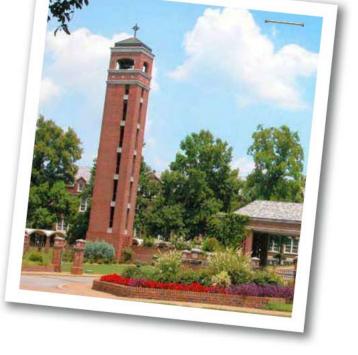


CHRISTIAN BROTHERS UNIVERSITY EMPLOYEE BENEFIT INFORMATION

# **CONTACT INFORMATION**

Coverage	Provider	Group #	Phone	Website/Email
Medical	Cigna	625857	866-494-2111	www.mycigna.com
Telehealth	MDLIVE	625857	888-726-3171	www.mycigna.com
Prescription Drugs	Cigna	625857	866-494-2111	www.cigna.com/druglist Select: Advantage 3 Tier
Dental	Cigna	625857	866-494-2111	www.mycigna.com
Vision	Cigna	625857	866-494-2111	www.mycigna.com
Basic Life/AD&D Voluntary Life/AD&D Short Term Disability Long Term Disability	Unum	660858 660859 751311 660858	800-421-0344	www.unum.com
Flexible Spending Accounts	WEX		866-451-3399	www.wexinc.com customerservice@wexhealth.com

HR Department: 901-321-3022 or humanresources@cbu.edu



# **Benefits at a Glance**

**Health Insurance Coverage** (four choices with three levels of coverage) (See price sheet for current payroll deductions.)

Plan	Deductibles	Out of Pocket Maximums	(Up to 3 per for Family Cov.)
\$400 Deductible Plan	\$400	\$1,500	No Сорау
\$1000 Deductible Plan	\$1,000	\$2,500	No Сорау
Co-Pay Plan	\$300	\$2,250	\$20 Copay for doctor visits
High Deductible Plan	\$2,800	This plan requires that you meet deductible before any claims are paid, including prescriptions. (\$10,000 Family)	

All plans above have prescription plan of 20/35/50 excluding deductible except the High Deductible plan - this plan requires that you meet deductible before prescriptions are covered. 100% of 1st \$600 for wellness visit for all plans. For complete details see our HR web site.

- Flexible Spending Accounts Healthcare Flexible Spending (\$2850 annual max.) and Dependent Care Reimbursements (\$5000 annual max.).
- Dental Traditional Plan (See enclosed price rates)
- Vision 100% eye exam after \$10 copay once a year using an "in network" provider.
- Life Insurance CBU provides 2X's Salary EE can elect and apply for additional coverage for Employee and/ or Family.
- **Short Term Disability** CBU provides short-term disability (STD) income to all regular full-time faculty and staff who have been employed for 90 days. Following the five-day waiting period, STD will pay 60% of an employee's salary, minus all regular deductions, for each day of scheduled work loss for a period up to 90 days.
- **Long Term Disability** CBU pays 100% of the premiums for this coverage Sick leave lasting more than 90 days Doctor's verification required. Benefits are 60% of your pay with a monthly benefit max of \$5000.
- **Retirement Savings** CBU pays an amount equal to 6.5 % of your annual salary for Full Time Employees for Retirement Plan. You are fully vested after four (4) years, nine (9) months.
- **403b Plan** To assist you in preparing for your retirement we make available a tax deferred plan to allow you to save money for your retirement. There are several plans to select from. See Payroll or Human Resources for about provider. Employees can save up to the legal allowable maximum per year.
- Holidays 16 days per year See list of Holidays enclosed for specific dates.
- Paid Time Off (PTO) / Vacation Three (3) weeks granted on day of hire See Policy for additional PTO days after first year.
- Automatic Deposit is available (and encouraged) for all pay cycles.
- **Tuition Paid** 100% for Employee after six (6) months of employment (15 credit hours per year), and 50% after one year and 100% after two (2) years for dependents. *See policy for complete details*.
- **Southern Security Federal Credit Union** CBU has selected Southern Security Federal Credit Union to serve as the University's official credit union. All employees are welcome to enroll free of charge and are entitled to a variety of services that are not offered through traditional banks. *See brochure for additional information*.

