

**Quinnipiac**  
UNIVERSITY

# 2024 Benefits-at-a-Glance



**FULL-TIME PUBLIC SAFETY UNION**



## MEDICAL COVERAGE: ANTHEM

Quinnipiac University allows you the choice of enrolling in one of four medical plans offered through Anthem:

### Consumer Choice/Value HSA Plan

- A consumer-driven health and prescription drug plan
- Combines a High Deductible Health Plan (HDHP) with a PPO network and Health Savings Account (HSA)
- Medical and prescription drug coverage administered by Anthem
- Annual deductibles (\$3,200 single/\$6,400 family) and 100% coverage for in-network preventive care
- QU contributes 50% of your annual deductible to your HSA, prorated based on hire date, to be used for eligible health expenses
- Nationwide network of providers

### Century Preferred PPO Basic Plan

- A Preferred Provider Organization (PPO) health and prescription drug plan
- Medical coverage administered by Anthem and prescription drug coverage administered by MaxorPlus
- Annual deductibles (\$1,000 single/\$3,000 family) and 100% coverage for in-network preventive care
- Nationwide network of providers

### BlueCare POS Plan

- A Point of Service (POS) health and prescription drug plan
- Medical coverage administered by Anthem and prescription drug coverage administered by MaxorPlus
- No annual deductibles and in-network preventive care is covered at 100%
- The provider network is based primarily in Connecticut

### Century Preferred PPO Gold Plan

- A Preferred Provider Organization (PPO) health and prescription drug plan
- Medical coverage administered by Anthem and prescription drug coverage administered by MaxorPlus
- No annual deductibles and in-network preventive care is covered at 100%
- Nationwide network of providers

## INFERTILITY TREATMENT - PROGYNY

Members' Infertility benefits will be administered by Progyny and covered in-network. There is no out-of-network coverage.

- Lifetime maximum 2 Smart Cycles
- \$20,000 surrogacy reimbursement (taxable to employee)

## MONTHLY MEDICAL PLAN CONTRIBUTIONS

Coverage Level	Consumer Choice / Value HSA Plan	Century Preferred PPO Basic Plan	BlueCare POS Plan	Century Preferred PPO Gold Plan
Employee Only	\$90.29	\$95.16	\$164.73	\$274.12
Employee + Spouse/Domestic Partner	\$359.88	\$381.95	\$562.47	\$797.42
Employee + Child(ren)	\$325.78	\$345.59	\$508.88	\$721.46
Employee + Family	\$474.04	\$563.84	\$830.30	\$1,177.11

## PREDICTABILL MEDICAL DECISION SUPPORT TOOL

- Navigate healthcare options by comparing your options with other healthcare options to take the guess-work out of your out-of-pocket costs.
- Compares options based on your personal healthcare needs.
- Recommends the best plan and available options.



## DENTAL COVERAGE: ANTHEM

Quinnipiac University allows you the choice of enrolling in one of three dental plans offered through Anthem:

### Copay Plan

- A basic dental plan administered by Anthem that covers diagnostic/preventive services and basic services at 80% and major services at 50%
- No annual deductibles or calendar year maximum

### Flex Plan

- A select dental plan administered by Anthem that covers diagnostic/preventive services at 100%, basic services at 80%, and major services at 50%
- Annual deductibles (\$50 single/\$150 family), \$2,000 per person calendar year maximum, and \$1,500 per person orthodontia lifetime maximum

### Gold Plan

- An enhanced dental plan administered by Anthem that covers diagnostic/preventive services at 100%, basic services at 90%, and major services at 60%
- Annual deductibles (\$50 single/\$150 family), \$3,000 per person calendar year maximum, and \$2,500 per person orthodontia lifetime maximum
- Implants covered at 50% with \$2,000 maximum

