Customer Service Numbers
Refer to this list when you need to contact one of your benefit vendors. For general information contact Human Resources.

**MEDICAL**
- **Anthem**
  - Provider Web Address: www.anthem.com
  - Phone: 800-852-6592

**DENTAL**
- **Northeast Delta Dental**
  - Provider Web Address: www.nedeltadental.com
  - Phone: 800-537-1715

**SHORT-TERM/LONG-TERM DISABILITY**
- **Anthem Life**
  - Phone: 800-232-0113

**LIFE & ACCIDENTAL DEATH & DISMEMBERMENT**
- **Anthem Life**
  - Phone: 800-522-2137

**TIAA-CREF**
- Provider Web Address: www.tiaa-cref.org
  - Phone: 800-842-2733

**FLEXIBLE SPENDING ACCOUNT**
- **CGI Business Solutions**
  - Provider Web Address: www.cgibusinesssolutions.com
  - Phone: 1-866-841-4600

**RESOURCE ADVISOR**
- **Anthem Resource Advisor**
  - Provider Web Address: www.anthemresourceadvisor.com
  - Phone: 888-209-7840
Your Individual Benefits Plan

Welcome to Colby-Sawyer College! As an employee of the college you are eligible to participate in a competitive benefits program based on your category of employment. This summary of benefits is provided to give you a general overview of the benefit choices you have as a Colby-Sawyer employee. Employee benefit plans may be changed at the sole discretion of the college. Please read all benefit information provided to you. Once you make benefit elections they will be effective for the plan year.

Eligibility

Coverage of the following benefits begins the first day of the month following the date of employment, unless otherwise noted. Dependent children of employees are those up to age 26. Full-time employees can elect single person, two-person or family medical and/or dental coverage and life insurance. Domestic partners of benefit-eligible employees are also eligible for medical and dental plan coverage, tuition remission benefits, use of our employee assistance program, and membership discount at the Hogan Sport Center.

Medical Plan ............................................. 1
Dental .................................................. 2
Retirement ............................................. 2
Flexible Spending Plan ................................ 2
Disability Plan ......................................... 3
Life Insurance Plan ................................... 3
Employee Assistance Program .................... 3
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Benefit eligibility is defined under the following two categories:

Category 1:
- Regular Full-Time employees are scheduled to work at least 30 hours/week (or 3/4 time), at least 9 months/year.
- Regular Part-Time employees are scheduled to work at least 20 hours/week (or 1/2 time), at least 9 months/year.
- Non-Regular employees work in budgeted, part-time positions, fewer than 20 hours per week, or on a schedule that is less than an academic year in length.

Category 2:
- Faculty- Primarily academic job duties.
- Staff- Primarily administrative job duties.

Additional Information To All Eligible Employees

COBRA Information:

COBRA continuation coverage is a temporary extension of coverage under the group health plan. The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you if you would otherwise lose your group health coverage. It can also become available to other members of your family who are covered under the Plan when they would otherwise lose their group health coverage. For additional information on your rights and obligations under the Plan and under federal law, you should review the Plan’s Summary Plan Description or contact the Benefits Coordinator in Human Resources.

HIPAA Information:

Special Enrollment Right Mandated by the Health Insurance Portability and Accountability Act of 1996

Group health plans and health insurance issuers are required to provide special enrollment periods during which individuals who previously declined coverage for themselves and their dependents may be allowed to enroll without having to wait for the plan’s next open enrollment period. A special enrollment period can occur if a person with other health coverage loses that coverage or if a person becomes a new dependent through marriage, birth, adoption or placement for adoption. If you refuse enrollment for yourself or your dependents for medical coverage, you may later enroll within 30 days of a change in family status or loss of health coverage.

Individuals may be denied eligibility or continued eligibility to enroll for benefits under the terms of the plan based on specified health factors. In addition, an individual may not be charged more for coverage than similarly situated individuals based on these specific health factors.


