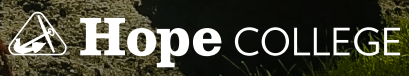




# EMPLOYEE BENEFITS

AT A GLANCE

Office of Human Resources  
Anderson Werkman Center, Suite 210  
PO Box 9000 | Holland, MI 49422-9000



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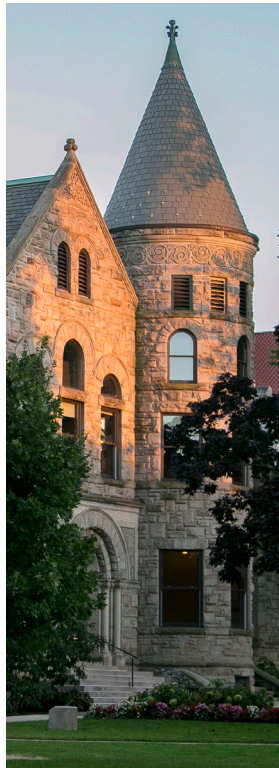
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## BENEFITS AT A GLANCE

Hope College is pleased to present this overview of our employee benefits. The College strives to offer a wide range of benefits to help our employees, and their families, protect health and wellness, receive an outstanding education, and plan for a financially secure future. Benefits at Hope College are reserved for employees who work a minimum of a .75 full-time equivalency (1,560 hours or more during our July 1 through June 30 benefit year). Most benefits are available upon date of hire, unless otherwise indicated.

**For more details, please visit [hope.edu/hr/benefits](https://hope.edu/hr/benefits) or call 616.395.7811.**

Scan the QR Code for more details and information on our full benefits and plans.



**Contributions:** Employee medical/rx, dental, and vision contributions, where applicable, are deducted, pre-tax, from pay, on a semi-monthly basis.

**Disclaimer:** Please see the summary plan description (SPD) booklets for complete information on all benefits, limitations and exclusions. A plan booklet will be provided upon enrollment.

**For more information or questions, please contact:**

Connie A. VanderZwaag | Benefits Manager

Hope College Human Resources

616.395.7818 | [vanderzwaag@hope.edu](mailto:vanderzwaag@hope.edu)

# MEDICAL/RX

PROVIDER: BCBSM & CVS

Traditional Plan - Blue  
(BCBSM PPO)  
In-Network Coverage

HDHP Plan - Orange  
(BCBSM PPO)  
In-Network Coverage

| Annual Calendar Year Deductible |         |         |
|---------------------------------|---------|---------|
| Single                          | \$600   | \$1,600 |
| Family                          | \$1,200 | \$3,200 |

| Out-of-Pocket Maximum            |         |         |
|----------------------------------|---------|---------|
| Single                           | \$3,000 | \$4,000 |
| Family                           | \$6,000 | \$7,150 |
| Coinsurance (percentage you pay) | 20%     | 20%     |

| Physician Services        |                      |                      |
|---------------------------|----------------------|----------------------|
| Primary Care Office Visit | \$25 co-pay          | 20% after deductible |
| Specialist Office Visit   | \$50 co-pay          | 20% after deductible |
| Preventive Care           | 100%                 | 100%                 |
| Lab and X-ray Services    | 20% after deductible | 20% after deductible |

| Hospital Services    |                                  |                      |
|----------------------|----------------------------------|----------------------|
| Inpatient            | 20% after deductible             | 20% after deductible |
| Urgent Care Visit    | \$50 co-pay                      | 20% after deductible |
| Emergency Room Visit | \$250 copay (waived if admitted) | 20% after deductible |

| Prescription Drugs: Administered by CVS |  |  |
|---|--|--|
| Retail (30-day supply)                  | After Deductible                             |  |
| Generic                                 | \$10 co-pay                                  | \$10 co-pay                                  |
| Preferred brand                         | \$40 co-pay                                  | \$40 co-pay                                  |
| Non-preferred brand                     | \$80 co-pay                                  | \$80 co-pay                                  |
| Specialty                               | 30% coinsurance if not enrolled in PrudentRx | 30% coinsurance if not enrolled in PrudentRx |

