Medical Insurance
Bradley University offers a Preferred Provider Organization (PPO) and a Qualified High Deductible Health Plan (QHDHP) with two network options. The PPO & the QHDHP automatically includes dental and some vision coverage. Within the PPO & 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 BCBS/OSF Network. The medical/flex plan year runs October 1, 2015 thru September 30, 2016. 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:

Aetna/Coventry/Unity Point Health Methodist
- Administrator: Aetna/Coventry
- Hospital: Unity Point Health Methodist/Proctor/Pekin
- Network: Methodist First Choice/Coventry National Network
- Pharmacy Benefit Mgr.: Medco/Express Scripts
- Flex Plan Administrator: Benefit Planning Consultants (BPC)
- Dental: BCBS

BCBS/OSF
- Administrator: BCBS
- Hospital: BCBS
- Network: BCBS
- Pharmacy Benefit Mgr.: Prime
- Flex Plan Administrator: Benefit Planning Consultants (BPC)
- Dental: BCBS

PPO – Aetna/Coventry or BCBS
- 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

In accordance with the Affordable Care Act, there is an out of pocket (OOP) maximum established for pharmacy benefits based on the class of coverage i.e. employee, employee plus one or family. Once the OOP maximum has been reached, prescription drugs will be paid at 100% for the balance of the calendar year.

<table>
<thead>
<tr>
<th>Per Person Prescription Out-of-Pocket Maximum**</th>
<th>$1,500</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per Person Plus One Prescription Out-of-Pocket Maximum**</td>
<td>$3,000</td>
</tr>
<tr>
<td>Per Family Unit Prescription Out-of-Pocket Maximum**</td>
<td>$4,500</td>
</tr>
</tbody>
</table>

The PPO Plan services must be accessed through participating providers in the Methodist First Choice/Aetna/Coventry or OSF/BCBS Network. With few exceptions, most services are covered in full if authorized by a participating provider. The PPO also means that there is an out-of-network benefit for each option. **However, members should utilize physicians, hospitals, ancillary facilities and providers in the network in which they choose to participate as out-of-network benefits are not as cost effective as outlined on the Benefit Highlights sheet.**

**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 vision. 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.

Revised: February 2016
Qualified High Deductible Health Plan – Aetna/Coventry/Unity Point Health Methodist or BCBS/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 PPO plan. The Bradley University QHDHP will have the same benefits regardless of network selection (OSF/BCBS 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

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

Revised: February 2016
Vision
There is no preferred network for vision. 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

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

Dental Plan (No medical, vision, and pharmacy)
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

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 PPO 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).

Basic Life Insurance
Basic 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.)
**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). Informational video available at [http://www.agltc.com/BradleyUniversity/Seminar/](http://www.agltc.com/BradleyUniversity/Seminar/)

**Retirement Annuity (RA)**
Any full-time staff member enrolled in TIAA 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 Plan on year from their date of employment. Eligible employees may contribute 5% of their base salary and the University matches the contribution up to the amount allowed by the IRS. Eligible employees may voluntarily contribute more than 5% of base salary to purchase additional annuity benefits. However, University contributions are limited to 5% to the extent allowable under IRS Guidelines.

*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.

Revised: February 2016
**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 1st year 0%
- During 2nd year 25%
- During 3rd year 50%
- During 4th year 75%
- After 4th year 100%

*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 paid vacation time to regular, full-time and part-time employees whose tour of duty is scheduled over a 12-month period. Full-time and part-time employees, who are not scheduled to work over a 12-month period, are not eligible for paid vacation leave. Regular, full-time employees shall receive vacation credit for each bi-weekly payroll period according to the following accrual schedule:

<table>
<thead>
<tr>
<th>Length of Service</th>
<th>37.5 Hour-Per-Week Employee</th>
<th>40-Hour-Per-Week Employee</th>
<th>Maximum # of Paid Vacation Days Per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Thru 5 years</td>
<td>2.884615 hours per bi-weekly</td>
<td>3.076923 hours per bi-weekly</td>
<td>10 days</td>
</tr>
<tr>
<td>6 thru 10 years</td>
<td>4.326923 hours per bi-weekly</td>
<td>4.615385 hours per bi-weekly</td>
<td>15 days</td>
</tr>
<tr>
<td>11 or more years</td>
<td>5.769231 hours per bi-weekly</td>
<td>6.153846 hours per bi-weekly</td>
<td>20 days</td>
</tr>
</tbody>
</table>

New employees are not eligible for vacation benefits during the first six months of employment. However, from the seventh month of employment through the twelfth month, accrual is earned at double rate. Regular part-time (12-month) employees are entitled to vacation on a pro-rated basis. Less than 12-month and temporary employees receive no vacation.

**Sick Leave**
Sick leave is earned on a bi-weekly basis at the rate of 12 days per year. Employees can accumulate up to a maximum of 130 sick days.
**Personal Leave**
Employees, who have less than one year's service on June 1, are eligible for one personal day during the fiscal year. Employees are eligible for two personal days during the fiscal year beginning June 1 following one year of continuous service.

**Holidays and Holiday Pay**
The University observes the following holidays:
- New Year’s Day
- Floating half-day*
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas 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.