE PRESIDENT, EXECUTIVE VP, AND EXECUTIVE DEAN)

MONTHS OF SERVICE	NUMBER OF DAYS PER YEAR
1-240 Months	22 days
241+ Months	25 days

### BENEFITS GROUP II (ALL OTHER STAFF POSITIONS)

MONTHS OF SERVICE	NUMBER OF DAYS PER YEAR
1-120 Months	15 days
121-240 Months	20 days
241+ Months	25 days

# ADDITIONAL BENEFITS

## MEDICAL LEAVE HIGHLIGHTS

- The maximum balance of medical leave is equal to 10 times the annual amount.
- Medical leave may be used immediately upon eligibility.
- Medical leave is intended to provide the security of continued income when an employee is absent due to illness, injury, or for medical or dental appointments that cannot be scheduled outside of working hours.
- Employees are required to notify their supervisor within the first hour of the work period if they will be absent due to illness or injury or as soon after as possible.
- In recognition of the difficult roles employees must sometimes assume in caring for children, parents, and other dependents, the College allows employees to use up to five days of medical leave as family medical leave each fiscal year.
- No medical leave balance will be paid at separation from service.

### NUMBER OF MEDICAL DAYS PER YEAR

12 days

## PERSONAL TIME HIGHLIGHTS

- Personal leave is frontloaded as of the date of benefits eligibility.
- Personal leave may be used for personal convenience, religious observances, weather conditions, care of family members who are ill, etc. Unless it is an emergency, arrangements to take personal leave must be approved in advance by the immediate supervisor. Except for in special circumstances, personal leave should not be authorized during the probationary period.
- Unused personal leave will not be paid out at the end of employment.

### NUMBER OF PERSONAL DAYS PER YEAR

3 days

## PRO-RATED LEAVE SCHEDULE

Employees who gain benefits eligibility on any date other than the start of the fiscal year will have the annual personal leave allowance pro-rated based on the date of benefit eligibility as follows:

BENEFITS ELIGIBILITY DATE	PRO-RATED AMOUNT
July 1 - October 31	Full annual allowance
November 1 - February 28	2/3 annual allowance
March 1 - June 30	1/3 annual allowance

# ADDITIONAL BENEFITS

## WORKERS' COMPENSATION

Ithaca College provides workers' compensation insurance protection to safe-guard against the costs associated with medical care and lost salary due to a work-place illness or injury. In the event of a work-related illness or injury, the incident must be reported to your supervisor and the Office of Human Resources within 24 hours of the incident by completing a report found on our [Benefits Website](#). More information on Worker's Compensation can be found in the [Policy Manual, section 3.9.14.7](#).

## NEW YORK STATE SHORT-TERM DISABILITY

Short-Term Disability benefits for staff are coordinated with New York State Disability benefits. Enrollment is automatic. Premiums for this coverage are paid by Ithaca College. Staff are covered after four weeks of employment. This benefit provides for employees in the event they are unable to work due to illness, injury, or pregnancy. More information on NYS Short-Term Disability can be found in the [Policy Manual, section 3.9.14.2](#).

## PAID FAMILY LEAVE (PFL)

Ithaca College provides paid family leave for eligible faculty, staff, administrators, and students. This benefit is paid for by the College. The benefit provides job protection and paid time off for qualifying events, such as:

- Bonding time with a newborn, newly adopted, or foster child (anytime within 12 months of this event);
- To provide care for a family member with a serious health condition; or
- To assist loved ones when a family member is deployed abroad on active military duty.
- To allow an employee or their minor to use PFL to quarantine or isolate due to COVID-19

For eligibility and additional information, please contact Human Resources at [humanresources@ithaca.edu](mailto:humanresources@ithaca.edu).

## EDUCATIONAL BENEFITS

Ithaca College's Educational Benefits program consists of employee tuition remission, dependent tuition remission, and cash awards for eligible dependents. Employee tuition remission benefits can be used beginning with the first full semester following the successful completion of six months of benefit-eligible service. Dependent education benefits are available to eligible dependents after the completion of 12 months of benefit-eligible service. Visit our [Educational Benefits Website](#) for more information.

## FLEXIBLE WORK ARRANGEMENTS

To help manage the various demands of work and life outside of work, the College has implemented an enhanced Flexible Work Arrangement (FWA) Policy, including flex time, compressed work weeks, job sharing, and telecommuting. More information on Flexible Work Arrangements can be found on our [Benefits Website](#).

