

2023

# Benefits Guide



# About This Guide

This benefit summary provides selected highlights of the Meredith College employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the company. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. Meredith College reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time.

The authority to make such changes rests with the Plan Administrator.



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# Benefit Basics

## Qualifying Life Events

You may change your medical, dental, vision, life, health and/or dependent care flexible spending account plan elections during the year if you experience a qualifying life event, such as:

- Marriage, divorce or legal separation
- Birth of your child or your domestic partner's child
- Adoption of or placement for adoption of your child
- Death of your spouse, domestic partner or dependent child
- Change in employment status of employee, spouse/domestic partner or dependent child
- Change in health care coverages due to change in eligibility (job-based, new entitlement, student plans, age)
- New entitlement to Medicare or Medicaid
- Change in residence
- Qualification by the Plan Administrator of a child support order for medical coverage

You must notify Human Resources within 30 days of a qualifying life event. Depending on the type of event, you may need to provide proof of the event, such as a marriage license. Human Resources will let you know what documentation you should provide. If you do not contact Human Resources within 30 days of the qualified event, you will have to wait until the next open enrollment window to make changes (unless you experience another qualifying life event).

## Eligibility

You are eligible for benefits if you work 1,000+ hours per year. Eligibility options vary depending on full-time or part-time employment status.

Most of your benefits are effective on the first day of the month following your date of hire, or on your date of hire if you were hired on the first of the month. Retirement benefits are effective the first date of employment.

Your dependents can also enroll for coverage, including:

- Your legal spouse
- Your domestic partner
- Your children up to age 26

Remember that you may only change coverage during the year if you experience a qualifying life event. However, you can change your individual retirement contribution at any time.

# Benefit Basics

## **Pre-Tax vs. Post-Tax**

Meredith College offers benefits on either a pre-tax or post-tax basis.

### **The following are all deducted pre-tax:**

- Medical premiums
- Dental premiums
- Vision premiums,
- Contributions to your HSA, HCFSA, DCFSA, LFSA
- Retirement

These deductions are taken off your gross income before taxes are paid, which saves you money by lowering your taxable income.

### **The remaining benefits offered by Meredith College are all post-tax:**

- Long-term Disability
- Accident
- Critical Illness
- Identity Theft

The advantage of having these benefit deductions on a post-tax basis is that when you have a claim, the benefit payment will be tax-free.



# Your Health Care Coverage

## Your Medical Plan

Meredith College offers its valued employees' coverage through Blue Cross Blue Shield of North Carolina.

### You have three medical plan options:

- Choice PPO
- Select HDHP
- **NEW FOR 2023** Limited HDHP

## In/Out-of-Network Coverage

The Choice PPO and Select HDHP medical plans feature in- and out-of-network coverage; individual and family deductibles; coinsurance; and out-of-pocket maximums. The Choice PPO costs more each month but offers a lower deductible as well as features copays. Meanwhile, the Select HDHP offers a lower monthly cost and a higher deductible. If you would like to view a description of some of these terms, please refer to the Glossary.

On the Choice PPO and Select HDHP, you may use in- or out-of-network providers; however, you will always pay less if you see a doctor or receive services from in-network providers because the plan pays more for "in-network services."

The Limited HDHP only offers in-network coverage through a carefully selected network of doctors and hospitals that provide great care at lower costs. This network is the **BlueHighPerformanceNetwork** or **BlueHPN**. Only emergencies are covered out-of-network.

You are eligible to enroll in the Limited HDHP only if you live in one of the below counties within a **BlueHPN** service area. **If you live outside these counties, you will not be able to enroll in the Limited HDHP. You can look up in-network providers at: [BlueCrossNC.com/HPNdoctors](https://www.bluecrossnc.com/HPNdoctors).**



### Raleigh, Durham, Chapel Hill

- Caswell
- Chatham
- Durham
- Granville
- Orange
- Person
- Wake



### Winston Salem, Greensboro, High Point

- Davidson
- Davie
- Forsyth
- Guilford
- Randolph
- Stokes
- Wilkes
- Yadkin



### Charlotte, Concord, Gastonia, York SC

- Anson
- Cabarrus
- Cleveland
- Gaston
- Lincoln
- Mecklenburg
- Rowan
- Stanly
- Union



### Hickory Statesville

- Alexander
- Catawba
- Iredell

# Your Health Care Coverage

## Deductible

With the Select HDHP and Limited HDHP, you must meet a deductible before the medical plan begins to cover a portion of your costs; however, your HSA can pay for some of those eligible medical expenses. Once the deductible is met, the medical plan begins to pay for a percentage of covered expenses (this is called coinsurance).

Note that with the Choice PPO, prescriptions are subject to copayments. With the Select HDHP and Limited HDHP, prescriptions are subject to the deductible and coinsurance.

## Out-of-Pocket Maximums

Out-of-pocket maximums apply to all plans. This is the maximum amount you will pay for health care costs in a calendar year. Once you have reached the out-of-pocket maximum, the plan will fully cover eligible medical expenses for the rest of the benefits plan year. If you see an out-of-network provider, you may be responsible for out-of-pocket costs that are considered above the “reasonable and customary” fees.

## Health Savings Account (HSA)

If you are enrolled for family coverage in a plan with a Health Savings Account (HSA), you must meet the full family deductible before coinsurance would apply. One member of the family can satisfy the family deductible before the plan begins to pay coinsurance. The family’s medical costs may be combined to meet the out-of-pocket maximum. (NOTE: an individual in a family will not pay more than \$5,400 in-network or \$10,800 out-of-network)

**You decide which medical plan will work best for you and your family based on the monthly cost of coverage, the annual deductible, the out-of-pocket maximum, and the funding account you will use.**



# Your Health Care Coverage

## Preventive Care

Preventive care is covered 100% on all three medical plans when you visit an in-network provider. Preventive care is routine health care that includes screenings, services and counseling to help prevent illness, disease or other health problems. Preventive care that is 100% covered includes many important services like the ones listed below. This list is not complete, so please see the full list of preventive care services and any limitations at [www.bcbsnc.com/preventive](http://www.bcbsnc.com/preventive).

- Well-baby and well-child visits
- Immunizations, like the flu shot
- Screenings and tests
  - Cancer screenings, such as colon, breast, and cervical
  - Blood pressure
  - Cholesterol
  - Diabetes
- Counseling and support
  - Nutrition
  - Tobacco cessation
  - Alcohol misuse
  - Sexually transmitted infections

### **Important: to be covered with no out-of-pocket costs, the service must be:**

- At an in-network doctor or facility (urgent care facility, outpatient clinic or ambulatory surgery center)
- Filed by your doctor as a preventive care visit
- Identified as preventive care under the Affordable Care Act (ACA)

Below are examples of common services our doctor may do that are considered diagnostic and not preventive care by the ACA. If your provider files them as preventive, they will be denied as not covered; these services should be filed as diagnostic and will pay in accordance with your diagnostic benefit:

- Urine tests
- Hormone tests (i.e., testosterone)
- Vitamin B and D tests
- Chest X-rays
- Thyroid Tests
- EKGs (electrocardiograms)
- Iron level testing

### **What is the difference between a preventive screening and a diagnostic test?**

Preventive screenings are given when you are symptom free and have no reason to think you are sick. Diagnostic tests are given when you have symptoms or risk factors that indicate you may have an abnormality or problem. For example, a preventive colorectal cancer screening is a routine test that checks for cancer in people of a certain age. If your preventive colorectal cancer screening is abnormal or you have rectal bleeding, a doctor may order diagnostic tests to find out what is wrong. Preventive screenings that are recommended by the US Preventive Services Task Force have no extra costs, but diagnostic tests may have some out-of-pocket costs.

Preventive care services are covered once per calendar year, not every 12 months.

# Medical Plan Options

**NEW**

Your Benefits	Choice PPO		Select HDHP with HSA		Limited HDHP with HSA
	In Network	Out of Network	In Network	Out of Network	In Network Only
<b>Deductibles</b>					
Individual	\$2,000	\$4,000	\$2,600	\$5,200	\$2,500
Family	\$6,000	\$12,000	\$5,200	\$10,400	\$5,000
Coinsurance	20%	40%	20%	50%	20%
<b>Out of Pocket Maximums</b>					
Individual	\$6,850	\$13,700	\$5,400	\$10,800	\$5,400
Family Member	N/A	N/A	\$5,400	\$10,800	\$5,400
Family	\$13,700	\$27,400	\$10,800	\$21,600	\$10,800
Included Out-of-Pocket	Medical Deductible; Medical and Rx Copays and Coinsurance		Medical Deductible; Medical and Rx Coinsurance		Medical Deductible; Medical and Rx Coinsurance
Lifetime Maximum	Unlimited		Unlimited		Unlimited
<b>Physician Services and Preventive Care</b>					
Primary Care Office Visits	\$30 Copay (copay waived for first 3 visits to designated PCP)	40% after deductible	20% after deductible	50% after deductible	20% after deductible
Specialist Office Visits	\$45 Copay	40% after deductible	20% after deductible	50% after deductible	20% after deductible
Urgent Care Visits	\$75 Copay	\$150 Copay	20% after deductible	50% after deductible	20% after deductible
Virtual Visit (Telemedicine)	\$0 Copay	Not Covered	20% after deductible	Not Covered	20% after deductible
Preventive Care	0%, no deductible	30% after deductible	0%, no deductible	30% after deductible	0%, no deductible
Therapy Visits*	PCP or Specialist Copay	40% after deductible	20% after deductible	50% after deductible	20% after deductible
<b>Hospital Services</b>					
Emergency Room	\$150 Copay		20% after deductible		20% after deductible
Inpatient Facility	\$250 per admission, then 20% after deductible	\$500 per admission, then 40% after deductible	20% after deductible	50% after deductible	20% after deductible
Inpatient Practitioner	20% after deductible	40% after deductible			
Outpatient Facility					
Lab and Radiology Services					
Advanced Radiological Imaging (MRI, MRA, CAT, PET)					
<b>Prescription Drugs</b>					
<b>Retail</b>	<b>In Network</b>	<b>Out of Network</b>	<b>In Network</b>	<b>Out of Network</b>	<b>In Network</b>
Tier 1	\$10 Copay		20% after deductible		20% after deductible
Tier 2	\$35 Copay				
Tier 3	\$60 Copay				
Tier 4	25% to \$100				
<b>Home Delivery</b>	<b>In Network</b>	<b>Out of Network</b>	<b>In Network</b>	<b>Out of Network</b>	<b>In Network</b>
Tier 1	\$30 Copay		20% after deductible		20% after deductible
Tier 2	\$105 Copay				
Tier 3	\$180 Copay				
Tier 4	25% to \$300 Copay				

\*Therapy Visits - Chiro/OT/PT - 60 combined visits per year; Speech Therapy - 60 visits per year; Cognitive Therapy - unlimited visits per year

# Medical Rates

Your Monthly Medical Contributions as are outlined below. Remember that your contributions are deducted on a pre-tax basis. If you partake in the Wellness Initiative, you will see cost-savings as well.

