

2026 Benefits Enrollment Guide



**WHEATON
COLLEGE**
For Christ & His Kingdom

► Wheaton College Benefits

Now Is the Time to Focus On You

Your physical, emotional, and financial health are important, especially during challenging times. Wheaton College cares about you and your overall well-being. That's why we offer a comprehensive benefits package that can help provide you with stability and security to be prepared for the unexpected.

We understand how important it is to have resources to help make the best decisions for you and your family. Review your options presented in this benefits guide, compare plans, and choose what works best for you.

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► Benefits Eligibility

Benefits Eligibility Chart

Unsure of what benefits you are eligible for? Review the chart below to find out what benefits are offered for your full or part-time category.

	Full-Time 1.0 FTE	Reduced FT .99-.75 FTE	Part Time .74-.48 FTE	Part Time < .48 FTE
Medical*	X	X		
Dental	X	X		
Vision	X	X		
Life	X	X		
Disability (STD, LTD) - 1 year waiting period	X	X		
Educational Benefits	X	X		
Vacation Time	X	X		
FMLA	X	X	X**	
403(b) match - 1 year waiting period	X	X	X	
Flex Spending	X	X	X	
Employee Assistance Program	X	X	X	X
Wellness Program	X	X	X	X
Unmatched retirement contributions	X	X	X	X
ID card	X	X	X	X
Parking permit	X	X	X	X
Illinois Paid Leave	X	X	X	X

Notes:

- FTE is measured annually across 2080 annual work hours.
- Specific cost and benefit values vary based on FTE.
- Guest Faculty/Adjunct Faculty/Temporary/On Call Employees: Eligible for unmatched retirement plan contributions, temporary ID card with limited benefits, and temporary parking permit.
- To maintain benefits eligibility, employees must consistently work their expected number of annual hours. Annual hours worked are evaluated on a periodic basis and individuals falling below the minimum benefits eligibility threshold will no longer qualify for benefits. For purposes of this analysis, paid time off and approved personal leave are included in "hours worked".

*Employees working an average of 30 hours/week as measured following an initial or standard measurement period will also be eligible for medical coverage as specified under the current Affordable Care Act law.

** ≥ 1250 hours worked

► Medical Benefits

Did You Know?

2 of 5 adults who have delayed or skipped care say it led to worsening of their health problems.



Commonwealth Fund, 2024 Biennial Health Insurance Survey, 2024

Each person's health care needs are different. That's why our medical plan offers multiple options so that you can choose the coverage level best-suited to your personal situation.

Wheaton College offers medical insurance options through Blue Cross Blue Shield of Illinois.

NOTE: HoneyRock employees residing in Wisconsin are eligible to enroll in the Blue Options BCO Plan only. An HMO network is not available in the Three Lakes, Wisconsin, area. An addendum will be provided to the impacted employees.

BENEFIT	BLUE ADVANTAGE HMO	BLUE CHOICE OPTIONS PPO		
	In-Network	Tier 1: Blue Choice	Tier 2: PPO (In-Network)	Tier 3: Non-PPO (Out-of-Network)
Annual/Calendar Year Deductible (Individual/Family)	\$0/\$0	\$1,500/\$3,000	\$2,250/\$4,500	\$3,000/\$6,000
Out-of-Pocket Maximum (Individual/Family)	\$2,000/\$4,000	\$3,000/\$6,000	\$4,500/\$9,000	\$5,500/\$11,000
Coinsurance	Not applicable	90% coverage	70% coverage	50% coverage
Physician Services				
Doctor's Office Visit	\$30 copay per visit	90% coverage after deductible	70% coverage after deductible	50% coverage after deductible
Specialist Office Visit	\$50 copay per visit	90% coverage after deductible	70% coverage after deductible	50% coverage after deductible
Preventive Care	100%	90% coverage after deductible	70% coverage after deductible	50% coverage after deductible
Lab & X-Ray Services	100%	90% coverage after deductible	70% coverage after deductible	50% coverage after deductible
Hospital Services				
Inpatient	100% \$500 copay per admission	90% coverage after deductible	70% coverage after deductible	50% coverage after deductible
Outpatient	100% /\$100 copay	90% coverage after deductible	70% coverage after deductible	50% coverage after deductible
Emergency Care	\$250 copay per visit \$250 waived if admitted	\$50 copay* then 90% (\$50 waived if admitted)		
Urgent Care	\$30 copay	90%	70%	50%
Pregnancy & Maternity Care (Prenatal)	\$30 copay, first visit only	90% coverage after deductible	70% coverage after deductible	50% coverage after deductible
Infertility Services	100%	No coverage	No coverage	No coverage
Mental Health/Substance Abuse Care				
Outpatient	\$30	90% coverage after deductible	70% coverage after deductible	50% coverage after deductible
Inpatient	\$500 per admission	90% coverage after deductible	70% coverage after deductible	50% coverage after deductible
Therapy Services – Speech, Occupational, Physical (60 combined visits per calendar year)	\$30	90% coverage after deductible	70% coverage after deductible	50% coverage after deductible
Hearing Aids	\$2,500 per ear every 24 months	90% coverage after deductible	70% coverage after deductible	50% coverage after deductible
Vision Care				
Exams	100%	Blue365 Member Discount Program		
Eyewear	See schedule*	Blue365 Member Discount Program		

