

  
**Creative Benefits, Inc.**  
strategies to insure your success



**KING'S  
COLLEGE**  
TRANSFORMATION. COMMUNITY. HOLY CROSS.

# 2025-2026

OPEN ENROLLMENT GUIDE

# IMPORTANT REMINDERS

*Employee Elections will be made through BenXpress, a Benefits Enrollment Portal.*

To review or make elections, visit [www.benxpress.com/kingscollege](http://www.benxpress.com/kingscollege) and enter the below information to log in:

**User ID:** Work email (example: johndoe@kings.edu)

**Password:** First letter of your first name/first letter of your last name/last 6 digits of your SSN

Please be sure to review all information in your record as you enroll; if you discover an error in your demographic information or need to update your information, please contact your Human Resources Representative.

*Please note: FSA elections require re-enrollment each year.*

*Benefits Assist Team (formerly called the Employee Service Representative (ESR) Team)*

The Benefits Assist Team at Creative Benefits, Inc. can help with the following:

## WE'RE HERE TO HELP!



questions or concerns about your benefits



a doctor bill for which you are not responsible



ordering a new ID card for you



a claim that was denied by your insurance



finding providers that are in your network

## CONTACT INFORMATION

**Hours of Operation:** Monday - Friday, 7:30AM to 6:00PM EST

**Phone:** 844.231.8414

**Email:** BAT@creativebenefitsinc.com

*When initially contacting us, please be prepared to provide your name, subscriber name and college, subscriber social security number or ID number, and date of birth.*

# MEDICAL BENEFITS



## Highmark Blue Cross and Blue Shield

King's College will continue to offer the choice of three medical plans - the Value Plan, the Core Plan, and the Premier Plan. The Custom PPO and PPO programs give you the freedom to choose the doctor, specialist, or hospital to provide your care. The choice is yours, but there are advantages to choosing in-network providers, such as lower copays and reduced out-of-pocket expenses. *See page 4 for network details.*

To locate a participating doctor or facility, visit [www.highmarkbcbs.com](http://www.highmarkbcbs.com). For customer service, call **800.241.5704**.

BI-WEEKLY MEDICAL BENEFIT PAYROLL DEDUCTIONS			
	VALUE PLAN	CORE PLAN	PREMIER PLAN
Single	\$62.23	\$93.89	\$125.56
Employee + Child(ren)	\$155.04	\$232.55	\$279.50
Employee + Spouse	\$182.33	\$262.03	\$326.45
Family	\$220.54	\$328.63	\$412.70

	VALUE PLAN CUSTOM PPO - \$500 DED	CORE PLAN PPO - \$750 DED	PREMIER PLAN PPO - \$300 DED
<b>IN-NETWORK COVERAGE</b>	<b>13-COUNTY NETWORK</b>	<b>BLUECARD NETWORK</b>	<b>BLUECARD NETWORK</b>
<b>In-Network Member Deductible Responsibility</b>	\$500 Single \$1,000 Family	\$750 Single \$1,500 Family	\$300 Single \$600 Family
<b>Co-Insurance</b>	20%	20%	10%
<b>Out-of-Pocket Maximum (deductible, co-insurance &amp; copays are included)</b>	\$6,600 Single \$13,200 Family	\$6,600 Single \$13,200 Family	\$6,600 Single \$13,200 Family
<b>Primary Doctor Visit</b>	\$25 copay	\$20 copay	\$20 copay
<b>Specialist Visit</b>	\$35 copay	\$30 copay	\$30 copay
<b>Outpatient Mental Health</b>	\$35 copay	\$30 copay	\$30 copay
<b>Urgent Care</b>	\$50 copay	\$50 copay	\$50 copay
<b>Emergency Room (waived if admitted)</b>	\$100 copay	\$100 copay	\$100 copay
<b>Basic Radiology*</b>	\$25 copay at Vision Imaging \$50 copay at all other facilities	\$25 copay at Vision Imaging \$50 copay at all other facilities	\$25 copay at Vision Imaging \$50 copay at all other facilities
<b>Complex Radiology (i.e. MRI)*</b>	\$75 copay at Vision Imaging \$150 copay at all other facilities	\$75 copay at Vision Imaging \$150 copay at all other facilities	\$75 copay at Vision Imaging \$150 copay at all other facilities
<b>Physical, Speech &amp; Occupational Therapy, Chiropractic Care (limits apply)</b>	20% after deductible	20% after deductible	10% after deductible
<b>Durable Medical Equipment</b>	20% after deductible	20% after deductible	10% after deductible
<b>Inpatient Hospital Care, Outpatient Surgery, Lab Services</b>	20% after deductible	20% after deductible	10% after deductible
<b>OUT-OF-NETWORK COVERAGE</b>	<b>BLUECARD NETWORK/TIER 2</b>	<b>OUT-OF-NETWORK</b>	<b>OUT-OF-NETWORK</b>
<b>Deductible</b>	\$1,200 Single \$2,400 Family	\$2,000 Single \$4,000 Family	\$1,000 Single \$2,000 Family
<b>Co-Insurance</b>	40%	30%	30%
<b>Co-Insurance Maximum</b>	\$8,000 Single \$16,000 Family	\$8,000 Single \$16,000 Family	\$5,000 Single \$10,000 Family

\*For further detail on the radiology program and Vision Imaging, please refer to page 5 of this booklet.

