

# Summary of Employee Benefits 2025

## About This Guide

Saint Mary's College of California provides comprehensive employee benefits as part of our total compensation program. Employees have the opportunity to choose benefit plans that offer protection, flexibility and security to their personal lifestyle. Your choices will be in effect for the plan year, and you will only be able to make changes during the plan year if you experience a qualifying life event.

## Benefits Eligibility

Please refer to the eligibility chart on page 4 to confirm your eligibility. As of January 1st, 2025 eligible employees may enroll in the medical, dental, vision, voluntary life insurance, and Flexible Spending Account (FSA) benefits on the first of the month following date of hire. Eligible employees will automatically be enrolled in the basic life/AD&D, short term disability, and long term disability insurance. Employees who waive coverage have the opportunity to enroll in our benefit plans during our annual open enrollment period and/or when you experience a qualifying life event.

### Blue Shield

**Trio HMO:** Available to California residents. Select a doctor in Blue Shield's [Trio HMO](#) network that will manage your care.

**HRA:** When selecting the HRA plan you have access to Blue Shield's nationwide PPO network of physicians. You can refer yourself to specialists and limited out-of-network coverage is available. The Health Reimbursement Account (HRA) is funded and owned by SMC and works in conjunction with a High Deductible Health Plan (HDHP) to help you pay for eligible medical expenses.

**Blue Shield HRA members: SMC contributes \$2,200 for an individual or \$4,400 for a family to the HRA account.**

### Kaiser Permanente

**HMO:** Available to California residents. Select a doctor in Kaiser's regional HMO network that will manage your care.

**HRA:** When selecting the HRA plan you have access to Kaiser's regional HMO network. A Health Reimbursement Account (HRA) works in conjunction with a HDHP plan. SMC funds and owns the account for you to pay for eligible medical expenses.

**Kaiser HRA members: SMC contributes \$4,500 for an individual or \$9,000 for a family to the HRA account.**

## Medical Plans



Medical Plan Features In Network	Blue Shield Trio HMO	Blue Shield HRA 4400	Kaiser Traditional HMO	Kaiser Deductible/HRA 4500
Calendar Year Deductible:	<u>Trio HMO Network</u>	<u>PPO Network</u>	<u>HMO Network</u>	<u>HMO Network</u>
Per Person	\$0	\$4,400	\$0	\$4,500
Per Family	\$0	\$8,800 (\$4,400 indiv embedded)	\$0	\$9,000 (\$4,500 indiv embedded)
Annual Out-of-Pocket Max: Per Person	\$3,000	\$4,400	\$1,500	\$6,250
Per Family	\$6,000 (\$3,000 indiv embedded)	\$8,800 (\$4,400 indiv embedded)	\$3,000 (\$1,500 indiv embedded)	\$12,500 (\$6,250 indiv embedded)
Preventive Care	\$0	\$0	\$0	\$0
Office Visits: PCP	\$40	0%*	\$20	\$40*
Specialist	\$40	0%*	\$20	\$50*
Lab/ X-ray	\$0	0%*	\$10	\$10*
MRI Outpatient	\$0	0%*	\$50	40%* up to \$150
Chiropractic / Acupuncture	\$10 (30 visits combined)	0%* (20 / 20 visits)	\$15 (chiro only) (30 visits)	N/A
Hospital Medical Services: Inpatient	\$1,000	0%*	\$500	40%*
Outpatient	\$200-\$500	0%*	\$100	40%*
Mental Health: Inpatient	\$1,000	0%*	\$500	40%*
Outpatient	\$40	0%*	\$20	\$20*
Telamedicine eVisit	\$0	0%*	\$0	\$0*
Urgent Care	\$40	0%*	\$20	\$40*
Emergency Room	\$150	0%*	\$200	\$250*
Prescription Drugs (Rx): 30 day supply				
Tier 1	\$10	\$0*	\$15	\$15*
Tier 2	\$30	\$0*	\$35	\$35*
Tier 3	\$50	\$0*	N/A	N/A
Tier 4	20% up to \$250	\$0*	30% up to \$350	30% up to \$250*

\* Calendar year deductible applies



## Dental Plans



SMC offers dental insurance through Guardian for all eligible employees and their dependents. Employees have the option to choose HMO or PPO dental care coverage through Guardian, regardless of which medical plan you choose. With the PPO plan, employees can see any dentist for eligible dental care services. Employees are not required to choose a Guardian network dentist, but if they do, they will have lower out-of-pocket costs. Benefit payments to non-Guardian dentists are based on a fee allowance as defined by Guardian.

