

BRADLEY

UNIVERSITY

ADMINISTRATIVE EMPLOYEES BENEFITS SUMMARY

Medical Insurance

Bradley University offers an **Exclusive Provider Organization (EPO)** with two network options. The EPO automatically includes dental and some vision coverage. The plan of benefits and premium structure are identical for each network. Within the EPO there are two network options available to full-time employees: **Option 1** is the Personal Care/Methodist Network and **Option 2** is the Humana/OSF Network. The medical/flex plan year runs **October 1, 2009 thru September 30, 2010**. 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 network options available to University employees effective **October 1, 2009**:

	<u>Personal Care/Methodist</u>	<u>Humana/OSF</u>
Administrator	Personal Care	Humana
Hospital	Methodist/Pekin	OSF/Proctor/Pekin
Network	Methodist First Choice	Humana
Pharmacy Benefit Mgr.	Caremark until 12/31 then Medco	Humana
Flex Plan Administrator	Benefit Planning Consultants (BPC)	Benefit Planning Consultants (BPC)

EPO – Personal Care/Humana

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/\$4000 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; and

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/Personal Care or OSF/Humana Network. With a few exceptions, most services are covered in full if authorized by a participating provider.

Dental

100% Preventative Care-twice each calendar year
\$50 annual deductible per individual/\$150 per family per calendar year
80/20% coinsurance after deductible for restorative and major dental services
\$1,000 annual maximum benefit

Vision - Note the amounts noted below are reimbursements dollars not co-pays.

Lens or Lenses	One Lens	One Set
Single Vision.....	\$14.50	\$29.00
Bifocal.....	\$21.75	\$43.50
Trifocal.....	\$29.00	\$58.00
Lenticular.....	\$36.30	\$72.60
Contact.....	\$21.75	\$43.50
Frames.....		\$20.60
Examinations		
Optometrist.....		\$29.00
Ophthalmologist.....		\$36.30

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

Group Life Insurance

Group Life Insurance is available on a contributory basis. 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 voluntary life insurance coverage 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 2 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 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.

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 one 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.

Flexible Spending Account

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.

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 eligible dependents and spouse, 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 1st year	0%	During 4th year	75%
During 2nd year	25%	After 4th year	100%
During 3rd 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.

Vacation

Bradley University grants annual vacation with pay to regular (12-month) full-time and regular (12-month) part-time administrative and professional employees. Vacation is accrued monthly and is not to be given for use in unearned amounts at the beginning of/or during the fiscal year. Regular (12-month) full-time employees will accrue paid vacation according to the following schedule:

<u>Length of Service as of June 1</u>	<u>Monthly Accrual Rate</u>	<u># Days Paid Vacation Per Year</u>
0 through 5 years	.83334 days per month	10 days
6 through 10 years	1.25 days per month	15 days
11 or more years	1.6667 days per month	20 days

Regular part-time (12-month) employees who work at least 20 hours per week (1,040 per year) are entitled to vacation on a pro-rated basis. The length of the vacation will be determined on the same basis as for full-time employees, but the pay will be based on the employee's number of part-time hours per week. Part-time employees working less than 20 hours per week, temporary employees and less than 12-month employees receive no vacation.

Holidays And Holiday Pay

The University observes the following holidays:

New Year's Day	Labor Day
Floating half-day*	Thanksgiving Day
Memorial Day	Christmas Day
Independence Day	

Additional days off given at the discretion of the University are as follows:

Half-day before Thanksgiving Day*
Day after Thanksgiving Day
Christmas Eve Day
Working Days between Christmas Day and New Year's Day

* The half day given full-time employees working between 8:00 a.m. – 12 Noon will be prorated for eligible employees working other hours.

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.