This is a brief summary only. Refer to your plan document for complete details. If any discrepancies exist between the above and the plan document, the plan document will prevail.

# NETWORKS

## Custom PPO (Value Plan)

### Network Providers:

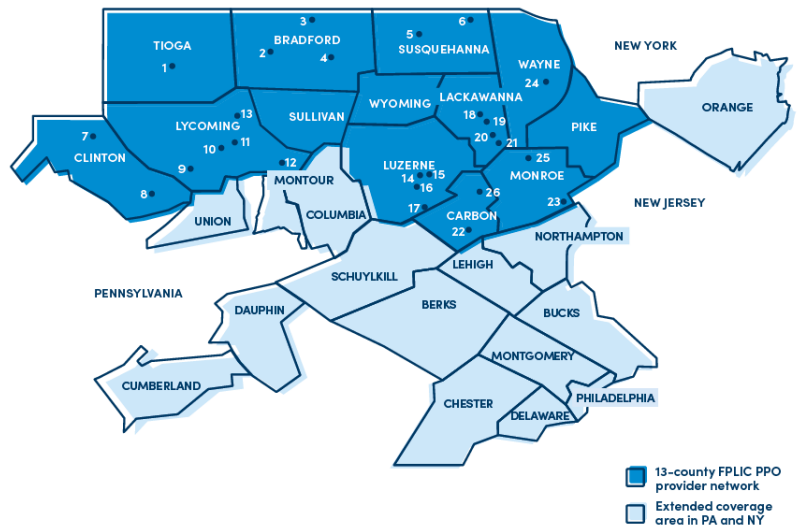
First Priority Life Insurance Company, Inc. (FPLIC) PPO network providers and Blue Distinction Centers for Transplants.

### BlueCard Network Providers:

BlueCard® PPO national network providers and any other non-participating providers.

### Out-of-Network Providers:

Non-participating Blue Cross providers and facilities. Balance billing may apply.



Out-of-network providers include BlueCard® Program providers and any other non-participating providers.

Custom PPO Network	Out-of-Pocket Costs
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PPO network providers	Lowest cost (deductibles, copays and coinsurance) for care from in-network providers
BlueCard PPO network providers	BlueCard PPO network providers are considered out-of-network but are not subject to balance billing
All other providers are out-of-network*	You can see providers NOT in the network for emergency care, but you will pay the most out of your pocket for non-emergency services

\*Providers out of the PPO and BlueCard PPO networks do not agree to accept Blue’s discounted “allowable charge” as payment in full. They may bill for a bigger share of the cost for care.

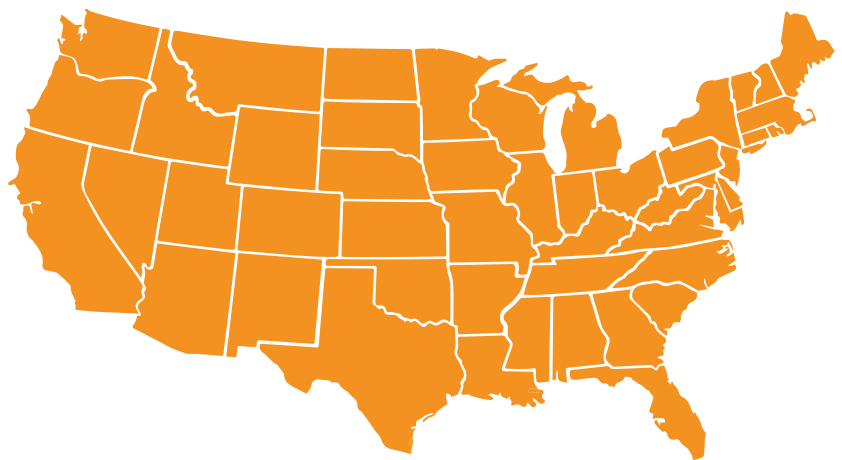
## PPO (Core and Premier Plans)

### In-Network Providers:

National BlueCard Network. Access to nationwide physicians and facilities.

### Out-of-Network Providers:

Non-participating Blue Cross providers and facilities. Balance billing may apply.