# CHRISTIAN BROTHERS UNIVERSITY Benefits 2022-2023

### **Medical Contributions**

Carrier: Cigna

Per Month	HDHP \$2,800	\$1,000	\$400	\$300
Single	\$0	\$42.42	\$78.48	\$75.12
EE + One	\$151.06	\$405.66	\$474.12	\$467.76
Family	\$117.50	\$506.02	\$610.60	\$600.90

Semi-Monthly	HDHP \$2,800	\$1,000	\$400	\$300
Single	\$0	\$21.21	\$39.24	\$37.56
EE + One	\$75.53	\$202.83	\$237.06	\$233.88
Family	\$58.75	\$253.01	\$305.30	\$300.45

### **Dental Contributions**

Carrier: Cigna

Per Month		Semi-Monthly	
Single	\$8.57	Single	\$4.29
EE + One	\$13.47	EE + One	\$6.74
Family	\$26.87	Family	\$13.44

### Vision Contributions

Carrier: Cigna

Per Month	
Single	\$3.42
EE + One	\$4.94
Family	\$8.86

Semi-Monthly	
Single	\$1.71
EE + One	\$2.47
Family	\$4.43



Benefits	In-Network	Out-of-Network		
DEDUCTIBLE (PLAN YEAR)				
Single	\$2,800	\$5,600		
Family - Shared	\$5,600	\$11,200		
0	UT-OF-POCKET MAXIMUM (PLAN YEA	R)		
Single	\$5,000	\$12,000		
Family - Embedded	\$10,000	\$36,000		
Office Visit Coinsurance	You pay 10% after deductible	You pay 50% after deductible		
Preventive Care	100%, no deductible	You pay 50% after deductible		
Urgent Care Centers	You pay 20% after deductible	You pay 50% after deductible		
Emergency Room Visit	You pay 20% after deductible	You pay 20% after deductible		
Outpatient Hospital Services	You pay 20% after deductible	You pay 50% after deductible		
Inpatient Hospital Services	You pay 20% after deductible	You pay 50% after deductible		
Prescription Drugs	\$20/\$35/\$50 copay after you meet your deductible 2 x copay for mail order	No Benefit		



Benefits	In-Network	Out-of-Network		
DEDUCTIBLE (PLAN YEAR)				
Single	\$1,000	\$2,000		
Family - Embedded	\$3,000	\$6,000		
0	UT-OF-POCKET MAXIMUM (PLAN YEA	R)		
Single	\$2,500	\$12,000		
Family - Embedded	\$7,500	\$36,000		
Office Visit Coinsurance	You pay 15%	You pay 50% after deductible		
Preventive Care	100%, no deductible	You pay 50% after deductible		
Urgent Care Centers	You pay 20% after deductible	You pay 50% after deductible		
Emergency Room Visit	You pay 20% after deductible	You pay 20% after deductible		
Outpatient Hospital Services	You pay 20% after deductible	You pay 50% after deductible		
Inpatient Hospital Services	You pay 20% after deductible	You pay 50% after deductible		
Prescription Drugs	\$20/\$35/\$50 copay 2 x copay for mail order	No Benefit		



Benefits	In-Network	Out-of-Network		
DEDUCTIBLE (PLAN YEAR)				
Single	\$400	\$800		
Family - Embedded	\$1,200	\$2,400		
0	UT-OF-POCKET MAXIMUM (PLAN YEA	R)		
Single	\$1,500	\$12,000		
Family - Embedded	\$4,500	\$36,000		
Office Visit Coinsurance	You pay 15%	You pay 50% after deductible		
Preventive Care	100%, no deductible	You pay 50% after deductible		
Urgent Care Centers	You pay 20% after deductible	You pay 50% after deductible		
Emergency Room Visit	You pay 20% after deductible	You pay 20% after deductible		
Outpatient Hospital Services	You pay 20% after deductible	You pay 50% after deductible		
Inpatient Hospital Services	You pay 20% after deductible	You pay 50% after deductible		
Prescription Drugs	\$20/\$35/\$50 copay 2 x copay for mail order	No Benefit		



Benefits	In-Network	Out-of-Network		
DEDUCTIBLE (PLAN YEAR)				
Single	\$300	\$600		
Family - Embedded	\$900	\$1,800		
0	UT-OF-POCKET MAXIMUM (PLAN YEA	R)		
Single	\$2,250	\$12,000		
Family - Embedded	\$6,750	\$36,000		
Office Visit Coinsurance	\$20 copay	You pay 50% after deductible		
Preventive Care	100%, no deductible	You pay 50% after deductible		
Urgent Care Centers	You pay 20% after deductible	You pay 50% after deductible		
Emergency Room Visit	You pay 20% after deductible	You pay 20% after deductible		
Outpatient Hospital Services	You pay 20% after deductible	You pay 50% after deductible		
Inpatient Hospital Services	You pay 20% after deductible	You pay 50% after deductible		
Prescription Drugs	\$20/\$35/\$50 copay 2 x copay for mail order	No Benefit		



