



**FACULTY BENEFITS SUMMARY**

**Medical Insurance**

Bradley University offers an Exclusive Provider Organization (EPO) and a Qualified High Deductible Health Plan (QHDHP) with two network options. The EPO & the QHDHP automatically includes dental and some vision coverage. Within the EPO & QHDHP there are two network options available to full-time employees: Option 1 is the Aetna/Coventry/Unity Point Health Methodist Network and Option 2 is the Humana/OSF Network. The medical/flex plan year runs October 1, 2013 thru September 30, 2014. The Dental plan runs January 1 thru December 31. The University pays two-thirds of the total premium. Full-time employees are eligible to enroll within the first 31 days of employment. Coverage is effective on the first day of employment contract or enrollment, whichever is later. The plan of benefits and premium structure are identical for each network. Members must utilize the hospitals, ancillary facilities and providers in the network in which they choose to participate. Below are the two plan options available to University employees:

	<b><u>Aetna/Coventry/Unity Point Health Methodist</u></b>	<b><u>Humana/OSF</u></b>
Administrator	Aetna/Coventry	Humana
Hospital	Unity Point Health Methodist/Proctor/Pekin	OSF/Proctor/Pekin
Network	Methodist First Choice	Humana
Pharmacy Benefit Mgr.	Medco/Express Scripts	Humana
Flex Plan Administrator	Benefit Planning Consultants (BPC)	Benefit Planning Consultants (BPC)

**EPO – Aetna/Coventry or Humana**

- Well Adult Care (age 16 and over) - \$0 Co-Pay
- Well Child Care (to age 16) - \$0 Co-Pay
- Office Visit Co-Pay - \$30
- ER Co-Pay - \$125
- Out-patient Surgery Facility Fee Co-Pay - \$100 per surgery
- Out-patient Physician Surgical Procedure Co-Pay - \$100 per surgery
- In-patient Admission Co-Pay (facility) - \$400 per admission
- Skilled Nursing Facility Physician Visit Co-Pay - \$30 per day
- Home Health Visit Co-Pay - \$30 per visit
- Occupational Therapy Co-Pay (excludes in-patient) - \$30
- Speech Therapy Co-Pay (excludes in-patient) - \$30
- Physical Therapy Co-Pay (excludes in-patient) - \$30
- Durable Medical Equipment Co-Pay (covered by plan) - \$30
- Out of Pocket Maximum Per Year - \$2,000 per person/\$4,000 employee plus one/\$5,000 per family

**Prescription Drug Plan**

- Generic Co-Pay – no change - \$10 retail or \$20 for 90-day mail order supply
- Preferred Brand (Formulary) Co-Pay - \$30 retail or \$60 for 90-day mail order supply
- Non-Preferred Brand Co-Pay - \$50 retail or \$100 for 90-day mail order supply

The EPO Plan services must be accessed through participating providers in the Methodist First Choice/Aetna/Coventry or OSF/Humana Network. With few exceptions, most services are covered in full if authorized by a participating provider.

## **Dental**

There is no preferred network for dental. You are able to choose any provider.

- Plan year begins January 1 and ends December 31.
- 100% Preventative Care-twice each calendar year
- \$50 annual deductible per individual/\$100 for employee plus one/\$150 per family per calendar year
- 80/20% coinsurance after deductible for restorative and major dental services
- \$1,000 annual maximum benefit

## **Vision**

There is no preferred network for dental. You are able to choose any provider.

### **Examinations**

- Optometrist – Plan covers 100% of 1 (one) exam every 24 months
- Ophthalmologist – Plan covers 100% of 1 (one) exam every 24 months

### **Eyewear – Lenses, Frames & Contacts**

- The plan will pay up to \$100 for any combination of eyewear once every 24 months

Note: Charges exceeding the above Schedule of Benefits do not apply toward the medical Maximum Out-of-Pocket expense or deductible, if applicable.

## **Qualified High Deductible Health Plan – Aetna/Coventry/Unity Point Health Methodist or Humana/OSF**

A QHDHP covers health care services (office visits, hospital tests, therapy, prescriptions, etc.) only after an individual or a family has met the deductible. However, routine wellness services from in-network providers are covered by the Plan at 100% and no deductible. The QHDHP has lower employee premiums than the EPO plan. The Bradley University QHDHP will have the same benefits regardless of network selection (OSF/Humana or Methodist/Coventry).

