



## 2023 SUMMARY OF BENEFITS for Eligible Employees

### MEDICAL SUTTER HEALTH

Available in 2 different plan designs.

1. **“Base Plan” High Deductible Health Saving Account (HSA)** – BCP funds in a federal tax-sheltered employee account which the employee may use towards eligible medical expenses. For employee only coverage, BCP provides \$1,500 and for family coverage \$3,000 into the HSA.
2. **Plus HMO** – Zero Deductible plan where the employee pays for all associated out-of-pocket fees or co-payments, without a deductible amount being met by the employee.

### KAISER

Available in 4 different plan designs.

1. **High Deductible Health Reimbursement Account (HRA)** – BCP will pay the first \$2,000 in claims for employee only employee only coverage and the first \$4,000 in claims for family coverage.
2. **High Deductible Health Savings Account (HSA)** – High deductible plan funded in the same manner as the Sutter HSA plan as noted above.
3. **HMO \$10 Copay** - The zero deductible is similar to the Sutter HMO plan where the employee pays for associated out-of-pocket fees or copayments, without a deductible amount being met by the employee.
4. **HMO \$20 Copay** - The zero deductible is similar to the Sutter HMO plan where the employee pays for associated out-of-pocket fees or copayments, without a deductible amount being met by the employee.

### DENTAL

#### GUARDIAN

Available in 2 different plan designs.

1. **Base Plan** - \$1,000 annual maximum; 100% premium is paid by BCP for eligible employees and their dependents.
2. **Buy-Up Plan** - \$1,500 annual maximum; Employee contributes incremental premium cost via payroll deductions.

### VISION

BCP provides 100% employer paid vision coverage via Vision Service Plan for eligible employees and their dependents.

### LONG TERM CARE

BCP provides Long Term Care insurance through UNUM for all eligible employees. Basic coverage under this plan is \$3,000/month/70% of residential care facility, with a 3-year duration. 100% premium is paid by BCP for basic employee coverage. The employee may apply for additional coverage for him/herself or for their eligible relatives.

### FLEXIBLE SPENDING PLAN

Eligible employees can elect to participate in a flexible spending plan for covered medical, dental, vision, and childcare expenses by deferring pretax dollars up to certain maximum amounts.

### 403(b) RETIREMENT PLAN

BCP contributes 6.5% of qualified compensation for eligible employees into a 403(b) Defined Contribution Retirement Plan, managed by Fidelity Investments. An eligible employee becomes fully vested for the school contribution after 3 full years of employment. All employees are permitted to defer qualified pretax dollars as a payroll deduction and invest that amount in a tax deferred retirement savings account. There is also a “catch-up” plan provision for Employees who are age 50 and older who can elect to defer additional amounts. IRS guidelines provide the maximum amount that an employee can defer into a retirement savings account per calendar year.

### LIFE/ACCIDENTAL DEATH & DISMEMBERMENT

Loss of Life and AD&D coverage is provided to all eligible employees. The death benefit is \$200,000 for all eligible employees. Benefit payments decrease to 65% at 70 years of age; 50% at 75 years of age. 100% premium is paid by BCP.

### LONG TERM DISABILITY

LTD is provided to all eligible employees through Mutual of Omaha providing up to 66.67% of monthly base salary (max \$8,000/month) for accidents or illnesses on or off the job through Social Security normal retirement age (or a set duration if disability occurs at a later age) for employee. If you meet the definition of disability, this coverage is effective 90 days after the occurrence. 100% premium is paid by BCP.

### TUITION REMISSION

Eligible employees hired on or after March 1, 2017, qualify for 25% tuition remission (discount) for their eligible sons after the 1<sup>st</sup> full year of employment, 50% after the 2<sup>nd</sup> full year, 75% after the 3<sup>rd</sup> full year, and 100% after the 4<sup>th</sup> full year of employment and beyond. Eligible employees hired prior to March 1, 2017, please contact HR for your grandfathered tuition remission benefit. Eligible sons include qualified dependent sons as defined by the IRS (e.g., adopted, stepchild, foster child).

Starting with the 2021-2022 academic year, a reciprocal gross tuition discount program that will match BCP tuition remission schedule between BCP and Notre Dame or Presentation.

Summer School and Camps: Eligible employees, who have completed an academic year, qualify for 100% tuition remission for their eligible sons or daughters. Eligible sons or daughters include qualified dependent sons or daughters as defined by the IRS (e.g., adopted, stepchild, foster child).

### LUNCH

Lunch in the Liccardo dining room is available to employees who commit to a Meal Plan at a subsidized rate. For employees who do not commit for a year and prefer to pay by the day, the cost is \$8.00/day.

### LANDED

A shared equity down payment program for 1<sup>st</sup> time home buyers. Eligible employees (regular full-time employees who have worked at BCP at least 12 months and are in good standing) with upfront down payment support in exchange for sharing in the appreciation (or depreciation) of the home's value.

### FOND

BCP's Employee Perks Provider providing exclusive reduced pricing – 20%-30% off – on average on over 850 products, services, and experiences. Tons of perk categories such as Fitness, Sports, Things to Do, and Electronics.