	In- Network (% of Negotiated Fee)	Out-of-Network (% of R&C Fee)		
	DEDUCTIBLE			
Individual	\$50	\$75		
Family	\$150	\$225		
	PLAN YEAR MAXIMUM			
Per Person	\$1,000	\$1,000		
Preventive Care	You pay 0%, no deductible	You pay 0%, no deductible		
Basic Restorative Care	You pay 20% after deductible	You pay 20% after deductible		
Major Restorative Care	You pay 50% after deductible	You pay 50% after deductible		
	ORTHODONTIA			
Lifetime maximum per person	\$1,000	\$1,000		
Benefit - dependent children only to age 19	You pay 50% after deductible	You pay 50% after deductible		



	In- Network	Out-of-Network		
Exam Copay	\$10	Up to \$45		
Materials Copay	\$25	See below		
LENSES				
Single	Covered 100% after copay	Up to \$40		
Bifocal	Covered 100% after copay	Up to \$65		
Trifocal	Covered 100% after copay	Up to \$75		
Frames	Up to \$120	Up to \$72		
CONTACTS (IN LIEU OF GLASSES)				
Elective	Up to \$120	Up to \$105		
Medically Necessary	Covered 100%	Up to \$250		
FREQUENCY				
Exams/Lenses/Contacts	Every 12 months			
Frames	Every 24 months			

# **Employer Paid Basic Life with AD&D**

Carrier: Unum

Benefit Amount: 2 x basic annual earnings rounded to the next higher \$1,000 Maximum Benefit: \$200,000

# **Employer Paid Short Term Disability**

Carrier: Unum

Elimination Period: 90 days Benefit: 60% of employee's salary after five-day waiting period

# Voluntary Life with AD&D

#### Carrier: Unum

# **Employer Paid Long Term Disability**

Carrier: Unum Elimination Period: 90 days Benefit: 60% of monthly earnings to a maximum of \$5,000

Employees who want to supplement their group life insurance benefit may purchase additional coverage with Unum for yourself, spouse and children. You will pay the full cost of the coverage through payroll deductions.

Evidence of insurability is required for amounts over the guarantee issue.

Rates are based on your age and the amount of benefit you elect.

Employee Life and AD&D	
Amount of Insurance	Increments of \$10,000 to a maximum of \$500,000, not to exceed 5 x annual earnings.
Guarantee Issue Amount	\$150,000
Annual Increases	You may elect an additional \$20,000 each year up to the guarantee issue amount without evidence of insurability
Age Reduction	35% at age 70 An additional 15% at age 75

Employees may also purchase life benefits for your spouse and dependent children

Spouse Life and AD&D		
Amount of Insurance	Increments of \$5,000 to a maximum of \$500,000, not to exceed 5 x annual earnings.	
Guarantee Issue Amount	\$50,000	
Annual Increases	You may elect an additional \$10,000 each year up to the guarantee issue amount without evidence of insurability	
Age Reduction	35% at age 70 An additional 15% at age 75	

Child Life and AD&D	
Amount of Insurance	Live birth to 14 days: \$1,000 14 days to 6 months: \$1,000 6 months to 19 years (26 years if full-time student): \$2,000 increments to \$10,000

# Flexible Spending Account (FSA)

Carrier: WEX

CBU will provide you the opportunity to pay for out-of-pocket medical, dental, vision, and dependent care expenses with pre-tax dollars through flexible spending accounts (FSAs).

A health care FSA is used to reimburse out-of-pocket medical expenses incurred by you and your dependents. A dependent care FSA is used to reimburse expenses related to the care of eligible dependents while you and your spouse work

You can save approximately 25 percent of each dollar spent on these expenses when you participate in an FSA.

Contributions to your FSA come out of your paycheck before any taxes are taken out. This means that you don't pay federal income tax, Social Security taxes, or state and local income taxes on the portion of your paycheck that you contribute to your FSA.

You should contribute the amount of money that you expect to pay out-of-pocket for eligible expenses for the plan period.

If you do not use the money that you contributed, a maximum of \$570 may be rolled over to the next plan year.

