

# 2023 Benefits Overview

## HEALTH AND WELLNESS INSURANCE

### MEDICAL/RX & VISION

- Access to 4 Kaiser Permanente plans which allows the flexibility to select the best option to meet the needs of you and your family. Vision coverage bundled with Kaiser medical coverage.
- Health Savings Account option to set aside pre-tax dollars to pay for eligible medical expenses.

### LIFE/AD&D AND DISABILITY

- 100% **employer paid** 1.5x your income up to \$250,000 Life/AD&D.
- 100% **employer paid** Long-Term Disability Insurance.
- 100% **employee paid** Voluntary Life/AD&D Insurance, available for purchase in \$10,000 increments up to \$300,000.

### DENTAL

- Delta Dental offers the largest national network of dentists and the flexibility to see any dentist you prefer.

- Willamette Dental (available in WA, OR & ID) offers a comprehensive, robust plan with no annual maximum to ensure you have access to the care you need.
- Kaiser Dental offers comprehensive care.

### ACCIDENT & CRITICAL ILLNESS

- 100% **employee paid** accident insurance can pay money for covered accidental injuries and their treatment.
- 100% **employeee paid** critical illness insurance can pay money directly to you when diagnosed with certain serious illnesses.

### EMPLOYEE ASSISTANCE PROGRAM

Free and confidential, 24/7, 365 program to help manage concerns such as emotional well-being, legal and financial matters, and work/life balance.

## FINANCIAL TOOLS

### HEALTH SAVINGS ACCOUNT (HSA)

Tax-advantaged medical savings account for high-deductible health plan participants.

### FLEXIBLE SPENDING ACCOUNT (FSA)

Set aside pre-tax funds in a Health Care or Dependent Care FSA to pay for eligible medical, dental, vision and child or elder care expenses.



### Employee Benefits

**Lewis & Clark College is pleased to offer a comprehensive benefits program to help support the physical, mental, and financial health and well-being of employees and their families. Employees working 20+ hours per week are eligible for benefits. Benefits begin on the first of the month following the date of hire.**