

# QUINNIPIAC UNIVERSITY

## PART-TIME CLERICAL & FACILITIES

2016

### Benefits at a Glance

HEALTH		
BENEFITS AND PROGRAMS	DESCRIPTION	EMPLOYEE COST
<b>Medical Insurance:</b> <i>Four Choices</i>	<b>Anthem Century Preferred GOLD PPO</b> - includes prescription drug coverage through a separate carrier (MaxorPlus), preventive care paid at 100% and a nationwide provider network.	<u>Monthly</u> Employee only - \$445.40 Employee + Spouse - \$1,015.70 Employee + Child(ren) - \$917.84 Family - \$1,495.80
	<b>Anthem Blue Care POS</b> – includes prescription drug coverage through a separate carrier (MaxorPlus) and preventive care paid at 100%. Provider network is primarily Connecticut based.	<u>Monthly</u> Employee only - \$363.91 Employee + Spouse - \$909.79 Employee + Child(ren) - \$867.88 Family - \$1,343.02
	<b>Anthem Century Preferred BASIC</b> – low cost health plan with deductible (\$1,000 single / \$3,000 family). Includes prescription drug coverage through a separate carrier (MaxorPlus), preventive care paid at 100% and a nationwide provider network.	<u>Monthly</u> Employee only - \$320.80 Employee + Spouse - \$734.92 Employee + Child(ren) - \$664.93 Family - \$963.21
	<b>Anthem Lumenos High Deductible Health Plan with Health Savings Account (HSA) - )</b> - a health plan with annual deductibles (\$2,600 single / \$5,200 family) and 100% coverage for preventative care. Includes bundled prescription through Anthem/Express Scripts. The University will fund up to 50% of deductible into the HSA (pro-rated based on hire date) to be used for eligible medical expenses. The HSA dollars can be carried over and are portable.	<u>Monthly</u> Employee only - \$320.80 Employee + Spouse - \$734.92 Employee + Child(ren) - \$664.93 Family - \$963.21
<b>Dental Insurance:</b> <i>Three Choices</i>	<b>Anthem Copay Dental</b> - covers diagnostic, preventive (80%) and restorative procedures (50%) necessary for adequate dental health. No annual limit.	<u>Monthly</u> Employee only - \$16.88 Employee + Spouse - \$46.44 Employee + Child(ren) - \$41.79 Family - \$80.18
	<b>Anthem Flex Dental</b> - provides coverage for a wide range of dental services up to \$2,000 per insured person per calendar year and includes an orthodontia benefit of \$1,500 per member lifetime maximum.	<u>Monthly</u> Employee only - \$23.96 Employee + Spouse - \$52.73 Employee + Child(ren) - \$47.46 Family - \$107.13
	<b>Anthem Gold Dental</b> - provides coverage for a wide range of dental services up to \$3,000 per insured person per calendar year, an orthodontia benefit of \$2,500 per member lifetime maximum, as well as \$2,000 per member per calendar year for implants.	<u>Monthly</u> Employee only - \$29.47 Employee + Spouse - \$63.63 Employee + Child(ren) - \$57.27 Family - \$125.93

<b>Vision Insurance</b>	<b>EyeMed Vision</b> - allows a routine eye exam, while saving money on eye care purchases. The plan is available through provider locations participating in the EyeMed SELECT network.	<u>Monthly</u> Employee only - \$1.26 Employee + Spouse - \$3.54 Employee + Child(ren) - \$3.43 Family - \$6.14
<b>Section 125 Plan</b>	Allows employees to pay health premiums on a pretax basis, providing a savings on federal, state and FICA taxes. Employees have the option to elect post-tax deductions.	No cost to employee.
<b>Healthcare Flexible Spending Account (FSA)</b>	<b>Healthcare FSA</b> – Pay for eligible out-of-pocket healthcare expenses with money that is generally tax-free. If you elect the HSA Plan, you <u>may not</u> participate in the FSA.	Employee may elect up to \$2,550 annual maximum.