## MONTHLY DENTAL PLAN CONTRIBUTIONS

Coverage Level	Copay Plan	Flex Plan	Gold Plan
Employee Only	\$3.38	\$11.20	\$20.40
Employee + Spouse/Domestic Partner	\$18.58	\$28.98	\$49.25
Employee + Child(ren)	\$16.72	\$26.08	\$44.32
Employee + Family	\$32.07	\$50.05	\$85.05

## VISION COVERAGE

- Choice between two vision plans, one administered by EyeMed, one administered by VSP.
- The EyeMed plan covers an annual eye exam for a \$10 copay.
- The VSP plan gives you access to a \$10 copay for an exam, lens and frame and provides deeper discounts and allowances.
- Both plans provide reduced-cost benefits and discounts when using in-network providers

## MONTHLY VISION PLAN CONTRIBUTIONS

Coverage Level	EyeMed	Vision Service Plan (VSP)
Employee Only	\$0.00	\$11.84
Employee + Spouse/Domestic Partner	\$2.28	\$27.12
Employee + Child(ren)	\$2.05	\$26.95
Employee + Family	\$4.88	\$48.48



## SECTION 125 PLAN

- Allows employees to pay health premiums on a pre-tax basis, providing a savings on federal, state, and FICA taxes
- No cost to employee

## PAYMENT-IN-LIEU OF MEDICAL AND DENTAL BENEFIT

- Full-time employees who waive both medical and dental coverage and provide proof of other medical coverage are eligible to receive an annual cash supplement of \$700\*
- No cost to employee; however, benefit is considered taxable income

**NOTE:** To be eligible for the cash payment, your other coverage cannot include Medicare, TRICARE, or coverage under the federal or a state health care exchange

\*Employees hired before February 17, 2021 receive \$1,400

## HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA) - FLORES

- Use tax-free dollars contributed from your paycheck to pay eligible health care expenses, such as medical, dental, vision and hearing copays, deductibles and coinsurance, and other eligible expenses not covered by your medical plan
- Consumer Choice/Value HSA Plan, plan members are eligible for a Limited Purpose FSA, which allows pre-tax dollars to be saved for dental and vision expenses only
- Employee can contribute up to \$3,200 to the FSA in 2024

# INCOME PROTECTION



## BASIC LIFE INSURANCE: TWO CHOICES - SUN LIFE

- Option 1: Eligible employees are enrolled in Basic Life insurance coverage automatically, up to two times annual salary (Receive a reduced benefit beginning at age 70.)
- Option 2: Employees can elect a benefit of \$50,000 in life insurance coverage
- Both options are administered by Sun Life
- No cost to employee. The IRS requires that employees be assessed a tax on the value of the portion of coverage over \$50,000

## BASIC ACCIDENTAL DEATH & DISMEMBERMENT COVERAGE - SUN LIFE

- Eligible employees are enrolled automatically in Accidental Death and Dismemberment (AD&D) insurance, which provides coverage equal to the Basic Life benefit in the event of injury or death from an accident
- No cost to employee



# INCOME PROTECTION (CONT.)



## SUPPLEMENTAL VOLUNTARY LIFE AND AD&D INSURANCE - SUN LIFE

- Voluntary supplemental life and AD&D insurance coverage through Sun Life offered in \$10,000 increments, to a maximum of \$500,000. During your first election period, you may elect up to five times your annual earnings or \$500,000 without providing Evidence of Insurability. For future enrollment periods, amounts elected over \$10,000 will be subject to a short medical questionnaire
- Spousal coverage is available up to 50% of your coverage amount, in \$5,000 increments, to a maximum of \$50,000. \$10,000 coverage available for each child
- Supplemental coverage rates for employee/spouse are based on age and coverage elected

## VOLUNTARY CRITICAL ILLNESS INSURANCE - VOYA

- Voluntary critical illness coverage administered by Voya provides financial protection if diagnosed with a covered illness
- Choose from three levels of coverage: \$5,000, \$10,000, or \$15,000
- Spouses can enroll at 50% of the coverage you choose
- Eligible children enrolled automatically at 25% of coverage you choose, at no additional cost
- Coverage rates for employee/spouse are based on age and coverage elected
- You can receive a \$50 incentive for completing an annual wellness screening