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# HOSPITALS & PROVIDERS

## Custom PPO (Value Plan)

### BERKS

Penn State Health  
St. Joseph Medical Center

### BRADFORD

Guthrie Robert Packer Hospital  
Guthrie Towanda Memorial Hospital  
Guthrie Troy Community Hospital

### BUCKS

Doylestown Hospital  
Grand View Hospital  
Jefferson Health - Bucks Hospital  
Prime Healthcare - Lower Bucks Hospital  
St. Luke's Hospital - Quakertown Campus  
St. Luke's Hospital - Upper Bucks Campus  
Trinity Health - St. Mary Medical Center

### CARBON

Lehigh Valley Hospital - Carbon  
St. Luke's Hospital - Carbon Campus  
St. Luke's Hospital - Lehighon Campus

### CHESTER

Main Line Health - Bryn Mawr Rehab Hospital  
Main Line Health - Paoli County Hospital  
Penn Medicine - Chester County Hospital  
Tower Health - Phoenixville Hospital

### CLINTON

Bucktail Medical Center  
UPMC Lock Haven

### COLUMBIA

Berwick Hospital Center  
Geisinger Bloomsburg Hospital

### CUMBERLAND

Penn State Health Hampden Medical Center  
Penn State Health Holy Spirit Medical Center

### DAUPHIN

Penn State Health Children's Hospital  
Penn State Health Milton S. Hershey Medical Center

### DELAWARE

Crozer Health - Springfield Hospital  
Main Line Health - Riddle Hospital  
Trinity Health - Mercy Fitzgerald Hospital

### LACKAWANNA

CHS Moses Taylor Hospital  
CHS Regional Hospital of Scranton  
Geisinger Community Medical Center  
Lehigh Valley Hospital - Dickson City

### LANCASTER

Penn State Health Lancaster Medical Center

### LEHIGH

Lehigh Valley Hospital - 17th Street  
Lehigh Valley Hospital - 1503 North Cedar Crest  
Lehigh Valley Hospital - Cedar Crest  
Lehigh Valley Reilly Children's Hospital  
St. Luke's Hospital - Allentown Campus  
St. Luke's Hospital - Sacred Heart Campus

### LUZERNE

CHS Wilkes-Barre General Hospital  
Geisinger Wyoming Valley Medical Center  
Lehigh Valley Hospital - Hazelton

### LYCOMING

Geisinger Jersey Shore Hospital  
Geisinger Medical Center Muncy  
UPMC Muncy  
UPMC Williamsport  
UPMC Williamsport Divine Providence Campus

### MONROE

Lehigh Valley Hospital - Pocono  
St. Luke's Hospital - Monroe Campus

### MONTGOMERY

Holy Redeemer Hospital  
Jefferson Health - Abington Hospital  
Jefferson Health - Lansdale Hospital  
Jefferson Health - Einstein Medical Center Elkins Park  
Jefferson Health - Jefferson Einstein Montgomery Hospital  
Main Line Health - Bryn Mawr Hospital  
Main Line Health - Lankenau Medical Center  
Prime Healthcare - Suburban Community Hospital  
Tower Health - Pottstown Hospital

### MONTOUR

Geisinger Janet Weis Children's Hospital  
Geisinger Medical Center

### NEW YORK ORANGE

Bon Secours Community Hospital - Port Jervis

### NORTHAMPTON

Lehigh Valley Hospital - Hecktown Oaks  
Lehigh Valley Hospital - Highland Avenue  
Lehigh Valley Hospital - Muhlenberg  
St. Luke's Hospital - Anderson Campus  
St. Luke's Hospital - Easton Campus  
St. Luke's University Hospital - Bethlehem Campus

### PHILADELPHIA

Children's Hospital of Philadelphia  
Jefferson Health - Frankford Hospital  
Jefferson Health - Jefferson Einstein Hospital  
Jefferson Health - Methodist Hospital  
Jefferson Health - Thomas Jefferson University Hospital  
Jefferson Health - Torresdale Hospital  
Penn Medicine - Hospital of the University of Pennsylvania  
Penn Medicine - Penn Presbyterian Medical Center  
Penn Medicine - Pennsylvania Hospital  
Prime Healthcare - Roxborough Memorial Hospital  
Temple Health - Chestnut Hill Hospital  
Temple Health - Fox Chase Cancer Center  
Temple Health - Temple University Hospital  
Tower Health - St. Christopher's Hospital for Children  
Wills Eye Hospital

### SCHUYLKILL

St. Luke's Hospital - Miners Campus

### SUSQUEHANNA

Barnes-Kasson Hospital  
Endless Mountains Health System

### TIOGA

UPMC Wellsboro

### UNION

Evangelical Community Hospital

### WAYNE

Wayne Memorial Hospital

Provider listings are subject to change. Please visit [highmarkbcbs.com](http://highmarkbcbs.com) for a full listing of network hospitals.

# RADIOLOGY BENEFITS

## Vision Imaging of Kingston

*King's College will continue to participate in Vision Imaging of Kingston's Preferred Member Program!*

*Take advantage of Diagnostic Imaging Services in Kingston, PA!*

- Request an appointment online at [www.visionimagingofkingston.com](http://www.visionimagingofkingston.com) or call at (570) 714-7226.

