



2024-2025

COTTEY COLLEGE

EMPLOYEE BENEFITS GUIDE



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BENEFITS DESIGNED TO SUPPORT YOU

At Cottey College, we know our dedicated employees—YOU—are key to our overall success. Offering a comprehensive benefits package is an important part of your overall compensation. Each year we review our benefits package to ensure that we are providing you and your family with quality plan options at an affordable cost.

This Benefits Guide is designed to help you:

1. Better understand the benefits we offer so that you can choose the plans that are right for you and your family.
2. Know what to expect when you use your benefits (i.e., what your plan covers, how much you will pay, etc.).

Please take the time to carefully review your plan options and be sure to share this guide with your family members if they are or will be covered by any of the plans.

ELIGIBILITY

You are eligible to enroll in the Cottey College benefits if you are a full-time employee working at least 30 hours per week. Your benefits are effective the first day of the month following your date of hire.

Covering Your Family Members

Many of the plans offer coverage for your eligible family members, including:

- Your spouse.
- Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian).
- Your dependent children of any age who are physically or mentally unable to care for themselves.

Your benefits begin the first day of the month following your date of hire.



ENROLLING AND MAKING CHANGES

When to Sign Up for Benefits

New Employees

As a new employee, you must enroll in benefits within 30 days of your date of hire. If you do not enroll within 30 days, you will need to wait until the next open enrollment period to enroll.

Current Employees

Open enrollment is the only time during the year that you can change your benefits unless you experience a qualifying life event. During the open enrollment period, you can newly-enroll in coverage or make changes to your current elections.

If you wish to contribute pre-tax dollars to a flexible spending account in 2024, you must make a new election during open enrollment. FSA elections do not carry over from year to year.

At Cottey College, open enrollment is held April 29-May 17. Any changes you make during open enrollment become effective July 1.

Enroll Online

Benefits enrollment is completed online through the Employee Navigator benefits enrollment portal. All employees must complete elections even if not making any changes or waiving coverage.

To complete your enrollment, you will need:

- Dates of birth and social security numbers for yourself as well as any family members you are enrolling.
- Proof of eligibility for your spouse and dependent children (e.g., marriage license, birth certificate).

Changing Your Benefits During the Year

As stated above, you cannot change your benefits during the year unless you experience a qualifying life event. The most common qualifying life events are:

- Marriage, legal separation, or divorce.
- Birth of a child (including adoption).
- Loss of other coverage (e.g., child turns 26 and loses coverage through parent's plan).

There are other, less common life events that allow you to change your benefits. Please contact Human Resources for a complete list of qualifying life events.

To request a benefits change, notify human resources within 30 days of the qualifying life event. Change requests submitted after 30 days cannot be accepted. Please note: You may need to provide proof of the event, such as a marriage certificate or record of birth.

CONTRIBUTIONS

MEDICAL

Employee Monthly Premium	Base Plan	Buy-Up Plan	Preferred HSA Plan
Employee Only	\$75.00	\$150.00	\$0
Employee + Spouse	\$642.44	\$700.49	\$391.80
Employee + Children	\$509.86	\$562.34	\$283.09
Employee + Family	\$740.04	\$802.14	\$471.83

DENTAL

Employee Monthly Premium	Dental Plan
Employee	\$0
Employee + spouse	\$61.59
Employee + child(ren)	\$72.27
Employee + family	\$108.91

VISION

Employee Monthly Premium	Vision Plan
Employee	\$0
Employee + spouse	\$12.39
Employee + child(ren)	\$14.61
Employee + family	\$22.37

Cost information for the supplemental life, critical illness, accident, and hospital insurance plans is included in the enrollment portal.

MEDICAL

Cottey College offers three medical insurance plans through Blue Cross Blue Shield of Kansas City. Please take the time to understand the features and differences of each plan so that you choose the coverage that is best for you and your family.

Choosing a Medical Plan

As you review your plan options, it may be helpful to consider the following questions:

- What is the cost to enroll in the plan? This is the amount you pay out of your paycheck.
- How much will you pay out of your pocket when you see your doctor or need other health care services?
- Do you prefer to pay more out of your paycheck each week, but less when you need health care? Or do you prefer to pay less out of your paycheck each week, but more when you need health care?
- Who are you covering, and what are their current medical needs, including prescription drugs taken regularly?