## IC PERKS

Aside from the gorgeous view of Cayuga Lake, there are many reasons to love being an employee at Ithaca College. From facilities access to incentives and discounts, it's definitely a great day to be a Bomber! Visit our [Perks Website](#) for more information.

# HOW TO ENROLL ONLINE

## WHEN YOU ARE READY TO ENROLL, LOG INTO THE IC HR CLOUD:

Sign into IC HR Cloud using Mozilla Firefox for your browser. Login using your IC Net Pass username and password.

- Review the accuracy of your dependent and/or beneficiary information. To do this log into IC HR Cloud. Click on **Me > Benefits > Before You Enroll > are all of your eligible dependents and/or beneficiaries listed?** If any changes are needed, you will need to use the [Dependent and/or Contact Add form](#).
- Please include the necessary documentation with the form. You will be notified once the changes have been made so that you can log back in and complete the online enrollment process.

To complete your enrollment:

- Click on **Home > Me > Benefits > Before you Enroll > Continue**. Please remember to designate coverage for all of your dependents for each type of benefit.
- Once you have selected your coverages for Emeriti, Medical, Dental, Vision, Spending Account, Life insurance remember to designate coverage for all eligible dependents for each plan you have selected.
- Designate Beneficiaries.
- Review elections.
- Submit.
- Print or Save your Confirmation Page.
- Log-out of your account and you are done. Thank You!

# NOTICES

## MODEL NOTICES

For a detailed description of Ithaca College's model notices, please scan the QR code or visit:  
<https://mybenefitguide.nfp.com/IthacaCollege/Notices/ModelNotices.pdf>



### Notices about your care.

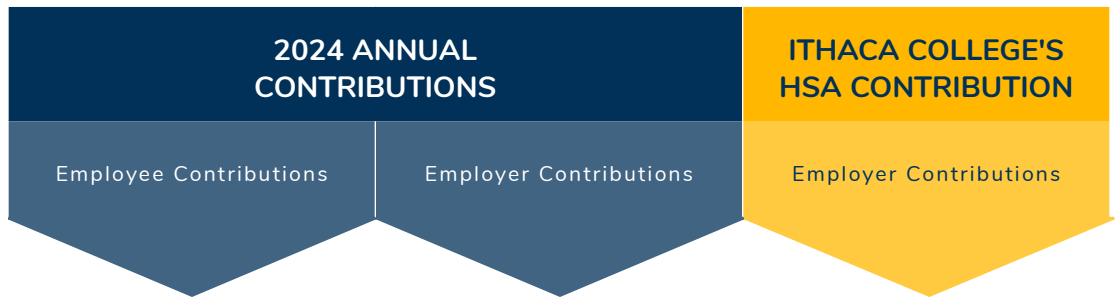
The model notices in this guidebook cover a variety of topics including:

- Summary of Material Modifications to Ithaca College Welfare Benefit Plan
- Notice of Special Enrollment Rights
- Notice of Privacy Practices
- Women's Health and Cancer Rights Act (WHCRA) Notices
- Mental Health Parity and Addiction Equity Act (MHPAEA) Disclosure
- Employer's Children's Health Insurance Program (CHIP) Notice
- Newborns' and Mothers' Health Protection Act Notice
- Medicare Part D Creditable Coverage Notice
- Genetic Information Nondiscrimination Act (GINA) Disclosures
- General FMLA Notice
- USERRA Notice





