George Fox University is proud to sponsor an employee benefits program which includes company paid benefits as well as various voluntary benefit plan options. Each annual open enrollment gives you an opportunity to review your options and choose the plans that best fit your personal needs. We are committed to providing a quality and competitive benefits package.

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>PAID BY GEORGE FOX UNIVERSITY</th>
<th>PAID BY EMPLOYEE</th>
<th>ELIGIBILITY</th>
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<td>PT</td>
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<tr>
<td>Medical / Prescription Drug / Vision Plan</td>
<td>Shared Cost</td>
<td>Shared Cost</td>
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<tr>
<td>Dental Plan</td>
<td>Shared Cost</td>
<td>Shared Cost</td>
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<tr>
<td>Health Savings Accounts</td>
<td>Employer Contributes</td>
<td>Employee Contributes</td>
<td>✔</td>
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<tr>
<td>Healthcare/Dependent Care FSA</td>
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<td>Employee Contributes</td>
<td>✔</td>
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<tr>
<td>Life and AD&amp;D Insurance</td>
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<td>0%</td>
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<tr>
<td>Voluntary Term Life Insurance</td>
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<td>100%</td>
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<tr>
<td>Short Term Disability Insurance</td>
<td>100%</td>
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<tr>
<td>Long Term Disability Insurance</td>
<td>100%</td>
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<tr>
<td>Employee Assistance Program</td>
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<td>0%</td>
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<tr>
<td>Global Travel Assistance</td>
<td>100%</td>
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<tr>
<td>Voluntary Long Term Care</td>
<td>0%</td>
<td>100%</td>
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<tr>
<td>403(b) Retirement</td>
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<td>3%</td>
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<td>Supplemental Retirement</td>
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<td>Employee Contributes</td>
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<tr>
<td>Tuition Remission</td>
<td>see last page for more details</td>
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George Fox University offers all eligible employees & their dependents the option to elect medical/prescription insurance. You have a choice of plans: **Kaiser Permanente HMO Plan** and two plan options with **Regence BlueCross BlueShield – PPO or HDHP**. When you enroll in a medical plan you will also be enrolled in prescription drug and vision.

**Kaiser HMO** – Office visit copays and Prescription copays apply
- $25 copay for Primary Care Physician office visits; $35 copay for Specialists
- Single coverage deductible $500 with a total maximum out of pocket of $1,500 per plan year
- Family coverage deductible of $1,500 with a total maximum out of pocket of $3,000 per plan year (no more than the single coverage amount will be applied per person)
- Prescription copays apply (no deductible): Generic $15; Brand $30; Non Preferred Brand $50
- Kaiser Member Services: Phone 1-503-346-5800 or go to www.kp.com

**Regence PPO** – Office visit copays and Prescription copays apply
- $25 copay for Primary Care Physician office visits; $50 copay for Specialists
- Single coverage deductible $1,000 with a total maximum out of pocket of $4,000 per plan year
- Family coverage deductible of $3,000 with a total maximum out of pocket of $12,000 per plan year (no more than the single coverage amount will be applied per person)
- Prescription copays apply (no deductible): Generic $20; Brand $40; Non Preferred Brand $60
- Regence Member Services: Phone 1-888-367-2116 or go to www.regence.com

**Regence HDHP** – A qualified high deductible health plan that can be paired with an HSA account
- Single coverage deductible $3,500 with a total maximum out of pocket of $3,500 per plan year
- Family coverage deductible $7,000 with a total maximum out of pocket of $7,000 per plan year
- Most services covered at 100% after deductible is met
- George Fox contributes up to $62.50 / $125.00 per month into the employee HSA account depending on the enrollment tier selected.
- Prescription copays apply after deductible is met: Generic $0; Brand $0; Non Preferred Brand $0
- Regence Member Services: Phone 1-888-367-2116 or go to www.regence.com
Vision Plan is included with your selected Health plan.
- Kaiser vision plan includes providers in the Kaiser network
- Regence PPO and the HDHP vision benefits use the Vision Service Plan (VSP) vision network of providers
- Benefit eligible for Eye exam, lenses for glasses and frames once every 12 months

Dental Plan with Delta Dental PPO and Kaiser Permanente DHMO coverage options available.
- Plan provides benefits for Preventive Care at 100%, deductible waived
- Level of benefits differs for Basic and Major Services depending on your plan
- Orthodontia benefit for adults and dependent children is 50% to a lifetime maximum of $1,500
- Delta Dental Customers Service: Phone 1-888-217-2365 or go to www.modahealth.com/dental
- Kaiser Permanente Customers Service: Phone 1-503-813-2000 or go to www.kp.org

Health Savings Accounts (HSA) are tax-exempt savings accounts and can be used to pay for IRS qualified health care expenses. If you enroll in the Regence HDHP medical plan, you can open an HSA account with Health Equity.
- Contributions reduce taxable income; distributions for qualified healthcare expenses are tax – free
- Up to $3,550 can be contributed per calendar year if you are enrolled with single coverage
- Up to $7,100 can be contributed per calendar year if you are enrolled with family coverage
- Accounts are individually owned; you can take it with you if you change jobs or retire
- University makes monthly contributions to your Health Savings Account from 4/1/20 through 12/31/20.
- Health Equity Client Assistance Center: Phone 1-866-346-5800 or go to www.healthequity.com

Flexible Spending Accounts (FSA) are tax-exempt savings accounts and can be used to pay for IRS qualified health care or Dependent child care. If you enroll in the Kaiser HMO or Regence PPO medical plan or if you waive medical coverage, you can open a Healthcare and/or Dependent Care FSA account administered by Allegiance. If you enroll in the Regence HDHP, you can open a Limited Purpose FSA.
- Up to $2,750 for healthcare expenses and up to $5,000 for dependent care expenses ($2,500 if married and filing separately) can be contributed pre-tax; distributions for qualified healthcare expenses are tax – free
- "Use It or Lose It" rule applies – balances at the end of the plan year do not roll over
- Allegiance Customer Service: Phone 1-800-877-1122 or go to www.allegianceflexadvantage.com

