

Wycliffe Associates

EVERY VERSE. EVERY TONGUE. EVERY HEART.



2015-2016 Benefit Booklet

Medical Dental Vision Disability & Life Insurance Voluntary Benefits

Welcome to Wycliffe Associates 2015-2016 Benefits!

Willis is honored to present your 2015-2016 Benefit Options! The elections you make during enrollment will become effective after your waiting period.

Wycliffe Associates offers you and your eligible family members a comprehensive and valuable benefits program. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.

Who is Eligible: You and your dependents are eligible for benefits if you are classified as an active employee working 30 or more hours a week. New employee coverage is effective on the first day of the month following your date of hire. Please see human resources for more information.

How to Enroll: This is your opportunity to enroll in the benefits program. If you choose to waive coverage, you will not be eligible for benefits until this time next year. Once you have made your elections, you will not be able to change them until the next open enrollment period unless you have a qualified change in status.

When to Enroll: The open enrollment meetings will be on Tuesday, July 14th at 9:30am and 2:00pm. The benefits you elect during this enrollment will be effective from 9/1/2015 through 8/31/2016.

How to Make Changes: Changes to your plan may only be made at open enrollment or for a qualified event such as marriage, birth of a child, divorce and loss of full time status. You must do so within 30 days of the event.

2015-2016 Wellness and Preventive Medicine Initiative

Two blessings that we enjoy at Wycliffe Associates are a great health plan and low turnover. At the intersection of these two items is the increased average age of our employed population. With each birthday, we need to make sure we take increasingly good care of ourselves, eat right, sleep well and get regular exercise. But no matter what your age, it is important to get an annual physical examination at your primary care physician's office. For some of us, that exam may include a mammogram, a cancer screening test or a well child exam for the kids. These preventive check-ups, when performed as part of our preventive physician visits, are covered by our health plan at 100%. SO this year, we are encouraging every one covered on our health plan to schedule a routine physical exam, or if age and gender appropriate, the recommended mammography, cancer screening, well woman exam or well child exam.

As a way to support your efforts and to encourage 100% participation, we are offering some prizes! ! Our campaign will include gift cards – to begin, at least 1 \$50 and 2 \$25 gift cards (will be drawn for 3 winning participants) and a grand prize of \$200 bonus paid towards premium! All you need to qualify for the prize drawings is 1) schedule an appointment for your physical exam (this includes well woman exam, mammogram, well child, cancer or prostate exam, etc.) and 2) send Terri an email with the date, time and name of primary care physician you set the appointment with. We are doing this on the honor system and to be eligible for a prize, please schedule your appointment by or before February 19th, 2016. So please join in this effort to see that we all get our good health check up this year! In the weeks and months to come we will be circulating new healthy programs and wellness initiatives – we would love to hear some of your ideas as well!

Medical and Prescription Drugs

Listed below are the benefits for the plan year September 1, 2015 – August 31, 2016. Aetna is the medical carrier. For more information or to view a provider directory, please visit www.aetna.com.

Benefit Highlights	HSA PLAN 1		HSA PLAN 2		HSA PLAN 3	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Deductible (Ind/Family)	\$1,500/\$3,000	\$3,000/ \$6,000	\$2,500/\$5,000	\$5,000/ \$10,000	\$5,000/ \$10,000	\$10,000/ \$20,000
Coinsurance	90% / 10%	70% / 30%	80% / 20%	50% / 50%	70% / 30%	50% / 50%
Out of Pocket Limit (Ind/Family)	\$2,000 / \$4,000	\$6,000 / \$12,000	\$5,000 / \$10,000	\$10,000 / \$20,000	\$5,500 / \$11,000	\$20,000 / \$40,000
Life Time Maximum	Unlimited		Unlimited		Unlimited	
Physician Services (inc. Diagnostic X-ray/Lab Services) • PCP Office Visits • Specialist Visits	Deductible + 10%	Deductible + 30%	Deductible + 20%	Deductible + 50%	Deductible + 30%	Deductible + 50%
Preventive Care • Well Child Care • Routine Adult Physical Exam • Well Women/GYN Exam • Mammograms	100%	Deductible + 30%	100%	Deductible + 50%	100%	Deductible + 50%
Hospital Services • Inpatient • Outpatient	Deductible + 10%	Deductible + 30%	Deductible + 20 %	Deductible + 50%	Deductible + 30%	Deductible + 50%
Emergency Room	Deductible + 10%	Deductible Only	Deductible + 20%	Deductible + 20%	Deductible + 30%	Deductible + 30%
Urgent Care Center	Deductible + 10%	Deductible + 30%	Deductible + 20 %	Deductible + 50%	Deductible + 30%	Deductible + 50%
X-ray/Lab • Hospital or Free Standing Facility Routine • PET Scans, MRI, CT Scans	Deductible + 10%	Deductible + 30%	Deductible + 20 %	Deductible + 50%	Deductible + 30%	Deductible + 50%
Mental Health & Substance Abuse • Inpatient • Outpatient	Deductible + 10%	Deductible + 30%	Deductible + 20 %	Deductible + 50%	Deductible + 30%	Deductible + 50%
Prescription Drug Card						
Retail– 30 Day Supply	Deductible First Then:		Deductible + 20% Then:		Deductible + 30% Then:	
• Generic • Formulary Brand-Name • Non-Formulary Brand-Name • Specialty CareRx *	\$20 co-pay \$40 co-pay \$70 co-pay 30%	Deductible + 30%	\$20 co-pay \$40 co-pay \$70 co-pay 30%	Deductible + 50%	\$20 co-pay \$40 co-pay \$70 co-pay 30%	Deductible + 50%
Mail Order - 90 Day Supply	\$40/\$80/\$140	Not Covered	\$40/\$80/\$140	Not Covered	\$40/\$80/\$140	Not Covered