**What is the cost to enroll?
How much will I pay?
Who am I covering?**

You will pay less out of your pocket when you choose a Blue Cross Blue Shield of Kansas City network provider. Locate a Blue KC network provider at www.bluekc.com.

The table below summarizes the key features of the medical plans. The coinsurance amounts listed reflect the amount you pay for services. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	PPO Base Plan		PPO Buy-Up Plan	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Deductible (Individual/Family)	\$1,500/ \$3,000	\$3,000/ \$6,000	\$750/ \$1,500	\$1,500/ \$3,000
Coinsurance (Plan Pays)	80%	60%	80%	60%
Out-of-Pocket Max (Individual/Family)	\$3,500/ \$7,000	\$7,000/\$14,000	\$2,000/ \$4,000	\$4,000/ \$8,000
Preventive Care	100%	40% after Ded.	100%	40% after Ded.
Physician Services				
Primary Care Physician	\$35 Copay	40% after Ded.	\$30 Copay	40% after Ded.
Specialist	\$35 Copay	40% after Ded.	\$30 Copay	40% after Ded.
Urgent Care	\$35 Copay	40% after Ded.	\$30 Copay	40% after Ded.
Lab/X-Ray				
Diagnostic Lab/X-Ray	20% after Ded.	40% after Ded.	20% after Ded.	40% after Ded.
High-Tech Services (MRI, CT, PET)	20% after Ded.	40% after Ded.	20% after Ded.	40% after Ded.
Hospital Services				
Inpatient	20% after Ded.	40% after Ded.	20% after Ded.	40% after Ded.
Outpatient	20% after Ded.	40% after Ded.	20% after Ded.	40% after Ded.
Emergency Room	\$200 Copay + 20%	40% after Ded.	\$200 Copay + 20%	40% after Ded.
Prescription Drugs				
Generic	\$12 Copay	\$12 Copay + 50%	\$12 Copay	\$12 Copay + 50%
Preferred Brand	\$35 Copay	\$35 Copay + 50%	\$35 Copay	\$35 Copay + 50%
Non-Preferred Brand	\$60 Copay	\$60 Copay + 50%	\$60 Copay	\$60 Copay + 50%
Specialty	\$200 Copay	\$200 Copay + 50%	\$200 Copay	\$200 Copay + 50%
Mail Order (Up to a 90-Day Supply)	\$36/\$105/\$180	\$36/\$105/\$180 + 50%	\$36/\$105/\$180	\$36/\$105/\$180 + 50%

You will pay less out of your pocket when you choose a Blue Cross Blue Shield of Kansas City network provider. Locate a Blue KC network provider at www.bluekc.com.

The table below summarizes the key features of the medical plans. The coinsurance amounts listed reflect the amount you pay for services. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Preferred 3200 HSA Plan	
	IN-NETWORK	OUT-OF-NETWORK
Deductible (Individual/Family)	\$3,200/ \$6,400	\$6,400/ \$12,800
Coinsurance (Plan Pays)	80%	60%
Out-of-Pocket Max (Individual/Family)	\$5,000/ \$10,000	\$10,000/ \$20,000
Preventive Care	100%	40% after Ded.
Physician Services		
Primary Care Physician	\$60 Copay after Ded.	40% after Ded.
Specialist	\$60 Copay after Ded.	40% after Ded.
Urgent Care	\$60 Copay after Ded.	40% after Ded.
Lab/X-Ray		
Diagnostic Lab/X-Ray	20% after Ded.	40% after Ded.
High-Tech Services (MRI, CT, PET)	20% after Ded.	40% after Ded.
Hospital Services		
Inpatient	20% after Ded.	40% after Ded.
Outpatient	20% after Ded.	40% after Ded.
Emergency Room	20% after Ded.	40% after Ded.
Prescription Drugs		
Generic	\$12 Copay after Ded.	\$12 Copay + 50% after Ded.
Preferred Brand	\$35 Copay after Ded.	\$35 Copay + 50% after Ded.
Non-Preferred Brand	\$60 Copay after Ded.	\$60 Copay + 50% after Ded.
Specialty	\$200 Copay after Ded.	\$200 Copay + 50% after Ded.
Mail Order (Up to a 90-Day Supply)	\$36/\$105/\$180 after Ded.	\$36/\$105/\$180 + 50% after Ded.