The maximum amount you can contribute to your health care FSA for 2022 is \$2,850.

The maximum that you can contribute to the dependent care FSA is \$5,000, if you are single or married filing jointly, or \$2,500 if you are married and filing separately.



# The Christian Brothers Employee Retirement Plan (CBERP)

All full time employees are eligible for enrollment in the defined benefit plan. This plan provides a traditional form of retirement benefits, also known as a pension plan.

- Enrollment is automatic, with no action required on your part.
- The plan is funded entirely by the University. After your one-year work anniversary, CBU will begin paying 6.5% of your gross wages into the plan.
- After four (4) years and nine (9) months of full time employment with CBU, you will qualify as "vested" in the plan. Should you leave before the end of the vesting period, you will not receive a benefit. The vesting period begins on your first day of work.
- Early retirement is available at age 55 for vested employees, but at a reduced benefit. Normal retirement age is your full retirement age under Social Security.
- Benefits are calculated according to set formulas. The formulas use both length of service and average salary during employment at CBU in their calculations.
- In October, you will receive an annual statement and benefit forecast from our plan provider, Christian Brothers Services.

# 403(b) TDA Plan

### Teachers Insurance & Annuity Associates (TIAA CREF)

730 Third Avenue New York, NY 10017-3206 (800) 842-2252

#### Steps to set up a 403(b)

- 1. Complete the 403(b) Election & Salary Reduction Form.
- 2. Submit completed form to Payroll (payroll@cbu.edu).
- **3**. Contact Millennium Advisory Services at (877) 435-2489, Option 1, for financial planning assistance.
- 4. Contact TIAA at 1-800-842-2252 to set up your account.
- **5.** Provide TIAA with CBU's Plan #348006.

# **TELEHEALTH**

As a Christian Brothers University employee, you have access to quality telehealth services as part of your medical plan through **MDLIVE**.

MDLIVE offers you access to minor medical and behavioral/mental health virtual care 24/7/365.

Cost:

- HDHP \$2,800 Plan: 10% after deductible
- PPO \$1,000 Plan: 15%
- PPO \$400 Plan: 15%
- PPO \$300 Plan: \$20 copay

# Get the Care you Need

MDLIVE gives you access to doctors and therapists via video or phone.

Board-certified doctors and pediatricians can diagnose, treat and prescribe most medications for minor medical conditions, such as:

- Sore throat
- Headache
- Stomach ache
- Cold and flu
- Allergies
- Fever
- UTIs

Licensed counselors and psychiatrists can provide nonemergency behavioral and mental health care for conditions such as:

- Addictions
- Bipolar/Eating/Panic disorders
- Child/Adolescent issues
- Grief/Loss

# Ways to Contact MDLIVE

Register with MDLIVE so the service will be ready when you need care.

- Go to **www.mycigna.com**
- Call 888-726-3171



- Depression/Stress
- Parenting/Relationship/Marriage issues
- Men's or Women's issues
- Trauma/PTSD

# CIGNA MEMBER RESOURCES

Cigna offers you various tools and programs that you and your family may need to be healthy, secure and prepared for life changes. Programs are available at no cost to you if you are enrolled in one of CBU's medical plans.

# Omada®

Omada is a personalized program to help you reach your health goals through sustainable lifestyle change. You can get support and the technology to lose weight and take control of your health, by learning to:

- Eat healthier
- Increase activity
- Overcome challenges
- Stay healthy for life

You will receive your own:

- Interactive program
- Wireless smart scale
- Weekly online lessons
- A professional Omada health coach

To get started, register at www.mycigna.com or on the myCigna app.

# Employee Assistance Program

The Cigna program can help you when you have questions, concerns or emotional issues regarding life's big and small challenges. This program is available 24/7 to help you and your family f ind solutions and help restore your peace of mind. The program offers:

 Three face-to-face visits with a licensed behavioral health provider in Cigna's EAP network

- Unlimited telephone counseling and access to work-life resources
- Access to legal services, including a 30minute consultation with a network attorney, plus 25% off select fees if the attorney is retained
- Access to financial services, including a 30-minute complimentary phone consultation, plus 25% off tax preparation
- Access to ID theft support, including a 60-minute consultation with a f raud resolution specialist

For more information, call **877-231-1492** or go to www.mycigna.com.