Services	DPO	DHMO
Calendar Year Deductible	\$50 per person \$150 per family	\$0 per person \$0 per family
Preventative Cleanings, Exams, X-Rays	100%	No Cost
Basic Services Fillings, Simple Extractions, Sealants	80%	See Fee Schedule
Major Services Crowns, Inlays/Onlays, Cast Restoration	50%	See Fee Schedule
Calendar Year Maximum	\$2,000	Unlimited, subject to copay benefits
Orthodontia	50%	See Fee Schedule
Orthodontia Lifetime Maximum	\$1,500	Unlimited, subject to copay benefits

**Non-participating dentists can bill you for charges above the amount covered by your dental plan (balance billing). To maximize your benefits, we encourage you to visit a participating provider.**



## Vision Plans



SMC offers vision insurance through Guardian for all eligible employees and their dependents. Guardian's VSP Choice Network network of doctors, located in rural and metropolitan areas throughout the nation. Guardian doctors provide both eye exams and eye wear, making for a convenient "one-stop" means of obtaining eye care benefits.

Services	In-Network	Out-of-Network
Exam: Every Calendar Year	\$20 Copay	Reimbursed up to \$39
Frames: Every Calendar Year	\$130 Allowance	Reimbursed up to \$46
Lenses: Every Calendar Year		
Single	\$20 Copay	Reimbursed up to \$23
Bifocal	\$20 Copay	Reimbursed up to \$37
Trifocal	\$20 Copay	Reimbursed up to \$49
Contact Lenses in Lieu of Eyeglasses Every Calendar Year	\$130 Allowance	Reimbursed up to \$100

## Life and Disability Plans



SMC provides Life, AD&D, and Disability benefits to eligible employees through Mutual of Omaha. In the event that you suffer a disability that prevents you from working, these plans may supplement a portion of your income to help you with financial obligations. Short-Term disability benefits are offset by California's state disability program. Eligible employees may also purchase Voluntary Life/AD&D for themselves and their dependents.

PLAN OFFERED	BENEFIT AMOUNT
Group Life/AD&D	1X annual salary up to \$150,000
Voluntary Life/AD&D	Employee: \$25K up to \$150K (increments of \$25K) Spouse: \$25K or \$50K (not to exceed Employee coverage) Child: \$10,000
Short Term Disability	70% to \$2,500 per week Elimination Period: 7 days
Long Term Disability	60% to \$10,000 per month Elimination Period: 90 days

Also Available...

### Employee Assistance Program:

- 3 face-to-face sessions with a counselor
- Available to your family members too!
- 24/7 toll-free access to EAP professionals
- Personal, professional, and financial matters
- Free legal consultation

### Travel Assistance Program:

- Available to you and family members when traveling to a foreign country, or at least 100 miles from home
- Hospital Admission Coordination
- Prescription Replacement Assistance

# Voluntary Worksite Benefits



Eligible employees may also purchase Voluntary Accident and Voluntary Critical Illness coverage. Both of these benefits are 100% employee paid.

**Accident:** An accident insurance policy supplements your medical coverage and provides a cash benefit for injuries you or an insured family member sustain from an accident. This benefit can be used to pay out-of-pocket medical expenses, help supplement your daily living expenses and cover unpaid time off work. You may purchase this coverage for yourself and your family members. It's a simple and affordable way for your family to receive added financial protection. Coverage guidelines and benefits are outlined in the benefit summary.