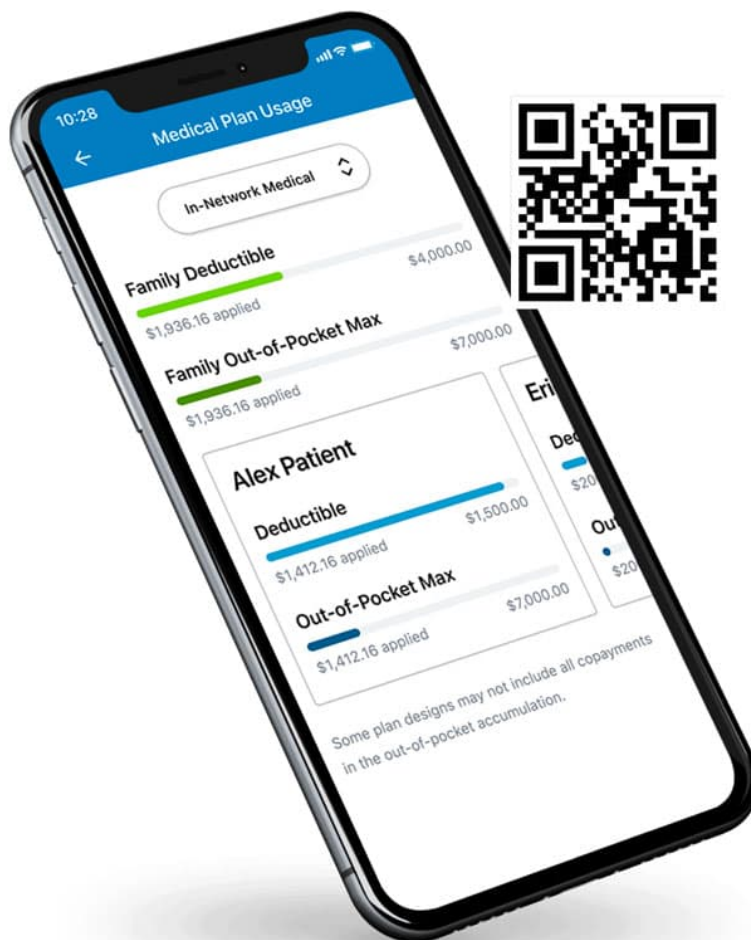
MEDICAL PLAN MOBILE APP

Blue KC provides a mobile app to help members make the most of their medical plan benefits.

With the MyBlueKC app, you can find everything you need to know about your medical benefits all in one place. You can download the app on the App Store or Google Play or scan the QR code below.

You can:

- Text with a doctor.
- Find care and check costs.
- See your benefits.
- View claims.
- Access your ID card.



*MyBlueKC mobile app is not yet available for Medicare members.

WHERE TO GO WHEN YOU NEED CARE

Know where to go for your health care.

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. Use the chart below to help you choose where to go for care. Locate a Blue KC doctor or facility at www.bluekc.com.

Medical Services	Cost	Wait Time	Appropriate For
Emergency Room	Highest \$\$\$	Longest	Serious, life-threatening conditions and issues requiring immediate attention
Urgent Care	Medium \$\$	Moderate	Non-life-threatening but urgent situations
Telemedicine	Lower \$	Shortest	Non-emergency conditions like allergies, flu, rash, or pink eye
Doctor's Office/PCP	Variable \$	Appointment based	Preventive care, routine check-ups, managing chronic conditions

Save money and time by choosing the right place to go for your health care.



PREVENTIVE CARE

The Blue KC medical plans pay 100% of the cost of preventive care when it is provided by a network provider. Preventive care helps detect or prevent serious diseases and medical problems before they can become major.

Examples of preventive health services:

- Annual check-up (1 per year).
- Flu shot (1 per year)
- Mammogram (1 per calendar year, usually after age 40).
- Colonoscopy (1 per 10 years, usually after age 50).
- Vaccinations.

Top 5 reasons to prioritize preventive care:

- 1. Early detection:** Preventive care allows for the early detection of health issues before they become serious. Regular screenings can identify diseases like cancer, diabetes, and heart disease in their early stages when they are more manageable and treatment outcomes are often more successful.
- 2. Better health outcomes:** With routine preventive care, you are likely to experience better overall health outcomes. Regular check-ups can help maintain good health and prevent the onset of chronic diseases.
- 3. Cost savings:** Preventive care can save you money in the long run. By catching health issues early, you can avoid the high costs associated with treating advanced diseases. It's often less expensive to prevent a disease than to treat it.
- 4. Improved quality of life:** Regular preventive care can contribute to an improved quality of life. By maintaining good health and preventing disease, you can enjoy life more fully with less interruption due to illness.
- 5. Increased lifespan:** Preventive care can lead to a longer, healthier life. By focusing on prevention, you can reduce the risk of premature death from preventable diseases.