# CONTRIBUTIONS



2024 ANNUAL CONTRIBUTIONS				ITHACA COLLEGE'S HSA CONTRIBUTION
	Employee Contributions	Employer Contributions		Employer Contributions
<b>Aetna Choice POS II - Qualified High Deductible Plan</b>				
Employee	\$1,248.00	\$6,981.00		\$1,000
Employee + Spouse	\$3,480.00	\$13,798.00		\$1,500
Employee + Child(ren)	\$3,354.00	\$13,104.00		\$1,500
Family	\$5,509.00	\$19,166.00		\$1,500
<b>Aetna Choice POS II Plan</b>				
Employee	\$2,925.00	\$6,021.00		N/A
Employee + Spouse	\$6,341.00	\$12,461.00		N/A
Employee + Child(ren)	\$6,178.00	\$11,726.00		N/A
Family	\$8,069.00	\$18,784.00		N/A
<b>Davis Vision Plan</b>				
Employee	\$36.00	\$11.00		N/A
Employee + Spouse	\$90.00	\$3.00		N/A
Employee + Child(ren)	\$84.00	\$16.00		N/A
Family	\$132.00	\$28.00		N/A
<b>Delta Dental Legacy Prime Plan</b>				
Employee	\$192.00	\$137.00		N/A
Employee + Spouse	\$516.00	\$141.00		N/A
Employee + Child(ren)	\$624.00	\$31.00		N/A
Family	\$972.00	\$140.00		N/A
<b>Delta Dental Ortho Advantage Plan</b>				
Employee	\$192.00	\$86.00		N/A
Employee + Spouse	\$516.00	\$39.00		N/A
Employee + Child(ren)	\$624.00	\$180.00		N/A
Family	\$972.00	\$163.00		N/A
<b>Life &amp; Disability</b>				
Basic Life and AD&D	N/A	100% Employer Paid		N/A
Voluntary Life and AD&D	100% Employee Paid Rate varies by age bracket. <a href="#">Click here to see rate chart.</a>		N/A	N/A
Short-Term Disability	N/A	100% Employer Paid		N/A
Long-Term Disability	N/A	100% Employer Paid		N/A

# GLOSSARY OF TERMS

## ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

AD&D insurance is insurance that covers the unintentional death or dismemberment of the covered person.

Dismemberment includes the loss, or the loss of use, of body parts or functions (e.g., limbs, speech, eyesight, and hearing).

## BALANCE BILLING

An out-of-network healthcare provider billing a patient for the difference between what the patient's health insurance chooses to reimburse and what the provider chooses to charge.

## COINSURANCE

The percentage of costs of a covered health care service you pay after you've paid your deductible. For example, if you pay 10% of an in-network covered charge, the plan pays 90%.

## COPAYMENT

A fixed amount you pay for a covered health care service after you've paid your deductible.

## DEDUCTIBLE

The amount you pay for covered health care services before your insurance plan starts to pay.

## EMERGENCY SERVICES

Evaluation of an emergency medical condition and treatment to keep the condition from getting worse.

## EVIDENCE OF INSURABILITY (EOI)

Evidence of Insurability (EOI) is a health questionnaire that helps your insurance carrier determine whether you qualify for new coverage. This commonly requires answering a few simple health questions to provide proof of good health.

## FORMULARY

A list of prescription drugs that are covered by your health insurance plan. The formulary is separated into cost levels called tiers, which affects how much you pay for each drug. Also known as a Prescription Drug List (PDL).

## NON-PREFERRED PROVIDER

A provider who doesn't have a contract with your health insurer or plan to provide services to you. You'll pay more to see a non-preferred provider.

## OUT-OF-POCKET MAXIMUM

The most you could pay during a plan year for your share of the costs of covered services. After you meet this limit the plan will pay 100% of the allowed amount.

## PRE-AUTHORIZATION

A decision by your health insurer or plan that a health care service, treatment plan, prescription drug is medically necessary.

## PREMIUM

The amount that must be paid for your health insurance or plan each month. This amount is shared by you and your employer.

## PRIMARY CARE PHYSICIAN

A physician who directly provides or coordinates a range of health care services for a patient.

## SPECIALIST

A physician specialist focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent, or treat certain types of symptoms and conditions.

## UCR (USUAL, CUSTOMARY AND REASONABLE)

The amount paid for a medical service in a geographic area based on what providers in the area usually charge for the same or similar medical services. The UCR amount sometimes is used to determine the allowed amount.

## URGENT CARE

Care for an illness, injury or condition serious enough that a reasonable person would seek care right away, but not so severe as to require emergency room care.



Office of Human Resources



Prepared by  


This benefit brochure is only intended as a brief summary of your benefits. Please note that all Benefits are subject to the contractual terms, limitations and exclusions as set forth in the master contracts of the carriers. If this summary conflicts in any way with the carrier Certificate of Coverage (COC), Riders and/or Amendments, those documents shall prevail. It is highly recommended that you review the carrier COC for an exact description of the services and supplies that are covered, those which are excluded or limited, and other terms and conditions of coverage.