

Wycliffe Associates

EVERY VERSE. EVERY TONGUE. EVERY HEART.



2015-2016 International Benefits Booklet

Medical Dental & Life Insurance

Welcome to Wycliffe Associates 2015-2016 Benefits!

Medical and Prescription Drugs

Listed below are the benefits for the plan year September 1, 2015– August 31, 2016. United Healthcare will continue to be the medical carrier this year. For more information or to view a provider directory, please visit www.myuhc.com

Benefit Highlights	OUTSIDE THE US	INSIDE THE US	
		In Network	Out of Network
Deductible (Ind/Family)	\$500 / \$1,000	\$500 / \$1,000	\$500 / \$1,000
Coinsurance	100% / 0%	80% / 20%	80% / 20%
Out of Pocket Limit (Ind/Family)	\$1,000 / \$1,000	\$1,000 / \$1,000	\$1,000 / \$1,000
Life Time Maximum	Unlimited	Unlimited	
Physician Services (inc. Diagnostic X-ray/Lab Services) • PCP Office Visits • Specialist Visits	Deductible Only	Deductible + 20%	Deductible + 20%
Preventive Care • Well Child Care • Routine Adult Physical Exam • Well Women/GYN Exam • Mammograms	Covered at 100%	Covered at 100%	Deductible + 20%
Hospital Services • Inpatient • Outpatient	Deductible Only	Deductible + 20%	Deductible + 20%
Emergency Room	Deductible Only	Deductible + 20%	Deductible + 20%
Urgent Care Center	Deductible Only	Deductible + 20 %	Deductible + 20%
X-ray/Lab • Hospital or Free Standing Facility Routine • PET Scans, MRI, CT Scans	Deductible Only	Deductible + 20%	Deductible + 20%
Mental Health & Substance Abuse • Inpatient • Outpatient	Deductible Only	Deductible + 20 %	Deductible + 20%
Prescription Drug			
Retail– 30 Day Supply			
• Generic • Formulary Brand-Name • Non-Formulary Brand-Name • Specialty CareRx *	No Copay	20%	Does not apply

Note: Emergencies are covered as in-network services anywhere in the world.

Dental Insurance

Listed below are the benefits for the plan year September 1, 2015 – August 31, 2016. United Healthcare will continue to be the dental carrier this year. For more information or to view a provider directory, please visit www.myuhcdental.com

Dental Plan Design		
	In Network	Out of Network
Deductible: (Ind/Fam)	\$0/\$0	\$0/\$0
Preventive Services	100%	100%
Basic Services	90%	80%
Major Services	60%	50%
Simple Endo/Perio:	Covered as basic	Covered as basic
Cal Yr Max:	\$2,000	\$2,000
Ortho Lifetime Max (child)	\$2,000	\$2,000
Ortho Coverage:	50%	50%

Total Monthly Premium

Benefit	Total Monthly Cost			
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Medical	\$426.26	\$937.78	\$809.89	\$1,321.41
Dental	\$34.36	\$68.67	\$66.08	\$104.67

Basic Life Insurance

Aetna will continue to be the insurance carrier for this benefit for 2015-2016. Wycliffe Associates, Inc. provides all full-time benefit eligible employees with group annual life insurance based on 1 times annual salary to a maximum of \$50,000. This is at no cost to the employee. There is an AD&D benefit that matches the basic life amount. Coverage amounts for the employee will reduce as follows: by 35% at the age of 65, 50% at age 70 and terminates at retirement.

Voluntary Life Insurance

**NOTE: May be subject to medical underwriting if not enrolled at initial eligibility with WA.*

Aetna will continue to be the insurance carrier for this benefit for 2015-2016. If you currently have this benefit and don't wish to change anything, you do not need to do anything. If you are outside of your waiting period and wish to make any changes to this benefit, you may need to complete a questionnaire and request approval in order to do so. This benefit is available to all full-time benefit eligible employees. You have the ability to purchase additional life insurance above what Wycliffe Associates provides on your behalf. You may also purchase additional life insurance for your dependents.

- Employees can purchase up to 3 times their annual salary in \$10,000 increments to a maximum of \$300,000.
 - ◊ \$150,000 benefit can be purchased without any medical underwriting.
- If you purchase additional life insurance on yourself, you can purchase additional life insurance on your dependents.
 - ◊ Employees can purchase \$5,000 increments up to \$100,000 in spouse life as long as the amount does not exceed 50% of what they purchased for themselves
 - * \$20,000 benefit can be purchased without any medical underwriting.

Monthly Cost for Each \$1,000 of Coverage

Age	<19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Cost	\$0.086	\$0.074	\$0.085	\$0.084	\$0.135	\$0.180	\$0.289	\$0.448	\$0.717	\$0.863	\$1.285	\$2.117	\$7.070

(NOTE: Spouse life premiums are based on employee's age. Child life is \$1.20 per family unit)

403(b) Retirement Savings Plan

The Wycliffe Associates 403(b) Retirement Savings Plan offers a convenient way to save for your future through payroll deductions.

Eligibility

You are eligible to participate in the plan as of the first day of the month following 90 days of services with Wycliffe Associates.

Employee Contributions

Contributions from your pay are made on a pre- or post-tax basis -- up to the IRS annual limit. If you are 50 years of age or older, (or if you will reach age 50 by the end of the year), you may make a catch-up contribution in addition to the normal IRS annual limit.

Vesting

Vesting refers to your right of ownership to the money in your account. You are immediately vested in all contributions and earnings.

For More Information

For additional details about the 403(b) Retirement Savings Plan or to enroll or change your

Questions & Answers

Changes that can be made effective September 1, 2015:

- Change medical plans
- Enroll or terminate individual and/or dependent coverage in the Medical/Dental plans.

Elections to be completed if making changes:

- Please make all necessary enrollments and/or changes in the ADP System

Where can I complete my open enrollment changes?

- In the ADP System.

When are my open enrollment selections due?

- All selections must be entered by July 31st, 2015.

Who do I contact with questions?

- Contact Human Resources with any questions you may have.

CONTACTS

Human Resources	Terri Collins	407-852-5364 Terri_Collins@wycliffeassociates.org
Medical & Dental	UHC	1-877-844-0280 www.myuhc.com
Life & Voluntary Life	Aetna	Please visit www.aetna.com
General Benefit Assistance	Willis of Florida, Inc.	Christy Giza: 407-562-2507 christy.giza@willis.com

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of discrepancy between the Guide and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact Human Resources.