Monthly Rates	Total Cost	MC Contribution	Employee Share
<b>Choice PPO Rates (Non Wellness)</b>			
Employee Only	\$705.06	\$471.07	\$233.99
Employee + Spouse	\$1,496.78	\$433.83	\$1,062.95
Employee + Child(ren)	\$1,352.79	\$586.07	\$766.72
Employee + Family	\$2,144.50	\$521.30	\$1,623.20
<b>Select HDHP Rates (Non Wellness)</b>			
Employee Only	\$646.60	\$589.66	\$56.94
Employee + Spouse	\$1,374.58	\$591.12	\$783.46
Employee + Child(ren)	\$1,242.21	\$812.48	\$429.73
Employee + Family	\$1,970.15	\$794.64	\$1,175.51
<b>Limited HDHP Rates (Non Wellness)</b>			
Employee Only	\$523.75	\$506.81	\$16.94
Employee + Spouse	\$1,113.41	\$460.54	\$652.87
Employee + Child(ren)	\$1,006.19	\$694.47	\$311.72
Employee + Family	\$1,595.82	\$607.48	\$988.34
<b>Choice PPO Rates (Wellness)</b>			
Employee Only	\$705.06	\$487.72	\$217.34
Employee + Spouse	\$1,496.78	\$450.48	\$1,046.30
Employee + Child(ren)	\$1,352.79	\$602.72	\$750.07
Employee + Family	\$2,144.50	\$537.95	\$1,606.55
<b>Select HDHP Rates (Wellness)</b>			
Employee Only	\$646.60	\$606.31	\$40.29
Employee + Spouse	\$1,374.58	\$607.77	\$766.81
Employee + Child(ren)	\$1,242.21	\$829.13	\$413.08
Employee + Family	\$1,970.15	\$811.29	\$1,158.86
<b>Limited HDHP Rates (Wellness)</b>			
Employee Only	\$523.75	\$523.75	\$0.00
Employee + Spouse	\$1,113.41	\$477.19	\$636.22
Employee + Child(ren)	\$1,006.19	\$711.12	\$295.07
Employee + Family	\$1,595.82	\$624.13	\$971.69

# Opt-Out Benefit Option

Do you have other health care through a former employer or your spouse's employer? If so, you may elect to opt-out of your Meredith health plan and **receive a monthly contribution of \$50 to your HRA account!**

To take advantage of this program, you must present proof of other insurance coverage. Recertification must be done annually at open enrollment.

**Please note: an employee can be covered under an HDHP/HSA with a spouse's employer and still have the HRA. However, it will be a limited purpose HRA and will only be eligible for non-medical expenses (i.e., dental and vision).**



# Health Savings Account

If you enroll in the Select HDHP or the Limited HDHP, you are eligible to contribute to a Health Savings Account. Once the HSA bank account is established, it is yours to keep. The account is “portable,” meaning the account goes with you if you terminate employment with Meredith College or if you switch to the Choice PPO. As a U.S. taxpayer, you follow rules regarding HSA eligible expenses and you report your HSA information at tax time. You can choose to be an investor as well once you reach a certain balance.

If you enroll in the HSA and contribute a minimum of \$25 per month, Meredith College will also contribute \$25 per month into your HSA account. You can also earn additional funds into your HSA by participating in the wellness program.

## 2023 Contribution Limits

**\$3,850 Individual | \$7,750 Family**  
(these limits include both employee and employer contributions)

\$1,000 annual “catch up” contribution allowed if over age 55

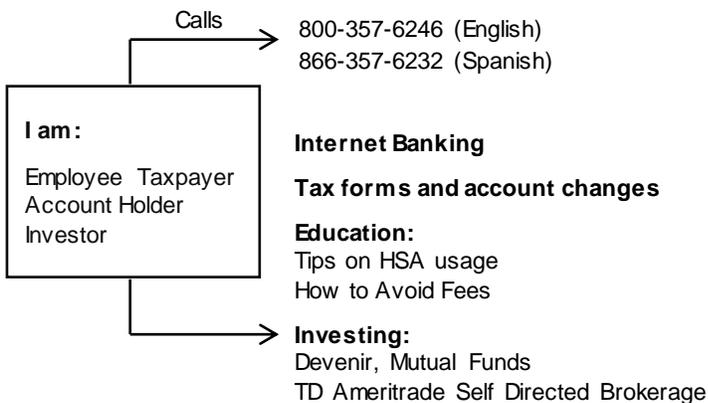
### HSA Bank Customer Service Hours

24 hours, 7 days a week  
Client Assistance Center

800-357-6246 (English)  
866-357-6232 (Spanish)

You are provided with a toll-free number to contact HSA Bank for support. The greatest experience comes from utilizing the HSA Bank web portal and signing up for Internet Banking. You can self-direct all of your activities just like you do with other non-HSA on-line banking relationships. Federal banking regulations do not allow HSA Bank to share your account information with your employer or Flores & Associates. If you contact your employer or Flores about your HSA, the employer or Flores will be able to point you to the HSA Bank telephone number or recommend the website for your needs. Get to know your HSA support options and become familiar with your capabilities at [www.hsabank.com](http://www.hsabank.com).

HSA Bank Support



## Tips

- Sign-up for Internet Banking and open the door to all the convenient do-it-yourself activities.
- While it is called a debit card...treat it as a credit card. Always run your card as a credit card and sign for the transaction. Debit transactions require a Personal Identification Number (PIN) and PIN transactions cost \$2.00 each. If a medical provider only accepts debit cards, you have the option to pay out-of-pocket.
- Know that if you pay for eligible expenses out-of-pocket that you can always reimburse yourself. It is convenient to transfer funds from your HSA Bank account to your other non-HSA accounts at other banks.
- Learn about the potential Banking fees and how to avoid the fees at [www.hsabank.com](http://www.hsabank.com).
- Keep your receipts. You may be asked by the IRS one day to support your transactions and distributions from your HSA.

# BlueConnect

## Register today. It's this easy:

1. Go to BlueConnectNC.com and select **“Register Now”**
2. Have your BCBSNC ID card handy to register.
3. If you don't have your BCBSNC ID card, you can still register by having a code sent to your phone.
4. Create a user ID and password.
5. Choose security questions.
6. Enter email address and click **“OK”**.

## Once registered, you'll be able to:

- See your deductible, claims and benefits
- Get Health tips, articles and videos on everything from weight loss to prescription costs
- Access digital ID cards
- Get policy information
- Pay your bill
- You can even link additional BCBSNC policies to your Blue Connect account.

# BlueConnect App

## Access your health plan anytime and just about anywhere you go

### Search

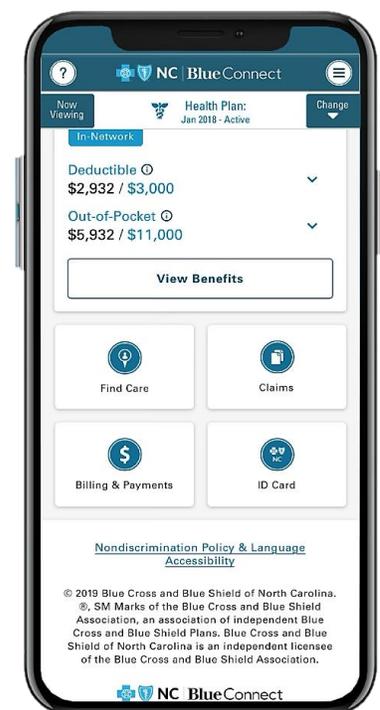
Blue Connect Mobile NC in the app store

### Benefits

see your deductible, amount applied to your deductible & out-of-pocket limit; click the Benefits arrow to move to your Benefits Information page where you'll find detailed information about your benefits, your Explanation of Benefits (EOB), prior review info, and a Summary of Benefits and Coverage.

### Claims

shows summary information for your most recent claims. Go to the Claims Information page by clicking the Claims arrow to see which of your claims have been processed.



# Telehealth

Telehealth services included in your Blue Cross and Blue Shield of North Carolina health plan are through TELADOC. You will receive a welcome letter on how to register for Teladoc through BCBSNC.

## Benefits Include:

- Expanded services – includes mental health services and substance abuse support
- Low Cost Share – for the Choice plan, there is no copay per session. For the Select or Limited plans, you pay no more than the cost of the service.
- Doctors and pediatricians available 24 hours a day, seven days a week (even holidays) for acute care
- Low wait times and no appointment needed
- Prescriptions sent electronically to your local pharmacy
- You can use Teladoc anywhere in the U.S.

## Schedule Your Visit Today:

1. Visit [Teladoc.com](https://www.teladoc.com)
2. Call 1-800-TELADOC (835-2362)
3. Download the Teladoc app



Talk to a board-certified doctor anytime, anywhere\*

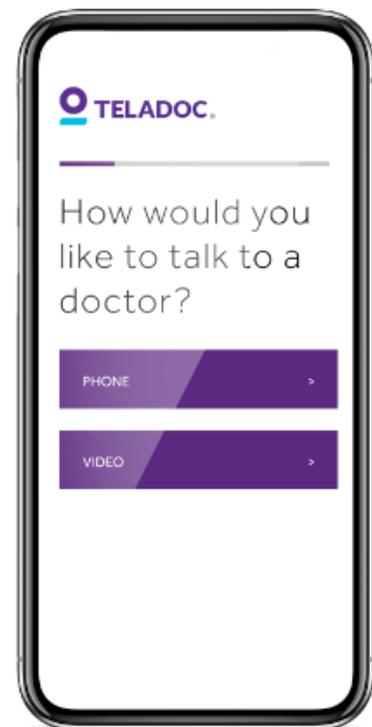


Get a prescription or refill if needed



Skip the trip to the ER and save money

\*Teladoc is not available internationally.