Staying up to date on preventive care can save you money and help keep you feeling your best.

HEALTH SAVINGS ACCOUNT

If you enroll in the Blue KC high-deductible health plan (HDHP), you may be eligible to open and fund a health savings account (HSA) through the bank of your choice.

Cotley College contribution

If you enroll in the Blue KC HDHP (Preferred HSA Plan), Cotley College will help you save by contributing to your account.

- **Employee-only:** \$600 plus a dollar-for-dollar match of employees own contributions up to an additional \$600
- **All other coverage levels:** \$900 plus a dollar-for-dollar match of employees own contributions up to an additional \$900

2024 IRS HSA contribution limits

Contributions to an HSA cannot exceed the IRS allowed annual maximums.

- Employee-only: \$4,150.
- All other coverage levels: \$8,300.

If you are age 55+ by December 31, 2024, you may contribute an additional \$1,000.

HSA eligibility

- You are eligible to fund an HSA if you are enrolled in the Preferred 3200 HDHP and meet additional eligibility requirements.
- Refer to the HSA bank of your choice for eligibility details.

Maximize your savings!

- Money you put into your HSA is not taxed.
- Tax-free spending when HSA funds are used to pay for eligible health care expenses.
- HSA contributions grow tax free, which means you don't pay taxes on the interest or investment earnings.
- HSA funds roll over from year to use (no use it or lose it policy).
- The money you put into your HSA is yours to keep—even if you change plans or jobs in the future.
- After you reach age 65, your HSA dollars can be spent without penalty on any expense.

An **HSA** is a savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars.

FLEXIBLE SPENDING ACCOUNTS

Cottey College offers two flexible spending account (FSA) options through Consolidated Admin Services (CSA). The money you put into an FSA is deducted from your paycheck before taxes are taken out, meaning you pay less in taxes because your taxable income is lower.

Plan carefully!

Any funds left in the account after the plan year grace period will be forfeited. Thus, while an FSA can save you money on taxes and health care and dependent care costs, it's important to not contribute more than you think you'll spend on eligible expenses in a single year.

Health care flexible spending account (HCFSA)

- Pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars.
- Over-the-counter (OTC) medications are not eligible for reimbursement without a prescription.
- Total amount for the year is available on January 1, 2024.

The health care FSA maximum contribution is **\$3,050** for the 2024 calendar year.

Dependent care flexible spending account (DCFSA)

- Pay for eligible dependent day care expenses with pre-tax dollars.
- Eligible dependents are children under 13 years of age, or a child over 13, spouse, or elderly parent residing in your house who is physically or mentally unable to care for himself or herself.
- Funds are deposited into your account on a per-pay-period basis.

You may contribute up to **\$5,000** to the dependent care FSA for the 2024 plan year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect \$2,500 for the 2024 plan year.

Log into your account at www.consolidatedadmin.com to:

- View your account balance(s).
- Calculate tax savings.
- View eligible expenses.
- Submit claims.
- Download forms.
- View transaction history.
- And more!

Paying with an FSA is like using a **20%* off coupon for your health care and dependent care expenses.**

*Actual savings varies based on tax bracket.

Cottey College offers dental insurance through UNUM. This plan includes in- and out-of-network benefits, which means you can choose any dentist that you would like. However, you will pay less out of your pocket when you choose a UNUM network dentist. Locate a UNUM network dentist at www.unum.com.

The table below summarizes the key features of the dental plan. The coinsurance amounts listed reflect the amount you pay for services. Please refer to the official plan documents for additional information on coverage and exclusions.

Type of Service	In Network	Out of Network
Calendar Year Deductible		
Single	\$50	\$50
Family	\$150	\$150
Annual Dental Maximum per Person		
	\$1,500	\$1,500
Preventive Services		
Oral exams, cleanings, x-rays	100%	100%
Basic Services		
Fillings, gum treatment, root canals	80%	80%
Major Services		
Crowns, bridges, dentures	50%	50%
Orthodontia		
Children to Age 19	50%	50%
Lifetime Max per Individual	\$1,000	\$1,000

Employee Monthly Premium	
Employee	\$0
Employee + spouse	\$61.59
Employee + child(ren)	\$72.27
Employee + family	\$108.91

Cottey College offers vision insurance through UNUM. This plan allows you to choose any eye care provider. However, you will maximize the plan benefits when you choose a network provider. Locate a UNUM network provider at www.unum.com.

