



McPherson
COLLEGE

2023 EMPLOYEE BENEFITS GUIDE



McPherson College Benefits

Your 2023 Employee Benefits Guide

At McPherson College, we know our dedicated employees—YOU—are key to our overall success as a company (organization). As a way to reward you for your hard work, we provide a benefits package that is designed to help you reach your physical, financial, and mental health goals.

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Notice to Enrollees

WELCOME TO YOUR 2023 BENEFITS!

Your benefit plans have been designed to provide you with a package that is both comprehensive and responsive to the needs of all employees. This booklet is designed to help you navigate your benefit options. Blue Cross Blue Shield of Kansas will continue to be our medical and dental carrier. Wex Benefits will be our Flexible Spending Account (FSA) and Health Savings Account (HSA) vendor, and SunLife will continue to be our vision, Basic Life, Voluntary Life, Long Term Disability, group Short-Term Disability, and Work Site carrier. More information about each of these benefits will be explained further in the next few pages.

Who is Eligible for Benefits?

Full-Time Employees: An employee who is scheduled to work an average of thirty (30) hours per week on a regular and continuous basis. Full-Time employees are eligible to enroll themselves and eligible family members in any of the offered plans after the eligibility period has been met.

Eligible Family Members:

- Lawful Spouses
- Natural, Step and Adopted Children up to the age of 26

Making Changes to Your Benefits Throughout the Year:

The only other time you may make a change in your coverage during the plan year is if you have a qualified change in your family or employment status. Some of those qualifying events are listed below:

- Marriage, divorce or legal separation
- Birth, adoption, placement, guardianship or court-ordered coverage of a dependent child
- Death of your spouse or dependent
- Eligibility for Medicare
- Covered employee's spouse or dependent gains or loses coverage

PLEASE NOTE: YOU MUST APPLY FOR THE CHANGE IN COVERAGE WITHIN 30 DAYS OF THE QUALIFYING EVENT

(OR 60 DAYS FOR MEDICAID / CHIP EVENTS)

If you (and/or your dependents) have Medicare or will be eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see [page 25](#) for more details.

If you have any questions regarding the enrollment process or your benefits in general, please don't hesitate to ask for assistance.

Medical Insurance

BLUE CROSS BLUE SHIELD OF KANSAS

1-800-432-3990 | WWW.BCBSKS.COM

	OPTION 1	OPTION 2	OPTION 3	OPTION 4
Deductible (Individual / Family)	\$1,000 / \$2,000	\$1,500 / \$3,000	\$2,500 / \$5,000	\$3,000 / \$6,000
Coinsurance (Plan / Member)	80% / 20%	80% / 20%	80% / 20%	100% / 0%
Coinsurance Maximum	\$2,500 / \$5,000	\$2,500 / \$5,000	\$2,500 / \$5,000	N/A
Maximum Out-of-Pocket (Includes Ded, Coin, Copays)	\$6,350 / \$12,700	\$6,350 / \$12,700	\$6,350 / \$12,700	\$5,000 / \$10,000
Preventative Care	100% no Deductible			
Office Visits (Primary / Specialist)	\$35 Copay			100% after Ded.
Telehealth (AmWell)	\$35 Copay			100% after Ded.
Urgent Care	\$35 Copay			100% after Ded.
Emergency Room	\$150 Copay then Deductible and Coinsurance			100% after Ded.
Outpatient Diagnostic (Lab & X-Ray)	Deductible and Coinsurance			100% after Ded.
Advanced Imaging (MRI, CT, PET)	Deductible and Coinsurance			100% after Ded.
Inpatient Hospital	Deductible and Coinsurance			100% after Ded.
Outpatient Facility	Deductible and Coinsurance			100% after Ded.
Inpatient Mental Health	Deductible and Coinsurance			100% after Ded.
Outpatient Mental Health	\$35 Copay			100% after Ded.
Accidental Injuries	Deductible and Coinsurance			100% after Ded.
Vision Exam (Once Every 12 Months)	\$35 Copay			100% after Ded.
ResultsRX Formulary				
Generic Rx (Retail / Mail Order)	\$15 / \$40			Subject to ded. Then \$15 copay
Preferred Rx (Retail / Mail Order)	\$50 / \$125			Subject to ded. Then \$50 copay
Non-Preferred Rx (Retail / Mail Order)	\$75 / \$187.50			Subject to ded. Then \$75 copay
Specialty	20% up to \$250			Subject to ded. Then 20% up to \$250

Medical Insurance

BLUE CROSS BLUE SHIELD OF KANSAS

1-800-432-3990 | WWW.BCBSKS.COM

MONTHLY EMPLOYEE MEDICAL COST

	OPTION 1	OPTION 2	OPTION 3	OPTION 4
EMPLOYEE ONLY	\$161.04	\$134.77	\$129.38	\$92.38
EMPLOYEE + SPOUSE	\$354.29	\$300.43	\$285.41	\$387.51
EMPLOYEE + CHILD(REN)	\$270.64	\$228.74	\$217.30	\$296.50
EMPLOYEE + FAMILY	\$486.25	\$398.73	\$378.79	\$511.14

WWW.BCBSKS.COM

When you enroll in any of the offered medical plans through Blue Cross Blue Shield of Kansas, you also have access to an online member portal at www.bcbssks.com. This portal provides you access to information about your medical benefits, the ability to track claims, access to easy tools to find a doctor or provider, and a opportunity to utilize a variety of resources to help you stay healthy and live well.

