



Employee Benefit Summary

All employees who work 30 hours or more are eligible for the following benefits.

Anthem Group Health Insurance

Option 1: HRA Plan

- Employee costs range from \$20.58 single to \$94.03 for employee and family per pay
- The deductibles are \$3,000 single/\$6,000 family
- Employer Health Reimbursement Accounts contribution up to \$1,200 single/\$2,400 family (prorated)
- Embedded deductibles for family plans
- The out-of-pocket maximums are \$4,000 single/\$8,000 family met with accumulated coinsurance of 80/20 for medical treatments and copays for prescriptions of \$10/\$30/\$50/25% max of \$150 after you reach your deductible

Option 2: Anthem HSA Plan

- Employee costs range from \$14.76 single to \$67.43 for employee and family per pay
- The deductibles are \$3,000 single/\$6,000 family
- Annual employer contribution to Health Savings Account of up to \$1,200 single/\$2,400 family, paid in quarterly installments. (prorated)
- Contribution maximum is \$3,650 single/\$7,300 family additional \$1,000 if you are 55 or older
- Embedded deductibles for family plans
- The out-of-pocket maximums are \$4,000 single/\$8,000 family met with accumulated coinsurance of 80/20 for medical treatments and copays for prescriptions of \$10/\$30/\$50/25% max of \$150 after you reach your deductible

Anthem Dental Insurance

- Employee costs range from \$1.12 single to \$7.63 employee and family per pay w/ \$25-\$75 deductible
- Plans pays preventative at 100%, basic 80% and major at 50% of covered charges up to \$2,000
- Orthodontia benefits for children, paid at 50% of covered charges for a max of \$1,250 per lifetime

Anthem Vision Insurance

- Employee costs range from \$0.36 single to \$1.27 employee and family.
- Coverage varies by vision needs

Flexible Spending Account

PBA, Inc. Pre-tax Flexible Spending Account

- Healthcare and Limited Use max of \$2,850
- Dependent Care max of \$5,000

Life Insurance

The Hartford Term Life Insurances/AD&D

- Employee cost is \$.01 per \$1,000 coverage per pay
- Two times annual earnings rounded to the nearest \$1,000 with a cap of \$400,000

Dependent Life

- Employee cost is \$.34 per pay
- Coverage is spouse \$5,000; children under 6 months \$1,000; children 6 mo to 19 or 23 if in school \$2,000

The Hartford Voluntary Term Life Insurance

- Employee cost based on age and the amount up to five times salary that is taken
- Guarantee issue employee from \$10,000 up to \$240,000; spouse from \$5,000 up to \$50,000; child under six months \$250; child 6 months to 26 years \$2,500/\$5,000/\$10,000

Disability Coverage

Long Term

- Cost to employee \$.0016 per \$100 of gross pay
- After 90 days of total disability, plan provides 60% of salary up to a monthly benefit of \$10,000

Short Term

- Provided by Culver Academies
- With specific approval from the Hartford, fully salary may continue for up to 13 weeks

Tax Deferred Annuity Plans

TIAA-CREF and/or Blackrock Funds

- Plan is established for a total of 15% contribution
- 7.5% of salary is contributed by Culver Academies – On hold for 2020-2021
- Culver Academies contributes \$0.50 for every dollar contributed up to 5% of gross pay

New Avenues Employee Assistance Program

- Provided by Culver Academies
- Provides confidential, professional assistance to employees and family to help resolve problems that affect personal lives and/or job performance

Tuition Remission

Winter School

- 5% of tuition for employees hired prior to 4/1/2006
- 10% of tuition for employees hired after 4/1/2006
- 2021-2022 tuition is set at \$54,500

Summer School

- 25% of tuition for employees & emeritus grandparents

Privileges and Discounts

- Marathon Health® Clinic for full-time employees and spouses on the medical plan for free treatment and many free prescription drugs
- Yearly wellness screening w/ incentive program
- Free use of Culver Academies Fitness Center
- Dining Hall meals for employee and family
- 15% discount at Campus Store & Uniform Department
- Dry cleaning service through Uniform Department
- Use of grounds and facilities, including golf course
- Epley Auditorium theatre ticket discounts