**Critical Illness:** A critical illness insurance policy provides a lump-sum cash benefit upon diagnosis of a critical illness like a heart attack, stroke or cancer. The benefit can be used to pay out-of-pocket expenses or to supplement your daily cost of living. Even if you have the best health insurance plan, it will not cover 100 percent of medical expenses. You also need to consider other expenses associated with the recovery process – time off work, travel to treatment centers, home modifications – that may quickly deplete your savings. Coverage guidelines and benefits are outlined in the benefit summary.

## Employee Assistance Program (EAP)



If employees or their family members need assistance with balancing life's demands, or require help with personal or financial management, they will benefit from the SMC Employee Assistance Program (EAP) through Claremont. The EAP benefits include:

- 8 face-to-face sessions with a counselor per incident per calendar year
- Available to family members including children and parents of employees too
- 24/7 toll-free access to EAP professionals
- Consultation on personal, professional, and financial matters
- Free legal consultation up to 30 minutes per issue

**Call 800-834-3773**  
**Counselors are available 24/7**  
[www.claremonteap.com](http://www.claremonteap.com)

## Flexible Spending Accounts (FSA)



Eligible employees may enroll in the employer sponsored FSA plan administered through Navia. You may make pre-tax contributions to your FSA account and use the funds for eligible health and family care expenses approved by the IRS. Please note that the FSA plans run on a calendar year January 1 - December 31. Only \$660 dollars may be rolled into the next plan year. Budget wisely!

**Health Care FSA** - You may set aside up to \$3,300 annually to use on eligible expenses, including physician fees, deductibles, copayments, dental and vision expenses. Refer to the Navia [list of eligible expenses](#).

**Dependent Care FSA** - You may set aside up to \$5,000 per household annually to use on eligible dependent care expenses. If you are married and filing separately, you may set aside up to \$2,500 annually. Refer to the [Navia Dependent Care FAQ's](#) for more information.

**Commuter and Parking** - You may set aside \$325 per month towards qualified parking expenses, and \$325 per month towards [transit expenses](#). For more information review the [GoNavia Program](#).

\*SMC parking permits are not an eligible GoNavia parking expense, and are paid via pre-tax payroll deductions.

## Marin Benefits: Health Reimbursement Account (HRA)



**Blue Shield HRA:** Members will automatically be enrolled in an HRA account through Marin Benefits. Members will receive a pre-loaded debit card with a total of \$2,200 for an individual or \$4,400 for a family to pay for eligible medical expenses. This account is funded and owned by SMC, and members are not allowed to make any additional contributions.

**Kaiser HRA:** Members will automatically be enrolled in an HRA account through Marin Benefits. Members will receive a pre-loaded debit card with a total of \$4,500 for an individual or \$9,000 for a family to pay for eligible medical expenses. This account is funded and owned by SMC, and members are not allowed to make any additional contributions.

# Saint Mary's College of California Benefit Website

A personalized benefits website has been created for SMC employees: <https://mybenefits.cc/saintmarys/>

This website houses direct links to all the carriers' web sites, group numbers, detailed plan descriptions, and contact information. You can search for in-network doctors and dentists by following the links to directories for each carrier. All documents relating to the SMC Employee Insurance Benefits Program, including the Summary Plan Descriptions, HIPAA Privacy Notice, General COBRA Notice and any other relevant Plan Documents or Notices, are available to employees and their dependents electronically through the dedicated benefits website. You may receive a paper copy of any of the above documents free of charge by contacting the SMC Human Resources department.

