



**World Learning**  
EDUCATION | DEVELOPMENT | EXCHANGE

**YOUR CAREER. YOUR BENEFITS. YOUR LIFESTYLE.**

## **2020 Employee Benefits Summary**

Medical | Dental | Vision | HSA | Life | Disability |  
Voluntary | Retirement | FSA



## Carrier Contact Information



**Cigna Healthcare:** Medical Insurance  
800-244-6224  
[www.mycigna.com](http://www.mycigna.com)



**Cigna Healthcare:** HRA, Flexible Spending & Dependent Care Accounts  
800-244-6224  
[www.mycigna.com](http://www.mycigna.com)



**Northeast Delta Dental:** Dental Insurance  
800-832-5700  
[www.nedelta.com](http://www.nedelta.com)



**Vision Service Plan (VSP):** Vision Insurance  
800-877-7195  
[www.vsp.com](http://www.vsp.com)



**Unum:** Life & Disability Insurance  
800-421-0344  
[www.unum.com](http://www.unum.com)



**Wage Works:** Parking & Transit  
877-924-3967  
[www.wageworks.com/employees/commuter-benefit-accounts/](http://www.wageworks.com/employees/commuter-benefit-accounts/)



**Nationwide:** Pet Insurance  
800-540-2016 (customer service); 877-738-7874 (enrollments)  
[www.petsnationwide.com](http://www.petsnationwide.com)



**Guidance Resources:** Employee Assistance Program  
1-800-272-7255  
[www.guidanceresources.com](http://www.guidanceresources.com)  
(Web ID: COM589)



**TIAA Financial Services:** 403(b) Retirement Plan  
1-888-842-2252  
[www.tiaa.org](http://www.tiaa.org)

## Eligibility & Waiting Periods

Benefit	Eligibility	Waiting Period
Health Insurance	Minimum 20 hours/week	Date of Hire
Dental Insurance	Minimum 20 hours/week	Date of Hire
Vision	Minimum 20 hours/week	Date of Hire
Group Term Life/AD&D	Minimum 20 hours/week	Date of Hire
Voluntary Term Life/AD&D	Minimum 20 hours/week	Date of Hire
Long Term Disability	Minimum 20 hours/week	Date of Hire
Short Term Disability	Minimum 20 hours/week	Date of Hire
403(b) Retirement Plan	Minimum 20 hours/week	Date of Hire
Flexible Spending Accounts	Minimum 20 hours/week	Date of Hire
<b>Paid Time Off (PTO) &amp; Leave of Absence</b>		
Holidays	On average, World Learning offers 14 paid holidays per calendar year.	
Sick Leave	Employees accrue one day per month up to a maximum of 60 days.	
Vacation	Tier program based on years of service.	
Personal Days	Two days per fiscal year. Prorated first year of employment.	
Bereavement Leave	Up to 5 days paid leave due to the death in immediate family.	
Parental Leave	Employer provided paid leave of 4 weeks (20 day maximum).	
Parental & Family Leave	Unpaid leave during pregnancy/after childbirth; or within year of the initial placement of a child 16 years of age or younger.	



# Cigna Medical Coverage

## 2020 Plan Year: January 1 – December 31

Your employer has established a Health Reimbursement Account (HRA) that you can use to pay for eligible out-of-pocket expenses (including pharmacy expenses) during the calendar year **if you elect the Gold Plan**. The HRA is administered by Cigna Healthcare.

Service Category	Gold – HRA	Silver – Copay	Bronze - HSA
Annual Deductible (individual/family)	\$2,500/\$5,000	\$500/\$1,000	\$2,500/\$5,000
Employer Contribution (HRA)	\$1,500/\$3,000	N/A	N/A
Out-of-Pocket Maximum	\$2,500/\$5,000	\$3,000/\$6,000	\$2,500/\$5,000
H.S.A Eligible	No	No	Yes

- All eligible family members contribute towards the family plan deductible. Once the family plan deductible has been met, the plan will pay each eligible family member's covered expenses based on the coinsurance level specified by the plan.
- The Bronze Plan includes a combined medical/pharmacy deductible and combined medical/pharmacy out of pocket maximum.