### *Benefits of choosing Vision Imaging:*

- **REDUCED COPAY** for all radiology services
- Same or next day appointments, as well as weekend appointments
- 24 hour turn around time on reports and results
- Walk-in X-Rays welcome
- Advanced Womens Imaging Program including new 3D equipment
- Open MRI available for claustrophobic patients
- On-site Radiologist
- Cinema vision television or music available with MRI machines
- Comfortable facility with friendly staff
- Free parking

### *Imaging services:*

- CT
- DEXA
- Interventional Radiology
- Mammography
- MRI / Open MRI
- Nuclear Medicine
- PET / CT
- Ultrasound
- X-Ray



For more detailed information, please visit [www.visionimagingofkingston.com](http://www.visionimagingofkingston.com).

### *Hours of Operation:*

Monday to Thursday:  
8:00AM to 6:00PM

Friday:  
8:00AM to 5:00PM

### *Contact Information:*

Address:  
517 Pierce Street  
Kingston, PA 18704

Phone:  
570.714.7226

Fax:  
570.714.6288

# PRESCRIPTION BENEFITS



## Highmark Blue Cross and Blue Shield

When you enroll in one of the available medical plan options, you are automatically provided with prescription drug coverage. The prescription copay amounts are identified within the Prescription Plan Summary below.

	VALUE PLAN	CORE PLAN	PREMIER PLAN
RETAIL PHARMACY (31-DAY SUPPLY)	COMPREHENSIVE FORMULARY	COMPREHENSIVE FORMULARY	COMPREHENSIVE FORMULARY
Select Generics	\$0 copay	\$0 copay	\$0 copay
Generic Formulary	\$10 copay	\$10 copay	\$10 copay
Brand Formulary	\$35 copay	\$20 copay	\$20 copay
Non-Formulary Brand	\$55 copay	\$35 copay	\$35 copay
Specialty	20% coinsurance up to \$150	\$35 copay	\$35 copay
MAIL ORDER PHARMACY (90-DAY SUPPLY)			
Select Generics	\$0 copay	\$0 copay	\$0 copay
Generic Formulary	\$20 copay	\$20 copay	\$20 copay
Brand Formulary	\$70 copay	\$40 copay	\$40 copay
Non-Formulary Brand	\$165 copay	\$105 copay	\$105 copay
Specialty	20% coinsurance up to \$150	\$105 copay	\$105 copay

### Prescription Plan Highlights:

**Mandatory Generic:** The prescription drug plan requires a member take a generic prescription when available. If the member chooses to use the brand name of the drug when there is a generic equivalent, the member will be charged a copay plus the difference in the cost of the generic & brand name medication.

**Preferred and Excluded Drugs:** You can check how your drugs are covered on the Express Scripts Preferred Drug List and the Drug Exclusion List at [highmarkbcbs.com](http://highmarkbcbs.com) or by contacting the Member Services Department at 1-800-241-5704. If you find that your medication is excluded, you will need to speak with your physician to discuss other covered alternatives.

**Mail Order:** Mail order is available for maintenance drugs. Maintenance medications are those prescribed for an extended period of time to treat a chronic condition (e.g. high blood pressure). Upon the **third fill** of a maintenance medication, you will be prompted to choose between the mail order program or continuing to refill your prescription at a retail pharmacy. For more information or to make your choice, please call 1-855-686-9786 or visit [highmarkbcbs.com](http://highmarkbcbs.com).

PLEASE NOTE: New or initial orders take 10-14 business days to process. Having a 2-week supply of your medication on hand when mailing a new order to Mail Order Pharmacy is recommended.

**Prior Authorizations & Step Therapy:** Certain medications require prior authorization by your physician or the use of a therapeutic alternative prior to the use of the medication that requires prior authorization.

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# TELEMEDICINE

## Revive Health



**Available to all members enrolled on the King's College medical plan!**

### **Healthcare on Demand**

Revive Health is a telemedicine service that delivers quality health care directly to patients in need.

Members enjoy access to high quality, convenient medical care over the phone or via video conferencing, 24 hours a day, 7 days a week – while saving you money!

### **Benefits that Revive Health members enjoy include:**

- 24/7/365 nationwide access to U.S. Board-Certified physicians
- Consults with doctors via phone or video conferencing, where doctor makes diagnosis and recommends treatment
- 12 Behavioral Health visits per year
- Doctor calls in prescription when appropriate
- Members can avoid unnecessary visits to the ER and long waits for an appointment at the doctor's office
- **NO COPAYS AND NO COST TO YOU!** Your employer is paying for your membership

### **To Access your Revive Health Account:**

Visit [www.revive.health](http://www.revive.health) and select **Member Login**. Complete the required fields and provide your group code: KINGSCOLL18

You will receive a welcome email with instructions to complete your activation.

The Revive Health mobile app is available for download via the App Store and Google Play.