# Wellness Program

## Live Better Today

The Meredith College Employee Wellness Program will reward you for making healthy choices. Get the motivation you need to improve your health, and the education and support to make wellness a lifestyle. You are not required to participate, but the program can significantly help you improve your overall well-being.

## Confidentiality

The WellRight platform is fully HIPAA compliant, which means all personal health data you share with the system will never be shared with Meredith College.

## How It Works

Our wellness program, powered by WellRight, can be managed online or via mobile app. It consists of a health assessment, company & personal challenges, and incentives.

You can track your progress and accumulate points for completing a challenge or activity. Points may be used to earn an incentive or a variety of awards.

The WellRight platform integrates with most major wearable devices as well as select mobile fitness apps.

## Challenge Examples

Curious about the types of challenges available? Below are just a few examples of over 100+ activities WellRight has to offer to improve your well-being.



# Wellness Program

## How To Register

To set up your account, click the Activation button in the email from [noreply@wellright.com](mailto:noreply@wellright.com) with the subject line, WellRight Registration-Sponsored by Meredith College. Activation emails are valid for 30 days.

If you lose the email or need to register after 30 days, you can follow the steps below:

- Visit [meredith.wellright.com](http://meredith.wellright.com) or the WellRight app
- Click **Register** (company code: meredith)
- Complete the registration form using your registered name with Meredith College
- Click the link sent to your email to verify your email address
- Bookmark the URL and login to start participating

## Account Setup

After registration, complete the steps below to setup your account and sign up for challenges. Track your progress through the website, mobile app, fitness devices and text tracking.

### Web

1. Log in to view available challenges
2. Hover over a challenge and click the “i” icon to learn more
3. Track a challenge by hovering over it, clicking “Track”

### Mobile App

1. Download the WellRight app
2. Click on existing challenge tiles or click on the “+” icon to add a personal challenge.
3. Track a challenge by tapping on it or clicking on “Track”

### Device Setup

On the home page, go to the Device Menu

1. Select your device
2. Sign in to grant access
3. WellRight can now automatically track progress for you.

### Text Reminders

1. Add your mobile number to your account homepage
2. Hover over a challenge and click “i” to set your text reminders
3. Reply to the text to track your progress

For help, email [support@wellright.com](mailto:support@wellright.com)



# Wellness Program

## Earning Points

All full-time, benefit eligible employees hired **on or before 8/31/2023** can earn points for completing the following program activities in the Meredith College Employee Wellness Program and earn a Wellness Incentive. You can earn up to \$500 that can be contributed to your HRA or HSA. You will receive the Wellness Incentive the month following the completion of each tier. If you complete Tier 1 activities, you will receive the premium discount as well.

Levels	Points	Rewards
Tier 1 – Complete <b>REQUIRED activities: Health Risk Assessment &amp; Biometric Screening</b> by 10/31/23	200	\$200 to HRA or HSA & Premium Incentive
Tier 2 – Complete any additional activities by 12/31/23 for an additional 100 points	300	\$100 additional to HRA or HSA & Premium Incentive
Tier 3 - Complete any additional activities by 12/31/23 for an additional 100 points	400	\$100 additional to HRA or HSA & Premium Incentive
Tier 4 - Complete any additional activities by 12/31/23 for an additional 100 points	500	\$100 additional to HRA or HSA & Premium Incentive

## Earning Points For New Hires

All full-time, benefit eligible employees hired between 9/1/2023 and 10/1/2023 can earn points for completing the following program activities in the Meredith College Employee Wellness Program and earn a Wellness Incentive. You can earn up to \$200 that can be contributed to your HRA or HSA. You will receive the Wellness Incentive the month following the completion of each tier. If you complete Tier 1 activities, you will receive the premium discount as well. **Note:** If hire date is after 10/1/2023, participation in Meredith's wellness program starts 1/1/2024.

Levels	Points	Rewards
Tier 1 - <b>REQUIRED activities: Health Risk Assessment &amp; Biometric Screening</b> by 11/30/23	200	\$200 to HRA or HSA & Premium Incentive

## Additional Activities

For more points or support in your wellness program, you have plenty of available resources. Participating in the program allows you to do the following:

- Participate in wellness challenges
- Obtain a Preventive Care Exam
- Receive Lifestyle Coaching to help improve your health and wellness
- And much more...



# Wellness Program

Getting Started <b>REQUIRED</b> Complete before 10/31/23	Points
<b>Health Risk Assessment</b>	100
<b>Biometric Screening</b> Lookback period: 11/1/2022 Self submission of completed attached form or screenshot of medical portal	100

Preventative Screenings & Healthy Ranges Complete these activities at any point throughout the year	Points
<b>Healthy Ranges</b> Blood Pressure - Checkbox; Self attest to healthy range for Blood Pressure. Total Cholesterol - Checkbox; Self attest to healthy range for Total Cholesterol. Fasting Glucose - Checkbox; Self attest to healthy range for Fasting Glucose. BMI - Female and Male ranges - Checkbox; Self attest to healthy range for BMI.	10 10 10 10
<b>Tobacco Free Attestation</b> Self report outcomes + alternative of University courses (the 9 smoking cessation courses)	10
<b>Preventit- Preventative Exams</b> Annual wellness check up Mammogram >40 female Pap/Well woman exam >21female Colonoscopy >50 both Prostate >50 male Skin Check >20 both Flu Shot Dental Exam Eye Exam  *Biometric Screening Exam not eligible here Self submission of completed form.	25/each



# Wellness Program

<b>Annual Activities</b> Complete these activities at any point throughout the year	<b>Points</b>
<b>The Millionaire</b> 1 million steps annually; partial credit. Device and manual.	80
<b>WeightWise</b> Set up as a <b>tracker challenge</b> . Only track/accept 1 day per month. Track your YES once per month after you've checked in on your weight. *Try setting up your text reminders to make this easy!	60 (5 points/mo)
<b>Health Coach</b> 5 sessions for points, no max overall *Coach will track this for you!	10/session
<b>8 Dimensions of Wellness</b> Description: <ul style="list-style-type: none"> <li>• Physical</li> <li>• Emotional</li> <li>• Community</li> <li>• Spiritual</li> <li>• Career</li> <li>• Environmental</li> <li>• Financial</li> <li>• Intellectual</li> </ul> Self report, comment box Only allow 2 submissions per quarter – new for 2023	15/each
<b>eLearning</b> *Complete any University course for points. Limit to 5 e-learning courses per quarter – new for 2023	5/course
<b>Pop Up Courses</b> Highlight new course content when available throughout the year	



# Wellness Program

<b>Meredith Wellness Challenges</b> Look here for new opportunities to take your wellness to the next step! (Turn on emails without leaderboards)	

<b>Personal &amp; Peer to Peer Challenges</b> 30 day habit forming challenges to create your own path to wellness	<b>Points</b>
Participate in a 30-day habit-based personal challenge, up to 10 challenges.	10 pts ea



# Dental Plan

It's important to have regular dental exams and cleanings so problems are detected before they become painful - and expensive. You have a choice of two dental plans offered by Delta Dental of North Carolina, outlined below:

<b>Deductible - Family</b>	\$150	\$0
<b>Individual Annual Maximum</b>	\$750	\$1,500
<b>Diagnostic / Preventive</b>	<b>100%</b>	<b>100%</b>
Covered Services	Includes Oral Exams, Prophylaxis/Cleanings, Fluoride, Space Maintainers, Sealants, Emergency Palliative Care, Brush Biopsies, Bitewing X-Rays, etc.	
<b>Basic Services</b>	<b>80%</b>	<b>80%</b>
	Includes all other X-Rays, Simple Extractions, Fillings & Crown Repair, Non-Surgical & Surgical Endodontics and Periodontics and Root Canals	
Waiting Period	None	None
TMJ	Not Included	Not Included
Waiting Period	12 months	12 months
Lifetime Maximum	\$500	\$1,500
Age Limit	Up to age 19	Up to age 19
Waiting Period	12 months	12 months

## Your Monthly Dental Rates

Monthly Premium		
Tiers	Low Plan	High Plan
<b>EE Only</b>	\$32.66	\$48.03
<b>EE + Spouse</b>	\$65.01	\$96.04
<b>EE + Child(ren)</b>	\$80.11	\$115.18
<b>EE + Family</b>	\$121.32	\$173.83

Note: When you receive services from a Nonparticipating Dentist, the percentages indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. The Nonparticipating Dentist Fee may be less than what your dentist charges and you are responsible for that difference.

# Vision Plan

Your vision plan is provided through Superior Vision. It provides coverage for routine eye exams and pays for all or a portion of the cost of glasses or contact lenses. You can find a provider on [www.superiorvision.com](http://www.superiorvision.com). You can see in- or out-of-network providers; however, you always save money if you stay in network!

<b>Hardware</b>	\$20 copay	\$20 copay	\$20 copay	\$20 copay
<b>Contact Lens Fitting</b>	\$25 copay	Not Covered	\$25 copay	Not Covered
<b>Frequency</b> • Exam • Lenses • Frames	N/A Every 12 months Every 12 months		Every 12 months Every 12 months Every 12 months	
<b>Frames</b> • Retail Allowance Coverage • Discount	\$130 allowance 20% off coverage	Up to \$64 N/A	\$130 allowance 20% off coverage	Up to \$64 N/A
<b>Lenses</b> • Single vision lenses • Bifocal lenses • Trifocal Lenses	Covered 100% Covered 100% Covered 100%	Up to \$34 Up to \$48 Up to \$64	Covered 100% Covered 100% Covered 100%	Up to \$34 Up to \$48 Up to \$64
<b>Contacts</b> • Medically Necessary • Selective (in lieu of glasses)	Covered 100% \$120 Allowance	Up to \$210 Up to \$100	Covered 100% \$120 Allowance	Up to \$210 Up to \$100

## Your Monthly Vision Rates

Monthly Premium	Materials Only	Full Service
EE Only	\$4.69	\$7.34
EE + 1	\$9.15	\$14.27
EE + Family	\$13.40	\$20.96

# Flexible Spending Accounts

A Flexible Spending Account (FSA) is a program that helps you pay for health care and dependent care costs using tax-free dollars. Each pay period, you decide how much money you would like to contribute to one or both of your accounts. Your contribution is deducted from your paycheck on a pre-tax basis and is put into the Health Care Full Purpose FSA, Limited Purpose FSA (if you have an HSA account), the Dependent Care FSA, or both. When you incur expenses, you can access the funds in your account to pay for eligible health care or dependent care expenses. To obtain account details and submit a claim, you may contact Flores and Associates at: 1-800-532-3327 or [www.flores247.com](http://www.flores247.com).

