

# Quinnipiac

UNIVERSITY

## 2021 Benefits-at-a-Glance



**FULL-TIME CLERICAL & FACILITIES**



## 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 (\$3,000 single/\$6,000 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
- HSA dollars roll over year-to-year; you can take the value of your account with you if you leave QU
- 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

## 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                      | \$78.17                          | \$81.23                          | \$85.72           | \$233.99                        |
| Employee + Spouse/Domestic Partner | \$311.40                         | \$326.02                         | \$450.01          | \$680.66                        |
| Employee + Child(ren)              | \$282.24                         | \$295.00                         | \$407.15          | \$615.83                        |
| Employee + Family                  | \$408.55                         | \$481.29                         | \$664.30          | \$1,004.77                      |



## 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                      | \$0.00     | \$4.71    | \$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

- Vision plan administered by EyeMed Vision that covers an annual eye exam for a \$10 copay
- Plan provides reduced-cost benefits and discounts when using in-network providers

## MONTHLY VISION PLAN CONTRIBUTIONS

| Coverage Level                     | Vision Plan |
|------------------------------------|-------------|
| Employee Only                      | \$0.00      |
| Employee + Spouse/Domestic Partner | \$2.28      |
| Employee + Child(ren)              | \$2.05      |
| Employee + Family                  | \$4.88      |



## 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 April 2020 receive \$1,400

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

- 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
- If you are enrolled in the Consumer Choice/Value HSA Plan, you are not eligible for a Health Care FSA
- Employee can contribute up to \$2,750 to the Health Care FSA in 2021





## BASIC LIFE INSURANCE: TWO CHOICES - CIGNA

- 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 Cigna
- 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 - CIGNA

- 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

## 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

- Voluntary accidental coverage administered by Voya provides financial protection if you have a covered 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, family)

## VOLUNTARY HOSPITAL INDEMNITY COVERAGE

- 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, 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) - CIGNA

- After one year of employment\*, you're enrolled automatically in the LTD insurance plan, administered by Cigna
- 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 \$4,500 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 of 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 applicable 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

# FUTURE FINANCIAL SECURITY



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

- Employees are eligible to participate in the plan after two years of employment
- At any time during the first five years of participation, 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 Array at TIAA
- There is no loan option in this plan

\*Both plans follow the IRS annual limits. Employees can contribute up to \$19,500 of pre-tax money to a 403(b) defined contribution account in 2021. If you are age 50 or older, you can contribute an additional "catch-up" amount of \$6,500.

## 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

## 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

# PAID TIME OFF



## VACATION, SICK DAYS, AND PAID HOLIDAYS

- Please refer to the Paid Time Off section of the applicable Collective Bargaining Agreement for details

# WORK AND FAMILY BENEFITS



## DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT - PAYFLEX

- 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 2021

## 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

## PET INSURANCE - NATIONWIDE

- Choose between two levels of pet insurance to cover your animals
- Both plans have a \$250 annual deductible with a maximum annual benefit of \$7,500. Pre-existing conditions for pets are not covered
- Continue to use your current vet. Multiple pet discounts available

## LIVING WELL + VIRGIN PULSE WELLNESS PROGRAM

- Employees can earn wellness incentives through the Virgin Pulse platform 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



## MY SECURE ADVANTAGE (MSA) FINANCIAL WELLNESS PROGRAM

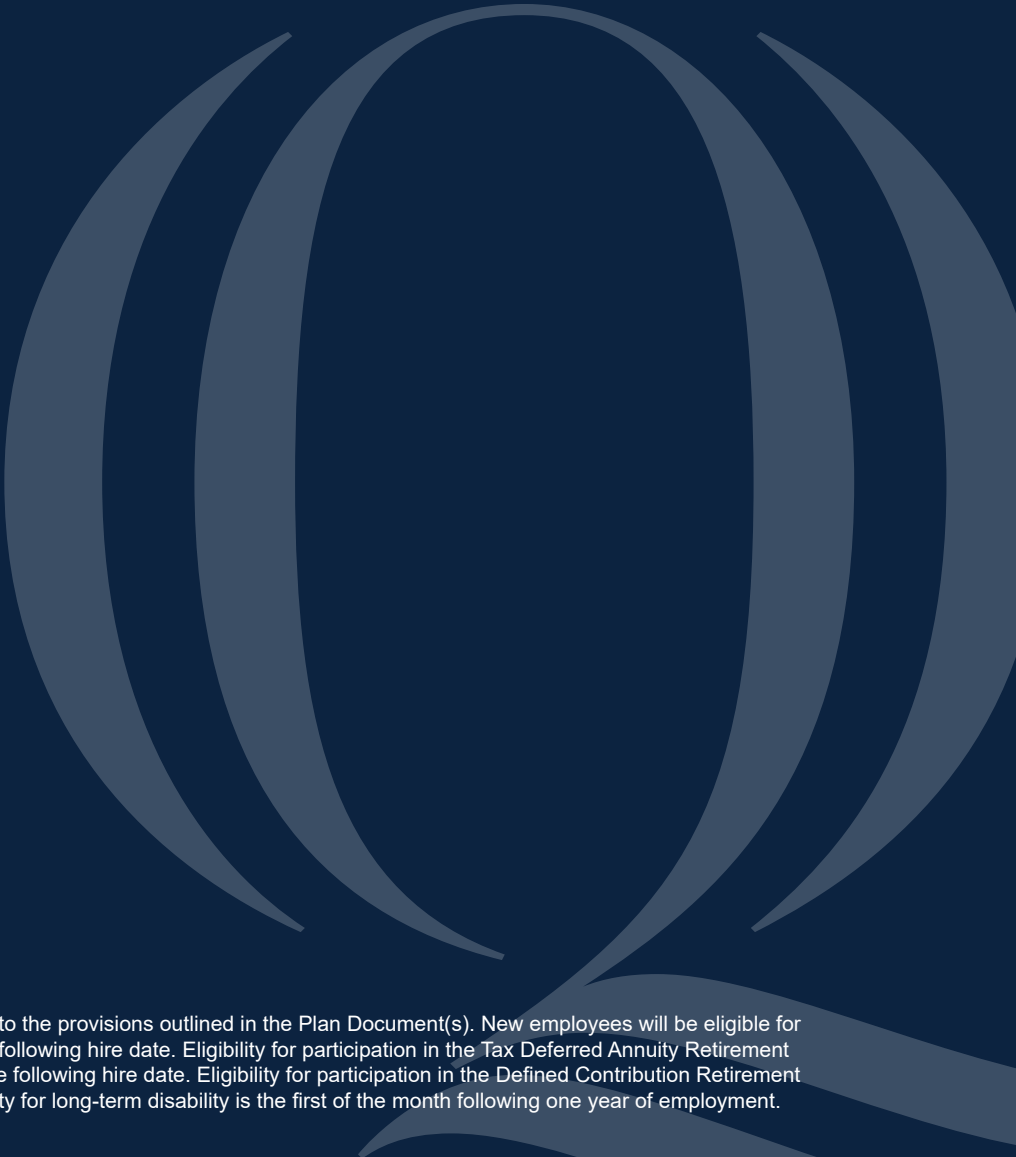
- Employees can receive confidential one-on-one financial coaching on a variety of topics: budgeting, student loans, saving/planning for retirement, investing, and more
- Access to personal financial management software
- Onsite educational workshops, webinars, and employee participation awards through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



The benefits described herein are subject to the provisions outlined in the Plan Document(s). New employees will be eligible for most benefits as of the first of the month following hire date. 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. Eligibility for long-term disability is the first of the month following one year of employment.