**Some of the conditions treated through Revive Health:**

- Allergies
- Fever & Flu
- Headache
- Insect Bites & Stings
- Pink Eye
- Prescriptions, when appropriate  
*(Rx copays will apply)*
- Rashes
- Sore Throat
- Upper Respiratory Infections
- Upset Stomach
- Urinary Tract Infections
- Vomiting
- Your Individual Medical Concerns



Revive Health can work with groups to provide behavioral health counseling services as a part of the telehealth program. Members can access mental health support when they need to.

Services include:

- 24/7 access to master's level counselors via phone or videoconference
- Initial assessment and three visits at no cost to the member
- Referral to in-person care if needed
- Urgent/emergent help 24/7

The minimum qualifications for Behavioral Health counselors include:

- Master's level, state-licensed clinicians
- Trained in clinical assessments
- Substance abuse and domestic violence experience
- Care coordination and management

**Reach out for help by calling [1.877.999.7943](tel:1.877.999.7943) or by downloading [the Revive Health mobile app](#).**

*Your membership will be verified, and then your appointment will be scheduled!  
You will receive a call back within 30 minutes of scheduling the appointment.*

## FAQs

### How can counseling services help?

After an initial assessment, counselors are typically available for a session within 72 hours of the initial call. They can help with loss, grief, change, transition or abuse. They have a master's degree and at least ten years' experience.

### Is there a fee for using Behavioral Health consults?

The plan allows members to talk to a counselor for the initial assessment and up *twelve* visits at no cost.

### What if help is needed beyond the scope of this service?

If needed, counselors will refer members to the right local resources for their problem. The cost of these services is not included in this benefit.

### Is this service just for people in crisis?

Counseling services provide assistance with a wide range of personal matters, such as self-improvement, parenting/family, marital/relationship, workplace issues, depression, anxiety, alcohol/drug abuse, gambling and more. Counseling services can help address personal problems early in an effort to prevent a crisis.

### Is this service confidential?

This is a confidential service that provides access to experienced master's level professionals by phone 24/7. Counselors do not release information without members' signed consent except for emergency situations or to report child abuse.



### Experienced counselors can help 24/7

- Conflicts at work or home
- Co-dependency
- Reliance on alcohol, tobacco, or drugs
- Eating disorders
- Marital, family, and relationship concerns
- Child or elder care matters
- Stress or anxiety
- Sexual, physical, or emotional abuse
- Difficulty communicating with people
- Depression or grief at home or work

# KNOW YOUR BENEFITS

## TELEMEDICINE VS. URGENT CARE VS. EMERGENCY ROOM

Explore the benefits of telemedicine over urgent care, and identify when it is best to visit the emergency room.



### TELEMEDICINE THROUGH REVIVE HEALTH

**COST:** \$0, available at no cost to all full-time eligible employees enrolled in medical benefits

**CONVENIENCE:** 24/7/365 access to U.S. Board-Certified physicians via phone call or video conference consultation

**BENEFITS:** Doctor will call within 30 minutes to make diagnosis, recommend treatment and call in prescriptions when appropriate

**USE WHEN:** Experiencing *routine, non-urgent* illnesses such as sinus infection symptoms, allergies and rashes, insect bites and stings, headache, fever and flu, pink eye, and urinary tract infections, etc.



### URGENT CARE FACILITY

**COST:** \$50 copay

**CONVENIENCE:** Evening & weekend hours available and no appointment is necessary

**BENEFITS:** Enjoy shorter wait times and lower copayments than the ER

**USE WHEN:** Experiencing *non life-threatening* situation, but still *need immediate attention* (i.e. minor burns or injuries, sprains and strains, cough, cold, sore throat, ear infection, minor allergic reactions, fever or flu-like symptoms, rash or skin irritations, mild asthma, etc.)



### EMERGENCY ROOM

**COST:** \$100 copay

**CONVENIENCE:** Longer wait times

**BENEFITS:** Access to hospital personnel

**USE WHEN:** Experiencing a *life-threatening* symptom, such as chest pain or sudden severe pain, difficulty breathing, severe bleeding, head trauma, loss of consciousness, sudden loss of or blurred vision and speech, etc.

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# DENTAL BENEFITS



## Delta Dental

With Delta, you have three network levels from which to choose: in-network PPO; in-network Premier; or out-of-network.

Benefits may be subject to age or frequency limitations. If the charge for any dental treatment is expected to exceed \$300, have your dentist submit a dental treatment plan for review before treatment begins.

Go to [www.deltadentalins.com](http://www.deltadentalins.com) to find an in-network dentist; select "Find a Dentist," and choose either the PPO or Premier networks. For Customer Service, please call **800.932.0783**.