Preventive Care	No Member Cost		
Office Visits	Deductible, then covered at 100%	\$20 PCP/\$35 Specialist	Deductible, then covered at 100%
Emergency Room/Urgent Care	Deductible, then covered at 100%	\$100 ER/ \$50 Urgent Care, waived if admitted	Deductible, then covered at 100%
Hospital	Deductible, then covered at 100%	Deductible, then covered at 90%	Deductible, then covered at 100%
Prescriptions – Retail/Mail (generic/preferred/non-preferred)	\$10/\$30/\$50 (retail) \$20/\$60/\$100 (mail)	\$10/\$30/\$50 (retail) \$20/\$60/\$100 (mail)	Deductible, then covered at 100%
Specialty Prescriptions – Retail/Mail	You pay 50% to \$100 max	You pay 50% to \$100 max	Deductible, then covered at 100%

### Medical Plan Rates – 2020

- The 2020 employee contributions for the medical plan are determined based on each employee's annual salary. To view all plan rates, please refer to the employee contribution page at the end of this booklet.

Medical • Flexible Spending Account • Dental • Vision • Life/AD&D • Short Term Disability  
Long Term Disability • EAP • Parking & Transit • Travel Assistance • 403(b) Retirement Plan



# Health Reimbursement Account

## Health Savings Account, FSA/DCA

### Health Reimbursement Accounts (HRA)

A Health Reimbursement Account is a funding arrangement provided by your employer to help offset expenses associated with an IRS qualified high deductible health insurance plan (HDHP). The Gold Plan HDHP offered by World Learning is a qualified plan. HRA funding is \$1,500 (single) and \$3,000 (two person or family). These funds will be applied toward eligible out of pocket expenses. The HRA is 100% employer paid.

### Flexible Spending Accounts (FSA) & Dependent Care Accounts (DCA)

Flexible Spending Accounts provide you with an important tax advantage that can help pay healthcare & dependent care expenses on a pre-tax basis. By anticipating health care & dependent care costs for the next year & setting aside money, employees can lower their taxable income. FSA and DCA accounts are administered by Cigna.

#### **Flexible Spending Accounts (FSA)**

As of the date of this publication, the maximum amount an employee can contribute to a FSA is \$2,700\*

This program allows employees to use pre-tax dollars for IRS-approved expenses such as medical deductibles, copayments/coinsurance, prescription copays, hearing aids, & dental services.

#### **Dependent Care Accounts (DCA)**

As of the date of this publication, the maximum amount an employee can contribute to a DCA is \$5,000\* (for single or married & filing jointly) or \$2,500\* (if married & filing separately)

The DCA allows employees to use pre-tax dollars to fund qualified dependent care such as daycare for children under age 13 and elder care.

*\*At the time of this publication, the maximum amount an employee can contribute to a FSA/DCA are noted above. The IRS will release 2020 FSA/DCA maximum contributions in late October 2019. If increases to the maximum contribution are announced, the benefit enrollment system will be updated to reflect the accurate maximum amount that employees can contribute to their FSA/DCA annually.*

### Health Savings Accounts (HSA)

- World Learning offers an employee funded Health Savings Account (HSA) in conjunction with the Bronze Plan. The HSA is administered by HSABank.
- Employees can contribute funds to a HSA if they are enrolled in the Bronze Plan.
- The 2020, the maximum HSA contribution limits are \$3,550 (single) or \$7,100 (two person/family). There is a \$1,000 catch-up contribution for age 55+.
- HSA funds can be used to pay for qualified medical expenses and/or certain dental & vision expenses that are not covered by the medical plan.
- Funds in a HSA rollover from one year to the next and can be taken with you when employment ends.
- Visit [www.mycigna.com](http://www.mycigna.com) to learn more about your medical plan, track claims & account balances, and manage your healthcare finances.



# Delta Dental Coverage

2020 Plan Year: January 1 – December 31

Diagnostic/Preventive (Coverage A)	Basic Services (Coverage B)	Major Services (Coverage C)	Orthodontics (Coverage D)
Deductible: None	Lifetime Deductible: \$100 per person; \$300 per family		Deductible: None
Calendar Year Maximum: \$1,500 per person			Lifetime Maximum: \$1,500 per person
Covered at 100%	Covered at 80%	Covered at 50%	Covered at 50%
<ul style="list-style-type: none"><li>• Oral exams</li><li>• Cleanings</li><li>• X-rays</li><li>• Fluoride treatments (through age 19)</li><li>• Sealants (through age 19)</li></ul>	<ul style="list-style-type: none"><li>• Fillings (amalgams &amp; anterior composites)</li><li>• Endodontics (root canal therapy)</li><li>• Periodontics (diseased gum tissue or bone)</li><li>• Oral surgery and extractions</li><li>• Crown lengthening</li><li>• Denture repair</li><li>• Emergency palliative treatment</li></ul>	<ul style="list-style-type: none"><li>• Removeable &amp; fixed partial dentures; complete dentures</li><li>• Crowns</li><li>• Onlays</li><li>• Implants</li></ul>	<ul style="list-style-type: none"><li>• Correction of crooked teeth for adults &amp; children</li></ul>