The Blue Advantage HMO plan requires selecting a Primary Care Physician (PCP) at the time of enrollment to coordinate your care. To find an in-network provider for either medical plan, go to www.bcbsil.com and click "Find Care." You can search as a guest or members can log in to their account.

BCBSIL members have access to Wellness benefits and discount programs for your physical and mental health. Log in to your Blue Access for Members account, click on the "My Health" menu, and select "Wellness."

► Prescription Drug Benefits & Health Care Account

Prescription Drug Benefits

Prescription coverage is included in your medical plan. Your prescription plan details are as follows:

PRESCRIPTION DRUGS	BLUE ADVANTAGE HMO	BLUE CHOICE OPTIONS PPO PLAN		
	In-Network	Tier 1: Generic/Diabetic Supplies	Tier 2: Preferred Brand	Tier 3: Non-Preferred Brand
Retail (30-Day Supply)				
Generic	\$10	90% after deductible	70% after deductible	70% after deductible
Preferred Brand	\$30			
Non-preferred Brand	\$50			
Self-injectable	\$50			
Mail Order (90-Day Supply)				
Generic	\$20	90% after deductible	70% after deductible	70% after deductible
Preferred Brand	\$60			
Non-preferred Brand	\$100			
Self-injectable	\$100			

NOTE: HMO out-of-pocket maximum is \$5,100 for Employee coverage and \$10,200 for Family coverage. BCO out-of-pocket maximum is incorporated with the Medical out-of-pocket maximum. Usual, customary, and reasonable charges apply for all out-of-network benefits.

For participating pharmacies, log in to www.bcbsil.com and click the Pharmacy menu. Usual, customary, and reasonable charges apply for all out-of-network benefits.

Health Care Account (HCA)

The Health Care Account (HCA) associated with the BCO Plan and is managed by Blue Cross Blue Shield. Wheaton College contributes funds to this account on your behalf to help cover the first claims that apply to your deductible. Unused funds can be rolled over each year to a maximum balance of \$2,500.

The contributions are:

- Individual - \$250
- Employee +1 - \$375
- Family - \$500



► More Medical Resources

Vida

Vida is a clinical weight/obesity, diabetes, hypertension, and high cholesterol prevention and management program that offers expert coaching, personalized care plans, and convenient access to help and guidance through the Vida app. Vida is available to those 18 and older through your Blue Cross and Blue Shield Illinois PPO/BCO insurance benefits at no additional cost to you.

When you join Vida, you will have access to a care team to help you make realistic plans to meet your goals - and to stick with them. Care team members can include a health coach, dietitian, and/or medical provider, depending on clinical appropriateness. If Vida is right for you, you'll receive:

- Access to accredited health coaches, registered dietitians, and/or medical providers through video meetings and in-app messaging.
- Eating plans that are personalized for your culture and food preferences.
- Exercise plans that meet you where you are to help you get to where you're going.
- Tools to track food, exercise, and progress, and tons of informative content like healthy recipes

If you are on a significant weight loss journey, Vida is also able to prescribe and manage weight loss medications, including GLP-1s (e.g. Saxenda, Wegovy, and Zepbound). For these medications to be covered under your pharmacy benefits plan, they must be prescribed by a Vida medical provider. GLP-1s for diabetes are not impacted by this prescribing requirement.

Vida is available to BCBSIL PPO/BCO members at no additional cost. If you have questions about your eligibility, please reach out to BCBSIL at the number on your Member ID card.

Maven Clinic

Wheaton College is covering your unlimited access to Maven Clinic under both medical plans. Maven is the personal health platform made to help you and your family navigate Maternity and Newborn Care, Parenting and Pediatrics, and Menopause and Midlife Health.

This includes:

- Unlimited video visits and messaging with award-winning specialists including:
 - Labor and delivery specialists
 - Doulas and lactation consultants
 - Pediatric sleep and nutrition coaches
 - OB-GYNs
- 24/7 support from a personal care team
- Expert articles, videos, and on-demand classes

You and your spouse's Maven memberships are fully covered by Wheaton College.

