



## **2021 Summary of Benefits**

### **Health Benefits**

#### **Medical and Prescription Insurance**

Garrison Forest School, Inc. provides two medical plan options for its employees. Employees with 50 percent or more full-time equivalency are eligible for medical and prescription benefits through the school. The school will pay 90 percent of the individual employee's premium, 90 percent of the employee's portion of the employee/children premium, or 50 percent of a family and employee/partner premium for each eligible employee who purchases his/her insurance through the School's plan. Coverage is available to domestic partners. There are tax implications for this coverage.

Garrison Forest School, Inc. offers two medical plans as follows:

United HealthCare Choice Plus PPO 80/60- The PPO plan allows employees the option of using providers that are in-network or out-of-network. If out-of-network providers are used, employees incur higher out-of-pocket expenses.

United HealthCare Choice Plus HSA 80% or 90% The HSA plan is a high-deductible health plan (HDHP) that offers lower premiums and higher deductibles. The HDHP allows employees the option of using providers that are in-network or out-of-network. If out-of-network providers are used, employees incur higher out-of-pocket expenses. Employees covered by a high-deductible health plan will be required to open a health savings account (HSA). Garrison Forest School, Inc. will contribute money to the employee's HSA account. Prescription drugs are included in meeting the deductible under this plan. Once the deductible has been met, prescription drugs will be subjected to a copay.

The prescription coverage is included with all medical plans. Prescription drugs are categorized into three tiers by United HealthCare under the PPO plan. The co-pays for prescription drugs are \$10.00 for Tier I, \$30.00 for Tier 2, and \$50 for Tier 3 medications. United HealthCare also offers mail-order prescription drug services to help lower the cost of certain maintenance drugs.

## **Dental Insurance**

Garrison Forest School, Inc. offers three dental plans as follows:

Dominion International ePPO is a managed dental benefit. Employees can choose from over 2,100 in-network dentists. Benefits are paid in accordance with a defined schedule of benefits and amounts that members are required to pay varies by procedure. Employees enrolled in the Dominion Plan are responsible for 100 percent of the premium. All dental payroll deductions are pre-tax. Coverage is available to domestic partners. There are tax implications for this coverage. Employees who are 50 percent full-time equivalency or more are eligible for this benefit.

UHC Core and UHC SuperMax Dental Plans allow members more freedom in choosing dentists. Members can select dentists on their own, but the plans offer an in-network and out-of-network benefit based on the network the dentist is in. The lowest cost alternative will be to choose dentists that are in-network. If the dentist is out-of-network, the member's out-of-pocket cost will increase. Deductibles and coinsurances apply for certain procedures. Employees enrolled in the UHC Plans are responsible for 100 percent of the premium. All dental payroll deductions are pre-tax. Coverage is available to domestic partners. There are tax implications for this coverage. Employees who are 50 percent full-time equivalency or more are eligible for this benefit.

## **Vision Insurance**

Garrison Forest School, Inc. offers employees 50 percent, full-time equivalency, or more vision insurance through VSP Vision. VSP Vision provides employees with in-network benefits of one free eye exam a year and a pair of eyeglasses or contact lenses every 12 months. Employees enrolled in the vision plan are responsible for paying 100 percent of the premium.

## **Flexible Spending Accounts (Dependent and/or Health Care)**

Flexible Spending Accounts (FSAs) allow employees to set aside a portion of their earnings to pay for certain out-of-pocket health care and/or dependent care expenses. The money set aside is deducted from the employee's paycheck on a pre-tax basis. If employees have out-of-pocket expenses for either daycare or for health care services not fully covered by health or dental plans, enrollment in these FSA plans could save up to 30 percent or more by using money that has not been taxed. Employees who are 50 percent full-time equivalency or more are eligible for this benefit.

## **Aflac:**

Aflac is voluntary supplemental insurance to help pay out-of-pocket expenses your major medical insurance doesn't cover. Aflac offers a wide range of supplemental insurance policies to help your family's needs.

## **Long Term Disability Insurance**

Garrison Forest School, Inc. maintains a long-term disability insurance plan that protects employees against loss of income from non-occupational illness or injury. Employees are eligible for long-term

disability after three months of employment. The insurance activates if an employee is out of work for 90 days or longer and generally pays 60 percent of the employee's salary up to \$5,000 a month and is required for all employees who are 75 percent full-time equivalency or more. The premiums are paid by the employee and are deducted through payroll deduction.

### **Short-Term Disability**

Garrison Forest School, Inc. self-funds a short-term disability plan that protects employees against loss of income from non-occupational illness or injury. The insurance activates after an elimination period of 5 days and will then pay a percentage of income based on an employee's years of service. The benefit duration is 12 weeks, which is aligned with the long-term disability plan. An employee must be 75 percent full-time equivalency or more and have completed 12 months of continuous employment with the School to be eligible for short-term disability.

### **Maternity/Paternity Leave:**

Garrison Forest School provides full-time employees (75 percent full-time equivalency or more) with four (4) weeks of paid maternity/paternity leave for the birth or adoption of the employee's child after 12 months of continuous employment.

## **Personal and Financial Wellness Benefits**

### **Credit Union**

Garrison Forest School, Inc. is a member of the First Financial Credit Union of Maryland (FFFCU). FFFCU is a non-profit, cooperative financial institution owned by its members. A few of the services available are direct deposit, free certified checks, investment services, and loan services. Employees may elect to become a member of the FFFCU at any time by opening a savings account with an initial deposit of \$5.00.