	Full Purpose FSA	Limited Purpose FSA	Dependent Care FSA
<b>Maximum Contribution</b>	\$3,050 per year	\$3,050 per year	\$5,000 per year \$2,500 if married and filing separate tax returns
<b>HSA Compatible?</b>	No	Yes	Yes
<b>Benefits?</b>	Save on eligible expenses not covered by insurance + Reduces taxable income	Save on eligible expenses not covered by insurance + Reduces taxable income	Reduces taxable income
<b>Covered Expenses?</b>	<b>Most Medical, Dental and Vision Care Expenses</b> that are not covered by your health plan, including copayments, coinsurance, deductibles, eyeglasses and doctor-prescribed over the counter medications	<b>Dental Expenses</b> (exams, dentures, crowns, orthodontia, etc.) and <b>Vision Expenses</b> (glasses, lenses, contacts, etc.)	<b>Babysitting, Preschool, Nursery School, Before or After School Care, Day Camps</b> for your eligible dependent children (under age 13) and/or a Dependent of Any Age who is mentally/physically incapable of self care and you claim as a dependent on your federal tax return

## Important Information About FSAs

- Your FSA elections are effective through December 31, 2023.
- The FSA has a grace period which allows for services to be incurred until March 15th and claims to be filed by March 31st of the following year. Please plan your contributions carefully.
- Any money remaining in your account as of March 31st will be forfeited. This is known as the “use it or lose it” rule and it is governed by Internal Revenue Service regulations.

**Note that FSA elections do not automatically continue year to year; you must actively enroll each year.**

If...	Then...
I am enrolled in a Full Purpose FSA...	I CANNOT contribute to an HSA
My spouse is enrolled in a Full Purpose FSA...	I CANNOT contribute to an HSA
I have a Debit Card associated with my Limited Purpose FSA...	I can only use my card at Dental and Vision Providers

# Life Insurance Plan

## Life and AD&D Insurance

Life insurance is an important part of your financial security, especially if you support a family. Accidental Death & Dismemberment (AD&D) insurance is designed to provide a benefit in the event of accidental death or dismemberment. Meredith College offers Basic Life and AD&D coverage to you at no cost through Voya Financial.

The college provides two options for Basic Life insurance, which is made available to all eligible employees:

- 1) The benefit is equal to 2.5 times your annual salary / wage in increments of \$1,000, up to a maximum benefit of \$450,000.
- 2) The benefit is equal to 2.5 times your annual salary / wage, up to a maximum benefit of \$50,000

Benefit reduces to 50% at age 75.

**Please note if you elect option 2 with the \$50,000 plan maximum as your benefit, you may have to provide Evidence of Insurability if you elect option 1 in the future.**

Note: Current federal tax law requires that you pay taxes on the value of basic life insurance coverage over \$50,000. Coverage amounts for company provided life insurance over \$50,000 are considered to be taxable income per IRS regulations and will be reported as imputed income on your W-2.

Coverage	Benefit
Basic Life and AD&D Benefit Example	If your annual salary equals \$45,000, your basic life insurance would equal \$112,500 (2.5 x \$45,000)

Excess Life Insurance Tax/Imputed Income Tax on Life Insurance over 50K	
Age	Cost
Under 25	\$0.05
25-29	\$0.06
30-34	\$0.08
35-39	\$0.09
40-44	\$0.10
45-49	\$0.15
50-54	\$0.23
55-59	\$0.43
60-64	\$0.66
65-69	\$1.27
70 and older	\$2.06



# Long Term Disability Plan

Long Term Disability insurance offered through Voya Financial provides income replacement should you become disabled and unable to work due to a non-work-related illness or injury. This coverage is both employee and employer paid, both equally share in the contribution requirements.

Long Term Disability Benefits
Covers 60% of your base annual earnings, up to a \$10,000 maximum per month
Benefit begins after 90 days of disability
The 12 months of continuous employment waiting period must be satisfied, however, if eligibility requirements are met, the one year waiting period can be waived with proof of coverage within the 12-month period prior to hire date.
Benefits may be payable for up to 2 years as long as you cannot perform the duties of your own occupation. After 2 years, you may continue to receive benefits as long as you cannot perform the duties of any occupation
A pre-existing condition is a sickness, injury or physical condition that led to medical treatment, consultation, care or services (including diagnostic measures) during the 3-month period before your coverage effective date. Benefits are not payable if your disability begins in the first 12 months after your coverage effective date, and your disability is caused by, contributed by, or the result of a pre-existing condition.

**Please note: If an election is not made during your initial eligibility period, evidence of insurability may be required for future enrollments.**



# Employee Assistance Program

The Employee Assistance Program (EAP), offered through Voya Financial, provides professional and confidential services at no cost to help employees and family members address a variety of personal, family, life and work-related issues. With this service you have access to the following 24/7, 365 days-a-year:

**Confidential Emotional Support**, highly trained clinicians will listen to your concerns and help you and your family members with any issues. Counseling is available in person or via telehealth sessions.

**Work-Life Solutions** – specialists provide qualified referrals and resources for just about anything on your to-do list, such as finding childcare/elder care, hiring movers or home repair contractors, planning events, and locating pet care.

**Legal Guidance** – talk to attorneys for practical assistance with your most pressing legal issues, including divorce, adoption, family law, wills, trusts, and more. Need representation? Get a free 30-minute consultation and a 25% reduction in fees.

**Financial Resources** – financial experts can assist with a wide range of issues such as retirement planning/taxes, relocation/mortgages/insurance, and budgeting/debt/bankruptcy, and more.

**Online Support** – GuidanceResources Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- “Ask the Expert” personal responses to your questions

Contact ComPsych GuidanceResources
Toll-Free Phone: 877-533-2363
Online: <a href="http://guidanceresources.com">guidanceresources.com</a> Web ID: MY5848i
App: GuidanceNow Web ID: MY5848i
Log on today to connect directly with a GuidanceConsultant about your issue or to consult articles, podcasts, videos, and other helpful tools.



# Voluntary Accident Coverage

Accident insurance provides a benefit payment after a covered accident that results in the specific injuries and treatments covered under the plan. To be eligible, the accident must happen outside of work. Some of the most common treatments and conditions covered are ER treatment, X-rays, physical therapy, stitches, and follow-up doctor treatment(s). If one of these events happens to you, and your claim is approved, you will receive a benefit payment to use however you'd like.

	Low Plan	High Plan
<b>Coverage</b>	Off-the-Job	Off-the-Job
<b>HSA Compatible</b>	Yes	Yes
<b>Portable</b>	Yes	Yes
<b>Pre-existing Condition Limitation</b>	None	None
<b>Waiting Period</b>	None	None
<b>Accidental Death Benefit</b>		
<b>Employee</b>	\$100,000	\$100,000
<b>Spouse</b>	\$40,000	\$40,000
<b>Child(ren)</b>	\$20,000	\$20,000
<b>Accidental Dismemberment Benefit</b>		
<b>Loss of both hands or both feet or sight in both eyes</b>	\$40,000	\$40,000
<b>Loss of one hand or one foot AND sight in one eye</b>	\$30,000	\$30,000
<b>Loss of one hand AND one foot</b>	\$30,000	\$30,000
<b>Loss of one hand OR one foot</b>	\$15,000	\$15,000
<b>Plan Details</b>		
<b>Hospital Admissions</b>	\$1,125	\$1,750
<b>Hospital Confinement</b>	\$250 per day; 365 day maximum	\$275 per day; 365 day maximum
<b>Intensive Care Unit Admission</b>	\$1,125	\$1,750
<b>Intensive Care Unit Confinement</b>	\$400 per day; 15 day maximum	\$450 per day; 15 day maximum
<b>Rehabilitation Facility Confinement</b>	\$150 per day; 90 day maximum	\$200 per day; 90 day maximum
<b>Emergency Room</b>	\$200	\$250
<b>Accident Physician's Treatment</b>	\$75	\$100
<b>Stitches (for lacerations, up to 2")</b>	\$50	\$90
<b>Physical Therapy</b>	\$40 per session (up to 6 per accident)	\$60 per session (up to 6 per accident)
<b>X-Ray</b>	\$60	\$90
<b>Fractures</b>	Up to \$2,800 (non-surgical) Up to \$5,600 (surgical)	Up to \$5,000 (non-surgical) Up to \$10,000 (surgical)
<b>Dislocations</b>	Up to \$3,200 (non-surgical) Up to \$6,400 (surgical)	Up to \$4,000 (non-surgical) Up to \$8,000 (surgical)

# Voluntary Accident Coverage

	Low Plan	High Plan
<b>Injuries Requiring Surgery</b>		
<b>Tendons / Ligaments / Rotator Cuff</b>		
<b>Ruptured Discs</b>	\$650	\$900
<b>Torn Knee Cartilage</b>	Up to \$650	Up to \$900
<b>Exploratory Surgery (w/o repair)</b>	\$140	\$200
<b>Lacerations</b>	Up to \$400	Up to \$750
<b>Coma duration of 14 or more days</b>	\$14,500	\$18,500
<b>Concussion</b>	\$175	\$275
<b>Dental Injury</b>	\$300 for Crown \$75 for Extraction	\$400 for Crown \$125 for Extraction
<b>Paralysis</b>	Paraplegia: \$13,500 Quadriplegia: \$20,000	Paraplegia: \$18,000 Quadriplegia: \$27,000
<b>Burns</b>		
<b>Second Degree</b>		\$1,500
<b>Third Degree</b>	Up to \$12,500	Up to \$20,000
<b>Skin Graft</b>	50% of burn benefit	50% of burn benefit
<b>Services</b>		
<b>Ambulance</b>		Ground: \$400 Air: \$2,000
<b>Blood/Plasma/Platelets</b>	\$500	\$625
<b>Transportation</b>	\$650 (per trip up to 3 per accident)	\$800 (per trip up to 3 per accident)
<b>Accident Follow-Up Treatment</b>	\$75	\$100
<b>Family Member Lodging</b>	\$150 per day up to 30 days	\$200 per day up to 30 days
<b>Riders</b>		
<b>Sports Accident Benefit</b>	25% up to \$1,000	25% up to \$1,000

## Voluntary Accident Rates

<b>Monthly Rates</b>		
	Low Plan	High Plan
		\$10.83
<b>EE/SP</b>	\$9.03	\$16.82
<b>EE/Child(ren)</b>	\$13.58	\$25.53
<b>Family</b>	\$16.79	\$31.52

# Voluntary Critical Illness Coverage

There are more than just medical bills to pay after a heart attack, stroke, or other unexpected covered medical condition. Critical illness insurance provides a benefit payment that can help.