## INCOME PROTECTION

BENEFITS AND PROGRAMS	DESCRIPTION	EMPLOYEE COST
<b>Basic Life Insurance</b> <i>Two options</i>	Group term life benefit equal to two times annual base salary, rounded to the next highest thousand dollars - up to \$1,000,000 maximum. (Subject to reduction in insurance beginning at age 70). Eligible employees are automatically enrolled in this option.  - or - A reduced benefit of \$50,000 in life coverage can be elected in lieu of two times salary.	No cost to employee.  <i>The IRS requires that group term life insurance benefits in excess of \$50,000 be treated as a taxable benefit. The value of the taxable benefit amount is calculated based on an IRS table according to age.</i>
<b>Accident Insurance</b>	Accidental Death and Dismemberment (AD&D) insurance provides coverage equal to the Basic Life benefit in the event of injury or death from an accident. Automatic when enrolled in Basic Life Insurance.	No cost to employee.
<b>Long-Term Disability Insurance (LTD)</b> <i>ONLY if employee is regularly scheduled to work 32 hours per week.</i>	After 1 year of continuous employment, the long term disability benefit provides a basic income benefit in case of total disability. After six months of continuous disability, provides for a benefit equivalent to 60 percent of covered monthly salary up to a maximum of \$4,500 per month in total disability benefits, subject to applicable withholding taxes.	No cost to employee however benefit is considered taxable income.

## WORK AND FAMILY BENEFITS

BENEFITS AND PROGRAMS	DESCRIPTION	EMPLOYEE COST
<b>Dependent Care Flexible Spending Account</b>	<b>Dependent Care FSA</b> – Pay for eligible child/elder care expenses with tax-free money.	Employee may elect up to a \$5,000 annual maximum.
<b>Health Advocate</b>	Employees and their family members can obtain assistance with insurance-related issues, receive guidance with complex healthcare situations and achieve problem resolution from registered nurses supported by medical directors and claim specialists. This free service is confidential and available 24/7.	No cost to employee.
<b>Employee Assistance Program (EAP)</b>	Employees and their family members may call the EAP for free referral and counseling services	No cost to employee for initial sessions.

	for a wide variety of life issues which include personal counseling, budget/debt assistance and personal legal consultation.	
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### EDUCATION BENEFITS

BENEFITS AND PROGRAMS	DESCRIPTION	EMPLOYEE COST
<b>Tuition Remission</b>	Please refer to the Education Benefits section in the applicable Collective Bargaining Agreement for details.	No cost to employee however benefit for graduate tuition is considered taxable income.

### FUTURE FINANCIAL SECURITY

BENEFITS AND PROGRAMS	DESCRIPTION
<b>403(B) Defined Contribution Retirement Plan (DC Plan)</b>	<p>Employees can save up to \$18,000 in 2016, before income taxes are withheld. An additional \$6,000 may be withheld in catch-up if age 50 and older.</p> <ul style="list-style-type: none"> <li>• Employees are eligible for participation in the DC plan after 2 years of employment. At any time during the first five years of participation, employees may voluntarily contribute to the plan; however a contribution of 5 percent of the employee's salary is required in order to receive a 5 percent match from the University.</li> <li>• After five years of continuous participation, the University contribute will an amount equal to 10 percent of the employee's salary regardless of the employee's voluntary contribution to the plan.</li> <li>• Employees may invest in any of the funds in the Quinnipiac Fund Array at TIAA-CREF.</li> <li>• There is no loan option in this Plan.</li> </ul>
<b>Supplemental Tax-deferred Annuity Retirement Savings Plan (TDA Plan)</b>	Upon hire, eligible employees may participate in the TDA Plan and direct voluntary contributions to the Group Supplemental Retirement Annuity offered by TIAA-CREF. This plan provides a loan and hardship withdrawal option. The University makes no contribution to this plan.

### PAID TIME OFF

BENEFITS AND PROGRAMS	DESCRIPTION
<b>Vacation</b>	Please refer to the Paid Time Off section in the applicable Collective Bargaining Agreement for details.
<b>Paid Holidays</b>	
<b>Sick Days</b>	

*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 and FSA participation as of the first of the month following hire date.*

*Eligibility for long term disability for employees regularly scheduled for at least 32 hours per week is the first of the month following one year of employment.*

*Eligibility for participation in the Tax Deferred Annuity Retirement Plan is as soon as administratively feasible following hire date.*

*Eligibility for participation in the Defined Contribution Retirement Plan is two years after hire date.*