The table below summarizes the key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

In-Network Vision Benefits		Copay
Well Vision Exam	<ul style="list-style-type: none"> One every calendar year (two per year for dependent children*) 	\$10
Frame	<ul style="list-style-type: none"> \$150 allowance + 20% off amount over your allowance Every calendar year 	Included
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses Every calendar year (more frequent lenses for children may be covered in full if prescription changes*) 	\$25
Lens Enhancements	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average 35-40% off other lens enhancements 	\$110-\$135
Contacts	<ul style="list-style-type: none"> Contact lens exam (fitting and evaluation) \$150 allowance for contacts (no copay) Every calendar year (in lieu of glasses) 	Up to \$40

*Dependent children are covered to the end of the month in which they turn age 26.

Employee Monthly Premium	
Employee	\$0
Employee + spouse	\$12.39
Employee + child(ren)	\$14.61
Employee + family	\$22.37



EMPLOYEE ASSISTANCE PROGRAM - EAP

When life's a little much, reach out and get in touch.

Let's be real: life can be tough. When your responsibilities start to feel overwhelming and showing up each day with a smile on your face seems difficult, it's important to reach out for help. You can lean on your free and confidential Employee Assistance Program (EAP) for support.

We've got your back.

A free benefit from your workplace, the EAP can help you or anyone in your household:

- Be more present and productive at work
- Receive support when you don't feel like yourself
- Get help with responsibilities that are distracting or stressful
- Grow personal and career skills
- Be a caring, loving friend or family member
- Receive care after a traumatic event or diagnosis
- Make healthy lifestyle choices
- Improve and inspire daily life

We're here for you, always.

Life happens, regardless of the day or time. That's why we make ourselves available 24/7, even on holidays. So whenever you need to reach out, we're here for you.



Support Line
Call anytime
800-624-5544



Mobile app
Search for New
Directions EAP



Web
Visit eap.ndbh.com
for resources

SERVICES

- ✕ Counseling
 - In-person
 - Telephone
 - In-the-moment
 - Online messaging
- ✕ Consultation on
 - Finances
 - Legal needs
 - Managing employees
 - Life
- ✕ Crisis support
- ✕ Coaching
- ✕ Adult and child care resources
- ✕ Personal and professional training
- ✕ Digital behavioral health tools

eap.ndbh.com

Code: cotty

800-624-5544

Services are free and your employer will not know you reached out.

Flip this sheet over to see some common reasons people use EAP.



“The EAP has been beneficial in so many ways I don’t know how I would have gotten through without it.”

Check out our app.

Search for **New Directions EAP** in your app store.



Whatever life throws your way, we’re here to help.

Stress, relationships, work and money. These are the most common reasons people reach out to the EAP every year. But no matter what issues you’re facing, the EAP is the perfect first step for you or your family members to:

Reduce stress

Some stress can be a good thing, but too much can be debilitating and unhealthy. Counseling, assessments, coaching, apps, meditation practices, online tools and more can help you improve areas that need work.

Handle a life curve ball

Divorce, adoption, losing a loved one, career changes and moving can all interrupt one’s daily life. Counseling, thousands of online tools, coaching and consultations can help you adjust.

Cope after crisis

Mentally processing and coping after a traumatic event generally takes time and expert care. Counseling, education sheets and communication can help when a crisis occurs.

Support and improve relationships

Raising kids, living with others or improving friendships can take guidance and investment. Counseling, videos, tip sheets and advice make this easier. Referrals to credible daycares, assisted living facilities, dog walkers, physicians, etc. can also help.

Focus at work

We all experience feeling a lack of productivity and engagement at work sometimes. Trainings, advice and custom behavioral strategies can help you become more focused.

Lead others

If you supervise people at work, it’s likely you handle difficult things like performance issues, troubled employees, HR law and hard conversations. Dedicated consultants can provide guidance so you can do your job and have less stress.

Navigate the legal system

Handling a landlord, large purchase, estate or even an infraction can be easier with the help of a legal expert and thousands of online templates to put into action.

Reduce debt

Money worries can be minimized with custom action plans developed with a financial expert to save, reduce debt or afford a life desired.