AMWELL TELEHEALTH

Telehealth is a fast, convenient way to see a doctor virtually. Members with Blue Cross Blue Shield of Kansas coverage can have a live visit on their computer or mobile device with a doctor at a time that works for them.

Blue Cross provides Telehealth services through Amwell®. With Amwell, members register for FREE, and the cost per visit is less than an emergency room and costs the same as or less than an in-office doctor visit or urgent care visit. It's easy-to-use, affordable, private and secure. Visit Amwell.com or download the app on your mobile device.



Dental

BLUE CROSS BLUE SHIELD OF KANSAS

1-800-432-3990 | WWW.BCBSKS.COM

PLAN INFORMATION	LOW OPTION	HIGH OPTION
Annual Maximum (Per Person, Per Year)	\$1,500	No Maximum
Deductible (Single/Family, Per Year)	\$25 / \$75	No Deductible
Orthodontic Maximum (Single/Family, per lifetime)	\$1,500	\$1,500
Preventive Services	100% Covered - applies to annual max	100% Covered
Basic Services	80% Covered	100% Covered
Major Services	50% Covered	50% Covered
Orthodontic Services (No age limit)	100% Covered up to \$1,500	100% Covered up to \$1,500

MONTHLY EMPLOYEE DENTAL RATES - LOW OPTION

EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD	EMPLOYEE + FAMILY
\$47.35	\$101.04	\$102.27	\$155.43

MONTHLY EMPLOYEE DENTAL RATES - HIGH OPTION

EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD	EMPLOYEE + FAMILY
\$53.80	\$114.91	\$116.05	\$177.17

Vision

SUN LIFE

1-800-247-6875 | WWW.SUNLIFE.COM/US

IN-NETWORK PLAN INFORMATION	
Eye Exams	\$10 Copay
Contact Lens Fitting	\$60 for contact lens exam (fitting & evaluation)
Exam Frequency	12 Months
Lenses Frequency (Glasses or Contacts)	12 Months
Frames Frequency	12 Months
Standard Frames	\$150 Allowance; 20% off remaining balance
Lenses (Single, Bifocal, Trifocal, or Lenticular Lenses)	\$25 Copay
Elective Contact Lenses	\$150 Allowance
Medically Necessary Contact Lenses	100% Covered

MONTHLY EMPLOYEE VISION RATES

EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD	EMPLOYEE + FAMILY
\$7.96	\$16.73	\$14.36	\$26.83

Why do I need an annual eye exam if I have perfect vision?

Your eyes are your windows to the world. They are also your eye doctor's windows into your body. Just by looking in your eyes, a doctor can find warning signs of serious diseases and conditions like high blood pressure, high cholesterol, thyroid diseases, and certain types of cancer. In fact, eye doctors are frequently the first to detect signs of abnormal health conditions.

Health Savings Account

WEX

1-833-225-5939 | WWW.WEXINC.COM

If you enroll in the QHDHP (Option 4) you will be able to open a Health Savings Account (HSA) through Wex Health. With an HSA, you can deposit money into your account on a pre-tax basis through payroll deductions and use the HSA money to pay for eligible medical, dental and vision expenses.

PART 1 QHDHP MEDICAL PLAN

Insurance to pay for medical claims after the deductible has been met

PART 2 HEALTH SAVINGS ACCOUNT

Money that can be used for eligible out-of-pocket expenses

How the HSA Works:

- The Health Savings Account (HSA) allows you to save money on a pre-tax basis to cover eligible medical, dental, and vision expenses.
- You decide how much you want to contribute to your account each year (up to the maximum annual amounts), and then an equal portion of your annual election will be deducted from your gross pay (before federal, state, and Social Security taxes are taken out).
- You have access to your contributions as you deposit them into your account through payroll deductions.
- After you have incurred an eligible expense, you may be reimbursed from your account or utilize your debit card.
- Funds you contribute to an HSA stay with you. You do not lose unused funds if you do not spend them during the plan year or if you change jobs or retire.

HSA Annual Contribution Maximums:

- The 2023 plan year annual maximum, per person, is **\$3,850**. A family's annual maximum contribution amount is **\$7,750**.
- Employees Age 55 or older may contribute an additional 'catch-up' amount of \$1,000 per year.

HSA Eligibility:

- If you enroll in the Option 4—, a Qualified High Deductible Health Plan, and are not also enrolled in a traditional medical plan with first dollar coverage, you can enroll in a Health Savings Account (HSA).
- If a spouse has a Flexible Spending Account (FSA) for unreimbursed medical expenses, you cannot enroll in an HSA (even if they do not use their spouse's account).
- Employees who are enrolled in Medicare are not eligible to enroll in an HSA.
- Any employee who is eligible to be claimed as a dependent on another person's tax return (except spouses) are not eligible to enroll in an HSA.
- For a full list of eligibility requirements, please go to: <https://www.irs.gov/publications/p969/ar02.html>.
- You cannot drop or change this coverage throughout the year unless you experience a qualifying event, but you can change your deduction amounts, if necessary. Please see HR for more information.