WHCRA requires a group health plan to notify you, as a participant or a beneficiary, of your potential rights related to coverage in connection with a mastectomy. Your plan may provide medical and surgical benefits in connection with a mastectomy and reconstructive surgery. It does, coverage will be provided in a manner determined in consultation with your attending physician and the patient for all stages of reconstruction on the breast on which the mastectomy was performed. (a) surgery and reconstruction of the other breast to produce a symmetrical appearance; (b) prostheses; and (c) treatment of physical complications of the mastectomy, including lymphedema. The coverage, if available under your group health plan, is subject to the same deductible and coinsurance applicable to other medical and surgical benefits provided under the plan. For specific information, please refer to your summary plan description or benefits booklet, or contact Human Resources.

This is Only a Summary, Not a Certificate of Insurance

The information contained in this Employee Benefits Summary is presented for illustrative purposes only and is based on information provided by the employer and in certificates of insurance supplied by the insurance carrier. CGI Business Solutions, your company’s insurance broker, has prepared this Summary to assist employees in understanding their company’s benefits plan. While every effort has been made to describe these benefits accurately, discrepancies or errors are possible. You should also read the actual plan documents in their entirety.

If there is a discrepancy between the Employee Benefits Summary and the actual plan documents, the plan documents will prevail. If you have any questions about the Employee Benefits Summary, please contact Human Resources.

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Leave Plans

Absent Time
Non-work-related absences will be paid to all eligible employees who maintain an acceptable level of attendance. Cost: Paid in full by Colby-Sawyer College.

Vacations
Colby-Sawyer offers vacation to certain staff employees. See Human Resources for details.

Holidays
Colby-Sawyer recognizes and schedules paid holidays in coordination with the academic calendar. Please consult the current year’s holiday schedule for specifics.

Tuition Programs
Tuition Remission: Full-time employees may take up to 2 courses per semester, tuition-free, at Colby-Sawyer. Part-time employees may take 1 course per semester. After one year of full-time employment, spouses/partners, and dependent children and qualified domestic partners may attend Colby-Sawyer tuition-free for up to 18 credits per semester. Tuition Exchange programs with certain colleges and universities undergraduate may be available for dependent children of employees after one year of full-time employment.

Hogan Sports Center
The Center contains a running/walking track, a six-lane swimming pool, aerobics studio and fitness center. Free membership provided for all employees with membership discounts for dependents.

Eligibility: All employees. Eff. Date: Date of hire.

Windy Hill School
An on-campus educational program for children from toddlers through kindergarten is operated in conjunction with the Colby-Sawyer Child Development Program. Contact Windy Hill at 526-3695 to learn about tuition & fees. Tuition assistance may be available to qualified employees after one year of service.

Discounts, Memberships, Services & More…

10% discount on purchases made at Colby-Sawyer bookstore.
One free admission ticket to college-sponsored events in the Sawyer Center.
Season pass discounts at Mt. Sunapee ski resort for full-time employees only.
Discounted meal tickets at college dining hall.
Use of the college library for employees and their immediate families.
Use of the Tracy Memorial Library in New London for all employees.
Membership in Granite State Credit Union.
Special Home Mortgage program for Colby-Sawyer employees through Title Mortgage.
Walker Automotive, Inc. in Wilton, NH - 10% discount on parts and labor

Medical
Colby-Sawyer College offers medical insurance through Anthem. The plan options that are offered to eligible employees are a choice of an HMO Plan (Access Blue New England) or a PPO Plan (Preferred Blue®). If you elect the HMO Plan, you get all the benefits of an HMO, plus the flexibility to choose where to receive care within the Blue Cross and Blue Shield of New England network of doctors, without a referral. If you elect the PPO Plan, it means that when you choose to use participating providers, you receive the highest level of benefits (In-Network). You may also choose to utilize non-participating providers. These services would be subject to the Out-of-Network Benefits.