Controlling Health Care Costs

The rising cost of health insurance is a concern for all of us. Keeping costs to a minimum helps manage future premium increases. Here are tips on how you can help lower the cost of health insurance:



Use network providers. You will generally receive more favorable coverage if you use providers who participate in the network.



Request generic rather than brand name prescription drugs. Generic medications, while just as effective, are considerably less expensive.



Consider seeing your family physician rather than a specialist. Family physicians can often provide the same level of care for a variety of illnesses and conditions.



Exercise and maintain a proper diet. The healthier you are, the less vulnerable you are to disease, reducing doctor's visits and prescription medicines.

► Dental Benefits

Your dental health is an important part of your overall wellness. The following dental insurance option is offered through Delta Dental of Illinois.

BENEFIT	DELTA DENTAL PPO NETWORK DENTIST	DELTA DENTAL PREMIER NETWORK DENTIST	OUT-OF-NETWORK*
Annual/Calendar Year Maximum	\$1,500	\$1,500	\$1,500
Annual/Calendar Year Deductible (Individual/Family)	\$50/\$150	\$50/\$150	\$50/\$150
Preventive Services	100%	100%	100%
Basic Services	80%	70%	70%
Major Services	50%	50%	50%
Orthodontia Lifetime Maximum (up to age 19)	\$1,000	\$1,000	\$1,000

*Balance billing can occur.

What Does Preventive Dental Care Typically Cover?

Preventive care can save you money later on procedures that are more urgent, complex, and costly.



Routine dental checkups and cleanings

should be scheduled every six months. Your dentist may recommend more frequent or fewer visits, depending on your dental health history.



Professional fluoride treatments

are available for children up to age 19 and can be a key defense against cavities. Professional fluoride treatments have significantly more fluoride than tap water or toothpaste and take only minutes to apply.



Dental sealants go a step beyond fluoride by providing a thin, coating to the surface of your teeth. Our dental plans cover sealants as preventive care for children under 16 on their first and second molars.



X-ray images of your mouth may be taken to better evaluate your oral health. These images provide a more detailed look inside your teeth and gums.

► Vision Benefits

Wheaton College offers vision coverage through the Delta Dental EyeMed Network and includes eye exams, affordable options for prescription glasses or contacts, and discounts for laser vision correction.

BENEFIT	SELECT NETWORK MEMBER COST	OUT-OF-NETWORK ALLOWANCE
Exam (Once every 12 calendar months)	\$10 copay	\$35 allowance
Lenses (Once every 12 calendar months)	\$25 copay single, bifocal, trifocal \$65 additional copay for progressive, additional copays for selected lens options	\$25 allowance for single vision \$40 allowance for bifocal \$55 allowance for trifocal \$40 additional allowance for progressive
Frames (Once every 24 calendar months)	\$130 allowance, 20% off balance over allowance	\$65 allowance
Contact Lenses Instead of Glasses (Once every 12 calendar months)		
Conventional/Disposable	\$0 copay, \$100 allowance, 15% off balance over \$100	\$80 allowance
Medically Necessary	\$0 copay, paid-in-full	\$200 allowance

NOTE: ID Card not required for vision services.

For BCBS members, each medical plan comes with Vision benefits and discounts using the same EyeMed Select network that Delta Dental offers.



5 TIPS FOR A LIFETIME OF HEALTHY VISION

1. Schedule yearly eye exams. Visiting your eye doctor regularly helps you see your best, protects your sight, and even detects serious health conditions such as diabetes.
2. Protect your eyes against UV rays. No matter what the season, it is important to wear sunglasses. When selecting and purchasing sunglasses, be sure to confirm they offer 100% UVA/UVB protection.
3. Give your eyes a break from digital devices. Digital screens emit a specific type of blue and violet light which can negatively impact eye health and cause digital eye strain.
4. Quit smoking. Smoking increases your risk of developing macular degeneration, optic nerve damage, and cataracts.
5. Practice safe wear and care of contact lenses. Keep them clean and follow the recommendations for use and wear.

► Flexible Spending Accounts (FSAs)

Flexible spending accounts (FSAs) allow you to put aside money for important expenses and help you reduce your income taxes at the same time. Wheaton College offers two types of accounts — a health care FSA and a dependent care FSA. The FSA may be elected separately and is not contingent upon enrollment in any other benefit plan.