Health Savings Account

WEX

1-833-225-5939 | WWW.WEXINC.COM

HSA FREQUENTLY ASKED QUESTIONS

- 1. Who can have an HSA?**
The individual must be:
 - a. covered by a HDHP (only Option 4)
 - b. not covered under other health insurance
 - c. not enrolled in Medicare
 - d. not another person's dependent
- 2. What are some examples of HSA qualifying expenses?**
HSA qualifying expenses include doctor office visits, prescription drugs, eye exams, glasses, contact lenses, chiropractor visits, laser eye surgery, birth-control prescriptions, and orthodontia, to name a few. There are many more eligible items you can pay for with HSA money. You can get a list of covered expenses at www.irs.gov.
- 3. What happens if I lose my health insurance?**
You may continue to use your HSA money to pay for eligible expenses, even if you do not have a qualifying health insurance plan, but you cannot keep contributing money to your HSA.
- 4. Can I use my HSA money to pay for my premiums?**
HSA money can pay for health insurance premiums if you are collecting Federal or State unemployment benefits or are paying COBRA premiums.
- 5. What if I need medical care in another country?**
You can use HSA money for the same medical expenses anywhere in the world.
- 6. When I die, do I lose my HSA money?**
No. You can name a beneficiary to receive your HSA money.
- 7. Can my HSA be used for dependents not covered by the health insurance?**
Generally, yes. Qualified medical expenses include unreimbursed medical expenses of the account holder, his or her spouse, or dependents, even if they are not insured by a qualified HDHP.
- 8. Do I need to keep any records when I use my HSA?**
Although Maestro Health does not request receipts to validate the use of the HSA for you, it is a good idea to keep your own records. It is your responsibility to track the use of your HSA account and you may be required to show proof of your expenditures to the IRS. We recommend you designate a place to store all your receipts so they are available when you need them.
- 9. What if I do not use all of the money in my HSA account by the end of the year?**
All the money deposited in your HSA, but not spent during the year, rolls over to the next year. HSA's do not have a "use or lose it" provision. You have the option of accumulating money in your HSA to pay for future eligible expenses and never pay taxes on the money.
- 10. Can I deposit additional money into my HSA account without going through payroll?**
Yes, you can make deposits directly to your HSA. It is your responsibility to remember to claim these direct deposits on your income tax return.

Flexible Spending Account

WEX

1-833-225-5939 | WWW.WEXINC.COM

WHAT IS A FLEXIBLE SPENDING ACCOUNT (FSA)?

A Flexible Spending Account offers you a significant tax savings opportunity. They allow you to pay for eligible health care expenses using pre-tax dollars (money taken out of your paycheck before income or Social Security taxes have been calculated).

The Two Types of FSAs:

HEALTHCARE FSA

You can use money set aside in your HealthCare FSA for eligible medical, dental, and vision expenses incurred by you, your spouse, or your taxable dependents. This includes diagnosis, treatment, and prevention of disease or treatment for any part or function of the body. Great examples of this include copays, and deductibles.

Cosmetic medical expenses, such as facelifts or hair removal, are not eligible. Expenses that benefit general health, such as vacation or health club memberships, are also not eligible.

Remember to keep your receipts and/or other documentation in case it is needed to verify the medical expense. Some items may require additional documentation, such as a letter from your medical provider.

The maximum amount you can contribute is \$3,050 per year.

DEPENDENT CARE FSA

In order for dependent care services to be eligible, they must be for the care of a taxable dependent under the age of 13 who lives with you or for a taxable dependent who is incapable of caring for himself or herself.

The care must be needed so that you and your spouse (if applicable) can go to work. Because of this, care must be given during normal working hours and cannot be provided by another of your dependents.

As always, it is important to consult with your tax advisor to determine if participation in this benefit is to your advantage or if filing for your child care credit on your annual tax return may be more beneficial.

The maximum amount you can contribute is \$5,000 per year, dependent on your marital and tax-filing status.

NOTE: These accounts are separate. You cannot use money from one account to pay for expenses that are eligible under the other.

Flexible Spending Account

WEX

1-833-225-5939 | WWW.WEXINC.COM

FSA FREQUENTLY ASKED QUESTIONS

How does the Flexible Spending Account Work?

- You decide how much you want to contribute to your account each year up to the maximum annual amounts. You can then use the money in your account to reimburse yourself for eligible expenses incurred during the 2023 plan year, starting day 1 of the plan year.
- Each pay period, an equal portion of your annual election will be deducted from your gross pay and transferred to your FSA before federal, state, and Social Security taxes are calculated.
- When it comes time to pay for an eligible expense, you can use your FSA card or you can choose to be reimbursed from your account for the expense.

How does the Flexible Spending Account save me and my family money?

- Contributions to your FSA come out of your paycheck before taxes. This means that you don't pay federal, state or Social Security taxes on your FSA contributions and, ultimately, increase your take-home pay. Please see the chart below for a generalized example:

YOUR PAY	WITHOUT FSA CONTRIBUTION	WITH FSA CONTRIBUTION
Annual Income	\$30,000	\$30,000
Flex Contribution	\$0	\$2,500
Adjusted Income	\$30,000	\$27,500
Taxes	\$3,860	\$3,485
Take Home Pay	\$26,140	\$24,015
FSA ELIGIBLE EXPENSES	\$2,500	\$2,500
Payments From FSA	\$0	\$2,500
Out of Pocket Expenses	\$2,500	\$0
Take Home Pay	\$23,640	\$24,015

How much should I contribute towards the FSA?