Access Blue New England – HMO Option

<table>
<thead>
<tr>
<th>Plan Feature</th>
<th>In-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible (Ded)</td>
<td>$750 per member, $2250 per family</td>
</tr>
<tr>
<td>Coinsurance (Coins)</td>
<td>None</td>
</tr>
<tr>
<td>Office Visit</td>
<td>$15 for primary care physician</td>
</tr>
<tr>
<td></td>
<td>$30 for specialist</td>
</tr>
<tr>
<td></td>
<td>preventive care 100%</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$150 facility copay.</td>
</tr>
<tr>
<td></td>
<td>ER Services subject to deductible</td>
</tr>
<tr>
<td>X-Ray and Laboratory Services</td>
<td>Covered in full</td>
</tr>
<tr>
<td>Mental Health &amp; Substance Abuse Services</td>
<td>Outpatient $30 per visit, Inpatient subject to deductible &amp; coinsurance</td>
</tr>
<tr>
<td>Prescription Drug Coverage</td>
<td></td>
</tr>
<tr>
<td>Retail pharmacy (30 day supply)</td>
<td>$10 Generic, $30 Formulary,</td>
</tr>
<tr>
<td></td>
<td>$40 Non-Formulary brand name</td>
</tr>
<tr>
<td>Mail Order (90 day supply)</td>
<td>$10 Generic, $60 Formulary,</td>
</tr>
<tr>
<td></td>
<td>$120 Non-Formulary brand name</td>
</tr>
</tbody>
</table>

* PPO Plan available for dependents located outside of New England. Ask Human Resources for details.
Disability Insurance
Colby-Sawyer College provides full-time employees with short-term disability and long-term disability benefits. Eligibility is effective for short-term disability after one year of full-time employment. Eligibility is effective for Long-Term disability on the first of the month following date of hire. In the event you become disabled from a qualified injury or sickness, you may apply for disability benefits. These benefits are offered through Anthem Life to help replace lost income.

<table>
<thead>
<tr>
<th>Benefits Begin</th>
<th>Short-term Disability</th>
<th>Long-term Disability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits Begin</td>
<td>After 10th calendar day of absence</td>
<td>After 6 months of absence</td>
</tr>
<tr>
<td>Benefit Duration</td>
<td>Up to 6 months</td>
<td>To normal retirement age</td>
</tr>
<tr>
<td>Percentage of income paid</td>
<td>80% of base compensation</td>
<td>60% of monthly earnings</td>
</tr>
<tr>
<td>Maximum Benefit</td>
<td>80% of base compensation</td>
<td>$8,500 per month</td>
</tr>
</tbody>
</table>

Life & AD&D Insurance
Basic Life & AD&D Insurance
Colby-Sawyer College provides eligible employees with 1.5 times their annual salary in group life and accidental death and dismemberment (AD&D) insurance, and pays the full cost of this benefit.

Optional Life Insurance
Colby-Sawyer College provides eligible employees with the option of purchasing additional life insurance at their expense. Employees may purchase a maximum of the lesser of $500,000.00 or three (3) times their earnings in $25,000.00 increments.

Dependent Life Insurance
Colby-Sawyer College provides eligible employees with the option of purchasing dependent Life Insurance for their spouse, partner and/or children. Benefit amounts elected for yourself in excess of $50,000 and your spouse, $25,000 will require Evidence of Insurability to be submitted. Eligible employees may purchase dependent coverage in the amount of $250,000.00 in increments of $10,000.00 with $25,000.00 guarantee issue for their spouse/partner. For children, employees may purchase dependent coverage in the amount of $10,000.00.

Anthem Resource Advisor
Through your Anthem Life & Disability benefits, the Resource Advisor Program is offered to all plan participants and members of their household. In the event of a death or disability this program provides resources to help you find solutions to a wide variety of everyday challenges: stress management, financial planning assistance, legal consultation, consumer research, plus much more. Telephone consultations and referrals are available by calling 888-209-7840 or online at www.resourcadorianthem.com Program name: anthemresourceadvisor.