- Well Adult Care (age 16 and over)–100% covered by Bradley University (cannot be applied to deductible)
- Well Child Care (to age 16) - 100% covered by Bradley University (cannot be applied to deductible)
- Office Visits – 20% coinsurance after deductible is met/0% after out-of-pocket is met
- Medical/Surgical Physician Services –20% coinsurance after deductible is met/0% after out-of-pocket is met
- Mental Health/Substance Abuse Services–20% coinsurance after deductible is met/0% after out-of-pocket is met
- Inpatient Hospital Services –20% coinsurance after deductible is met/0% after out-of-pocket is met
- Skilled Nursing Facility Services –20% coinsurance after deductible is met/0% after out-of-pocket is met
- Outpatient Services –20% coinsurance after deductible is met/0% after out-of-pocket is met
- Outpatient Emergency Care –20% coinsurance after deductible is met/0% after out-of-pocket is met
- Outpatient Rehabilitation Therapy –20% coinsurance after deductible is met/0% after out-of-pocket is met
- Home Health Services –20% coinsurance after deductible is met/0% after out-of-pocket is met
- Durable Medical Equipment –20% coinsurance after deductible is met/0% after out-of-pocket is met

**Calendar Year Deductible-** the deductible is the amount of expenses that must be paid out-of pocket before Bradley University will pay any expenses.

- \$1,500.00 deductible for single coverage
- \$3,000.00 deductible for single plus one and family coverage

**Out-of-Pocket Maximum -** The amount of money that any individual will have to pay toward covered health care expenses during any one calendar year.

- \$3,000.00 Out-of-Pocket Maximum for single coverage
- \$6,000.00 Out-of-Pocket Maximum for single plus one and family coverage

### **Prescription Drug Plan**

- 20% coinsurance after deductible is met
- 0% coinsurance after out of pocket is met

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Note: Charges exceeding the above Schedule of Benefits do not apply toward the medical Maximum Out-of-Pocket expense or deductible, if applicable.

### **Flexible Spending Account**

The Flexible Spending Account is administered by Benefit Planning Consultants (BPC). The Flexible Spending Account is a voluntary plan with two provisions. It allows full-time employees to pay employee benefit premiums for health, life and long-term disability with tax-free dollars. Full-time employees may also elect to set aside tax-free dollars for un-reimbursed medical expenses and/or dependent care. Money in either of these accounts that is not utilized by the end of the plan year (October 1 through September 30) will be forfeited. The Flexible Spending Account can be utilized when enrolled in either the EPO or Qualified High Deductible Plan.

**Health Savings Account (HSA)** – If you are enrolled in a Qualified High Deductible Health Plan, you can establish a tax-exempt Health Savings Account with your own funds. You can use these funds to pay for qualified medical, dental and prescription services. You can enroll in a HSA only when you are participating in a HQDHP (Please see the HQDHP & HSA Q & A for further information).

### **Group Life Insurance**

Group Life Insurance is available on a contributory basis through Unum. The University pays two-thirds of the total premium for each full-time employee. Coverage is effective on the first of the month following the date of employment. The amount of the insurance is based on the employee's annual contract salary. The accidental death and dismemberment coverage is equal to the life insurance coverage.

### **Voluntary Life Insurance**

Employees also have an opportunity to buy additional life insurance through Unum. Voluntary life insurance coverage can be purchased in \$10,000 increments (employee pays full premium) up to 5 times their annual wages with a maximum benefit of \$500,000. (Example, employee making \$30,000 annually may purchase any amount of additional coverage in \$10,000 increments up to \$150,000 – 5 times the annual wages.)