- You should contribute only the amount of money that you expect to pay out-of-pocket for eligible expenses for the plan period. If you do not use the contributed money, it will not be refunded or carried forward to a future plan year: this is the use-it-or-lose-it rule.
- Grace Period: If you are currently enrolled in the FSA and choose to continue enrollment in 2023, you will have until March 15, 2023 to incur expenses.

Group Life and AD&D

SUN LIFE

1-800-247-6875 | WWW.SUNLIFE.COM/US

McPherson Colleges provides all part-time & full-time benefit eligible employees with Group Life and Accidental Death and Dismemberment (AD&D) insurance through Sun Life, at no cost to the employee.

It is important to have an up-to-date beneficiary on file for this benefit. Contact Human Resources to update as necessary.

PLAN INFORMATION	
Employee Life Benefit	\$10,000
Employee AD&D Benefit	\$10,000

Benefits Reduce to:

- 65% at age 65
 - 45% at age 70
- 30% at age 75
 - 20% at age 80
- 15% at age 85
 - 10% at age 90



Voluntary Life

SUN LIFE

1-800-247-6875 | WWW.SUNLIFE.COM/US

McPherson College provides all part-time & full-time benefit eligible employees with the ability to enroll themselves and their dependents in a Voluntary Life plan through Sun Life. Since this is a completely voluntary benefit, employees pay the full premium.

PLAN INFORMATION	
Employee Life Benefit	5x Annual Earnings up to \$500,000 in Increments of \$10,000
Employee Life Guaranteed Issue	\$150,000
Spouse Life Benefit	\$5,000 to \$250,000 in Increments of \$5,000
Spouse Life Guaranteed Issue	\$25,000
Child Life Benefit (14 days to 6 Months)	\$1,000
Child Life Benefit (6 Months to 26 years)	\$10,000

For Spouse and Child(ren) coverage, the amount you select cannot exceed 50% of your coverage amount.

Benefits Reduce to:

- 45% at age 70
- 30% at age 75
- 20% at age 80
- 15% at age 85
- 10% at age 90



Voluntary Life

Monthly Rates (Spouse rates based on Employee Age)

Employee Voluntary Life Rates	
Rate basis: Per \$1,000 of volume	
Age Band	Monthly rate
Under age 20	\$0.051
20-24	\$0.051
25-29	\$0.051
30-34	\$0.052
35-39	\$0.077
40-44	\$0.128
45-49	\$0.216
50-54	\$0.360
55-59	\$0.608
60-64	\$0.747
65-69	\$1.110
70-74	\$2.13
75-79	\$2.13
80-84	\$2.13
85 and over	\$2.13

Step 1	Step 2	Step 3	Step 4
Determine your desired benefit amount (in increments of \$10,000 for employee coverage, or \$5,000 increments for spouse coverage)	Divide your benefit amount by \$1,000	Multiply by your desired rate from the table above	Your monthly premium
_____	/ \$1,000 = _____	X _____	_____

*A full rate chart can be found on the benefit summary located on the Maxwell portal.

Child Voluntary Life Monthly Rates	
Coverage amount(s)	Cost
\$10,000	\$2.31



Short Term Disability

SUN LIFE

1-800- 247-6875 | WWW.SUNLIFE.COM/US

McPherson College provides all part-time & full-time benefit eligible employees the opportunity to enroll in voluntary Short Term Disability (STD) policy through Sun Life. Short Term Disability replaces a portion of an employee’s income if that employee is unable to work due to an accident or illness that occurs off the job and continues for a short-term duration.

Please note: employees need to contact Human Resources to begin paperwork as soon as possible if he/she experiences an injury or illness that keeps him/her from working.

OPTION 1 - PLAN INFORMATION	
Weekly Benefit	60% of Weekly Income
Maximum Weekly Benefit	\$1,500
Elimination Period	8 Days
Maximum Benefit Period	12 Weeks

OPTION 2 - PLAN INFORMATION	
Weekly Benefit	60% of Weekly Income
Maximum Weekly Benefit	\$1,500
Elimination Period	15 Days
Maximum Benefit Period	11 Weeks

OPTION 3 - PLAN INFORMATION	
Weekly Benefit	60% of Weekly Income
Maximum Weekly Benefit	\$1,500
Elimination Period	31 Days
Maximum Benefit Period	9 Weeks

Short Term Disability

Monthly Rates

RATES PER \$10 OF WEEKLY BENEFIT			
AGE BAND	CHOICE 1	CHOICE 2	CHOICE 3
Under Age 25	\$ 0.732	\$ 0.651	\$ 0.391
25-29	\$ 0.732	\$ 0.651	\$ 0.391
30-34	\$ 0.723	\$ 0.607	\$ 0.381
35-39	\$ 0.599	\$ 0.553	\$ 0.337
40-44	\$ 0.599	\$ 0.526	\$ 0.345
45-49	\$ 0.688	\$ 0.571	\$ 0.355
50-54	\$ 0.795	\$ 0.607	\$ 0.435
55-59	\$ 0.848	\$ 0.651	\$ 0.435
60-64	\$ 0.996	\$ 0.830	\$ 0.532
65-69	\$ 0.996	\$ 0.830	\$ 0.532
70 and Over	\$ 0.996	\$ 0.830	\$ 0.532