\*Services listed may be up to a pre-determined limit based upon the policy language. Please refer to your plan documents for a more detailed description of coverage.

2020 Dental Plan Rates	Employee Only	Employee + One	Family
<b>Bi-Weekly Premium</b>	\$14.74	\$25.58	\$42.84

Medical • Flexible Spending Account • Dental • Vision • Life/AD&D • Short Term Disability  
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# VSP Vision Coverage

2020 Plan Year: January 1 – December 31

Coverage	Description	In Network Provider
Annual Well-Vision Exam	<ul style="list-style-type: none"> <li>Focuses on your eyes overall wellness</li> <li>Once every 12 months</li> </ul>	\$10 Copay
Frame	<ul style="list-style-type: none"> <li>\$120 allowance for a wide selection of frames</li> <li>20% off amount over your allowance</li> <li>Once every 24 months</li> </ul>	\$10 Copay "Prescription Glasses"
Lenses	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Polycarbonate lenses for dependent children</li> <li>Once every 12 months</li> </ul>	\$10 Copay * Prescription Glasses
Lens Options	<ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average 35-40% off other lens options</li> <li>Once every 12 months</li> </ul>	\$50 \$80-\$90 \$120-\$160
Contacts (instead of glasses)	<ul style="list-style-type: none"> <li>\$120 allowance for contacts</li> <li>Contact lens exam (fitting and evaluation)</li> <li>One every 12 months</li> </ul>	Copay does not apply

\*VSP provides some coverage out of network vision services. For a complete listing of providers go to [www.vsp.com](http://www.vsp.com)

2020 Vision Plan Rates	Employee Only	Employee + One	Family
Bi-Weekly Premium	\$3.16	\$6.04	\$9.53

Medical • Flexible Spending Account • Dental • Vision • Life/AD&D • Short Term Disability  
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# Life & Disability Plans & Employee Assistance Program

## Basic Life & Accidental Death & Dismemberment (AD&D)

- 100% Employer Paid
- Coverage is 2x your annual earnings to a maximum of \$500,000
- AD&D Benefit is equal to the Life Benefit
- The benefit amount is payable to family or beneficiary
- Benefit reduces to 65% at age 70, and 50% at age 75
- Accelerated Benefit - receive up to 75% of benefit to maximum of \$500K if diagnosed with terminal illness
- Conversion - you can convert your group Life policy to an individual policy if you leave your job for any reason

## Supplemental Term Life (Employee, Spouse, Child) & AD&D

- 100% Employee Paid
- Can elect employee coverage in \$10,000 increments to maximum \$500K (or 5x annual salary cap)
- Can elect spouse coverage - \$5,000 increments to max \$500K; Child coverage - \$2,500 increments to max \$10K
- Guarantee issue amounts are \$200,000 for employee supplemental life coverage; \$30,000 for spouse supplemental life coverage
- Any amount elected over guarantee issue is subject to Evidence of Insurability (EOI)

## Long Term Disability

- 100% Employer Paid
- Provides partial income replacement when you are unable to work due to sickness or injury
- Benefit is 60% of monthly earnings to maximum of \$12,000
- 180 day elimination period
- Benefit level will be based on salary in effect prior to date of disability

## Short Term Disability

- 100% Employer Paid
- Benefit is 60% of weekly earnings to maximum of \$1,000 per week
- Waiting period: 10 days for injury/10 days for sickness
- Coverage is available for up to 26 weeks if employee is benefits eligible
- If paid leave is exhausted prior to the 10 work day eligibility waiting period, World Learning's sick bank may be used for any remaining time out.