BI-WEEKLY DENTAL BENEFIT PAYROLL DEDUCTIONS	
DELTA DENTAL PPO PLAN	
Single	\$10.51
Employee + 1	\$19.05
Family	\$27.86

	PPO AND PREMIER NETWORKS	OUT-OF-NETWORK
<b>Benefits Maximum</b>	Plan pays up to \$1,500 per calendar year per person	
<b>Annual Deductible</b> <small>Waived for Diagnostic and Preventive</small>	\$50 per individual per calendar year \$150 per family per calendar year	
<b>Out-of-Network Reimbursement</b>	Premier Network Contracted Fees (balance billing may occur)	
<b>Exams, Bitewing X-Rays, Cleanings, Fluoride Treatments, Sealants</b>	0%	0%
<b>Amalgam and Composite Restorations, Periodontics, Endodontics, Oral Surgery</b>	0% after ded	0% after ded
<b>Crowns/Inlays, Bridges, Dentures</b>	40% after ded	40% after ded
<b>Orthodontic Benefits</b> <small>(depends up to age 26)</small>	50%	50%
<b>Orthodontic Maximums</b>	Plan pays up to \$1,500 per lifetime per dependent	

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# VISION BENEFITS



## Vision Benefits of America

Your vision plan through VBA allows you to see any eyecare provider that's right for you. However, your out-of-pocket costs will be lower if you see a VBA participating doctor. *If you visit a doctor that is not in VBA's network, you will need to pay the full fee at the time of the service and then submit an itemized bill to VBA for reimbursement.*

To find a VBA doctor, visit [www.vbaplans.com](http://www.vbaplans.com).

For Customer Service, call **800.432.4966**.



BI-WEEKLY VISION BENEFIT PAYROLL DEDUCTIONS	
VBA VISION PLAN	
Single	\$1.57
Family	\$4.38

	IN-NETWORK	OUT-OF-NETWORK
<b>EXAMINATIONS (EVERY 12 MONTHS)</b>		
Exams	\$0	Up to \$40 reimbursement
Materials	\$10 copay	N/A
<b>STANDARD LENSES (EVERY 12 MONTHS)</b>		
Single Vision	\$10 copay <sup>1</sup>	Up to \$40 reimbursement
Bifocal	\$10 copay <sup>1</sup>	Up to \$50 reimbursement
Trifocal	\$10 copay <sup>1</sup>	Up to \$75 reimbursement
Lenticular	\$10 copay <sup>1</sup>	Up to \$100 reimbursement
<b>CONTACT LENSES, EVALUATION &amp; FITTING (IN LIEU OF GLASSES, EVERY 12 MONTHS)</b>		
Elective	Up to \$100 allowance	Up to \$100 reimbursement
Contact Fitting	15% discount off UCR*	N/A
<b>FRAMES (EVERY 12 MONTHS)</b>		
At Provider's Location	\$50 wholesale allowance <sup>1</sup>	Up to \$50 reimbursement

\*Usual, Customary and Reasonable as determined by VBA

<sup>1</sup>A \$10 copayment is applied to the total cost of the lenses and/or frames ordered from a VBA Member Doctor only. The copayment does not apply to the vision examination or contact materials.



Schedule a complimentary hearing evaluation and save over 40% on premium aids with the latest technology. Call **855.203.7979** to learn more.



Save up to \$1,000 on Custom Bladeless LASIK using Wavelight with featured in-network providers. Schedule your free consultation today! Call **877.437.6105**.

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# LIFE/AD&D INSURANCE & LONG TERM DISABILITY



## Guardian

If you have questions about any of the following insurance plans, please contact Creative Benefits, Inc. at **844.231.8414** or [BAT@creativebenefitsinc.com](mailto:BAT@creativebenefitsinc.com). Please remember to review your beneficiary information and update as necessary.

Your Employee Assistance Program is through Guardian. For additional information regarding this benefit, contact your Human Resource Department.

### LIFE/ACCIDENTAL DEATH & DISMEMBERMENT - PAID BY KING'S COLLEGE

Eligible Class	All eligible employees: Full time employees and faculty
Life Benefit	1.5x salary to \$100,000
Accidental Death & Dismemberment	1.5x salary to \$100,000
Reduction Schedule	To 67 percent at age 70; to 45 percent at age 75; to 30 percent at age 80
Waiver of Premium	Included
Conversion/Portability	Included
Accelerated Death Benefit	Included
Benefits Terminate	Upon retirement or termination

**IMPUTED INCOME:** Under Section 79 of the Internal Revenue Code, employer provided group term life coverage will generate additional taxable income to the employee if covered for more than \$50,000.

### LONG TERM DISABILITY - PAID BY KING'S COLLEGE

Eligible Class	All eligible employees: Full time employees and faculty
LTD Benefit	60% to \$6,000 monthly
Benefit Duration	To age 65
Benefits Begin After	180 days
Pre-Existing Condition Limitation	3/12 - A pre-existing condition is defined as one where you sought treatment in the last 3 months prior to being covered.

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# VOLUNTARY LIFE INSURANCE

Guardian



If you have questions about any of the following insurance plans, please contact Creative Benefits, Inc. at **844.231.8414** or [BAT@creativebenefitsinc.com](mailto:BAT@creativebenefitsinc.com).