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

* Note Specialty CareRx is not covered Out of Network



Dental Insurance

Guardian will be our new dental insurance carrier for 2015-2016.

- Maximum Rollover Plan which allows members to receive credit for unused maximum benefits amounts to carryover to next year.
- College Tuition Benefits Rewards program available. (See Detail on Page 7)

For additional information and a provider directory, please visit www.GuardianAnytime.com

Dental Plan Design	All Other Employees		Employees Residing in Texas	
	In Network	Out of Network	In Network	Out of Network
Deductible: (Ind/Fam)	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Preventive Services	100%, deductible waived	100%, deductible waived	100% deductible waived	100% deductible waived
Basic Services	90%	80%	80%	80%
Major Services	60%	50%	50%	50%
Simple Endo/Perio:	Covered as basic	Covered as basic	Covered as basic	Covered as basic
Cal Yr Max:	\$1,500	\$1,000	\$1,000	\$1,000
Ortho Lifetime Max (child)	\$1,250	\$1,250	\$1,250	\$1,250
Ortho Coverage:	50%	50%	50%	50%



Voluntary Vision Insurance

Wycliffe Associates will continue to have the opportunity this year to purchase voluntary vision insurance for themselves and their dependents for 2015-2016 through Guardian. This vision benefit is true vision insurance. For additional information and a provider directory please visit www.GuardianAnytime.com.

Covered Charges	In Network	Out of Network
Eye Exam (Every 12 Months)	\$10 Copay	Up to \$50 reimbursement
Single Vision Lense	\$25 Copay	Up to \$48 reimbursement
Bifocal Lense	\$25 Copay	Up to \$67 reimbursement
Trifocal Lense	\$25 Copay	Up to \$86 reimbursement
Frames (Every 24 Months)	20% discount over	Up to \$48 reimbursement
Contact Lenses <ul style="list-style-type: none"> • Medically Necessary • Elective 	Covered in Full 15% discount over \$120 allowance	Up to \$210 reimbursement Up to \$105 reimbursement

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.

Long Term Disability Insurance

***NOTE: Subject to benefit reductions after age 65. See benefit summary for details.**

Guardian will be our insurance carrier for 2015-2016. Wycliffe Associates, Inc. also provides long term disability insurance to full time eligible employees at no cost

- The benefit will pay 66 2/3% of your gross monthly earnings up to a monthly maximum of **\$7,000** should you become disabled
- Benefits start after 90 consecutive days of total disability and pay up to age 65 or Normal Social Security Retirement Age

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 you 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 purchase without any medical underwriting.
 - ◊ Employees can purchase \$10,000 for each covered child.

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)

Voluntary Short Term Disability Insurance

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

Wycliffe Associates employees will have the opportunity to purchase voluntary short term disability insurance for 2015-2016 through Guardian. This coverage will pay you 60% of your weekly income in the event that you are unable to work due to an off the job injury or illness and you are under a physician's care. This 60% weekly income benefit is paid tax free so long as your premiums are paid by you on a post tax basis.

Short Term Disability	
Benefits Begin	8th day due to injury or illness
Benefits Payable	To a maximum of 12 weeks
Percentage of Income Replaced	60% of Predisability Weekly earnings
Maximum Benefits	\$1500 per Week
Monthly Cost for Each \$10 of Coverage = \$0.37	

Short-Term Disability (STD) Benefit Amount and Payroll Deduction Worksheet:

My gross annual salary is \$ _____

Step 1: My gross annual salary \$ _____ divided by 52 = \$ _____
Gross Weekly Salary

Step 2: My gross weekly salary \$ _____ multiplied by .60 = \$ _____
This is my 60% of salary STD Weekly Benefit Amount

Step 3: My weekly benefit amount \$ _____ divided by 10 = _____ **STD Units**

Step 4: STD Units _____ multiplied by \$0.37 = \$ _____
Monthly Premium

Step 5: My Semi-monthly Per Payroll Deduction is:

\$ _____ x 12 months = \$ _____ divided by 24 = \$ _____
Monthly Premium **Per Paycheck Deduction**

Example: Jane earns \$26,000 annual salary. Step 1: \$26,000 divided by 52 = \$500.
Step 2: \$500 x .60 = \$300. Step 3: \$300 divided by 10 = 30 STD Units. Step 4: 30 x \$.37 = \$11.10 monthly STD premium Step 5: \$11.10 x 12 months = \$133.20, divided by 24 pay periods = \$5.55
 It will cost Jane \$5.55 per paycheck for a \$300 weekly benefit if she becomes disabled.



