

Elizabethtown College

BENEFITS PLAN OPEN ENROLLMENT 2021
ANCILLARY BENEFITS

Ancillary Benefits Overview

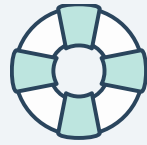
- ▶ UNUM
 - ▶ Group Life & AD&D
 - ▶ Group Long Term disability
 - ▶ Voluntary Life
- ▶ Guardian - Dental
- ▶ Guardian - Vision
- ▶ Delta Dental - Dental
- ▶ NVA - Vision
- ▶ AFLAC - Individual Voluntary Benefits



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EN-138670 (5-20) **FOR EMPLOYEES**



HOW IT HELPS

Life Insurance can provide benefits to help reduce financial stress for family members if you pass away during your working years.

What you should know

- Benefit: \$10,000
- Accelerated death benefit: 50% to \$100,000
- Benefit reduction: to 65% at age 65, 40% at age 70, 25% at 75 years and 15% at 80
- 24-month suicide limitation
- Portable
- Life planning financial & legal resources
- Employer-paid benefit

Exclusions and limitations

Actively at work

Eligible employees must be actively at work to apply for coverage. Being actively at work means on the day the employee applies for coverage, the individual must be working at one of his/her company's business locations; or the individual must be working at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/her last scheduled workday. Employees are not considered actively at work if they are on a leave of absence or lay off.

Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage.

Employees must be actively employed in the United States with the Employer to receive coverage. Employees must be insured under the plan for spouses and dependents to be eligible for coverage.

Exclusions and limitations

Life insurance benefits will not be paid for deaths caused by suicide occurring within 24 months after the effective date of coverage. The same applies for increased or additional benefits.

Delayed effective date of coverage

Employee: Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Age reduction

Coverage amounts for Life for you will reduce to:

- 65% of the original amount when you reach age 65
- 40% of the original amount when you reach age 70
- 25% of the original amount when you reach age 75
- 15% of the original amount when you reach age 80

Coverage may not be increased after a reduction.

Termination of coverage

Your coverage under the policy ends on the earliest of:

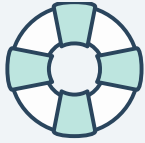
- The date the policy or plan is cancelled
- The date you no longer are in an eligible group
- The date your eligible group is no longer covered
- The last day of the period for which you made any required contributions
- The last day you are actively employed (unless coverage is continued due to a covered layoff, leave of absence, injury or sickness), as described in the certificate of coverage

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form CFP-1 et al or contact your Unum representative.

Life Planning Financial & Legal Resources services, provided by HealthAdvocate, are available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

Underwritten by:

Unum Life Insurance Company of America, Portland, Maine



HOW IT HELPS

Can replace a portion of your income when you're unable to work for a few months or even a few years.



WHAT IT COVERS

Many conditions that keep you from working, including:

- Joint disorders
- Cancer
- Behavioral health issues
- Injury and poisoning
- Circulatory diseases

What you should know

- Maximum monthly benefit:
 - All Eligible Administration and Faculty - \$5,000
 - All Eligible Hourly Employees - \$2,500
- Benefit duration: ADEA I
- Definition of disability: 2-year residual
- Elimination period injury/sickness: 180 days
- Pre-existing condition limitation: 3/12
- Work-life balance employee assistance program (EAP)
- Worldwide emergency travel assistance services
- Employer-paid benefit

Pre-existing conditions: You have a pre-existing condition if:

- You received medical treatment, consultation, care or services including diagnostic measures for the condition, or took prescribed drugs or medicines for it in the 3 months just prior to your effective date of coverage; and
- The disability begins in the first 12 months after your effective date of coverage.

Worldwide emergency travel assistance services are provided by Assist America, Inc. Work-Life balance employee assistance program services are provided by HealthAdvocate. Services are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Service providers do not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.



DISCLOSURES – Long-Term Disability Insurance

Exclusions and limitations

Active employee

You are considered in active employment, if on the day you apply for coverage, you are being paid regularly by Elizabethtown College for the required minimum hours each week and you are performing the material and substantial duties of your regular occupation.

Delayed effective date of coverage

Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Benefit Duration (BD)

The duration of your benefit payments is based on your age when your disability occurs. Your Long Term Disability benefits are payable while you continue to meet the definition of disability. Please refer to your plan document for the duration of benefits under this policy.

Definition of disability

You are considered disabled when Unum determines that:

- You are limited from performing the material and substantial duties of your regular occupation due to sickness or injury; and
- You have a 20% or more loss of indexed monthly earnings due to the same sickness or injury

After 24 months, you are considered disabled when Unum determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.

You must be under the regular care of a physician in order to be considered disabled.