The most common covered conditions are heart attack, kidney failure, stroke, coronary artery bypass, and cancer. If a covered condition happens on or after your coverage effective date, and your claim is approved, benefits are payable at a certain percentage of the benefit amount, based on the condition. The below table lists some of the conditions covered, but it is not an exhaustive list. Please refer to the benefit summary for a complete list of covered conditions.

- Benefits are paid directly to you. Covered dependents receive 50% of your elected benefit amount.
- Coverage does not replace other group medical benefits. It is designed to supplement your medical plan coverage.
- This coverage includes a wellness benefit that pays \$50 per covered person per year for proof of a qualified health screening, such as a chest x-ray, colonoscopy, mammogram, pap smear, lipid panel and more.
- This coverage is HSA compatible.

Low Plan Coverage	
Employee	\$10,000
Spouse	\$5,000
Children	\$5,000
High Plan Coverage	
Employee	\$20,000
Spouse	\$10,000
Children	\$10,000
Covered Conditions	
Heart Attack	100%
Coronary Artery Disease	25%
Stroke	100%
Major Organ Transplant	100%
Cancer	100%
Carcinoma in Situ	25%
Advanced dementia, including Alzheimer's disease	100%
Benign Brain Tumor	100%
ALS/Lou Gehrig's Disease	100%
Type I Diabetes	100%
Huntington's disease	100%
Muscular dystrophy	100%
Infectious disease (hospitalization requirement)	25%
Addison's disease	10%
Pacemaker placement	10%

# Voluntary Critical Illness Coverage

Multiple Sclerosis	100%
Paralysis	100%
Parkinson's	100%
Ruptured Cerebral, Carotoid or Aortic Aneurism	10%
Waiting Period	None
Lifetime Maximum Benefit	2 times per condition
Subsequent Occurrence Benefit	100% of Benefit separated by 12 months
Recurrence Benefit	100% of Benefit separated by 12 months
Pre-Existing Limitation	None
Portability	Included
Spouse Eligibility	Minimum Age: 18 / No Maximum Age
Child Eligibility	Birth to age 26

# Voluntary Critical Illness Monthly Rates

Age Band	Low Plan				High Plan			
	EE Only	EE/SP	EE/CH	EE/Family	EE Only	EE/SP	EE/CH	EE/Family
	\$2.10	\$3.15	\$2.10	\$3.15	\$4.20	\$6.30	\$4.20	\$6.30
30-39	\$4.10	\$6.15	\$4.10	\$6.15	\$8.20	\$12.30	\$8.20	\$12.30
40-49	\$8.50	\$12.75	\$8.50	\$12.75	\$17.00	\$25.50	\$17.00	\$25.50
50-59	\$17.50	\$26.25	\$17.50	\$26.25	\$35.00	\$52.50	\$35.00	\$52.50
60-69	\$36.00	\$54.00	\$36.00	\$54.00	\$72.00	\$108.00	\$72.00	\$108.00
	\$67.20	\$100.80	\$67.20	\$100.80	\$134.40	\$201.60	\$134.40	\$201.60

# Identity Theft Protection

## About Lifelock

LifeLock is the best identity theft protection. Unlike a bank, a credit card company or free credit monitoring, our focus is on helping protect your identity in our privacy-challenged world.

Lost Wallet Protection	x	x
USPS Address Change Verification	x	x
Dark Web Monitoring	x	x
24/7 Live Member Service Support	x	x
LifeLock Privacy Monitor	x	x
Reduced Pre-Approved Credit Card Offers	x	x
Identity Restoration Support	x	x
\$1 Million Service Guarantee	x	x
Fictitious Identity Monitoring	x	x
Court Records Scanning	x	x
Data Breach Notifications	x	x
Investment Account Activity Alerts	x	x
Credit Card Activity Alerts	x	x
Checking and Savings Account Activity Alerts	x	x
Checking and Savings Account Application Alerts		x
Bank Account Takeover Alerts		x
Three-Bureau Credit Monitoring, Online Annual Credit Reports & Scores		3 Credit Bureaus
One-Bureau Monthly Credit Score Tracking		x
File Sharing Network Searches		x
Sex Offender Registry Reports		x
Priority 24/7 Live Member Support		x

Monthly Employee Contribution	LifeLock Benefit Elite	LifeLock Ultimate Plus
Employee (18+ years old)	\$8.49	\$25.49
Employee + Spouse/Domestic Partner	\$16.98	\$50.98
Employee + Children (Up to age 26)	\$14.86	\$36.11
Employee + Family	\$23.36	\$61.61



## Call the Benefit Resource Center ("BRC"), We're Here To Help!

### We speak insurance. Our Benefits Specialists can help you with:

- Deciding which plan is the best for you
- Benefit plan & policy questions
- Eligibility & claim problems with carriers
- Information about claim appeals & process
- Allowable family status election changes
- Transition of care when changing carriers
- Claim escalation, appeal & resolution
- Medicare basics with your employer plan
- Coordination of benefits
- Finding in-network providers
- Access to care issues
- Obtaining case management services
- Group disability claims
- Filing claims for out-of-network services

### Benefit Resource Center

BRCSouth@usi.com | Toll Free: 855-874-0835

Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time

# Free Mobile Benefits App

In partnership with our benefits broker, USI, Meredith College is pleased to announce a free mobile benefits app, MyBenefits2GO, that gives you on-the-go access to Meredith College's benefit and insurance policy details, HR contact information and more!

The mobile benefits app provides a quick and simple way for you and your enrolled dependents to access benefit summaries and other important information about our group plans. The app also offers the ability to take photos of ID cards to store on the phone, as well as a way to easily locate carrier and HR contact information—all in one place—24/7 and on the go. The **MyBenefits2GO** app is free and available for iPhone and Android platforms. App benefits include:

## Staying Organized

The app gives you access to benefit plan information and ID cards—all in one place.

## Keeping Up-to-Date

The app automatically connects you with the most updated plan information.

## Lightening Wallets

The app allows you to take and access images of your ID cards. Images are stored on the phone itself; no personal health information is transmitted or saved.

## Getting In Touch

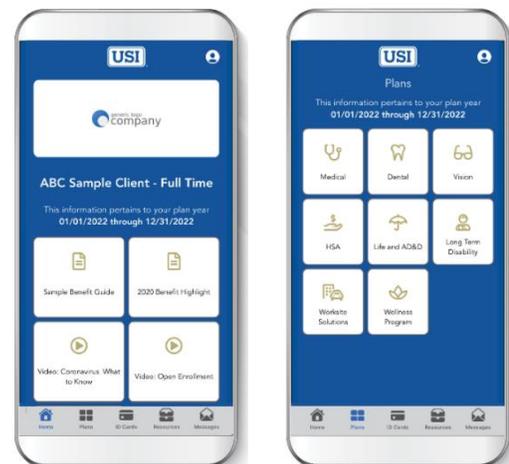
The app provides you with a single location to find contact information for the Human Resources team and the Benefit Resource Center, as well as insurance carriers.

## Check Out the App

Download the mobile app to your smartphone. Scroll through the intro pages and, when prompted, enter the code S70473 to see your plan information.

Download the **MyBenefits2GO** mobile app to your smartphone.

Meredith College's Mobile App  
Access Code: **S70473**



# Retirement Savings Plan

Meredith College's Retirement Savings Plan is offered through TIAA - Teachers Insurance and Annuity Association of America

## Meredith College Contributions

Employer contributions for employees who work 1,000+ hours per year are effective the first day of employment. The College contributes 5% into the employee's retirement account, and the employee is vested in the retirement plan after one year.

## Employee Contributions

Full-time and part-time (1,000+ hours) employees may elect to participate in the Meredith College Retirement Plan. To participate, an employee completes a Salary Reduction Agreement to designate a retirement contribution. Changes to the election must be requested in writing. Employee contributions are vested from the first day of participation.

**2023 Annual Employee Contribution Limits:** 403(b) - \$22,500 / Catch-Up - \$7,500

## Retirement Plan Enrollment

Employees are enrolled when the first employer or employee contribution is processed by TIAA. First-time TIAA participants will receive a welcome kit. To register with TIAA, go to [TIAA.org/meredithcollege](https://TIAA.org/meredithcollege). Log in for online access to:

- Check account balances and confirm contributions
- Review and update your personal information
- Change your beneficiary designation
- Change investments for future contributions
- Transfer funds

## One-on-One Sessions with TIAA

A TIAA Financial Consultant provides one-on-one advice and education sessions for employees on a regular schedule. Look for email notifications on session dates and how to register.

## Phone Support

Call 800-842-2252, weekday, 8 a.m. to 10 p.m., and Saturday, 9 a.m. to 6 p.m. (ET).

**If you participated in another retirement plan during the calendar year prior to joining Meredith College, you will need to take your contributions under that plan into consideration in determining the amount you may be eligible to defer during this year under Meredith's retirement plan.**

# Programs & Policies

## Medical Hardship Payroll Loans

Are you considering the Select HDHP Plan with an HSA? Unsure about what might happen during the first few months while you are building your account balance? If you or a covered dependent experience an unplanned medical need in the first six months of becoming eligible for the HSA plan, you have the option of applying for a Medical Hardship Payroll loan to help with those unexpected costs. You may request up to \$100 be deducted from your pay each month and can receive up to \$1,000 in total.

## Domestic Partner Benefit Policy

The purpose of this policy is to allow benefit-eligible employees to cover their domestic partner and any children of the partnership in applicable Meredith College benefits. Domestic partners may be of the same gender or opposite gender.

## Tuition Exchange

Meredith College participates in two exchange programs. The Tuition Exchange is a reciprocal scholarship program for children and other family members of faculty and staff. The Council of Independent Colleges (CIC) is an international membership of colleges and universities in several countries dedicated to assisting faculty and staff with the costs of higher education. Employees are eligible to apply to the program on behalf of their dependents, but there is no assurance of approval.