### **Short-Term Disability**

The University provides short-term disability to all full-time employees during the regular contract year for absences due to accident, sickness or pregnancy. Full-time regular employees' salary payments will be continued by the University according to the following schedule:

Less than 1 year continuous service	Full pay for 1 month and 60% for 2 additional months
1 year but less than 2 years	Full pay for 1 month and 60% for 5 additional months
2 years but less than 3 years	Full pay for 2 months and 60% for 4 additional months
3 years but less than 4 years	Full pay for 3 months and 60% for 3 additional months
4 years but less than 5 years	Full pay for 4 months and 60% for 4 additional months
5 years and over	Full pay for 6 months

### **Long-Term Disability**

Long-term disability insurance is available for all full-time employees through Unum after one year of continuous service at Bradley. New full-time employees are eligible to join immediately if employed by the University within three months of leaving another group total disability insurance plan. The University pays two-thirds of the total premium for employees through a total disability insurance policy on the first \$2,000 benefit. Employees may elect to pay 100% of the premium to have additional coverage of up to \$5,000 monthly benefit based on salary. If approved, long-term disability becomes effective following the first 180 consecutive days of disability. When eligible for benefits, employees receive 60% of their base monthly salary up to the elected maximum benefit per month, less any benefit from Social Security (including dependents' benefit) and workers' compensation. The benefit paid will never be less than \$100. During total disability, the monthly income and the annuity premium benefit will be increased each year by 3% compounded annually.

### **Long-Term Care**

As an employee, you may purchase coverage during the enrollment period through Unum without having to fill out a medical questionnaire, as long as you do not choose benefits that exceed the Guarantee Issue limits. Your enrollment kit contains complete information on the Guarantee Issue limits. If you wait to enroll, you will need to fill out the medical questionnaire and may not be accepted. This benefit is available for employees and family members. The levels of care that this plan could cover include a long term care facility, professional home and community care and total choice home care. This benefit also can include inflation protection. To view benefit information please visit [www.BradleyLTC.com](http://www.BradleyLTC.com).

### **Retirement Annuity (RA)**

Any full-time staff member enrolled in TIAA/CREF retirement plan before coming to Bradley or meeting the year of service requirement\*, is eligible to participate in the plan upon arrival. Employees, except students and employees with retirement benefits provided under a collective bargaining agreement, who do not meet the above requirement, are eligible to participate in the TIAA-CREF Plan on year from their date of employment. Eligible employees may contribute 5% of their base salary and the University matches the contribution. Eligible employees may voluntarily contribute more than 5% of base salary to purchase additional annuity benefits. However, University contributions are limited to 5%.

\*The term "year of service" is defined as the 12-month period immediately preceding the employee's date of employment with Bradley University during which the employee was employed in a regular non-student capacity and worked 1,000 or more hours with a four-year bachelor degree granting institution of higher education.

### **Group Supplemental Retirement Annuity (GSRA)**

Contributions to this Plan are made on a tax-deferred basis in addition to any contributions which may be made to Bradley University's Retirement Annuity Plan. No contributions are made by the University. All employees except students and employees with retirement benefits provided under a collective bargaining agreement are eligible for participation the first of the month following employment. To participate in this Plan, an eligible employee must complete the necessary enrollment form(s), as well as a Salary Reduction Agreement. Under this agreement, the employee's salary is reduced and the amount of the reduction is applied as premiums to the GSRA. Limitations on GSRA contributions are subject to IRS limitations. Enrollment forms are available in the Human Resource Department.

### **Social Security**

Bradley participates in the Social Security program with equal contributions from the employee at the current legal rate.

### **Tuition Provisions**

A full-time employee, with one year of service, may take a maximum of six semester hours of undergraduate and graduate courses\* per session at \$5.00 per semester hour.

A full-time employee's dependents and spouse must meet the University's academic standards before they are accepted into the institution. After they become accepted, as defined in the Tuition Policy, are eligible for tuition remission for undergraduate courses based on the following number of years of full-time service:

During 1 <sup>st</sup> year 0%	During 4 <sup>th</sup> year 75%
During 2 <sup>nd</sup> year 25%	After 4 <sup>th</sup> year 100%
During 3 <sup>rd</sup> year 50%	

\*The spouse of a full-time employee who is exempt under the Fair Labor Standards Act may take graduate courses at \$5.00 per semester hour.

\*Dependents of a full-time exempt employee are eligible for graduate course tuition remission of 50% if classroom space is available. Tuition remission for graduate courses is taxable for dependents and spouses.

### **Other Benefits**

Use of all recreational facilities, discounted tickets for sports events, Bradley Theatre Department productions and a discount at the Bradley Bookstores.

Note: This document is intended as a summary only. The benefits will be administered as outlined in Bradley University's plan document and current policies.

HUMAN RESOURCE DEPARTMENT

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