Live a healthy life

Changing behaviors to quit smoking, lose weight, manage a disease or exercise more can be more manageable when broken into baby steps. Coaching, videos, counseling and digital tools can help you start living healthy.

Take the first step and call today.

eap.ndbh.com

Code: cotty

800-624-5544

Life and accidental death and dismemberment (AD&D) insurance provides financial protection for those who depend on you for financial support.

Basic Life and AD&D Insurance

Cottey College provides you with basic life and AD&D insurance at no cost to you.

- **Employee life insurance benefit:** \$20,000
- **Employee AD&D insurance benefit:** \$20,000 (combined with Life Benefit)

If you are eligible for \$50,000 or more in basic, Cottey College-paid life insurance, you are required to pay income tax on the value of the coverage in excess of \$50,000.



**Financial protection
coverage provided by
Cottey College at no cost
to you.**

Life and accidental death and dismemberment (AD&D) insurance provides financial protection for those who depend on you for financial support.

Supplemental Life and AD&D Insurance

Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. Cottey College provides you the option to purchase additional life and AD&D insurance at group rates through UNUM. You may also purchase coverage for your spouse and eligible children. You must purchase additional coverage for yourself in order to purchase coverage for your spouse and/or child(ren).

Use the calculator at www.unum.com to determine how much coverage you need.

Coverage options:

- **Employee:** \$10,000 increments up to \$500,000 or 5x annual salary, whichever is less; guarantee issue: \$100,000.
- **Spouse:** \$5,000 increments up to \$100,000 or 100% of employee coverage amount, whichever is less; guarantee issue: \$25,000.
- **Dependent children:** Birth to 6 months: \$1,000; 6 months to age 19 (or 26 if a full-time student): \$2,000 increments up to \$10,000; guarantee issue: amount elected up to \$10,000.

Supplemental life rates are based on employee age. Benefits will reduce to 65% at age 65 and to 50% at age 70.

If you purchase life and AD&D insurance when you are first eligible to enroll, you may purchase up to the guarantee issue amounts without completing a statement of health (evidence of insurability).

If you do not enroll when first eligible and choose to enroll during a future open enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by UNUM.

Disability insurance can help you meet your financial needs if you become unable to work due to an illness or injury.

Short-Term Disability Insurance—Benefit Features

Cotley College provides the option to purchase short-term disability (STD) insurance through UNUM to all benefits-eligible employees. Benefits will be reduced by other income, including state-mandated STD plans.

- **Benefit:** 60% of base weekly pay up to \$1,000.
- **Elimination period:** 14 days.
- **Benefit duration:** Up to 24 weeks.

Long-Term Disability Insurance—PAID BY Cotley College

Cotley College automatically provides long-term disability (LTD) insurance through UNUM to all benefits-eligible employees at no cost. LTD insurance is designed to help you meet your financial needs if your disability extend beyond the STD period.

- **Benefit:** 60% of base monthly pay up to \$5,000.
- **Elimination period:** 180 days.
- **Benefit duration:** Social security normal retirement age.



Help to meet financial needs should you become unable to work due to illness or injury.

SUPPLEMENTAL INSURANCE PLANS



You have the option to enroll in critical illness, accident, and hospital insurance through UNUM. These plans provide financial protection to you and your family members in cases of unexpected illness or injury—and can fill in gaps not covered by health insurance. You may purchase coverage for yourself, your spouse, and your dependent children under the age of 26.

All three plans pay cash benefits that can be used for any expenses, including copays and deductibles, mortgage payments, groceries, utility bills, and day care. The money is yours to use—however you would like.

Critical Illness Insurance

- Pays you a cash benefit if you or a covered family member are diagnosed with a specific critical illnesses.
- Examples of a critical illness: heart attack, coronary artery disease, stroke, major organ failure, and cancer.

Accident Insurance

- Pays you a cash benefit if you or a covered family member is injured in an accident.

Hospital Insurance

- Pays you a set amount for a hospital admission.

Cash benefit to help with all life's daily expenses and can help fill in the gaps not covered by health insurance.



RETIREMENT PLAN

The Cottey College Retirement Plan is a Defined Contribution Plan. Benefits are provided by fixed-dollar annuities issued by the Teachers Insurance and Annuity Association (TIAA) and by variable annuities offered by its companion organization, the College Retirement Equities Fund (CREF). Employee participation is mandatory.