# Healthy Pregnancy

If you are expecting, the Cigna Healthy Pregnancies, Healthy Babies® program provides support throughout your pregnancy and in the days and weeks after your baby's birth. Call 800-615-2906 to enroll.

- Get live support 24/7.
- Talk to a health coach who can help you with everything f rom tips on how to handle your discomfort during pregnancy to what foods to avoid, birthing classes and maternity benef its.
- Access an audio library of maternity and general health topics.
- Download the Cigna Healthy Pregnancy app or visit www.mycigna.com for tools to track your pregnancy week by week, prepare for delivery, and care for your baby.

# **Other Resources for Unum Members**

### Employee Assistance Program

Confidential counseling with support programs available 24/7 and includes three face-to-face sessions per year.

- Call 800-854-1446
- Visit www.unum.com/lifebalance

### • Life Planning Financial & Legal Resources

Available to employees, spouses, and beneficiaries who need help during terminal illness or after the loss of a covered employee.

- Call 800-854-1446
- Visit <u>www.unum.com</u>

### Travel Assistance

Provided by Assist America, Inc. to help during a medical emergency while traveling.

- Call 800-872-1414 within the US, outside the US call +1-609-986-1234
- Email medservices@assistamerica.com
- Your reference number is **01-AA-UN-762490**



Employees & Families 🐱

Home · Employees & Families · Employee Assistance Program

# Get confidential help with life's stresses

Access Your EAP Benefits



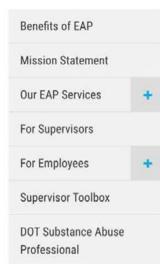
# Employee Assistance Program Methodist Health Care

The Employee Assistance Program is free to any CBU faculty, administration, and staff. This program helps employees and members of their household resolve problems as well as helps leaders manage their team. Some of the problems that the program assists with are alcohol and/or drug abuse, anxiety and/or depression, marital and/or family issues, grief, stress, work-life balance, and major life transitions.

All sessions are confidential, except when required by law or client's written consent. The program offers ten free sessions per issue.

You can reach the Methodist Healthcare Employee Assistance Program by calling (901) 683-5658 or Toll Free at (800) 888-5658. You can also visit them at **www.methodisteapcanhelp.org**.





We partner with businesses, employees, and their household members to help them achieve success and wellbeing—in their professional and their personal lives.



### A Tradition of Success

# **Additional Benefits**

#### **University Bookstore**

Employees of CBU are given a 20% discount on many items in the campus bookstore. Employees should ask at the checkout counter in the bookstore as to what specific items are covered by this discount.

#### **Athletic Events**

Employees may attend regular scheduled season athletic events on campus without paying admission fees. This will also apply to one accompanying immediate family member. (Because of NCAA Division II regulations this benefit will not apply to playoffs.)



### Cafeteria

CBU offers employees a choice of three dining options on campus for their convenience. Two locations for dining are located in the Thomas Center, and one is in De La Salle Hall. *Hours may vary during the summer*.

#### The Buccaneer Snack Bar (Thomas Center, lower level)

#### **Monday - Friday**

10:00 am - 11:00 pm

### Alfonso Dining Hall, Cafeteria Style (Thomas Center, upper level) Monday - Friday

### Saturday - Sunday

Brunch...... 10:45 am - 1:30 pm Salad & Sandwich...... 1:30 - 4:30 pm Dinner..... 4:30 - 6:30 pm

**Canale Cafe** (*De La Salle Hall*) Irregular Hours during the week, open for all games in Canale Arena

### **Fitness Center**

Canale Arena Fitness Center is available to students, faculty and staff. One guest may accompany a CBU student, faculty member, or staff member. All visitors will be required to sign-in, leave their State-Issued or Military ID with the attendant(s) during their visit, and remain with the CBU student, faculty, or staff member until their departure from the facility. Guest ID will be returned upon leaving the facility.

#### General Operating Hours

Summer Hours Monday thru Friday ......4:00 pm - 9:00 pm Saturday and Sunday......12:00 pm - 4:00 pm

#### Swimming Pool Privileges

The CBU swimming pool may be enjoyed during designated hours by employees and members of the employee's immediate family. An employee identification card is required. Designated hours and days are posted at the pool.

#### Service Awards

CBU recognizes all full-time regular employees at the end of their fifth year of continuous service and every five years thereafter at an annual service awards program. If an employee changes status to less than full-time regular or leaves CBU's employment, the employee's new service date will be the date of re-hire or re-classification to full-time regular.