## Tuition Remission

Eligible employees are a faculty or staff member employed a minimum of six continuous months in a position eligible for full benefits. Eligible dependents must be a legal dependent (child or spouse) of an eligible employee. For graduate school enrollment, tuition remission is available to male or female dependents, and for undergraduate enrollment, it is available to female dependents. Multiple dependents may participate.

**Note: Provided in this Benefits Guide are brief descriptions of identified programs and policies. For more details, please visit MyMeredith to access the Employee Handbook or contact the Office of Human Resources at ext. 8898.**



# Programs & Policies

## Catastrophic Leave Program

The Catastrophic Leave Bank assists staff employees during times of serious illness or injury when all available leave has been exhausted. All employees who earn leave benefits tracked by HR have the option to participate. The employee must have at a minimum (a) completed one year of benefit eligible service; (b) accumulated 80 hours of sick and/or vacation leave; and (c) donated eight hours of leave time to the bank. Enrollment in the bank is optional. A maximum of 24 hours total may be donated by each participant. Once an employee makes a donation, they are considered a member of the bank, and need not reenroll in following years.

## Employee Emergency Assistance Fund

The Employee Emergency Assistance Fund assists eligible employees who are experiencing a personal financial crisis and who have exhausted all other avenues for obtaining assistance. All regular full-time and part-time employees of Meredith College (faculty and staff) who have been employed a minimum of one year are eligible to apply for emergency funds. Examples of emergencies could include fire, natural disaster such as flood or hurricane, theft or loss of essential property or primary residence, death within the immediate family, accident, illness, disability, etc.

## Public Service Loan Forgiveness Program

Meredith College qualifies as a non-profit for the Public Service Loan Forgiveness (PSLF) Program. The PSLF Program forgives the remaining balance on student loans after 120 qualifying monthly payments have been made under a qualifying repayment plan while working full-time for a qualifying employer. Access <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service> to learn more.



# 2023 Holiday Schedule

**Meredith College will be closed on the following dates:**

## **New Years 2023**

December 21, 2022, to January 3, 2023  
(Return to work Wednesday, January 4, 2023)

## **Martin Luther King Day**

Monday, January 16

## **Spring Break**

Friday March 17 (Spring Break, March 13 - 19)

## **Good Friday**

Friday, April 7

## **Memorial Day**

Monday, May 29

## **Juneteenth**

Monday, June 19

## **Independence Day**

Tuesday, July 4

## **Labor Day**

Monday, September 4

## **Thanksgiving**

Close at noon on Wednesday, November 22; Off on Thursday and Friday, November 23 & 24

## **Christmas 2023 / New Year's 2024**

Wednesday, December 20, 2023 – Tuesday, January 2, 2024  
(Return to work Wednesday, January 3, 2024)

## **Personal Holiday: One Day of Employee's Choice**

May be used for birthday or personal holiday. Must be scheduled in advance with supervisor, and all hours must be taken on one date during current calendar year. (Time is to be noted as holiday on timecard under "Other.")

# Glossary of Medical Plan Terms

## **Brand Name Drugs**

Drugs that have trade names and are protected by patents. Brand name drugs are generally the most costly choice.

## **Coinsurance**

The percentage of a covered charge paid by the plan.

## **Consumer Driven Health Plan (CDHP)**

A medical plan used in conjunction with a health reimbursement account (HRA) or a health savings account (HSA).

## **Copayment (Copay)**

A flat dollar amount you pay for medical or prescription drug services regardless of the actual amount charged by your doctor or health care provider.

## **Deductible**

The annual amount you and your family must pay each year before the plan pays benefits.

## **Generic Drugs**

Generic drugs are less expensive versions of brand name drugs that have the same intended use, dosage, effects, risks, safety and strength. The strength and purity of generic medications are strictly regulated by the Federal Food and Drug Administration.

## **High Deductible Health Plan (HDHP)**

A medical plan that may be used in conjunction with a health reimbursement account (HRA) or a health savings account (HSA).

## **Health Reimbursement Account (HRA)**

A fund you can use to help pay for eligible medical costs not covered by medical plan. Funds are contributed to the HRA by employer.

## **Health Savings Account (HSA)**

A fund you can use to help pay for eligible medical costs not covered by your medical plan. Both employers and employees may contribute to this fund; employees do so through pre-tax payroll deductions. Equity partners can have monthly contributions charged against their monthly draw account.

# Glossary of Medical Plan Terms

## **In-Network**

Use of a health care provider that participates in the plan's network. When you use providers in the network, you lower your out-of-pocket expenses because the plan pays a higher percentage of covered expenses.

## **Out-of-Network**

Use of a health care provider that does not participate in a plan's network.

## **Mail Order Pharmacy**

Mail order pharmacies generally provide a 90-day supply of a prescription medication for the same cost as a 60-day supply at a retail pharmacy. Plus, mail order pharmacies offer the convenience of shipping directly to your door.

## **Inpatient**

Services provided to an individual during an overnight hospital stay.

## **Outpatient**

Services provided to an individual at a hospital facility without an overnight hospital stay.

## **Out-of-Pocket Maximum**

The maximum amount you and your family must pay for eligible expenses each plan year. Once your expenses reach the out-of-pocket maximum, the plan pays benefits at 100% of eligible expenses for the remainder of the year.

## **Primary Care Physician (PCP)**

Physician who provides ongoing medical care. A primary care physician treats a wide variety of health-related conditions.

## **Specialist**

A physician who has specialized training in a particular branch of medicine (e.g., a surgeon, gastroenterologist or neurologist).

# Legislative Information

## THE WOMEN'S HEALTH CANCER RIGHTS ACT OF 1998 (WHCRA)

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan.

## NEWBORNS ACT DISCLOSURE - FEDERAL

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

## NOTICE OF SPECIAL ENROLLMENT RIGHTS

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Further, if you decline enrollment for yourself or eligible dependents (including your spouse) while Medicaid coverage or coverage under a State CHIP program is in effect, you may be able to enroll yourself and your dependents in this plan if:

- coverage is lost under Medicaid or a State CHIP program; or
- you or your dependents become eligible for a premium assistance subsidy from the State.

In either case, you must request enrollment within 60 days from the loss of coverage or the date you become eligible for premium assistance.

To request special enrollment or obtain more information, contact the person listed at the end of this summary.

## CONTACT INFORMATION

### CONTACT INFORMATION

Questions regarding any of this information can be directed to:

Alana Etter  
3800 Hillsborough St  
Raleigh, North Carolina United States 27607  
919-760-8907  
ettera@meredith.edu

# Legislative Information

## PATIENT PROTECTION MODEL DISCLOSURE

Blue Cross and Blue Shield of North Carolina generally allows the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the Blue Cross and Blue Shield of North Carolina at [www.BlueConnectNC.com](http://www.BlueConnectNC.com).

For children, you may designate a pediatrician as the primary care provider.

## STATEMENT OF ERISA RIGHTS

As a participant in the Plan you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 ("ERISA"). ERISA provides that all participants shall be entitled to:

### Receive Information about Your Plan and Benefits

- Examine, without charge, at the Plan Administrator's office and at other specified locations, the Plan and Plan documents, including the insurance contract and copies of all documents filed by the Plan with the U.S. Department of Labor, if any, such as annual reports and Plan descriptions.
- Obtain copies of the Plan documents and other Plan information upon written request to the Plan Administrator. The Plan Administrator may make a reasonable charge for the copies.
- Receive a summary of the Plan's annual financial report, if required to be furnished under ERISA. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report, if any.

### Continue Group Health Plan Coverage

If applicable, you may continue health care coverage for yourself, spouse or dependents if there is a loss of coverage under the plan as a result of a qualifying event. You and your dependents may have to pay for such coverage. Review the summary plan description and the documents governing the Plan for the rules on COBRA continuation of coverage rights.

### Prudent Actions by Plan Fiduciaries

In addition to creating rights for participants, ERISA imposes duties upon the people who are responsible for operation of the Plan. These people, called "fiduciaries" of the Plan, have a duty to operate the Plan prudently and in the interest of you and other Plan participants.

No one, including the Company or any other person, may fire you or discriminate against you in any way to prevent you from obtaining welfare benefits or exercising your rights under ERISA.

### Enforce your Rights

If your claim for a welfare benefit is denied in whole or in part, you must receive a written explanation of the reason for the denial. You have a right to have the Plan review and reconsider your claim.

Under ERISA, there are steps you can take to enforce these rights. For instance, if you request materials from the Plan Administrator and do not receive them within 30 days, you may file suit in federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$156 per day (up to a \$1,566 cap per request), until you receive the materials, unless the materials were not sent due to reasons beyond the control of the Plan Administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, and you have exhausted the available claims procedures under the Plan, you may file suit in a state or federal court. If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose (for example, if the court finds your claim is frivolous) the court may order you to pay these costs and fees.

### Assistance with your Questions

If you have any questions about your Plan, this statement, or your rights under ERISA, you should contact the nearest office of the Employee Benefits and Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits and Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210.

# Legislative Information

## **Your Information. Your Rights. Our Responsibilities.**

*Recipients of the notice are encouraged to read the entire notice. Contact information for questions or complaints is available at the end of the notice.*

### **Your Rights**

You have the right to:

- Get a copy of your health and claims records
- Correct your health and claims records
- Request confidential communication
- Ask us to limit the information we share
- Get a list of those with whom we've shared your information
- Get a copy of this privacy notice
- Choose someone to act for you
- File a complaint if you believe your privacy rights have been violated

### **Your Choices**

You have some choices in the way that we use and share information as we:

- Answer coverage questions from your family and friends
- Provide disaster relief
- Market our services and sell your information

### **Our Uses and Disclosures**

We may use and share your information as we:

- Help manage the health care treatment you receive
- Run our organization
- Pay for your health services
- Administer your health plan
- Help with public health and safety issues
- Do research
- Comply with the law
- Respond to organ and tissue donation requests and work with a medical examiner or funeral director
- Address workers' compensation, law enforcement, and other government requests
- Respond to lawsuits and legal actions

### **Your Rights**

**When it comes to your health information, you have certain rights.** This section explains your rights and some of our responsibilities to help you

#### **Get a copy of health and claims records**

- You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this.
- We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.

# Legislative Information

## **Ask us to correct health and claims records**

- You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this.
- We may say “no” to your request, but we’ll tell you why in writing, usually within 60 days.

## **Request confidential communications**

- You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.
- We will consider all reasonable requests, and must say “yes” if you tell us you would be in danger if we do not.