An employee is eligible for participation provided he or she is 23 years of age and meets one of the following criteria:

1. He/she has been employed by Cottey College for 12 consecutive calendar months commencing with his/her date of employment during which he/she has worked 1,000 hours or more. An employee's "service date" will be used for calculation of time worked.
2. He/she has been a faculty member for Cottey College who has taught 16 credit hours or more during the preceding contract year.
3. He/she has been employed with any institution of higher education during the 12-month period immediately preceding his/her date of employment with Cottey College and either worked 1,000 hours or more, or in the case of faculty, has taught 16 credit hours or more.

TIAA-CREF enrollment dates are the first day of each month. Employees will be enrolled on the first day following after meeting eligibility requirements. Each participating employee is provided a brochure summarizing the retirement plan at the time of employment. A variety of other pertinent information is provided to employees throughout the year by the director of human resources and /or TIAA-CREF.

Under the Plan the College will contribute an amount equal to 4.5% percent of the base salary earned by the employee during the fiscal year. The College's contributions toward the retirement plan of the employee are solely for the benefit of the employee. The College retains no interest in the funds it contributes to the employee's retirement plan. The participating employee is required to contribute 3.5% percent of his/her base salary toward his/her retirement plan.

Tax-Deferred Annuity

Employees eligible to participate in the retirement plan may authorize the College to deduct a specified amount from his/her earnings for the purpose of establishing a tax-deferred (supplemental) annuity with TIAA-CREF. Participation in the plan is optional. Information concerning plan provisions is contained in a brochure provided to eligible employees.

Additional and Supplemental Annuities

All employees of the College have the opportunity to purchase an additional annuity or a supplemental annuity in amounts based on federally regulated maximums. Purchase of an additional or supplemental annuity is optional. Information concerning these options will be provided upon request from the Office of Human Resources to employees.





Your new job comes with benefits

Enroll in your retirement plan today

Enrolling with TIAA is a smart move

Your financial well-being is important every day. Even if your retirement is years away, the sooner you start the more time your money has to work for you. Enrolling in your plan can help put you on a path toward a more secure financial future.

More than a savings plan

When you choose us for your retirement plan, you'll get more than just a way to save for retirement. A TIAA plan is your gateway to building a solid financial foundation for the years ahead.

Once you enroll, you'll have:



Financial advice, regardless of how much you have invested



A wide range of investments to help build a diverse portfolio



Online interactive tools and insights to help you set goals and track how you're doing



24/7 access to your account online and through TIAA mobile

Enrolling is easy. Go to TIAA.org/enroll.

1. Search for your employer to access the plans available to you.
2. Follow the prompts to enroll. It's that simple.

If you're a **first-time user**, click *Register with TIAA* to create your user ID and password. If you're a **returning user**, enter your TIAA user ID and click *Log In*.

BUILT TO PERFORM.

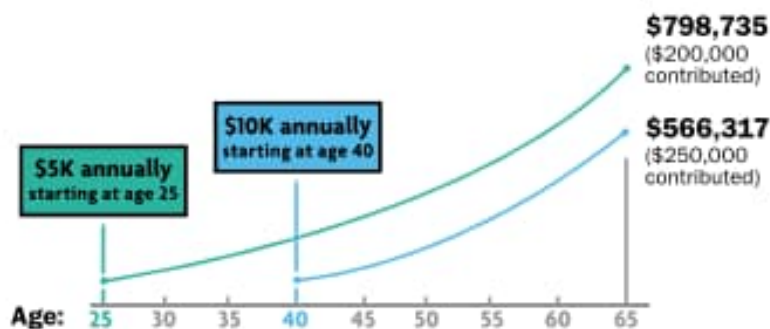
CREATED TO SERVE.

RETIREMENT PLAN

Take advantage of your retirement plan with TIAA

The benefits of starting now

The sooner one starts to save, the more time their money has to potentially grow through the power of compounding interest. As you can see below, even if someone has less to contribute now, they may end up with more in the long run just by giving it more time.



Hypothetical illustration only. Not intended to represent the past or future performance of any investment. Assumes contributions are made monthly at a 6% annual effective rate, compounded monthly. Actual performance will vary with market conditions.

Get started
today at
TIAA.org/enroll

It only takes a few minutes to take control of your financial future with help from TIAA.