Step 1	Step 2	Step 3	Step 4
Determine your weekly earnings (This will be 60% of your regular weekly earnings)	Divide your earnings by 10	Multiply by your desired rate from the table above	Your monthly premium
_____	/ 10= _____	X _____	_____

**A full rate chart can be found on the benefit summary located on the Maxwell portal.*

Long Term Disability

SUN LIFE

1-800-247-6875 | WWW.SUNLIFE.COM/US

McPherson Colleges provides all part-time & full-time benefit eligible employees with a Long Term Disability (LTD) plan through Sun Life at no cost to the employee. Long Term Disability replaces a portion of an employee's income if that employee is unable to work due to an accident or illness that occurs off the job and continues for a long-term duration.

Please note: employees need to contact Human Resources to begin paperwork as soon as possible if he/she experiences an injury or illness that keeps him/her from working.

PLAN INFORMATION	
Monthly Benefit	60% of Monthly Income
Maximum Monthly Benefit	\$3,000
Elimination Period	90 Days
Maximum Benefit Period	Social Security Normal Retirement Age



Worksite

SUN LIFE

WWW.SUNLIFE.COM

As an addition to your medical, dental and vision benefits to all full-time eligible employees and their dependents have access to coverages through Sun Life. Sun Life provides the following benefits guarantee issued at your initial enrollment and to new hires thereafter.

Accident

Provides cash benefits when an insured suffers a covered accident. The plan also provides an accidental death benefit, ambulance, transportation and family lodging benefit. Includes off-the-job Accident Coverage. This coverage provides a \$50 wellness benefit if you receive a preventive care screening (dental exam, eye exam, well-woman exam, etc).

- Emergency Room - \$100
- Ambulance Ride (Ground) - \$100
- Fractured Leg - Up to \$1,000
- Burns - \$200 - \$10,000

Critical Illness

Provides cash benefits when an insured person is diagnosed with a covered critical illness and these benefits are paid directly to you. The plan provides a lump-sum benefit to help with out-of-pocket medical expenses and the living expenses that can accompany a covered critical illness.

- Guaranteed Issued
 - Employee - Up to \$40,000
 - Spouse - Up to \$40,000
 - Child - Up to \$20,000 (up to 50% of the face amount elected by the employee)
- Cancer, Non-Invasive Cancer
- Heart Attack
- Stroke
- Major Organ Failure
- Kidney Disease
- Annual Health Screening Benefit - \$50

Hospital Indemnity

Provides cash benefits when an insured is admitted to the hospital. Includes 24-hour Accident coverage.

- Hospital Admission (per confinement) - \$1,000 (1 day per year)
- Hospital Confinement (per day) - \$150 (Up to 30 days per year)
- Hospital Intensive Care (per day) - \$150 (Up to 10 days per year)

Worksite

SUN LIFE ACCIDENT EMPLOYEE MONTHLY RATES

EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD	EMPLOYEE + FAMILY
\$9.29	\$15.72	\$19.37	\$25.80

SUN LIFE CRITICAL ILLNESS MONTHLY RATES — EMPLOYEE OR SPOUSE (Non-Tobacco)

AGE	\$10,000	\$20,000	\$30,000	\$40,000
24-29	\$5.00	\$10.00	\$15.00	\$20.00
30-39	\$8.30	\$16.60	\$24.90	\$33.20
40-49	\$18.40	\$36.80	\$55.20	\$73.60
50-59	\$36.70	\$73.40	\$110.10	\$146.80
60-69	\$62.50	\$125.00	\$187.50	\$250.00
70+	\$114.60	\$229.20	\$343.80	\$458.40

SUN LIFE CRITICAL ILLNESS MONTHLY RATES — EMPLOYEE OR SPOUSE (Tobacco)

AGE	\$10,000	\$20,000	\$30,000	\$40,000
24-29	\$5.30	\$10.60	\$15.90	\$21.20
30-39	\$10.40	\$20.80	\$31.20	\$41.60
40-49	\$28.50	\$57.00	\$85.50	\$114.00
50-59	\$67.40	\$134.80	\$202.20	\$269.60
60-69	\$125.50	\$251.00	\$376.50	\$502.00
70+	\$218.80	\$437.60	\$656.40	\$875.20

Worksite

CHILD(REN) CRITICAL ILLNESS

COVERAGE AMOUNTS	COST - PAY PERIOD (MONTHLY) PREMIUM
\$5,000	\$3.65
\$10,000	\$7.30
\$15,000	\$10.95
\$20,000	\$14.60

SUN LIFE HOSPITAL INDEMNITY EMPLOYEE MONTHLY RATES

EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD	EMPLOYEE + FAMILY
\$17.94	\$36.16	\$28.70	\$46.92

Identity Protection

ALLSTATE (FORMERLY INFOARMOR)

1-800-789-2720 | WWW.ALLSTATEIDENTITYPROTECTION.COM

McPherson College provides all employees with the ability to enroll in a Identity protection through Allstate.