| Per Pay Deductions by Earnings | Blue Plan   Salary Tiers |                   |             |          | Orange Plan |
|--------------------------------|--------------------------|-------------------|-------------|----------|-------------|
|                                | <\$33,500                | \$33,500-\$69,999 | \$70-99,999 | \$100k+  |             |
| Employee Only                  | \$35.99                  | \$44.77           | \$52.49     | \$54.98  | \$15.00     |
| Double**                       | \$102.99                 | \$128.61          | \$146.38    | \$154.72 | \$35.75     |
| Family**                       | \$148.14                 | \$184.80          | \$210.24    | \$220.07 | \$46.00     |

\*\* Additional spouse surcharge (\$75 per pay) may apply if spouse is working, eligible for benefits through their employer, waive that coverage and elects to be covered only by Hope College's plan.



# DENTAL

PROVIDER: BLUE DENTAL PPO

| Dental In-Network Coverage                                  |  |
|---|--|
| Deductibles   | Individual \$50   Family \$100   |
| Benefit year maximums                                       | \$1000 per member  |
| Class I (preventative care)                                 | 100% (deductible waived, benefit year limitations)   |
| Class II (fillings, oral extraction, root canals, etc.)     | 75% (no wait period)   |
| Class III (crowns, dentures, etc.)                          | 50% (after 12 month wait period)   |
| * Optional Coverage   |  |
| Class IV (orthodontic services for dependents under age 19) | 50% (after 12 month wait period; maximum life time benefit of \$1000)                                    |
| Per Pay deductions  | employee only: \$15.97<br>double: \$31.94 (\$32.48 if Class IV)<br>family: \$55.90 (\$56.84 if Class IV) |



# VISION

PROVIDER: EYEMED/INSIGHT NETWORK

| Vision In-Network Coverage                             |  |
|--|--|
| Exam with dilation as necessary (once every 12 months) | \$10 co-pay  |
| Frames (once every 12 months)                          | \$0 co-pay; \$200 allowance; 80% of charge over \$200      |
| Single/ bifocal/ trifocal/ vision lenses               | \$10 co-pay  |
| Other specialty lenses available if desired            | \$30-\$55 co-pay   |
| Contacts (once every 12 months)                        | \$0 co-pay; \$200 allowance                                |
| Per Pay Deductions                                     | employee only: \$4.98<br>double: \$9.45<br>family: \$13.88 |



# FLEXIBLE SPENDING AND HEALTH SAVINGS

PROVIDER: PNC BANK

| Medical Tax and Savings Plan Comparison | FSA  | HSA  | LPFSA   |
|---|--|--|---|
| Eligibility                             | Must be enrolled in traditional health plan (college's Blue or similar plan) | Must be enrolled in high deductible health plan (college's Orange plan only) | Must be enrolled in HSA   |
| Normal Provisions                       | Amounts up to IRS maximums. Use-it-or-lose-it with \$570 carryover only      | Amounts up to IRS maximums. Roll-over annually, no use-it-or-lose-it rule    | Amounts up to IRS maximums. Use-it-or-lose-it with \$570 carryover only |



## OTHER BENEFITS

The below benefits are offered to all benefit-eligible employees with the exception of RD's, RLC's, and Visiting Faculty.

|  |  |
|--|--|
| <b>Life &amp; Accidental Death &amp; Dismemberment Insurance</b> | <ul style="list-style-type: none"> <li>• Policy equal to 1.5x salary (employer paid)</li> <li>• Voluntary policy at 1x-7x salary (employee paid)</li> </ul>  |
| <b>Long Term Disability</b>                                      | <ul style="list-style-type: none"> <li>• Policy for 60% benefit \$6k max monthly benefit (employer paid)</li> <li>• Voluntary +10% policy for total of 70% benefit \$7k max monthly benefit (employee paid)</li> </ul>                   |
| <b>Retirement</b>  | <ul style="list-style-type: none"> <li>• 10.5% employer contribution after one year of service</li> <li>• Voluntary employee contributions up to IRS maximum limits</li> </ul>   |
| <b>Tuition Waiver/Staff</b>                                      | <ul style="list-style-type: none"> <li>• 100% tuition waiver for employee after one year of service (up to 4 hrs/semester and 3 courses per year)</li> <li>• 10% per year (up to max 100%) for employee's spouse and children</li> </ul> |
| <b>Tuition Waiver/Faculty</b>                                    | <ul style="list-style-type: none"> <li>• 100% tuition waiver for employee and employee's spouse and children, immediate eligibility ( non-tenure faculty: 1 year wait required)</li> </ul>   |
| <b>Adoption Benefit</b>  | <ul style="list-style-type: none"> <li>• Reimbursement of costs up to \$7.5k associated with domestic or international adoption</li> </ul>   |