Tax-deferred savings

Your contributions are pretax (as allowed by your plan), which can reduce your current year taxable income. This helps you build savings for the long term while reducing your taxes in the short term. No taxes are owed on your contributions or any earnings until you take money out of the plan at retirement.*

Diverse investments

You can choose from a wide variety of funds to build a portfolio of investments suited to your personal goals and risk tolerance.

Convenience

Once you've enrolled, your contributions are automatically deducted from your paycheck and applied to your account.

*Does not apply to Roth contributions (if allowed in your plan). All withdrawals are subject to ordinary income tax. Withdrawals prior to age 59½ may be subject to an additional 10% penalty.

Take advantage of your retirement plan with TIAA

Your quick start online resources

Once you've enrolled in your plan, you'll have access to a wide range of resources to help you manage your account, learn about investing and much more.

Manage your retirement account online

In addition to updating personal information and signing up for eDelivery, you can also manage your investments online. Under "ACTIONS," you can:



Change how your contributions are invested

Go to [Change your investments](#)



Roll over money into your plan

Go to [Move funds into your plan](#)



Name your beneficiaries

Go to [Add/edit beneficiaries](#)

Learn about investing and planning

Interested in learning more about retirement planning or improving your overall financial well-being? Start here.



Retirement Advisor

Go to [TIAA.org/retirementadvisor](#) to plan for your retirement.



Webinars

Go to [TIAA.org/webinars](#) to view and participate in events

Set goals and track your progress at TIAA.org/tools

Find more tools that can show you how your saving habits will impact your future and help you set realistic goals to get you where you want to be.

**Be ready
for what's
ahead. Go to
TIAA.org/enroll.**

A few clicks can help put you on a path to a more secure future.



Go mobile to access your account from anywhere

Check balances, monitor your investments, talk to TIAA and more.

Download the Apple or Android app

Scan the code with your phone.



Take advantage of your retirement plan with TIAA

TIAA is here for you

Our mission is to help you meet your personal vision of financial success at every stage in life. Choosing TIAA gives you an ally in planning your financial future in a way that's right for you. We put your goals first, supported by the people, tools and expertise you need to help you succeed.



We provide advice for all

Whether you have \$500 or \$5 million, our financial consultants are here to help you make informed decisions about investing and planning that are right for you.



We seek to share profits¹

With TIAA Traditional, our "sharing the profits" approach seeks to reward participants with additional growth and income.



We invest responsibly

We incorporate environmental, social and governance (ESG) factors across all funds and asset classes, making us a leader in responsible investing.



We provide lifetime income

We offer a range of annuities, which, other than Social Security and pensions, are the only retirement option capable of providing income that's guaranteed for as long as you live.²



¹ TIAA may share profits with TIAA Traditional retirement annuity owners through declared additional amounts of interest and through increases in annuity income throughout retirement. These additional amounts are not guaranteed other than for the period for which they were declared.

² Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability.

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Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity, and may lose value.

You should consider the investment objectives, risks, charges and expenses carefully before investing. Please call 877-518-9161 or go to [TIAA.org/prospectuses](https://www.tiaa.org/prospectuses) for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

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IMPORTANT CONTACT INFORMATION



CARRIER CONTACT INFO	PHONE NUMBER	WEBSITE
Medical—BCBS of Kansas City	888-989-8842	www.bluekc.com
Health Savings Account—Bank of Your Choice		
Flexible Spending Accounts—Consolidated Admin Services (CAS)	877-941-5956	www.consolidatedadmin.com
Dental—UNUM	866-679-3054	www.unum.com
Vision—UNUM	866-679-3054	www.unum.com
Employee Assistance Program—New Directions	800-624-5544	www.eap.ndbh.com
Life Insurance—UNUM	866-679-3054	www.unum.com
Disability Insurance—UNUM	866-679-3054	www.unum.com
Supplemental Insurance Plans—UNUM	866-679-3054	www.unum.com
Retirement Plan—TIAA	800-842-2252	www.tiaa.org

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Please refer to the official plan documents for more complete descriptions of the benefit plans. In the event of any inconsistencies or discrepancies between the information provided in this guide and the official plan documents, the official plan documents will prevail. Cottey College reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time without notice, including making changes to comply with and exercise its options under applicable laws. The authority to make such changes rests with the Plan Administrator. To view the summary plan descriptions and certificates of coverage, visit www.cottey.edu. You may request a no-cost printed copy of the summary plan description and other official plan or program documents from Human Resources at 417-667-8181.



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www.cottey.edu