## **Ask us to limit what we use or share**

- You can ask us not to use or share certain health information for treatment, payment, or our operations.
- We are not required to agree to your request.

## **Get a list of those with whom we’ve shared information**

- You can ask for a list (accounting) of the times we’ve shared your health information for up to six years prior to the date you ask, who we shared it with, and why.
- We will include all the disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked us to make). We’ll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.

## **Get a copy of this privacy notice**

You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

## **Choose someone to act for you**

- If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.
- We will make sure the person has this authority and can act for you before we take any action.

## **File a complaint if you feel your rights are violated**

- You can complain if you feel we have violated your rights by contacting us using the information at the end of this notice.
- You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting [www.hhs.gov/ocr/privacy/hipaa/complaints/](http://www.hhs.gov/ocr/privacy/hipaa/complaints/).
- We will not retaliate against you for filing a complaint.

# Legislative Information

## Your Choices

**For certain health information, you can tell us your choices about what we share.** If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have both the right and choice to tell us to:

- Share information with your family, close friends, or others involved in payment for your care
- Share information in a disaster relief situation

*If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.*

- In these cases we never share your information unless you give us written permission:

Marketing purposes

Sale of your information

## Our Uses and Disclosures

### How do we typically use or share your health information?

We typically use or share your health information in the following ways.

#### Help manage the health care treatment you receive

We can use your health information and share it with professionals who are treating you.

*Example: A doctor sends us information about your diagnosis and treatment plan so we can arrange additional services.*

#### Pay for your health services

We can use and disclose your health information as we pay for your health services.

*Example: We share information about you with your dental plan to coordinate payment for your dental work.*

#### Administer your plan

We may disclose your health information to your health plan sponsor for plan administration.

*Example: Your company contracts with us to provide a health plan, and we provide your company with certain statistics to explain the premiums we charge.*

#### Run our organization

- We can use and disclose your information to run our organization and contact you when necessary.
- We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage. This does not apply to long term care plans.

*Example: We use health information about you to develop better services for you.*

### How else can we use or share your health information?

We are allowed or required to share your information in other ways – usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information see:

[www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html](http://www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html).

# Legislative Information

## **Help with public health and safety issues**

We can share health information about you for certain situations such as:

- Preventing disease
- Helping with product recalls
- Reporting adverse reactions to medications
- Reporting suspected abuse, neglect, or domestic violence
- Preventing or reducing a serious threat to anyone's health or safety

## **Do research**

We can use or share your information for health research.

## **Comply with the law**

We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.

## **Respond to organ and tissue donation requests and work with a medical examiner or funeral director**

- We can share health information about you with organ procurement organizations.
- We can share health information with a coroner, medical examiner, or funeral director when an individual dies.

## **Address workers' compensation, law enforcement, and other government requests**

We can use or share health information about you:

- For workers' compensation claims
- For law enforcement purposes or with a law enforcement official
- With health oversight agencies for activities authorized by law
- For special government functions such as military, national security, and presidential protective services

## **Respond to lawsuits and legal actions**

We can share health information about you in response to a court or administrative order, or in response to a subpoena.

## **Our Responsibilities**

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information see: [www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html](http://www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html).

## **Changes to the Terms of this Notice**

We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request, on our web site (if applicable), and we will mail a copy to you.

# Legislative Information

## **Important Notice from Meredith College About Your Prescription Drug Coverage and Medicare**

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Meredith College and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Meredith College has determined that the prescription drug coverage offered by the Meredith College Health Plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

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### **When Can You Join A Medicare Drug Plan?**

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15<sup>th</sup> to December 7<sup>th</sup>.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### **What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?**

If you decide to join a Medicare drug plan, your current Meredith College coverage will not be affected. You can keep this coverage and it will coordinate with Part D coverage.

If you do decide to join a Medicare drug plan and drop your current Meredith College Health Plan coverage, be aware that you and your dependents will only be able to get this coverage back during open enrollment or in the case of a special enrollment opportunity.

### **When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?**

You should also know that if you drop or lose your current coverage with Meredith College and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

# Legislative Information

## **For More Information About This Notice Or Your Current Prescription Drug Coverage...**

Contact the person listed below for further information contact the Human Resources Department Benefits Division.

**NOTE:** You will get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Meredith College changes. You also may request a copy of this notice at any time.

## **For More Information About Your Options Under Medicare Prescription Drug Coverage...**

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

Date:	January 1, 2023
Name of Entity/Sender:	Alana Etter
Contact--Position/Office:	Assistant Director of Human Resources
Address:	3800 Hillsborough Street, Raleigh, NC 27607
Phone Number:	919-760-8898

# Legislative Information

## Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.

**If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2020. Contact your State for more information on eligibility –**

<b>ALABAMA Medicaid</b>	<b>COLORADO Health First Colorado (Colorado's Medicaid Program) &amp; Child Health Plan Plus (CHP+)</b>
Website: <a href="http://myalhipp.com/">http://myalhipp.com/</a> Phone: 1-855-692-5447	Health First Colorado Website: <a href="https://www.healthfirstcolorado.com/">https://www.healthfirstcolorado.com/</a> Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711 CHP+: <a href="https://www.colorado.gov/pacific/hcpf/child-health-plan-plus">https://www.colorado.gov/pacific/hcpf/child-health-plan-plus</a> CHP+ Customer Service: 1-800-359-1991/ State Relay 711
<b>ALASKA Medicaid</b>	<b>FLORIDA Medicaid</b>
The AK Health Insurance Premium Payment Program Website: <a href="http://myakhipp.com/">http://myakhipp.com/</a> Phone: 1-866-251-4861 Email: <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a> Medicaid Eligibility: <a href="http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx">http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx</a>	Website: <a href="http://flmedicaidprecovery.com/hipp/">http://flmedicaidprecovery.com/hipp/</a> Phone: 1-877-357-3268
<b>ARKANSAS Medicaid</b>	<b>GEORGIA Medicaid</b>
Website: <a href="http://myarhipp.com/">http://myarhipp.com/</a> Phone: 1-855-MyARHIPP (855-692-7447)	Website: <a href="https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp">https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp</a> Phone: 678-564-1162 ext 2131
<b>CALIFORNIA Medicaid</b>	<b>INDIANA Medicaid</b>
Website: <a href="https://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_conta_spx">https://www.dhcs.ca.gov/services/Pages/TPLRD_CAU_conta_spx</a> Phone: 1-800-541-5555	Healthy Indiana Plan for low-income adults 19-64 Website: <a href="http://www.in.gov/fssa/hip/">http://www.in.gov/fssa/hip/</a> Phone: 1-877-438-4479 All other Medicaid Website: <a href="http://www.indianamedicaid.com">http://www.indianamedicaid.com</a> Phone 1-800-403-0864

# Legislative Information

<p><b>IOWA Medicaid and CHIP (Hawki)</b></p> <p>Medicaid Website: <a href="https://dhs.iowa.gov/ime/members">https://dhs.iowa.gov/ime/members</a> Medicaid Phone: 1-800-338-8366 Hawki Website: <a href="http://dhs.iowa.gov/Hawki">http://dhs.iowa.gov/Hawki</a> Hawki Phone: 1-800-257-8563</p>	<p><b>MONTANA Medicaid</b></p> <p>Website: <a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a> Phone: 1-800-694-3084</p>
<p><b>KANSAS Medicaid</b></p> <p>Website: <a href="http://www.kdheks.gov/hcf/default.htm">http://www.kdheks.gov/hcf/default.htm</a> Phone: 1-800-792-4884</p>	<p><b>NEBRASKA Medicaid</b></p> <p>Website: <a href="http://www.ACCESSNebraska.ne.gov">http://www.ACCESSNebraska.ne.gov</a> Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178</p>
<p><b>KENTUCKY Medicaid</b></p> <p>Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: <a href="https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx">https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx</a> Phone: 1-855-459-6328 Email: <a href="mailto:KIHIPPPROGRAM@ky.gov">KIHIPPPROGRAM@ky.gov</a></p> <p>KCHIP Website: <a href="https://kidshealth.ky.gov/Pages/index.aspx">https://kidshealth.ky.gov/Pages/index.aspx</a> Phone: 1-877-524-4718</p> <p>Kentucky Medicaid Website: <a href="https://chfs.ky.gov">https://chfs.ky.gov</a></p>	<p><b>NEVADA Medicaid</b></p> <p>Medicaid Website: <a href="http://dhcftp.nv.gov">http://dhcftp.nv.gov</a> Medicaid Phone: 1-800-992-0900</p>
<p><b>LOUISIANA Medicaid</b></p> <p>Website: <a href="http://www.medicaid.la.gov">www.medicaid.la.gov</a> or <a href="http://www.ldh.la.gov/lahipp">www.ldh.la.gov/lahipp</a> Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)</p>	<p><b>NEW HAMPSHIRE Medicaid</b></p> <p>Website: <a href="https://www.dhhs.nh.gov/oii/hipp.htm">https://www.dhhs.nh.gov/oii/hipp.htm</a> Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext 5218</p>
<p><b>MAINE Medicaid</b></p> <p>Website: <a href="http://www.maine.gov/dhhs/ofi/public-assistance/index.html">http://www.maine.gov/dhhs/ofi/public-assistance/index.html</a> Phone: 1-800-442-6003 TTY: Maine relay 711</p>	<p><b>NEW JERSEY Medicaid and CHIP</b></p> <p>Medicaid Website: <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a> Medicaid Phone: 609-631-2392 CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a> CHIP Phone: 1-800-701-0710</p>
<p><b>MASSACHUSETTS Medicaid and CHIP</b></p> <p>Website: <a href="http://www.mass.gov/eohhs/gov/departments/masshealth/">http://www.mass.gov/eohhs/gov/departments/masshealth/</a> Phone: 1-800-862-4840</p>	<p><b>NEW YORK Medicaid</b></p> <p>Website: <a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a> Phone: 1-800-541-2831</p>
<p><b>MINNESOTA Medicaid</b></p> <p>Website: <a href="https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/medical-assistance.jsp">https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/medical-assistance.jsp</a> [Under ELIGIBILITY tab, see “what if I have other health insurance?”] Phone: 1-800-657-3739</p>	<p><b>NORTH CAROLINA Medicaid</b></p> <p>Website: <a href="https://medicaid.ncdhhs.gov/">https://medicaid.ncdhhs.gov/</a> Phone: 919-855-4100</p>
<p><b>MISSOURI Medicaid</b></p> <p>Website: <a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a> Phone: 573-751-2005</p>	<p><b>NORTH DAKOTA Medicaid</b></p> <p>Website: <a href="http://www.nd.gov/dhs/services/medicalserv/medicaid/">http://www.nd.gov/dhs/services/medicalserv/medicaid/</a> Phone: 1-844-854-4825</p>