The below benefits are applicable to most staff. Staff with academic year only positions and all Faculty are not eligible but instead enjoy the college calendar recognized holidays and breaks.

|                                |   |
|--------------------------------|---|
| <b>Vacation/Personal Leave</b> | <ul style="list-style-type: none"> <li>• Hourly Staff Vacation: 80 hours 1st – 5th anniversary year, 120 hours on 6th – 10th anniversary year, and 160 hours on 10 + anniversary year</li> <li>• Hourly Staff Personal Leave: 16 hours per calendar year</li> <li>• Administrative Staff Vacation: 160 hours per calendar year</li> </ul> <p>NOTE: All hours are prorated accordingly if less than a 1.0 FTE</p>  |
| <b>Holidays</b>                | <ul style="list-style-type: none"> <li>• New Year's Day, Good Friday, Memorial Day, Fourth of July, Thanksgiving Day, Day after Thanksgiving, Day before Christmas, Christmas Day, and a Floating Holiday. (to use at your discretion)</li> </ul> <p>NOTE: Labor Day is not considered a paid holiday as classes are in session and all College offices and departments are open. The College also closes facilities from Christmas Eve through New Year's Day and all employees who would normally have received pay during this time will continue to in conjunction with holiday pay listed above.</p> |



## PERKS

|  |  |
|--|--|
| <b>15% off at Bookstore</b>                                    | <b>Mission Trips</b>                               |
| <b>Campus Fitness Classes</b>                                  | <b>On-Campus Mail Services</b>                     |
| <b>Community Discounts</b>                                     | <b>Personal Computer Repair</b>                    |
| <b>DeWitt Tennis Center Use</b>                                | <b>Theatre Discounts</b>                           |
| <b>Discounted Dining at Cook and Phelps Dining Halls</b>       | <b>Van Wylen Library Privileges</b>                |
| <b>Dow Fitness + DeVos Facility Use</b>                        | <b>Walk to Work Program</b>                        |
| <b>Free Regular Season Athletic Event Admissions (with ID)</b> | <b>Wellness Program and Onsite Fitness Classes</b> |



# THE HOLLAND COMMUNITY



Not many college campuses can say “just cross the street” when talking about the quickest way to get downtown, but we certainly can. Linked by both history and geography, the community of Holland and Hope College are more than just familiar friends, they’re family.

Labeled as one of “America’s Prettiest Towns” by Forbes Magazine, Holland boasts more than 150 downtown businesses featuring art galleries, clothing stores, specialty shops, restaurants, theaters, bakeries and hotels.

The city of Holland also hosts year-round activities in the downtown corridor like Live Mannequin Night and the popular Street Performer Series, not to mention parades all year long for holiday celebrations and festivals like the world-renowned Tulip Time.

Hope’s campus is a mere 10-minute drive to the beaches of Lake Michigan. Downtown Holland also has nearly 5 miles of heated streets and sidewalks to keep the paths clear during the winter months. Holland is only 30 miles from downtown Grand Rapids.



## THE BEST AND THE BRIGHTEST

Hope is one of West Michigan’s *101 Best & Brightest Companies to Work For*



## INCREASE IN VALUE

Hope College benefits add an average of 38-40% value in total compensation package



# Hope COLLEGE

The mission of Hope College is to educate students for lives of leadership and service in a global society through academic and co-curricular programs of recognized excellence in the liberal arts and in the context of the historic Christian faith.