HEALTH
CARE
FSA

**Deductibles, copays,
prescription drugs,
medical equipment, etc.**



DEPENDENT
CARE
FSA

**Babysitters, day
care, day camp, home
nursing care, etc.**

How Flexible Spending Accounts (FSAs) Work

1. Each year during the Open Enrollment period, you decide how much to set aside for health care and dependent care expenses.
2. Your contributions are deducted from your paycheck on a before-tax basis in equal installments throughout the calendar year.
3. You can use your FSA debit card to pay for eligible expenses at the point of sale, or you can pay out-of-pocket and submit a claim form for reimbursement.

Please note that these accounts are separate — if eligible, you may choose to participate in one, both, or none. You cannot use money from the health care FSA to cover expenses eligible under the dependent care FSA or vice versa.



PLAN	ANNUAL MAXIMUM CONTRIBUTION	EXAMPLES OF COVERED EXPENSES*
Health Care Flexible Spending Account	\$3,300	Copays, deductibles, orthodontia, over-the-counter medications, etc.
Dependent Care Flexible Spending Account	\$7,500 (\$3,750 if married and filing separate tax returns)	Day care, nursery school, elder care expenses, etc.

NOTE: See IRS Publications 502 and 503 for a complete list of covered expenses.

Use It or Lose It!

Be sure to calculate your FSA contributions carefully. These funds do not roll over from year-to-year, and you must actively enroll on a yearly basis. You are not automatically re-enrolled.

You may use any remaining current year flexible spending funds for eligible expenses incurred through March 15th of the next year. Expenses incurred by March 15th and being reimbursed with previous year's money must be submitted for reimbursement by May 31st.

Did you know?

- The FSA debit card is active for three years before it expires. If you opt in and out between plan years, your card may still be active, so don't throw it away.
- If your card is lost or stolen, a new card can be ordered for a fee.
- Late enrollment in an FSA is not permitted. Enrollment is only allowed during Open Enrollment or a Qualified Life Event.

Health Care Items You Might Not Realize Are FSA Eligible:

- Sunscreen
- Heating and cooling pads
- First aid kits
- Shoe inserts and other foot grooming treatments
- Travel pillows
- Motion sickness bands

► Life and Accidental Death and Dismemberment (AD&D) Insurance

Your family depends on your income for a comfortable lifestyle and for the resources necessary to make their dreams a reality. Life insurance ensures your family's future is financially secure if you're no longer there to provide for them.

Wheaton College provides basic term life insurance and offers additional options to give you the ability to assemble a complete life insurance portfolio.

Life and AD&D Insurance

Wheaton College provides eligible employees with life and accidental death and dismemberment (AD&D) coverage at no cost to you, and enrollment is automatic.

- **Life:** The benefit is equal to 1.5 times your base annual earnings to a maximum of \$600,000.
- **AD&D:** If you are seriously injured or lose your life in an accident, you will be eligible for 1.5 times your base annual earnings.
- **Optional Employee Life:** Additional coverage of 1-5 times employee's annual salary is available for purchase.
- **Optional Dependent Life:** \$30,000 of coverage for spouse and \$5,000 for dependents.

Did you Know?

- During open enrollment, employees may increase supplemental coverage by 1 increment (max of \$200,000) and/or enroll in dependent coverage without Evidence of Insurability (EOI).
- If your spouse and/or child is employed full-time at Wheaton College, you cannot cover them on dependent life insurance.
- Be sure to designate beneficiaries in Oracle for each of these coverages.



► Disability Insurance

Did You Know?

44% of people 65 or older have a disability.
28% of people 45 to 64 have a disability.
21% of people 18 to 44 have a disability.

Disability Insurance Statistics and Facts, 2024



Your ability to bring home a paycheck is a valuable asset. We help you protect it.

If an injury or illness kept you out of work and prevented you from earning a paycheck, how would you cover your bills and other household expenses? Disability insurance provides income protection, paying a portion of your salary that you can use to offset out-of-pocket expenses and make up for lost wages.



Short-Term Disability (STD)

Short-term disability (STD) insurance replaces a portion of your income if an injury or illness forces you out of work for an extended period of time.