This coverage provides the following:

MONTHLY RATES

- Identity Monitoring
- Credit Score Tracking
- Internet Surveillance
- Identity Restoration
- 401(k) / HSA fraud reimbursement up to \$50,000
- Solicitation Reduction
- Social Media Reputation Monitoring

EMPLOYEE ONLY	\$7.95
FAMILY COVERAGE	\$13.95



Employee Assistance Program

COMPSYCH

1-877-595-5281 | WWW.GUIDANCERESOURCES.COM

Your ComPsych Guidance Resources program EAPBusiness Class offers someone to talk to and resources to consult whenever and wherever you need them. The above toll free number gives you direct 24/7 access to a Guidance Consultant who will answer your questions and if needed refer you to a counselor or other resources. This is a **confidential** and **free** service provided to you by McPherson College and includes 3 sessions, per person, per issue. Download their app for more information!

- Confidential Emotional Support
- Work-Life Solutions
- Legal Guidance
- Financial Resources
- Online Support
- Help for New Parents
- Free Online Will Preparation



GuidanceNowSM

Health and Well-Being Resource

★★★★☆ 15

GET



Contact EAPBusiness Class Anytime

Call: 1-877-595-5281

TDD: 1-800-697-0353

Online: guidanceresources.com

App: GuidanceResources* Now

Web ID: EAPBusiness

24/7 Support, Resources & Information

Contact Information

MEDICAL & DENTAL

Provider Name:	Blue Cross Blue Shield of Kansas
Provider Phone Number:	1-800-432-3990
Provider Web Address:	www.BCBSKS.com

HEALTH SAVINGS ACCOUNT (HSA) & FLEXIBLE SPENDING ACCOUNTS (FSA)

Provider Name:	Wex Benefits
Provider Phone Number:	1-833-225-5939
Provider Web Address:	www.WEXINC.com

LIFE, DISABILITY & WORKSITE

Provider Name:	Sun Life
Provider Phone Number:	1-800-247-6875
Provider Web Address:	www.sunlife.com/us

VISION

Provider Name:	Sun Life
Provider Phone Number:	1-800-247-6875
Provider Web Address:	www.sunlife.com/us

IDENTITY PROTECTION

Provider Name:	Allstate (formerly InfoArmor)
Provider Phone Number:	1-800-789-2720

IMA

Contact Name:	Kyla Holland, Account Manager
Contact Phone Number:	1-316-266-6553
Provider Email Address:	Kyla.holland@imacorp.com

Special Medical Enrollment Rights and Responsibilities Under HIPAA

When you are eligible to participate in our group medical plan, you may have to enroll and agree to pay part of the premium through payroll deduction in order to actually participate.

A federal law called the Health Insurance Portability and Accountability Act (HIPAA) requires that we notify you of your right to enroll in the plan under its "special enrollment provision" if you acquire a new dependent, or if you decline coverage under this plan for yourself or an eligible dependent while other coverage is in effect and later lose that other coverage for certain qualifying reasons.

Special Enrollment Provision

- **Loss of Eligibility under Medicaid or a State Children's Health Insurance Program (CHIP).** If you decline enrollment for yourself or for an eligible dependent (including your spouse) while coverage under Medicaid or CHIP is in effect, you may be able to enroll yourself and your dependents in this plan **if eligibility is lost** for the other coverage. However, **you must request enrollment within 60 days** after the other coverage ends.
- **Loss of Eligibility for Other Coverage.** If you decline enrollment for yourself or for an eligible dependent (including your spouse) while other medical coverage is in effect, you may be able to enroll yourself and your dependents in this plan **if eligibility is lost** for the other coverage (or if the employer stops contributing toward it). However, **you must request enrollment within 30 days** after the other coverage ends (or after the employer stops contributing toward it).
- **New Dependent by Marriage, Birth, Adoption, or Placement for Adoption.** If you have a new dependent as a result of marriage, birth, adoption, or placement with you for adoption, you may be able to enroll yourself and your new dependents. However, **you must request enrollment within 30 days** after the marriage, birth, adoption, or placement for adoption.
- **Eligibility for Medicaid or CHIP State Premium Assistance Subsidy.** If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through CHIP with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan. However, **you must request enrollment within 60 days** after your or your dependents' determination of eligibility for such assistance.

To request special enrollment or to obtain more information about the plan's special enrollment provisions, contact HR.

IF YOU DECLINE COVERAGE, YOU MUST COMPLETE A "FORM FOR EMPLOYEE TO DECLINE COVERAGE"

- If you decline enrollment for yourself or for an eligible dependent, you must complete a "Form for Employee to Decline Coverage."
- On the form, you are required to state that coverage under another group health plan or other health insurance coverage (including Medicaid or CHIP) is the reason for declining enrollment, and you are asked to identify that coverage.
- If you do not complete the form, you and your dependents will not be entitled to special enrollment rights upon a loss of other coverage as described above, but you will still have special enrollment rights when you have a new dependent by marriage, birth, adoption, or placement for adoption, or by virtue of gaining eligibility for a state premium assistance subsidy from Medicaid or CHIP with respect to coverage under this plan, as described above.
- If you do not gain special enrollment rights upon a loss of other coverage, you cannot enroll yourself or your dependents in the plan at any time other than the plan's annual open enrollment period, unless special enrollment rights apply because of a new dependent by marriage, birth, adoption, or placement for adoption, or by virtue of gaining eligibility for a state premium assistance subsidy from Medicaid or CHIP with respect to coverage under this plan.