## VOLUNTARY LIFE BENEFIT - PAID BY EMPLOYEE

<b>Life Benefit</b>	<b>Employee:</b> \$10,000 increments up to \$300,000 (Guarantee Issue: \$50,000); not to exceed 5x base annual earnings <b>Spouse:</b> \$10,000 increments up to \$300,000; not to exceed 100% of employee election. (Guarantee Issue: \$10,000) <b>Child (14 days—26 years):</b> A policy for a child can be taken out in the amount of \$10,000
<b>Reduction Schedule</b>	To 67 percent at age 70; to 45 percent at age 75; to 30 percent at age 80
<b>Portability/Conversion Option</b>	Termed coverage can be continued on an individual basis should you leave. (Termed rates also age banded)
<b>Accelerated Death of Benefit</b>	75% of the amount of the life insurance benefit is available to you if terminally ill, not to exceed \$300,000.
<b>Waiver of Premium</b>	If it is determined that you are totally disabled, your life insurance benefit will continue without payment of premium, subject to certain conditions.

*Employees can opt to purchase additional life insurance through payroll deductions. The rates will change only when you move from one age-band to another.*

*Please note that employees have to elect coverage for themselves in order to be eligible to elect dependent coverage. Please follow the prompts in BenXpress to enroll in this voluntary benefit. Click this link for an [EOI Form](#) and provide your group number 00512468.*

### Guardian Employee Assistance Program (EAP)

Guardian's comprehensive Employee Assistance Program, available through ComPsych, provides you and your family members with confidential, personal, and web-based support on a wide variety of important and relevant topics.

#### Your EAP can assist with:

**Health** — Stress Management, Mental Health, Diet and Fitness, Overall Wellness, Bereavement

**Family** — Parenting Support, Child and Elder Care, Learning Programs, Work-Life Services

**Financial** — Legal Issues, Will Preparation, Taxes and Debt, ID Theft Services, Financial Planning Tools and Assistance

#### Obtain support and guidance online or by phone:

- Unlimited access to support and helpful resources via the website
- Able to consult with a professional counselor via telephone
- Face-to-face counseling sessions with a ComPsych network provider — up to three sessions are free of charge
- Unlimited telephonic support, and free initial 30-minute consultation with an attorney with a 25% discount on attorney services thereafter

#### CONTACT:

Website: [guidanceresources.com](http://guidanceresources.com) | Phone: **855.239.0743**  
Policy name: **King's College** | Policy number: **00512468**

*This is a brief summary only. Refer to your plan document for complete details. If any discrepancies exist between the above and the plan document, the plan document will prevail.*

# WELLNESS

## Blue365 through Highmark

Get rewarded for taking small steps every day that can add up to big changes in your health.

### **Blue365**

Whether you want to lose weight and maximize your energy or manage stress and improve your mood, here's a great low-cost way to meet your goals. Blue365 provides discounts and membership opportunities allowing you to jump-start your wellness journey.

Get great savings on all of the things you need for a healthy lifestyle with Blue365. Simply register at [blue365deals.com](https://blue365deals.com) for offers like 20% off at Reebok.com and \$29 monthly gym memberships that include 24/7 access to live and on-demand classes. It's exclusively for members, so make sure to have your member ID handy when you sign up.

Once you've registered at [blue365deals.com](https://blue365deals.com), you'll receive weekly deals in your inbox.

Get offers from these brands and more:



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# FLEXIBLE SPENDING ACCOUNTS

## Flex Facts

### **Healthcare Spending Account**

This account will reimburse you with pre-tax dollars for healthcare expenses not reimbursed under your medical plan. **The annual contribution maximum for the medical spending account is \$3,300 per year.** When choosing your annual election amount, please keep in mind the rollover provision for 2025/2026 is \$660. The amount you elect for the year is deducted on a pre-tax basis for this purpose (deductions are made in equal increments over the course of the year). There is a **\$300 minimum** contribution that needs to be made per year.

Some examples of eligible expenses are:

- Office visit and prescription copays
- Dental expenses, including orthodontia payments
- Eye Exams and Materials, Laser Eye Surgery
- Certain over-the-counter items i.e.: contact lens solutions, band aids
- Over-the-counter (OTC) medications

### **Dependent Care Spending Account**

This account will reimburse you with pre-tax dollars for daycare expenses for your children and other qualifying dependents so that you and your spouse may go to work or school. Up to **\$5,000** may be set aside on a pre-tax basis (or **\$2,500** if you are married and file separate returns). Eligible Dependents include children under age 13 and children or other dependents of any age who are physically or mentally unable to care for themselves and who qualify as dependents on your federal tax return. There is a **\$300 minimum** contribution that needs to be made per year.

Eligible expenses include:

- Daycare, including nursery school or preschool; Before and after school programs
- Adult daycare
- Summer day camp

### **Debit Cards**

You will receive a debit card that can be used to pay for eligible expenses. However, if a purchase amount does not match a copay amount, you will be asked to substantiate a claim. If you do not respond to the request, your debit card will be deactivated. **You can also submit a paper claim for reimbursement and have the amount deposited into your checking or savings account.**

**Important note for current FSA participants:** King's College continues to include the rollover provision allowing up to \$640 of unused Medical FSA funds from 2024/2025 to rollover into their 2025/2026 account with no restriction for accessing those funds in 2025/2026. Please note: your rollover funds will be available on your Flex Facts debit card as of 7/1/2025.