The loss of a professional or occupational license or certification does not, in itself, constitute disability.

“Substantial and material acts” means the important tasks, functions and operations that are generally required by employers from those engaged in your usual occupation and that cannot be reasonably omitted or modified.

Unless the policy specifies otherwise, as part of the disability claims evaluation process, Unum will evaluate your occupation based on how it is normally performed in the national economy, not how work is performed for a specific employer, at a specific location or in a specific region.

Pre-existing conditions

You have a pre-existing condition if:

- you received medical treatment, medical advice, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months just prior to your effective date of coverage and
- the disability begins in the first 12 months after your effective date of coverage

Deductible sources of income

Your disability benefit may be reduced by deductible sources of income and any earnings you have while you are disabled, including such items as group disability benefits or other amounts you receive or are entitled to receive:

- Workers’ compensation or similar occupational benefit laws, including a temporary disability benefit under a workers’ compensation law
- State compulsory benefit laws
- The amount that you receive as disability income payments under the Pennsylvania Motor Vehicle Financial Responsibility Law
- Third-party settlements
- Other group insurance plans
- A group plan sponsored by your employer
- Governmental retirement system
- Salary continuation or sick leave plans - if included
- Retirement payments
- Social Security or similar governmental programs

Exclusions and limitations

Benefits will not be paid for disabilities caused by, contributed to by, or resulting from:

- Intentionally self-inflicted injuries;
- Active participation in a riot;
- War, declared or undeclared or any act of war;
- Commission of a crime for which you have been convicted;
- Loss of professional license, occupational license or certification; or
- Pre-existing conditions (See the disclosure section to learn more).

The loss of a professional or occupational license does not, in itself, constitute disability.

Unum will not pay a benefit for any period of disability during which you are incarcerated.

The lifetime cumulative maximum benefit for all disabilities due to mental illness and disabilities based primarily on self-reported symptoms is 24 months. Only 24 months of benefits will be paid for any combination of such disabilities even if the disabilities are not continuous and/or are not related. Payments can continue beyond 24 months only if you are

confined to a hospital or institution as a result of the disability.

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Termination of coverage

Your coverage under the policy ends on the earliest of the following:

- The date the policy or plan is cancelled
- The date you no longer are in an eligible group
- The date your eligible group is no longer covered
- The last day of the period for which you made any required contributions
- The last day you are in active employment except as provided under the covered layoff or leave of absence provision.

Unum will provide coverage for a payable claim that occurs while you are covered under the policy or plan.

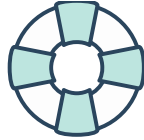
Social Security advocacy services are provided by GENEX Services, Inc. or The Advocate Group, LLC. Referral to one of our advocacy partners is determined by Unum.

Worldwide emergency travel assistance services are provided by Assist America, Inc. Work-life balance employee assistance program services are provided by HealthAdvocate. Services are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Service providers do not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

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HOW IT HELPS

Life Insurance can provide benefits to help reduce financial stress for family members if you pass away during your working years.

If you previously enrolled during your initial eligibility, you can enroll up to your guaranteed issue without answering medical questions. If you did not enroll during your initial enrollment period, you will be required to answer medical questions no matter how much you apply for.

What you should know

- Employee benefit: Up to 5X annual salary to a maximum benefit of \$500,000
- Employee guaranteed issue*: \$110,000
- Accelerated death benefit: 50% to \$750,000
- Benefit reduction: to 65% at age 65, 40% at age 70, 25% at 75 years and 15% at 80
- Employee-paid benefit

* If you apply for coverage above the guaranteed issue amount, you will be asked health-related questions which may affect your ability to get the larger coverage amount. In order to purchase coverage for your dependents, you must buy coverage for yourself. Coverage amounts cannot exceed 100% of your coverage amounts.

Exclusions and limitations

Actively at work

Eligible employees must be actively at work to apply for coverage. Being actively at work means on the day the employee applies for coverage, the individual must be working at one of his/her company's business locations; or the individual must be working at a location where he/she is required to represent the company. If applying for coverage on a day that is not a scheduled workday, the employee will be considered actively at work as of his/her last scheduled workday. Employees are not considered actively at work if they are on a leave of absence or lay off.

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RIDERS AND VALUE ADDED SERVICES/BENEFITS

Included with LTD: Work-life balance

Employees, spouses,
dependent children and
parents/parents-in-law are
all covered

**Health
Advocate™**



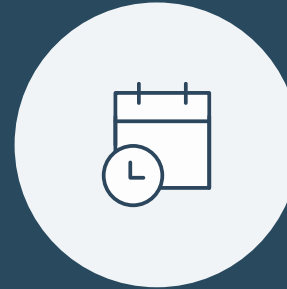
Help with unplanned life events

Emotional health: video counseling and face-to-face support

Parenting, child care and eldercare

Identity theft

Reducing medical bills – Medical Bill Saver (48% of users save an average of 50%)¹



Planning for the future

Consultation with an attorney in the individual's state of residence

Estate planning

Will preparation and trusts

Health directives and powers of attorney



When the worst happens

Grief and family counseling

Planning for financial changes

Estate settlement

Funeral planning

¹ Unum internal data, 2018.