Medicare Part D

MEDICARE PART D CREDITABILITY NOTICE

When you or a family member becomes eligible for Part D (Medicare's prescription drug benefit), it is important to understand when to enroll in Part D. You can wait as long as you maintain "creditable" coverage (i.e., coverage which on average pays at least as well as Part D pays on average). But if you do not have creditable coverage, you need to enroll in Part D at the earliest opportunity.

Below are highlights to note:

- A continuous break in creditable coverage of 63 or more days will trigger a late enrollment penalty payable for life.
- The longer you go without creditable coverage, the higher the penalty. For the rest of your life, you would be charged an additional 1% of Part D base premium for each month you are late.
- When creditable coverage ends, a special enrollment period of two (2) months may be provided to enroll in Part D (but note that this is only available when normal coverage ends, not when retiree or COBRA coverage ends).
- The Part D annual open enrollment occurs each year from **October 15th through December 7th for coverage to begin January 1st.**

The information below indicates whether prescription drug coverage under our plan is creditable.

CREDITABLE COVERAGE	NON-CREDITABLE COVERAGE
Option 1,2,3,4	N/A

Anyone needing to learn more about Medicare should contact a Medicare-approved counselor in their state at <https://www.medicare.gov/Contacts/#resources/ships>.

SECONDARY PAYOR TO MEDICARE NOTICE

When you or a dependent are determined disabled by the Social Security Administration, it is imperative such individual have Medicare begin immediately after 24 months of Social Security disability. Regardless whether the individual is enrolled in Medicare or not, our plan will calculate how much Medicare would have paid and then pay secondary (meaning it will pay very little or nothing).

If we employ 100 or more full and part-time employees during 50% or more of business days during the previous calendar year, then we will give everyone an update that our plan will begin paying primary (not secondary) to disability-based Medicare. **Anyone needing to learn more about Medicare should contact a Medicare-approved counselor in their state at <https://www.medicare.gov/Contacts/#resources/ships>.**

WOMEN'S HEALTH AND CANCER RIGHTS ACT (WHCRA)

Enrolled individuals may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For 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 the medical plan. If you would like more information on WHCRA benefits, please contact HR.

NON-GRANDFATHERED MEDICAL PLAN APPEALS PROCESSES

Your medical plan booklet will explain how to appeal a claim denial through the plan, through a government-authorized third party, and with the help of a consumer assistance office.

Premium Assistance Under the Medicaid or 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 with us**, 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 at 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 (1-877-543-7669)** or visit 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 HIPAA "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 or **1-866-444-EBSA (1-866-444-3272)**.

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 July 31, 2022. Contact your State for more information on eligibility.

ALABAMA – MEDICAID	ALASKA – MEDICAID
Web: myALhipp.com Phone: 1-855-MyALHIP (1-855-692-5447)	Web: myAKhipp.com Eligibility: health.alaska.gov/dpa/Pages/medicaid/ Email: CustomerService@myAKhipp.com Phone: 1-866-251-4861
ARKANSAS – MEDICAID	CALIFORNIA – MEDICAID
Web: myARhipp.com Phone: 1-855-myARhipp (1-855-692-7447)	Web: dhcs.ca.gov/hipp/ Email: hipp@dhcs.ca.gov Phone: 1-916-445-8322
COLORADO – MEDICAID (HEALTH FIRST COLORADO) AND CHIP (CHILD HEALTH PLAN PLUS, OR CHP+)	FLORIDA – MEDICAID
Web: healthfirstcolorado.com and mycohibi.com Phone: 1-800-221-3943, State Relay 711, or HIBI 855-692-6442 CHIP Web: colorado.gov/HCPF/Child-Health-Plan-Plus CHIP Phone: 1-800-359-1991 or State Relay 711	Web: FLmedicaidTPLrecovery.com/FLmedicaidTPLrecovery.com/hipp/ Phone: 1-877-357-3268
GEORGIA – MEDICAID	INDIANA – MEDICAID
Web: medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 1-678-564-1162, press 1 CHIP Web: medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra CHIP Phone: 1-678-564-1162, press 2	Web: in.gov/fssa/hip <i>(Healthy Indiana Plan for low-income adults aged 19-64)</i> Phone: 1-877-GET-HIP9 (1-877-438-4479) All Other Medicaid: in.gov/medicaid/ Phone: 1-800-457-4584

