COE COLLEGE

2027 EMPLOYEE BENEFITS SUMMARY

Full-time employees are eligible to participate in the following programs. This is a summary for benefits in effect from January 1, 2027 – December 31, 2027.

HOW DO I ENROLL?

Enroll Online

- Go to EASE
- Log in and click Let's Begin and Start Enrollment.
- Ease will walk you through all available benefits

Visit coecollegebenefits.com to

- Learn about the benefit changes for 2027
- Watch a recorded benefit presentation
- Access plan documents

Doctor On Demand: Talk to a Doctor any time!



1-800-997-6196
www.doctorondemand.com

AVAILABLE TO ALL FULL-TIME EMPLOYEES WHO ARE ENROLLED IN MEDICAL!

Doctor On Demand gives you access 24 hours, 7 days a week to a US board certified doctor though the convenience of phone, video, or mobile app visits. Set up your account today so when you need care, a doctor is just a call or click away.

MEDICAL: Wellmark

800-524-9242 | www.wellmark.com

With Wellmark, you get access to one of the largest networks in the United States. To ensure the best coverage, verify your doctor is in-network. Go to www.wellmark.com. Click Find A Provider and search your health plan. *members are required to designate a Primary Care Provider (PCP). While members may choose to see other providers, they will generally pay a higher copayment when services are received from a provider other than their designated PCP.

IN-NETWORK BENEFITS	BLUE CHOICE POS*	ALLIANCE SELECT HDHP
Annual Deductible Single / Family	$1,500 / $3,000	$3,500 / $6,000
Coinsurance	15% after deductible	15% after deductible
Out of Pocket Maximum	$3,000 / $6,000	$6,000 / $12,000
Preventive Care	100% covered in-network	100% covered in-network
Telemedicine / Designated PCP / Non-Designated PCP / Specialist / Urgent Care	$15 / $25 / $40 / $40 / $40	15% coinsurance after deductible
Emergency Room	15% coinsurance after deductible	15% coinsurance after deductible
Inpatient / Outpatient	15% coinsurance after deductible	15% coinsurance after deductible
Prescription Drug Deductible Single/Family	$50/$100 (waived for Tier 1)	Deductible Applies
Prescription Drug Copay Tier 1/ Tier 2/ Tier 3/ Generic Specialty/ Preferred Specialty/ non-preferred Specialty	$10 / $25 / $50 / $75 / $125 / $200	$10 / $25 / $50 / $75 / $125 / $200
SEMI-MONTHLY RATE		
Employee	$34.50	$35.00
Employee + 1	$182.39	$185.03
Family	$214.00	$214.00
Employer HSA Contribution	N/A	$500 EE / $1,000 EE +1 & Family

DENTAL

800-544-0718 | www.deltadentalia.com

IN-NETWORK BENEFITS	PPO PLUS PREMIER
Annual Deductible (Single / Family)	$25 / $75
Calendar Year Benefit Maximum With To-Go Carryover	$2,000
Preventive Care	100% Covered
Basic Procedures (Endodontic, Periodontic, Restorations)	20% after deductible
Major Procedures (Prosthetics, Implants)	50% after deductible
Orthodontic Services (Up to Age 19)	50% $1,500 lifetime maximum

	EE	EE + 1	FAM
SEMI-MONTHLY	$4.60	$25.19	$32.00

INCOME PROTECTION

800-351-7500 | www.reliancematrix.com

LIFE AND AD&D: Your employer provides a benefit of 1x your annual earning ($300k maximum) in Life and Accidental Death and Dismemberment insurance at no cost to you. You also have the option to purchase additional Voluntary Life and AD&D Insurance for yourself and your family.
DISABILITY: A disability can be one of the biggest financial risks you face. Your work income will end, but your living expenses will continue. Long-Term Disability provides protection for when you are sick or injured and unable to come to work. Coe College covers the cost of this benefit on your behalf.

Legal

800-247-4184 | www.ARAGlegal.com

Legal: A legal insurance plan from ARAG® covers a wide range of legal needs, both simple and complex, benefiting you and your family. Cost is depending upon coverage selected.

VISION

888-544-0718 | www.deltadentalia.com

IN-NETWORK BENEFITS	VISION
Eye Exam	$10 copay 1 time / 12 months
Lenses Single/Bi-Focal/Tri-Focal	$25 copay 1 time / 12 months
Frames	80% discount after $200 allowance 1 time / 24 months
Contact Lens (instead of Glasses)	85% discount after $200 allowance 1 time / 12 months

	EE	EE + 1	FAM
SEMI-MONTHLY	$3.52	$6.70	$9.39

HSA & FSA

833-225-5939 | www.customer.wexinc.com

HSA: If you are enrolled in a qualified HDHP, you may contribute to a Health Savings Account. Contributions are pre-tax, taken each paycheck. You may use HSA dollars on qualified healthcare (medical, dental and vision) expenses. If you leave Coe College, all funds in the account go with you. Please see communications on the benefit portal for additional eligibility requirements and election details.

FSA: A Flexible Spending Account lets you set aside pre-tax dollars to pay for qualified health, dental and vision expenses, lowering your taxable income. Coe does allow for the IRS maximum carryover into the next plan year. Dependent Care (daycare expenses) is also available!

PET INSURANCE

800-891-2565 | www.petbenefits.com

Pet Assure and Pet Plus: Pet Assure members save 25% at participating veterinarians on all in-house medical services. With Pet Plus you save up to 40% on prescriptions and everything else your pet needs.

800-887-5708 | www.wishboneinsurance.com/coecollege

Wishbone: offers different plan options to fit your budget. Accident & Illness Plans as well as Wellness plans. Visit the website to get a quote or enroll.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

AVAILABLE TO ALL FULL-TIME EMPLOYEES AND THEIR ELIGIBLE FAMILY MEMBERS!

800-327-4692

www.efr.org

Your employer provides 6 in-person EAP counseling sessions per year (per issue) and unlimited phone-based support to you at no cost! Counselors are available to assist during difficult situations related to mental health, legal assistance, wellness coaching, counselor sessions and more.

QUESTIONS? CONTACT TRUEADVOCATE

888-655-9980 | 5:30am – 3:00pm PT

trueadvocate@truenorthcompanies.com

Our team can assist with:

- Benefit coverage questions
- Ordering an ID card
- Claim questions and research
- Filing a claim
- Finding a provider
- Choosing a plan that works for you

TRUE ADVOCATE
EMPLOYEE CARE & SUPPORT

In support with our partners at TrueNorth, we are happy to provide you with support for all of your benefit-related needs.

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