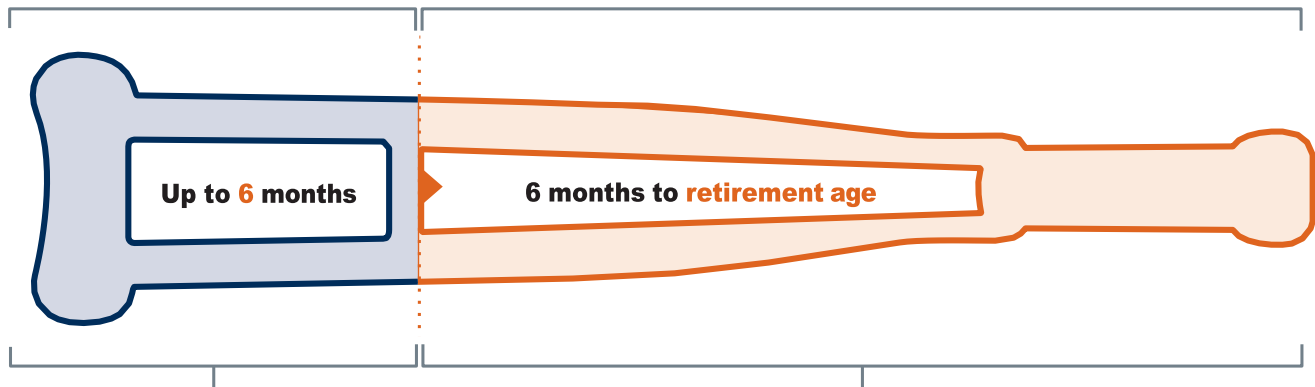
Wheaton College provides basic STD coverage at no cost to you and enrollment is automatic after one year of full-time employment. Disability pay begins after the exhaustion of all paid time and the completion of a five-day unpaid waiting period. This waiting period is waived when the disability is the result of bodily injury from an accident, when the employee is confined in a hospital or has outpatient surgery. Disability pay is 60% of your base earnings, up to a maximum monthly benefit of \$13,000 and maximum term of six months.

Long-Term Disability (LTD)

Long-term disability (LTD) insurance helps protect your finances when your disability continues beyond the period covered by the STD plan. This benefit is fully paid for on a after-tax basis by Wheaton College and enrollment is automatic after one year of full-time employment. The benefit is equal to 60% of your base monthly earnings to a maximum of \$13,000 per month. Benefits begin after the short-term disability period.

SHORT-TERM DISABILITY

LONG-TERM DISABILITY



Pays **60%** of base earnings, up to a maximum monthly benefit of **\$13,000**

Pays **60%** of base earnings, up to a maximum monthly benefit of **\$13,000**

► Get More Information

We offer a variety of additional benefits that give you options beyond health care and income protection.

403(b) Retirement Savings Plan

All employees (with the exception of Student Employees) are eligible to participate immediately upon date of hire with tax deferred or Roth employee contributions to the plan record kept by TIAA.

After one year of employment, and attainment of 21 years of age, regular employees (excluding temps and adjuncts) who have worked a minimum of 1,000 hours in a 12-month measurement period will qualify to receive the institutional matching contribution.

The College will match an employee's contribution of up to 4% of an employee's salary at a 1.5-for-1 rate with a maximum College contribution of 6%. The waiting period for the employer match may be waived for prior full-time service with an employer that qualifies as a higher education institution or a Code Section 501(c)3 institution.

Education Benefit

Tuition remission is offered to employees and their spouses at Wheaton College. Employees' dependents may be eligible for tuition remission at Wheaton College or another CCCU school if certain qualifications are met.

Employee Assistance Program

At Wheaton College, we care about your well-being—not just at work, but in all areas of life. That's why we're pleased to offer EmployeeConnect, an Employee Assistance Program (EAP) available to you and your immediate family members.

Whether you're managing stress, navigating family or financial concerns, or simply need someone to talk to, the EAP provides 24/7 support to help you thrive. This benefit is available to you at no cost, and everything is completely confidential.

Wellness

Starting in 2026, new wellness benefits will be available to all employees. These new offerings are designed to support your whole-person well-being—mind, body, and spirit—by giving you access to resources that encourage healthier lifestyles, reduce stress, and promote balance both at work and at home. Whether you're looking to stay active, improve nutrition, or strengthen mental health, these benefits are here to help you thrive.

ABOUT THIS GUIDE: Actual plan provisions for Wheaton College ("the Company") benefits are contained in the appropriate plan documents, including the Summary Plan Description (SPD) and incorporated benefit/carrier booklets. The Benefit Enrollment Guide is a summary only and does not describe each benefit option. This Benefit Enrollment Guide provides updates to your existing SPD as of the first day of plan year, which describes your health and welfare benefits in greater detail. Until the Company provides you with an updated SPD, this guide is intended to be a Summary of Material Modification (SMM) and should be retained with your records along with your SPD. As always, the official plan documents determine what benefits are available to you. If any discrepancy exists between this guide and the official documents, the official documents will prevail. The Company reserves the right to amend or terminate any of its plans or policies, make changes to the benefits, costs, and other provisions relative to benefits at any time with or without notice, subject to applicable law.





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