**NOTE:** To enroll a spouse or child, you must enroll in this plan

## VOLUNTARY ACCIDENT INSURANCE - VOYA

- Voluntary accidental coverage administered by Voya provides financial protection if you have a covered non-work related accident
- Provides a lump sum payment if you have a covered accident (ex: hospital admission, emergency dental work, lacerations, fractures, etc)
- Coverage is based on the tier of coverage you enroll in (employee only, employee + spouse, employee + children, employee + family)

## VOLUNTARY HOSPITAL INDEMNITY COVERAGE - VOYA

- Voluntary hospital indemnity administered by Voya provides financial protection if you are admitted to the hospital
- Rates are based on tier of coverage you enroll in (employee, employee + spouse, employee + children, employee + family)

## EMPLOYER-PAID CRITICAL ILLNESS COVERAGE - VOYA

- Employees enrolled in the Consumer Choice/Value HSA Plan will be enrolled automatically for a \$5,000 benefit
- This QU-paid coverage will pay a benefit if you're diagnosed with a covered illness
- Automatic coverage is provided at no cost to the employee; however, the benefit is considered taxable income

## LONG-TERM DISABILITY INSURANCE (LTD) - SUN LIFE

- After one year of employment\*, you're enrolled automatically in the LTD insurance plan, administered by Sun Life
- Plan pays a portion of your salary if you're unable to work due to a non-work-related accident or illness
- Plan pays a benefit of 60% of your base salary per month, up to a \$15,000 maximum, until you reach normal retirement age
- No cost to employee; however, benefit is considered taxable income

**NOTE:** You may be able to waive the waiting period if you were previously covered by a group LTD plan for 5 or more years

# EDUCATION BENEFITS



## TUITION REMISSION

- Please refer to the Education Benefits section of the Collective Bargaining Agreement for details.
- No cost to employee, but graduate tuition has tax implications.

## CONNECTICUT HIGHER EDUCATION TRUST (CHET) 529 SAVINGS PLAN

- A state-sponsored, tax-advantaged 529 college savings plan to help plan for the cost of higher education
- Use the funds for tuition, required fees, certain room and board costs, books, supplies, computers, and related technology costs, such as Internet access fees and printers
- Employees can elect to make payroll deductions to CHET
- Connecticut taxpayers are eligible to receive a state income tax deduction on contributions

## SAVI STUDENT DEBT RELIEF

- Detects your eligibility for state and federal forgiveness programs.
- Handles all paperwork and e-filing



# FUTURE FINANCIAL SECURITY



## 403(B) DEFINED CONTRIBUTION RETIREMENT PLAN - TIAA\*

- Employees hired after February 17, 2021, are eligible to participate in the plan after two years of employment. Thereafter, a contribution of five (5) percent of the employee's salary is required in order to receive a five (5) percent match from QU
- After five years of employment, QU contributes an amount equal to ten (10) percent of the employee's salary
- Employees may invest in any of the funds in the Quinnipiac Fund Line-up at TIAA
- There is no loan option in this Plan

## 403(B) TAX DEFERRED ANNUITY RETIREMENT PLAN - TIAA\*

- Employees may direct voluntary contributions to the Group Supplemental Retirement Annuity offered by TIAA, which provides a loan and hardship withdrawal option
- QU makes no contribution to this plan
- Roth Contribution available

\*Both plans follow the IRS annual limits. Employees can contribute up to \$23,000 of pre-tax money to a 403(b) defined contribution account in 2024. If you are age 50 or older, you can contribute an additional "catch-up" amount of \$7,500

## GROUP LONG TERM CARE INSURANCE - GENWORTH

- Voluntary, employee-paid insurance coverage provided by Genworth Life Insurance Company
- Available at a discounted rate to full-time, benefits-eligible employees because of QU's member affiliation in the Connecticut Conference of Independent Colleges (CCIC)
- Benefit has non-gender-based competitive group pricing, as well as limited underwriting for newly hired\*\* employees if under age 66
- Available to family members up to age 75 with full medical underwriting

\*\*Available during the first 30 days after becoming benefits eligible

## HYBRID LIFE & LONG TERM CARE - ALLSTATE

- Available at a discounted rate to benefits-eligible employees because of QU's member affiliation in the Connecticut Conference of Independent Colleges (CCIC)
- Take advantage of no underwriting when you apply for coverage within 30 days of employment!