GUARDIAN®

College Tuition Services

Special reward for participants enrolled in the Dental plan

Your employer has worked with Guardian to make College Tuition Benefit services available to eligible members enrolled in a Dental plan. Welcome to the College Tuition Benefits Rewards program! You can now create your Rewards account and start accumulating your Tuition Rewards that can be used to pay up to one year's tuition at SAGE Scholar Consortium of colleges.

You can use your College Tuition Benefits Rewards at over 340 private colleges and universities across the nation. 80% of SAGE colleges have received an "America's Best" ranking by US News and World Reports. Here is how the service works

You will receive 2,000 rewards for each year you have Guardian Dental Plan benefits

Each Tuition Reward point equals a \$1 tuition reduction

Tuition Rewards can be given to your relatives including children, nephews, nieces, and grandchildren

To learn more about the program and how to get started, go to: www.Guardian.CollegeTuitionBenefit.com to set up your account. If you have any questions, please feel free to visit the website or contact College Tuition Benefit directly at 215-839-0119.

Guardian's Group Dental Insurance is underwritten by The Guardian Life Insurance Company of America (Guardian) or its subsidiaries. The Tuition Rewards program is provided by College Tuition Benefit. The Guardian Life Insurance Company of America (Guardian) does not provide any services related to this program. College Tuition Benefit is not a subsidiary or an affiliate of Guardian. #2014-15077 Exp. 12/16.

Employee Assistance Program (EAP)

Sometimes life can be challenging. That's why the Wycliffe Associates provides an employee assistance program (EAP) to all eligible employees enrolled in the Long Term Disability-- at no cost to you. The EAP is provided through Guardian by WorkLifeMatters. The EAP is designed to provide prompt, confidential help with a range of personal and family issues that may affect all of us from time to time. You or a member of your household (spouse, dependent children, parents and parents-in-law) can speak with Magellan Health Services counselors by phone or online 24 hours a day seven days a week anywhere in the United States.

EAP counselors will assist you with concerns such as:

- ⇒ Managing stress
- ⇒ Handling relationship issues
- ⇒ Balancing work and life
- ⇒ Quitting tobacco, alcohol or drug use
- ⇒ Caring for children or aging parents
- ⇒ Dealing with conflict or violence
- ⇒ Working through grief and loss issues
- ⇒ Controlling depression and anxiety



Services for employee and their families:

- ⇒ Telephone consultation, available 24/7, with licensed mental health professionals
- ⇒ Referrals to local child and elder care services and resources
- ⇒ Online information and services
- ⇒ Referrals to community resources when employees need additional assistance
- ⇒ Private touch-tone self-screening and audio library services

Our provider is WorkLifeMatters through Guardian. If you need help or guidance, you may reach out to the EAP at (800)386-7055 or www.ibhworklife.com; User Name: Matters; Password: wlm70101.

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 contribution rates or investment elections, please refer to Human Resources.



Your Cost Summary Estimator

Benefit	Total Monthly Cost (includes employer portion and employee portion of cost)				Employee's Semi Monthly Cost (seen as a payroll deduction)				Total Cost of Coverage Selected
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family	Employee Only	Employee & Spouse	Employee & Children	Employee & Family	
HSA PLAN 1	\$641.51	\$1,410.11	\$1,178.47	\$1,795.93	\$21.66	\$156.17	\$115.62	\$223.60	\$
HSA PLAN 2	\$577.23	\$1,254.63	\$1,050.44	\$1,594.32	\$0.00	\$78.43	\$51.63	\$123.04	\$
HSA PLAN 3	\$418.38	\$1,102.22	\$833.22	\$1,310.03	\$0.00	\$0.00	\$0.00	\$0.00	\$
DENTAL	\$34.85	\$70.50	\$80.80	\$110.40	\$6.10	\$12.34	\$14.14	\$19.32	\$
VISION	\$6.65	\$11.20	\$11.42	\$18.07	\$3.33	\$5.60	\$5.71	\$9.04	\$
VOLUNTARY LIFE	Please use the Grid located on page 4 of this guide								\$
STD	Please use the Grid located on page 5 of this guide								\$
Total Estimated Cost of Benefits									\$

HSA Plan 1 and 2 include a \$50 per pay period (\$100 monthly) contribution to your Health Savings Account. All three HSA Medical Plans are eligible for you to make your own contributions to your Health Savings Account.

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/Vision 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.

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.