### **Employee Assistance Program:**

The Employee Assistance Program (EAP) brought to us by Behavioral Health Services (BHS) is offered to employees and eligible dependents at no cost. EAP services can help if employees or their family members need assistance with problems that may respond to short-term problem-solving. EAP services are not tied to the medical plan through Garrison Forest School, Inc. The EAP counselors at BHS can be accessed 24 hours a day, year-round by calling 1-800-327-2251 or can be accessed online at [portal.BHSONline.com](http://portal.BHSONline.com) or via the app. EAP is free to use and is strictly confidential. Information is not released to Garrison Forest School, Inc. without the written consent of the employee or dependent.

### **Legal Resources:**

Legal Resources is an employee benefit that provides high-quality legal services that assist our employees with legal assistance. Members have access to a network of top-rated, full-service law firms locally. Legal Resources offers identity theft/fraud recovery protection at no cost to you. This benefit is available to all employees, as well as, their spouses/partners and household dependents. The policy will reimburse

you for expenses occurred such as lost wages as a result of time taken off from work, fees to reapply for loans, long-distance telephone charges for calling merchants, law enforcement agencies, credit grantors, and attorney fees.

### **Life Insurance**

Basic life insurance coverage is offered and is equal to two times an employee's annual earnings (rounded to the nearest \$1,000), or \$175,000, whichever is less. Garrison Forest School, Inc. pays 100 percent of the premium. Life Insurance is a term policy with the term being the period of employment with Garrison Forest School, Inc. The policy does not earn interest or pay dividends to policyholders. Life Insurance coverage in excess of \$50,000 is subject to Social Security, or Federal and/or State employment taxes. Basic life insurance is provided after 30 days of employment and to those employees who are 75 percent full-time equivalency or more.

### **Professional Development**

Financial assistance with tuition, awards for curriculum development, and summer sabbaticals are available to full-time faculty, subject to the availability of funds and relevance of course work to Garrison Forest School curriculum and programs. Some of these programs are available to staff as well.

### **Retirement Savings Plan- 403(b) Plan**

Garrison Forest School offers a 403(b) plan. Participation in the 403(b) Plan is voluntary. Participants may contribute on a pre-tax or post-tax basis.

If participants voluntarily contribute on pre-tax contributions are deducted from the employee's pay before Federal and State taxes are calculated. Pre-tax and post-tax contributions made by participants and the School are 100% vested. After one year of employment, Garrison Forest School will make a 3 or 5.5 percent match to the eligible employee's contribution of 3 or 6 percent of salary for a total of 6 or 11.5 percent. If the employee was contributing to a retirement savings plan immediately prior to employment at Garrison Forest School, the School's match will start immediately.

Employees who are 50 percent full-time equivalency or more are eligible for this benefit.

### **Retirement/Investment Coaching:**

One Digital, fiduciary plan advisors offer complimentary virtual 1-on-1 meetings with their Participant Success Advisors to help ensure you're doing everything you can to be financially well.

In your free and confidential meeting, you can ask questions about your 403(b), your contribution rates, and your investments. You can also discuss broader financial wellness topics such as building a budget, debt reduction strategies, 529 plans, Social Security/Medicare, and more.

### **Tuition Remission**

Full-time faculty and staff members who have children in grades Kindergarten through twelfth are eligible for an 80% tuition remission benefit. Part-time employees receive a prorated amount based on their full-time equivalency (FTE). For example, if an employee is a 50% FTE, they will receive 50% of the 80% remission, or 40%. In addition, part-time employees may also apply for need-based financial aid for any amounts needed over and above the remission benefit.

Employees of preschool-aged students are allowed to apply for need-based financial aid; however, certain restrictions may apply. Please contact the Director of Finance and Operations with questions. Preschool extended day, 12:00-3:45 pm is also a free benefit that is provided. If additional time is needed beyond 3:45 pm, additional fees may apply.

There is no waiting period for this benefit; however, employee children must meet the same standards for admission that apply to all students.

Returning children of faculty/staff-employees need to complete a Tuition Remission Benefit form if they intend to have their child/children re-enrolled for the next school year. This form is due by December 1st of each year for the following school year.

### **On-Campus Benefits**

#### **Casual Dress/Spirit Fridays:**

Every Friday, employees will be able to show their GFS spirit by wearing GFS gear. Employees can dress in business casual attire on Fridays or can add a GFS flare to their look (i.e. slacks/dress pants/skirt with a GFS shirt).

#### **Daycare:**

On-site daycare facilities are available to children of faculty and staff. The facility is certified by the State of Maryland and provides a nurturing and caring environment for children aged infant to three years old. Space is limited and there is a charge for this program.

#### **Lunch:**

Lunch is provided at no cost to all faculty, staff, and active GFS students of faculty and staff during the school day and evenings (on-campus, residential life members).

#### **GFS School Store:**

All employees receive a discount in the school store of 40% on GFS merchandise. Discounts for children of faculty and staff will be 20%.

#### **Music Lessons:**

Private music lessons are available at a discount rate for faculty, staff, and active GFS students of faculty and staff.

**On-Campus Housing:**

Garrison Forest School offers limited on-campus housing for faculty and staff. On-campus housing is determined by the needs of the residential program and availability.

**Riding Lessons:**

Children of faculty and staff receive a 20% discount on riding.

**Summer Camp (Discounted rate):**

Children of faculty and staff may enroll in Summer Camp at GFS at a discounted rate.

**Technology Loan:**

Technology Loan Benefit - The School offers an interest-free technology loan program to all 75 percent full-time equivalency or more faculty and staff. There is a 12 month waiting period for new employees of the School. A laptop or tablet PC is provided to all faculty, but there may be a need for another computer at home, a printer, or additional software. With this interest-free program, you can borrow up to \$2,500 and the repayments can be deducted from your paycheck. The maximum term for this program is two years. Semi-monthly repayments will be greater than \$35 or 1/48 (48 pay periods) of the original loan amount.