# VACATION, SICK DAYS, AND PAID HOLIDAYS



Please refer to the Collective Bargaining Agreement for details.

# WORK AND FAMILY BENEFITS



## DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT - FLORES

- Use tax-free dollars contributed from your paycheck to pay eligible dependent day care expenses, such as childcare services and after-school programs.
- Employee can contribute up to \$5,000 to a Dependent Care FSA in 2024.

## EMPLOYEE ASSISTANCE PROGRAM (EAP) AND HEALTH ADVOCACY SERVICES - HEALTH ADVOCATE

- Employees and their family members may call the EAP for free healthy living resources to help them with work/life balance concerns such as stress, marital issues, alcohol and substance abuse, depression, grief counseling and more.
- The EAP provides up to five (5) sessions of confidential counseling at no cost to employees and family members.
- Health Advocate also offers dedicated Personal Health Advocates (PHA), who will provide ongoing, confidential support, answer benefit questions, find doctors and specialists, coordinate benefits between your doctors and insurance company, resolve claims issues, navigate Medicare, and more.
- These services are provided at no cost to the employee, are confidential and are available 24/7.

## LIVING WELL + VIRGIN PULSE WELLNESS PROGRAM

- Employees can earn wellness incentives through the Virgin Pulse platform, including a wellness day off, by completing activities/challenges and attending wellness events.
- Employees do not need to be enrolled in a QU medical plan to participate in the program.
- No cost to the employee to participate in the program. Per IRS rules, wellness incentives are considered taxable income when earned.



Quinnipiac



## BENEFIT HUB DISCOUNT PROGRAM

- Discounts on travel, restaurants, shopping, family care, car rentals, your favorite local establishments, financial wellness tools and much more!

## MY SECURE ADVANTAGE (MSA) FINANCIAL WELLNESS PROGRAM

- Employees can receive confidential one-on-one financial coaching on a variety of topics: budgeting, student loans, saving/planning for retirement, investing, and more.
- Access to personal financial management software.
- Onsite educational workshops, webinars and employee participation awards through MSA.

## LEGALSHIELD

- QU Employees are eligible for a discounted monthly membership for legal services through LegalShield.
- Coverage includes legal advice, contract and document reviews, IRS audit assistance, will preparation and much more.

## BOBCAT REWARDS DISCOUNT PROGRAM

- An employee program that spotlights local merchants and service providers who offer discounts and/or special rates to QU employees.
- No cost to employees to access this discount program.

## PET INSURANCE - NATIONWIDE

- Choose between two levels of pet insurance to cover your animals.
- Both plans have an annual deductible.
- Continue to use your current vet. Multiple pet discounts available.

## PET INSURANCE - PETS BEST

- Three plan options to choose from.
- Optional coverage for routine wellness care.
- Use any licensed veterinarian in the US.
- Exclusive savings for QU employees.

The benefits described herein are subject to the provisions outlined in the Plan Document(s). New employees will be eligible for medical, dental, vision, basic life/AD&D insurance, HSA, FSA, and voluntary benefit participation as of the first of the month following hire date. Eligibility for participation in the retirement plan is as soon as administratively feasible following hire date. Eligibility for long-term disability (LTD) is the first of the month following one year of employment, unless previously covered by a group LTD plan for 5 or more years. Health Coverage ends on the last day of the month in which the employee is no longer in an eligible benefit classification. Coverage for other benefits ends on the last day in which the employee is no longer in an eligible benefit classification.