Additional Information

<p>IOWA – MEDICAID AND CHIP (HAWKI)</p> <p>Web: dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp Phone: 1-888-346-9562 CHIP Web: dhs.iowa.gov/hawki CHIP Phone: 1-800-257-8563</p>	<p>KANSAS – MEDICAID</p> <p>Web: kancare.ks.gov HIPP: http://content.dcf.ks.gov/ees/KEESM/Miscform/MS-2504HEALTH_INSURANCE_PREMIUM_PAYMENT_INFORMATION_FOR_M1-05.pdf Phone: 1-500-792-4884</p>
<p>KENTUCKY – MEDICAID</p> <p>Web: chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx Email: kihipp.program@ky.gov Phone: 1-855-459-6328 CHIP Web: kidshealth.ky.gov CHIP Phone: 1-877-524-4718</p>	<p>LOUISIANA – MEDICAID</p> <p>Web: ldh.la.gov/lahipp Phone: 1-855-618-5488</p>
<p>MAINE – MEDICAID</p> <p>Web: maine.gov/dhhs/ofi/applications-forms (PHIP application) Phone: 1-800-977-6740 or TTY: Maine Relay 711</p>	<p>MASSACHUSETTS – MEDICAID AND CHIP</p> <p>Web: mass.gov/masshealth/pa Phone: 1-800-862-4840 or TTY: 1-617-886-8102 CHIP Web: same as Medicaid website CHIP Phone: same as Medicaid phone</p>
<p>MINNESOTA – MEDICAID</p> <p>Web: mn.gov/dhs/people-we-serve/children-and-families/health-care/healthcare-programs/programs-and-services/other-insurance.jsp Phone: 1-800-657-3739 or 651-431-2670</p>	<p>MISSOURI – MEDICAID</p> <p>Web: dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 1-573-751-2005</p>
<p>MONTANA – MEDICAID</p> <p>Web: dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084</p>	<p>NEBRASKA – MEDICAID</p> <p>Web: AccessNebraska.ne.gov/ Phone: 1-855-632-7633; Lincoln 1-402-473-7000; Omaha 1-402-595-1178</p>
<p>NEVADA – MEDICAID</p> <p>Web: dhcnp.nv.gov/Pqms/CPT/HIPP Phone: 1-800-992-0900</p>	<p>NEW HAMPSHIRE – MEDICAID</p> <p>Web: dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program Phone: 1-603-271-5218 or 1-800-852-3345 ext 5218</p>
<p>NEW JERSEY – MEDICAID AND CHIP</p> <p>Web: state.nj.us/humanservices/dmahs/clients/medicaid Phone: 1-609-631-2392 CHIP Web: njfamilycare.org CHIP Phone: 1-800-701-0710</p>	<p>NEW YORK – MEDICAID</p> <p>Web: health.ny.gov/health_care/medicaid Phone: 1-800-541-2831</p>
<p>NORTH CAROLINA – MEDICAID</p> <p>Web: https://medicaid.ncdhhs.gov/medicaid/get-started/find-programs-and-services/health-insurance-premium-payment-program Phone: 1-855-696-2447 or 1-919-855-4100</p>	<p>NORTH DAKOTA – MEDICAID</p> <p>Web: nd.gov/dhs/services/medicalserv/medicaid Phone: 1-844-854-4825</p>
<p>OKLAHOMA – MEDICAID AND CHIP</p> <p>Web: insureoklahoma.org Phone: 1-888-365-3742 CHIP Web: same as Medicaid website CHIP Phone: same as Medicaid phone</p>	<p>OREGON – MEDICAID</p> <p>Web: healthcare.oregon.gov or oregonhealthcare.gov (same website) Phone: 1-800-699-9075</p>

Additional Information

PENNSYLVANIA – MEDICAID	RHODE ISLAND – MEDICAID AND CHIP
Web: dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx Phone: 1-800-692-7462	Web: eohhs.ri.gov Phone: 1-855-697-4347, or 401-462-0311 (Direct Rite Share Line) CHIP Web: <i>same as Medicaid website</i> CHIP Phone: <i>same as Medicaid phone</i>
SOUTH CAROLINA – MEDICAID	SOUTH DAKOTA – MEDICAID
Web: scdhhs.gov Phone: 1-888-549-0820	Web: dss.sd.gov Phone: 1-888-828-0059
TEXAS – MEDICAID	UTAH – MEDICAID AND CHIP
Web: health.utah.gov/chip Phone: 1-800-440-0493	Web: medicaid.utah.gov Phone: 1-877-543-7669 CHIP Web: chip.health.utah.gov CHIP Phone: <i>same as Medicaid phone</i>
VERMONT – MEDICAID	VIRGINIA – MEDICAID AND CHIP
Web: greenmountaincare.org Phone: 1-800-250-8427	Web: coverva.org/hipp Phone: 1-800-432-5924 CHIP Web: <i>same as Medicaid website</i> CHIP Phone: 1-855-242-8282
WASHINGTON – MEDICAID	WEST VIRGINIA – MEDICAID
Web: hca.wa.gov/free-or-low-cost-health-care/program-administration/premium-payment-program Phone: 1-800-562-3022 ext. 15473	Web: myWVhipp.com Phone: 1-855-myWVhipp (1-855-699-8447); TTY 1-855-888-3003
WISCONSIN – MEDICAID AND CHIP	WYOMING – MEDICAID
Web: dhs.wisconsin.gov/badgercareplus/p-10095.htm Phone: 1-800-362-3002 CHIP Web: <i>same as Medicaid website</i> CHIP Phone: <i>same as Medicaid phone</i>	Web: health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility Phone: 1-800-251-1269 or 307-777-7531

To see if any other states have added a premium assistance program since July 31, 2022, or for more information on special enrollment rights, contact either:

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

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