## Employee Assistance Program (EAP)

- An EAP is offered to all World Learning employees & immediate family members through Compsych Guidance Resources EAP.
- This is a completely confidential counseling program that covers issues such as marital & family concerns, depression, substance abuse, grief & loss, child & elder care referrals, legal consultations, and financial assistance.
- For more information, go to [www.guidanceresources.com](http://www.guidanceresources.com) and click Register. You will be required to enter your Organization Web ID # COM589 before proceeding with the registration process.

## Commuter Benefits (Parking & Transit) 100% Employee Paid



World Learning offers commuter benefits to eligible employees. This is a pre-tax benefit account that is used to pay for public transit and qualified parking as part of your daily commute to work.

As of the date of this publication, the maximum contribution amount is \$260 per month\* for parking and/or transit.

### Signing Up for a Commuter Account

Employees who wish to sign up for the Parking & Transit benefit must register & place their order via the Wage Works participant website [www.wageworks.com/employees/commuter-benefit-accounts/](http://www.wageworks.com/employees/commuter-benefit-accounts/)

*\*At the time of this publication, the maximum amount an employee can contribute to a Parking & Transit account are noted above. The IRS will release 2020 maximum contributions in late October 2019. You can view the up to date contribution amounts on the Wage Works website.*

## Travel Insurance 100% Employer Paid

### Cigna Global Envoy:

- **Eligibility:** Full-time employees, part-time employees and designated consultants under age 72, as determined by employer.
- **Type of Coverage:** Business Travel & Sojourn Coverage
- **Contact Information:** 1-800-243-1348

For details, please contact Human Resources

## 403(b) Retirement Plan



### TIAA – 403(b) Retirement Plan

World Learning encourages you to save for retirement. To help you prepare, World Learning offers a 403(b) defined contribution retirement plan with a company match as well as a tax deferred annuity plan. Employees have the option to make pre-tax or Roth (after-tax) contributions.

- **Employee Contributions:** Eligible employees may start participation immediately upon date of hire, or at any time thereafter. The employee may participate by contributing a minimum of 2% of their annual gross salary.
- **Vesting Schedule:** Vesting means you have the permanent right to the value of your account balance if you leave employment. You are always 100% vested in the value of your own & your employer's contributions.
- **Employer Contributions:** World Learning will match the employee's contribution up to 5%.

### Pet Insurance – Nationwide 100% Employee Paid



Benefit eligible employees have the option of enrolling in Pet Insurance through Nationwide Pet. Employees may purchase coverage on dogs, cats, and birds. All policies are individually written and monthly rates are determined by breed, age, species, type of plan selected and state of residence.

Employees who wish to enroll can access the Nationwide Pet enrollment website link at <http://www.petinsurance.com/worldlearning>. Premiums can be paid through payroll deductions (26 pay periods per year). For more information, contact Nationwide Pet at 877-738-7874.



## 2020 Employee Contributions Cigna Medical Plans

The cost of each medical plan option is based on each employee's annual salary. The five salary categories are detailed below:

<u>Category</u>	<u>Description</u>
A	Annualized rate of base pay of less than or equal to \$30,367.99
B	Annualized rate of base pay greater than or equal to \$30,368.00 but less than or equal to \$46,975.99
C	Annualized rate of base pay greater than or equal to \$46,976.00 but less than or equal to \$74,988.99
D	Annualized rate of base pay greater than or equal to \$74,989.00 but less than or equal to \$108,779.99
E	Annualized rate of base pay greater than or equal to \$108,780.00

Coverage Tier	Salary Tier	Bi-Weekly Premiums		
		Gold	Silver	Bronze
Single	Category A	\$31.73	\$13.79	\$4.62
	Category B	\$60.77	\$42.83	\$11.75
	Category C	\$72.38	\$54.45	\$23.37
	Category D	\$89.91	\$71.87	\$40.80
	Category E	\$115.94	\$98.01	\$66.93
2 Person	Category A	\$110.12	\$77.54	\$21.09
	Category B	\$159.49	\$126.92	\$70.46
	Category C	\$185.63	\$153.05	\$96.60
	Category D	\$211.77	\$179.19	\$122.74
	Category E	\$235.00	\$202.43	\$145.97
Family	Category A	\$153.62	\$107.28	\$26.98
	Category B	\$226.23	\$179.89	\$99.59
	Category C	\$263.98	\$217.64	\$137.34
	Category D	\$298.83	\$252.49	\$172.19
	Category E	\$336.59	\$290.25	\$209.94

# World Learning<sup>®</sup>

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