Carrier / Vendor	Group Number	Phone	Website
Blue Shield: Medical	W0067209	PPO/HRA 888-256-1915 Trio ACO HMO 855-829-3566	<a href="http://www.blueshieldca.com">www.blueshieldca.com</a> <a href="http://www.blueshieldca.com/trio">www.blueshieldca.com/trio</a>
Kaiser Permanente: Medical	HMO: 192-0004 ; HRA: 192-0015	800-464-4000	<a href="http://www.kp.org">www.kp.org</a>
Guardian: Dental	00072651	800-541-7846	<a href="http://guardiananytime.com">guardiananytime.com</a>
Guardian: Vision	00072651	800-541-7846	<a href="http://guardiananytime.com">guardiananytime.com</a>
Mutual of Omaha: Life AD&D / Vol Life AD&D Long Term Disability Short Term Disability	G000BNN5	800-775-8805	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>
Claremont: Employee Assistance Program	Saint Mary's College	800-834-3773	<a href="http://www.claremonteap.com">www.claremonteap.com</a>
Mutual of Omaha: Travel Assistance Program Employee Assistance Program	G000BNN5	US: 800-856-9947 INTL: 312-935-3658 800-316-2796	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a> <a href="http://www.mutualofomaha.com/eap">www.mutualofomaha.com/eap</a>
Flexible Spending Account (FSA): Navia	SM1	800-669-3539	<a href="http://www.naviabenefits.com">www.naviabenefits.com</a>
Marin Benefits: Health Reimbursement Account (HRA)	MBISMC	415-526-1401	<a href="http://www.marinbenefits.com">www.marinbenefits.com</a>
SMC HR Dept		925-631-4212	<a href="mailto:benefits@stmarys-ca.edu">benefits@stmarys-ca.edu</a>
Acrisure Client Services Manager: Sara Packard, Acrisure		925-299-7213	<a href="mailto:spackard@acrisure.com">spackard@acrisure.com</a>

## Saint Mary's College of California Benefit Eligibility by Employment Type

	Tenured	Tenured Track	Full-Time Staff (30+ hrs/wk)	Salaried Adjunct (6-7 Courses)	Salaried Adjunct (5 Courses)	Per Course Faculty Lookback	Part-Time Staff (20 - 29 hrs/wk)	Temporary Employee
<b>MEDICAL</b>								
Kaiser HMO (CA Residents)	✓	✓	✓	✓	✓	✓		
Kaiser HRA (CA Residents)	✓	✓	✓	✓	✓	✓		
Blue Shield HMO (CA Residents)	✓	✓	✓	✓	✓	✓		
Blue Shield HRA	✓	✓	✓	✓	✓	✓		
<b>DENTAL</b>								
Guardian PPO	✓	✓	✓	✓	✓	✓		
Guardian HMO	✓	✓	✓	✓	✓	✓		
<b>VISION</b>								
Guardian Vision	✓	✓	✓	✓	✓	✓		
<b>LIFE &amp; DISABILITY</b>								
Mutual of Omaha Term Life Ins.	✓	✓	✓	✓				
Mutual of Omaha Short/Long Term Disability	✓	✓	✓	✓				
<b>VALUE-ADD SERVICES</b>								
Employee Assistance Program	✓	✓	✓	✓	✓		✓	
Travel Assistance Program	✓	✓	✓	✓	✓			
<b>VOLUNTARY PLANS</b>								
Navia Flexible-Spending Account (FSA)	✓	✓	✓	✓	✓			
Navia Parking & Transit Benefit	✓	✓	✓	✓	✓			
Mutual of Omaha Vol. Accident	✓	✓	✓	✓	✓			
Mutual of Omaha Vol. Critical Illness	✓	✓	✓	✓	✓			
Mutual of Omaha Vol. Term Life Ins.	✓	✓	✓	✓	✓			
<b>RETIREMENT PLANS</b>								
TIAA Employer 3% Contribution	✓	✓	✓	✓	✓		✓	
TIAA Employee Voluntary Contribution	✓	✓	✓	✓	✓	✓	✓	✓
TIAA Emeriti Retirement Health	✓	✓	✓	✓	✓		✓	
<b>OTHER</b>								
Workers Comp	✓	✓	✓	✓	✓	✓	✓	✓
Unemployment	✓	✓	✓	✓	✓	✓	✓	✓
State Disability	✓	✓	✓	✓	✓	✓	✓	✓
Social Security	✓	✓	✓	✓	✓	✓	✓	✓
Medicare	✓	✓	✓	✓	✓	✓	✓	✓

\* Employee must meet eligibility requirements as described in the plan documents.

\*\* Lookback eligibility is determined in July of each year. A benefit offer (medical, dental, vision only) is extended to those that meet eligibility requirements as described in the College's ACA policy.