Included with LTD: Assistance when traveling

When things happen, we can lend
a helping hand

- Help with finding access to qualified medical providers
- Emergency medical evacuation
- Assistance for missing passports, lost credit cards and stolen cash
- Covers any member of the family when traveling 100 miles or more from home¹



“My wallet was stolen while I was driving my daughter to college in another state. My travel assist coverage helped get replacement credit cards overnighted to our hotel, so she wouldn’t miss orientation.”*

¹ Spouses traveling on business for their employers are not eligible.
* For illustrative purposes only.



The background features abstract, overlapping geometric shapes in various shades of blue, ranging from light to dark, creating a modern and professional aesthetic.

Dental and Vision Plans Options

Dental - Guardian & Delta Dental

Services / Plan Details	Guardian Member Dentist	Delta Dental PPO Network
Annual Deductible Waived for Preventive	\$50 (3 per family)	\$50 3 per family
Preventive Care	100%	100%
Basic Care	80%	80%
Major Care	50%	50%
Annual Maximum Benefit	\$1,500	\$1,500
Orthodontia (children)	50%	50%
Lifetime Orthodontia Max	\$1,000	\$1,000
Rollover	Yes	NA
Dependent Age Limit	26	
Cleanings/Periodontal Maintenance	2 per calendar year	

Dental Contributions

Coverage Tier	26-PAY Payroll Deduction	24-Pay Payroll Deduction
Employee Only	\$ 8.70	\$ 9.40
Employee + 1 Dependent	\$ 22.00	\$ 23.84
Employee + Family	\$33.56	\$36.14

Guardian Vision

Plan Features	In-Network	Out-of-Network
Copay	Exam: \$0 / Materials \$0	
Eye Exam	Covered in Full	\$25 Max after Copay
Lenses		
Single Vision	Covered in Full	\$35 Max after Copay
Bifocal	Covered in Full	\$45 Max after Copay
Trifocal	Covered in Full	\$60 Max after Copay
Contact Lenses		
Medically Necessary	Covered in Full	\$225 Max after Copay
Elective	\$60	\$75 Maximum
Evaluation & Fitting	15% UCR	No Discounts
Frames (every 12 months)	\$60 Retail Allowance	\$30 Max after Copay

Vision Contributions

	GUARDIAN (Vision 1)		NVA Discount Plan (Vision 2)	
Coverage Tier	26-PAY Payroll Deduction	24-Pay Payroll Deduction	26-PAY Payroll Deduction	24-Pay Payroll Deduction
Employee Only	\$ 5.30	\$ 5.75	\$0.28	\$0.31
Employee + 1 Dependent	\$ 8.06	\$ 8.73	\$0.28	\$0.31
Employee + Family	\$14.16	\$15.34	\$0.28	\$0.31

Ancillary Benefits - Questions?

- ▶ UNUM - Life and Long Term Disability Insurance
- ▶ Guardian - Dental & Vision
- ▶ Delta Dental - Dental
- ▶ NVA - Vision

- ▶ Q&A Sessions During Open Enrollment:

October 12, 2020: 11:00 a.m. to 12 Noon OR

October 18, 2020: 3:30 p.m. to 4:30 p.m.

Dial In: 717-358-2762 / Access Code: 2120 #

Matt Pfeiffenberger - Murray Email: mapfeiffenberger@murrayins

AFLAC

- ▶ Additional Voluntary Benefit Options
- ▶ Review Options and Current Elections
- ▶ To:
 - ▶ Change An Election
 - ▶ Add or Change Dependents
 - ▶ Change Coverage
 - ▶ Elect New Coverage
 - ▶ Ask Questions
- ▶ Contact: David Spencer
 - ▶ Phone: 717-364-2947
 - ▶ Email: d_spencer@us.Aflac.com

Open Enrollment 2021

- ▶ OE Dates: November 11 - November 25, 2020
- ▶ How To Enroll
 - ▶ On-line Enrollment
 - ▶ Access EMPLIANT Platform
 - ▶ Confirm Personal and Dependent Information
 - ▶ Review Current Elections
 - ▶ Make New Elections for 2021
- ▶ Enrollment Deadline 11-25-2020
- ▶ Paper Application / Forms May Be Required