Group Life/AD&D Insurance
- Life 2x salary to $250,000 maximum
- AD&D 100% of Basic Life benefit, in addition to Life insurance in the event of an accidental death or dismemberment
- Benefit paid to your designated beneficiaries
- Benefit reduces to 35% at age 65; 60% at age 70; 75% at age 75

Voluntary Term Life/AD&D Insurance with LifeMap is available to you and your qualified dependents at group rates.
- Up to 5x annual salary or $600K for employees & up to $250K for spouses; premium based on EE’s age
- $1K – 10K (flat benefit) for dependent children; premium based on flat dollar benefit amount chosen
- Employees must purchase coverage for self in order to purchase coverage for spouse/children
- Evidence of Insurability may be required
- LifeMap Client Service Center: Phone 1-800-794-5390 or go to www.lifemapco.com

Short-Term Disability Insurance
- Pays 60% of weekly earnings up to a maximum benefit of $1,500 per week
- Benefit elimination period of 14 days accident/illness
- Benefit duration of 24 weeks

Long-Term Disability Insurance
- Pays 60% of monthly earnings up to a maximum benefit of $7,500 per month
- Benefit elimination period of 180 days
- Benefit is paid until Social Security Normal Retirement Age

Employee Assistance Program is offered to employees and immediate family members through Reliant Behavioral Health (RBH).
- Included with LifeMap Long-Term Disability benefits
- Completely confidential counseling program that covers issues, such as marital and family concerns, depression, substance abuse, grief and loss, financial entanglements, and other personal stressors
- Offers up to four in person counseling sessions
- Reliant Behavioral Health Counselors: Phone 1-866-750-1327 or go to www.myrbh.com, access code: LIFEMAP

Global Travel Assistance is included with LifeMap Basic Life/AD&D.
- You and your dependents traveling 100 or more miles away can obtain emergency medical, travel, and personal security assistance 24/7 anywhere in the world, phone 1-800-230-5170
Voluntary Long Term Care can help you cover the costs of care associated with a chronic medical condition, a disability, or a disorder such as Alzheimer’s.

- Regular health insurance doesn’t cover long-term care services
- Medicare will cover a short stay in a nursing home, or limited amount of at-home care
- Depending on the policy options, LTCi can help pay for the care whether living at home or in an assisted living facility or nursing home
- Some plans pay expenses for adult day care, care coordination and other services
- MasterCare/Transamerica Customer Service: Phone 1-877-582-3675 or go to http://bit.ly/GFULanding

Leave Program - Faculty members earn 4 weeks of sick leave (FTE 0.37 - 1.00).

- Full time Administrators earn 15 days of vacation and 12 days of sick leave. Part time Administrators* earn prorated vacation and sick leave. *(over 0.5 FTE)
- Full time Staff members earn 10 days of vacation and 12 days of sick leave. Part time Staff members* earn prorated vacation and sick leave. *(over 0.5 FTE)

Retirement Program 403(b) pre-tax retirement savings plan offered to employees half time and above after one year of employment.

- Employee contributes 3%, university matches 6% of employee’s base salary
- Employment credit for eligibility may be earned through previous full-time, benefits-eligible, employment at any educational institution
- All employees including adjunct, temporary and part time (excluding student employees) are eligible to contribute to the supplemental tax-deferred annuity (TDA) plan with TIAA.
- This plan offers pretax payroll reductions using only the employee’s contributions.

Undergraduate Tuition Remission assist employees in offsetting college educational costs for their spouses and/or dependent children and opportunity for employees to take occasional classes for self-enrichment. Employees at least .75 of full-time receive tuition remission according to the following schedule:

- During 1st year of employment: 25% of full tuition
- During 2nd year of employment: 50% of full tuition
- During 3rd year of employment: 75% of full tuition
- After three years of employment: 100% of full tuition
- Discounts apply to the semester following an employee’s hire/anniversary date. Credit toward the three-year employment requirement may be earned through previous benefits-eligible, full-time employment at any educational institution
- University has reciprocal undergraduate tuition exchange scholarships with other accredited institutions for employees’ dependent children.

Graduate Tuition Remission is available to employees who work at least .75 of full-time and spouses up to a maximum of 50 percent of the tuition cost. Tuition remission at the Tier One graduate level is as follows regardless of the number of credit hours taken:

- During 1st year of employment: 12.5%
- During 2nd year of employment: 25%
- During 3rd year of employment: 37.5%
- After three years of employment: 50%
- If you meet specified criteria, some staff and administrators may qualify for a Tier Two tuition remission, which allows up to 90 percent benefit after three years of full-time service

Hadlock Student Center facilities are available for use by employees, spouses and dependent children.

- The center offers programs and services, including a fitness center, climbing wall, rental center, group fitness and intramurals
- All university employees have access to the HSC using their ID card during posted hours of operation. Adjunct faculty and temporary staff will have access while they are actively employed, not eligible for dependent benefits
- See the Hadlock Student Center program and services webpage for more details

Perks and Discounts

George Fox Campus Bookstore - discounts for employees
https://www.bkstr.com/georgefoxstore/home

Bruin Local Discounts - local business discounts
https://www.georgefox.edu/bruin-discounts/index.html

Lunch Club - on campus meal discounts

If you have benefit related questions or need assistance, contact Aga Luptak, Benefits & Leave Administrator 503.554.2181 / aluptak@georgefox.edu