# Legislative Information

<p><b>OKLAHOMA Medicaid and CHIP</b></p> <p>Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a> Phone: 1-888-365-3742</p>	<p><b>UTAH Medicaid and CHIP</b></p> <p>Medicaid Website: <a href="https://medicaid.utah.gov/">https://medicaid.utah.gov/</a> CHIP Website: <a href="http://health.utah.gov/chip">http://health.utah.gov/chip</a> Phone: 1-877-543-7669</p>
<p><b>OREGON Medicaid</b></p> <p>Website: <a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a> <a href="http://www.oregonhealthcare.gov/index-es.html">http://www.oregonhealthcare.gov/index-es.html</a> Phone: 1-800-699-9075</p>	<p><b>VERMONT Medicaid</b></p> <p>Website: <a href="http://www.greenmountaincare.org/">http://www.greenmountaincare.org/</a> Phone: 1-800-250-8427</p>
<p><b>PENNSYLVANIA Medicaid</b></p> <p>Website: <a href="https://www.dhs.pa.gov/providers/Providers/Pages/Medical/HIPP-Program.aspx">https://www.dhs.pa.gov/providers/Providers/Pages/Medical/HIPP-Program.aspx</a> Phone: 1-800-692-7462</p>	<p><b>VIRGINIA Medicaid and CHIP</b></p> <p>Website: <a href="https://www.coverva.org/hipp/">https://www.coverva.org/hipp/</a> Medicaid Phone: 1-800-432-5924 CHIP Phone: 1-855-242-8282</p>
<p><b>RHODE ISLAND Medicaid and CHIP</b></p> <p>Website: <a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a> Phone: 1-855-697-4347, or 401-462-0311 (Direct Rlte Share Line)</p>	<p><b>WASHINGTON Medicaid</b></p> <p>Website: <a href="https://www.hca.wa.gov/">https://www.hca.wa.gov/</a> Phone: 1-800-562-3022</p>
<p><b>SOUTH CAROLINA Medicaid</b></p> <p>Website: <a href="https://www.scdhhs.gov">https://www.scdhhs.gov</a> Phone: 1-888-549-0820</p>	<p><b>WEST VIRGINIA Medicaid</b></p> <p>Website: <a href="http://mywvhipp.com/">http://mywvhipp.com/</a> Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)</p>
<p><b>SOUTH DAKOTA Medicaid</b></p> <p>Website: <a href="http://dss.sd.gov">http://dss.sd.gov</a> Phone: 1-888-828-0059</p>	<p><b>WISCONSIN Medicaid and CHIP</b></p> <p>Website: <a href="https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf">https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf</a> Phone: 1-800-362-3002</p>
<p><b>TEXAS Medicaid</b></p> <p>Website: <a href="http://gethipptexas.com/">http://gethipptexas.com/</a> Phone: 1-800-404-4933</p>	<p><b>WYOMING Medicaid</b></p> <p>Website: <a href="https://wyequalitycare.acs-inc.com/">https://wyequalitycare.acs-inc.com/</a> Phone: 307-777-7531</p>

Those for any other states have added a premium assistance program since January 31, 2020, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Menu Option 4, Ext. 61565

## Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email [ebsaopr@dol.gov](mailto:ebsaopr@dol.gov) and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2023)

# Legislative Information

## **Notice Regarding Wellness Program**

Meredith College Wellness Program is a voluntary wellness program available to all employees of your organization. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you will be asked to complete a voluntary health risk assessment or "HRA" that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes or heart disease). You will also be asked to complete a biometric health screening, which will include a blood test for lipid panel, total cholesterol, and blood glucose. You are not required to complete the HRA or to participate in the blood test or other medical examinations.

However, employees who choose to participate in the wellness program will receive an incentive of up to \$500 toward their HRA or HSA fund for completion of the health assessment, biometric screenings, and other additional activities. Although you are not required to complete the HRA or participate in the biometric health screening, only employees who do so will receive \$200 toward their HRA or HSA.

Additional incentives of up to \$300 may be available for employees who participate in certain health-related activities including online health challenges and activities, learning modules, and lifestyle coaching or achieve certain health outcomes like becoming tobacco free. If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting the Meredith College Office of Human Resources at [hr@meredith.edu](mailto:hr@meredith.edu) or calling 919-760-8898.

The information from your HRA and the results from your biometric health screening will be used to provide you with information to help you understand your current health and potential risks and may also be used to offer you services through the wellness program, such as health and lifestyle coaching. You also are encouraged to share your results or concerns with your own doctor. **Your health information is never shared with your employer, your health insurance medical providers, or others outside of WellRight.**

## **Protections from Disclosure of Medical Information**

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Meredith College may use aggregate information it collects to design a program based on identified health risks in the workplace, Meredith College Wellness Program will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information is (are) your biometric screener and health coach in order to provide you with services within the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision.

Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact the Meredith College Office of Human Resources at [hr@meredith.edu](mailto:hr@meredith.edu) or calling 919-760-8898.

# Meredith College Retirement Plan 403(b)

## Notice of Universal Availability

**Employer and Plan Sponsor:** Meredith College

**Plan Administrator:** Office of Human Resources  
3800 Hillsborough Street  
Raleigh, NC 27607  
919-760-8898

The Meredith College Retirement Plan (“Plan”) is a defined contribution plan designed to meet the requirements of IRS Code § 403(b). The Plan was established to provide retirement benefits and savings opportunities to eligible Employees and to provide benefits to their Beneficiaries in the event of their death.

### Elective Deferral Eligibility

Eligible Employees can defer a portion of their compensation (elective deferrals) to the Plan. All employees are eligible to participate in the Plan except for:

- Employee who normally work less than 20 hours per week
- Student Employees
- Leased Employee and Adjuncts

### Participation

Whether you want to enroll in the plan, or you are already enrolled but wish to change the amount of your deferral, you can obtain a copy of the salary reduction agreement and information on the plan by contacting the Human Resources Office. Review the plan information before enrolling. Once you have enrolled you can change the amount of your contributions and your investment allocations at any time.

In 2023 the elective deferral limit is \$22,500. If you are age 50 or older (beginning the year you turn age 50), you can contribute an additional \$7,500. Please contact the Administrator for more information.

The law also imposes a limit on the amount of contributions that may be made to your accounts in total (employee and employer contributions) during a year. For 2023, this total cannot exceed the lesser of \$66,000 or 100% of your includible compensation (generally your compensation for the prior 12-month period).

**The above limit may also need to be applied by taking into account contributions made to other retirement plans in which you are a participant.** If you have more than 50% control of a corporation, partnership, and/or sole proprietorship, then the above limit is based on contributions made in this Plan as well as contributions made to any 403(b) or qualified plans maintained by the businesses you control. If you control another business that maintains a plan in which you participate, then you are responsible for providing the Plan Administrator with information necessary to apply the annual contribution limits. If you fail to provide necessary and correct information to the Plan Administrator, it could result in adverse tax consequences to you, including the inability to exclude contributions to the Plan from your gross income for tax purposes.

### More Information

Enrollment forms and information, a salary reduction agreement, a copy of the Summary Plan Description (SPD), and a list of investment options are available from the Human Resources Office or on MyMeredith.

<https://my.meredith.edu/CampusSites/HumanResources/Pages/Retirement-Benefits.aspx>

# Contact Information

Plan & Providers

## Medical

Blue Cross Blue Shield of NC  
[blueconnectnc.com](http://blueconnectnc.com)  
1-877-258-3334

## Telehealth

Teladoc  
[teladoc.com](http://teladoc.com)  
1-800-835-2362

## Wellness

WellRight  
[meredith.wellright.com](http://meredith.wellright.com)  
[support@wellright.com](mailto:support@wellright.com)

## Dental

Delta Dental of NC  
[www.deltadental.com](http://www.deltadental.com)  
1-800-662-8856

## Vision

Superior Vision  
[www.superiorvision.com](http://www.superiorvision.com)  
1-800-507-3800

## Flexible Spending Account (FSA)

Flores and Associates  
[www.flores247.com](http://www.flores247.com)  
1-800-532-3327

## Health Reimbursement Account (HRA)

Flores and Associates  
[www.flores247.com](http://www.flores247.com)  
1-800-532-3327

## Health Savings Account (HSA)

HSA Bank  
[www.hsabank.com](http://www.hsabank.com)  
1-800-357-6246

## Life

Voya Financial  
[presents.Voya.com/EBRC/Home/meredithcollege](http://presents.Voya.com/EBRC/Home/meredithcollege)  
1-877-236-7564

## Long Term Disability

Voya Financial  
[presents.Voya.com/EBRC/Home/meredithcollege](http://presents.Voya.com/EBRC/Home/meredithcollege)  
1-877-236-7564

## EAP and Work-Life Services

ComPsych Guidance Resources  
[GuidanceResources.com](http://GuidanceResources.com)  
Web ID: MY5848i  
1-877-533-2363

## Accident and Critical Illness

Voya Financial  
[presents.Voya.com/EBRC/Home/meredithcollege](http://presents.Voya.com/EBRC/Home/meredithcollege)  
1-877-236-7564

## Retirement

TIAA  
[www.tiaa.org](http://www.tiaa.org)  
1-800-842-2252

## Identity Theft Protection

LifeLock  
[www.LifeLock.com](http://www.LifeLock.com)  
1-800-607-9174

# Contact Information

Office of Human Resources

## **Pamela Davis Galloway**

Director

[davispam@meredith.edu](mailto:davispam@meredith.edu)

ext. 8760

## **Alana Etter**

Assistant Director

[ettera@meredith.edu](mailto:ettera@meredith.edu)

ext. 8907

## **Mariana Hoffman**

Benefits Coordinator

[mahoffman@meredith.edu](mailto:mahoffman@meredith.edu)

ext. 8360

## **Heather Zeigler**

Payroll Administrator

[hazeigler@meredith.edu](mailto:hazeigler@meredith.edu)

ext. 8526

## **Mandy Davis**

Human Resources Assistant

[ajdavis@meredith.edu](mailto:ajdavis@meredith.edu)

Ext. 8166









[meredith.edu](http://meredith.edu)