

Quinnipiac

UNIVERSITY

2024 Benefits-at-a-Glance



PART-TIME FACULTY

A Part-Time Faculty member is eligible for the medical, dental, vision, and retirement benefits if he/she is teaching six credits or more and also has taught twelve credits or more in two of the last four (calendar) years.



MEDICAL COVERAGE: ANTHEM

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

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	Century Preferred PPO Basic Plan	BlueCare POS Plan	Century Preferred PPO Gold Plan
Employee Only	\$817.16	\$1,002.60	\$1,080.87
Employee + Spouse/Domestic Partner	\$1,825.26	\$2,235.41	\$2,402.85
Employee + Child(ren)	\$1,651.46	\$2,022.48	\$2,174.03
Employee + Family	\$2,526.86	\$3,299.88	\$3,547.07

***PLEASE NOTE:** Deductions are only taken on the following eight Part-Time Faculty monthly payrolls: September, October, November, December, February, March, April, and May.

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	\$32.41	\$45.37	\$50.57
Employee + Spouse/Domestic Partner	\$78.02	\$102.98	\$114.78
Employee + Child(ren)	\$70.21	\$92.68	\$103.30
Employee + Family	\$134.69	\$177.84	\$198.20

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	\$2.27	\$20.03
Employee + Spouse/Domestic Partner	\$5.70	\$42.96
Employee + Child(ren)	\$5.37	\$42.61
Employee + Family	\$9.60	\$75.00



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

EDUCATION BENEFITS



TUITION REMISSION

- Please refer to the Adjunct Faculty Resource Guide for details on the Tuition Policy for eligible Part-Time Faculty members
- No cost to employee, but graduate tuition has tax implications

SAVI STUDENT DEBT RELIEF

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

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



403(B) DEFINED CONTRIBUTION RETIREMENT PLAN - TIAA*

- After meeting the eligibility criteria for Part-Time Faculty members, as outlined in the Adjunct Faculty Resource Guide, employees may voluntarily contribute to the plan; however, 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 continuous participation, QU contributes an amount equal to ten (10) percent of the employee's salary, regardless of the employee's voluntary contribution to the plan
- 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 option 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

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!



WORK AND FAMILY BENEFITS



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.



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.