

## **Benefit Election Eligibility**

### **Flexcomp**

Dickinson College recognizes that the kinds of benefits needed by employees and their families depend on their own special circumstances and that these change over time. In addition, some benefits require employees to contribute some of their own salary in order to receive the benefits. For these reasons, each year Dickinson College uses a flexible approach to providing benefits in which employees elect for themselves the benefits they want and what costs they are willing to incur.

This approach is called Flexcomp, a cafeteria-t

up to age 26 or older if disabled. When an employee, spouse, or eligible dependent is covered by another health insurance plan there are special considerations, called Coordination of Benefits, which insurance companies will consider before processing claims. If an employee, spouse,<sup>1</sup> or dependent child is covered under another plan, the employee is encouraged to contact the specific medical, dental and vision insurance provider to discuss how these rules may apply to the particular situation.

If an employee has dependent children who are covered by the college's plans, the employee must notify Human Resource Services when the child reaches age 26 and Human Resource Services will:

1. remove the dependent child from the employee's coverage at

## **Vision Insurance**

The college offers group vision insurance. The plan offers reduced-cost vision services for exams, glasses or contact lenses. While the highest level of coverage is provided when using the in-network providers, some coverage is provided when using non-network providers. Unlike the medical and dental plans, employees must sign up for a two-year period with the group vision plan.

## **Flexible Spending Account/Health Care**

A healthcare flexible spending account allows an employee to set aside money on a pretax basis to pay for out-of-pocket health, dental or vision expenses that are not covered, or are only partially covered, under any health plan. These may include plan deductibles and co-payments, prescription medications, eye glasses and frames, orthodontia and uncovered expenses by spouses or other eligible family members.

## **Flexible Spending Account/Dependent Care**

The dependent-care flexible spending account allows full-time employees to set aside money on a pretax basis to pay for the care of a dependent child or adult.

## **Supplemental Accidental Death and Dismemberment (Pre-Tax)**

Full-time employees of the college may purchase, for themselves or their eligible dependents, optional additional group accidental death and dismemberment insurance benefits at group rates.