**Run Out Claims:** Employees have 90 days after the end of the plan year to submit for expenses incurred in 2024/2025.

**To check your balance, visit [www.flexfacts.com](http://www.flexfacts.com), call 877.94.FACTS (32287), or download the mobile app.**

# RETIREMENT BENEFITS



TIAA

**The Retirement Benefits at King's College are provided by TIAA.** If you have questions, please schedule a session at [TIAA.org/schedulenow](https://www.tiaa.org/schedulenow) or call at **800.732.8353**, weekdays, 8 a.m. to 10 p.m. (ET).

**A summary of this valuable benefit is as follows:**

- New employees may begin participating the first of the month following date of hire. However, there is a one year waiting period for eligibility for the employer contribution.
- Once eligibility begins, participants are fully vested.
- For new hires that have a current active account, where contributions were made within the past 12 month period, the one year waiting period to receive the employer contribution is waived.
- Mandatory enrollment in the plan is 2 years or age 30, whichever comes later.
- Changes to your contributions can be made at any time by contacting the Human Resources office.
- The IRS allowable maximum contribution for 2025 is \$23,500.

## Get Started

Visit [TIAA.org/enrollnow](https://www.tiaa.org/enrollnow) to register and then log in. The plan's access code is 406694.

*Additionally, be sure to have your Social Security Number available and the Social Security Numbers, birth days, and addresses of any beneficiaries.*

If you already have an account, sign in with your ID and password.

Once logged in, follow the prompts to choose your investments and contribution amounts.

Finally, add your beneficiaries.

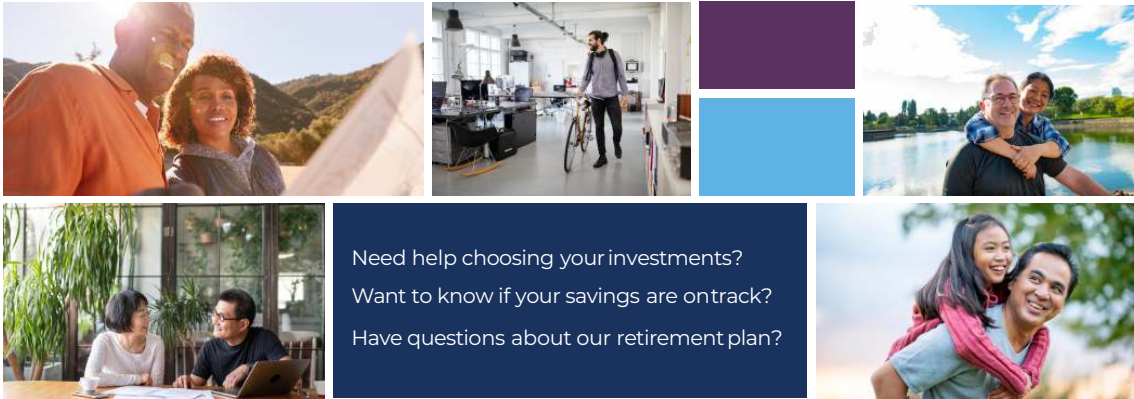


*This is a brief summary only. Refer to your plan document for complete details. If any discrepancies exist between the above and the plan document, the plan document will prevail.*

# RETIREMENT BENEFITS

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- Construct your **Retirement Blueprint**®

CAPTRUST is available to provide you with individual, unbiased investment advice, and to assist you with your Retirement Plan investment decisions. This service is available at no additional cost as part of your Retirement Plan retirement benefits.



Scan here to learn more about  
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Call **800.967.9948** or visit [www.captrustadvice.com](http://www.captrustadvice.com)

# DISCOUNTS AND PERKS

## BenefitHub

*Save on the products and services you use most.*

BenefitHub is a discount marketplace that features deals and discounts from over 300,000 vendors. You'll have access to negotiated discounts specifically curated for you with the option to pay over time.

### GET PROTECTED WITH:

- **Pet insurance** - enjoy a 20% discount for Spot pet insurance, along with easy access to MetLife, Liberty Mutual, and ASPCA quotes.
- **Legal services** - peruse offerings for identity protection, legal protection, financial wellness, student loan refinancing, and more!

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- Entertainment
- Major appliances
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- Clothing and shoes

- Restaurants
- Nutrition
- Vacations
- Sporting events

### VENDORS INCLUDE:

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- Disney World
- American Airlines
- Walmart
- Costco
- and more!

### TO ACCESS THIS BENEFIT:

Scan the QR code below or download the BenefitHub mobile app to get started. From there, you'll be directed to a library of discounts and offers. Visit [creative.benefithub.com/](https://creative.benefithub.com/) to get started.



Scan here to get started!





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