

2020 Summary of Benefits

Open enrollment for health care coverage, dental coverage, FSA (Flex Spending Account) & HSA (Health Savings Account) options is offered annually. All benefits are subject to change. Please direct all benefits-related questions to Cedarville University Human Resources at (937)766-7885 or hr@cedarville.edu.

HEALTH CARE INSURANCE: Administered by United Healthcare ~ Premium paid by the University and the Employee.

Spousal Exclusion: If your spouse is eligible for coverage under an employer's plan, your spouse is ineligible to enroll in the University's health care insurance.

Tier Coverage	PPO Monthly Premium	HDHP Monthly Premium
Employee	\$131	\$107
Employee + 1	\$266	\$218
Family	\$371	\$305

Annual funding to HSA by Cedarville University: \$500 Single / \$750 Employee + 1 / \$1000 Family
HSA Funding provided bi-annually: January 50% and July 50%

Plan Comparison	PPO (Preferred Provider Organization) with FSA option	HDHP (High Deductible Health Plan) with HSA
Deductible (Embedded)	\$1,250 Individual / \$3,750 Family	\$3,000 Individual / \$6,000 Family
Co-Insurance (After Deductible)	20%	20%
Out-of-Pocket Maximum (Includes Deductible)	\$3,500 Individual / \$10,500 Family	\$6,650 Individual / \$13,300 Family
Office Visits	\$25 Primary Care Physician / \$50 Specialist	deductible & co-insurance
Preventive Care Services	No Cost	No Cost
Urgent Care	\$75 copayment; then deductible & co-insurance	deductible & co-insurance
Emergency Room	\$200 copayment; then deductible & co-insurance	deductible & co-insurance
Inpatient and Outpatient	Subject to deductible & co-insurance	deductible & co-insurance
Cedar Care Pharmacy (30 day supply)	\$5 Generic / \$30 Preferred Brand \$40 Non-Preferred / \$60 Specialty	deductible & co-insurance
Retail Pharmacy (30 day supply)	\$10 Generic / \$30 Preferred Brand \$60 Non-Preferred / \$60 Specialty	deductible & co-insurance
Cedar Care Pharmacy (90 day supply)	\$15 Generic / \$60 Preferred Brand \$120 Non-Preferred / Specialty not available	deductible & co-insurance
Express Scripts Mail Order (90 day supply)	\$20 Generic / \$75 Preferred Brand \$150 Non-Preferred / Specialty not available	deductible & co-insurance

All deductibles, copays and coinsurance contributions apply to the annual out-of-pocket maximum. The Specialty Physician copay is applicable to all "Specialists" excluding General Physicians, Internists, Pediatricians, OBGYN's and Geriatrics or any other Network Provider as allowed by the plan. Vision Coverage is available under Health Care Plan. Employee and dependents are eligible for one exam per calendar year covered at 100% after \$50 specialist copay (In Network).

DENTAL INSURANCE: *Administered by Superior Dental ~ Monthly Premium paid by the Employee.*

<i>Employee - \$26.78</i>	<i>Employee +1 - \$53.38</i>	<i>Family - \$95.58</i>
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- **Annual Contract Maximum:** \$1,250 per member (includes Preventive, Basic, and Major services)
- **Deductible:** \$50 per member up to \$150 per family (per contract period for Basic & Major Services)
- **Coverage:** 100% Preventive/ 50% Basic Restorative/ 50% Major Restorative
- **Orthodontic Services:** 50% (Lifetime Maximum of \$1,000 per member)

VISION INSURANCE: *Administered by EyeMed~ Monthly Premium paid by the Employee/Cedarville University.*

<i>Employee - \$2.41</i>	<i>Employee +1 - \$4.57</i>	<i>Family - \$6.71</i>
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- **Annual Eye Exam:** \$10 copay
- **Frames:** \$150 annual allowance
- **Lenses:** \$25 copay (single-trifocal); \$80-\$200 copay (progressive lenses)
- **Contacts:** \$150 annual allowance (elective); fully covered (nonelective)
- **Lasik/PRK:** 15% discount off retail; 5% discount off of promotional price

TUITION REMISSION (TR):

Contact University Human Resources at hr@cedarville.edu with any specific questions relating to employee eligibility or the TR awarding process. The TR awarding link is www.cedarville.edu/tr-awarding; awarding year begins July 1st through June 30th annually.

University full-time faculty, full-time staff employees, and Board members are immediately eligible for the following tuition remission benefits per award year:

- The amount of tuition remission needed to cover the tuition gap after all other scholarships and grants have been applied for children through the semester of their 25th birthday.
- 12 semester credits per award year for the spouse of an employee.
- 12 semester credits per award year for an employee. Prior supervisor authorization is required to ensure accommodations for work obligations and class schedules.

**If an eligible employee begins employment or a trustee begins their service with the University after an academic semester has begun, tuition remission benefits will commence at the start of the next semester. If an employee ends employment or a trustee ends their service with the University, tuition remission benefits will cease at the end of that semester.*

RETIREMENT PLAN: Administered by TIAA ~ *Contributions made by the University and the Employee

Please reference the Staff or Personnel Policy Handbook for additional details.

- Must be at least 21 to participate **and** employed by CU for one year.
- Contributions will begin on the 1st of the month following eligibility.
- Once eligible, an amount equal to 8% of employee’s gross salary will be contributed by the University. A matching program is available to encourage voluntary employee contribution.

***Employee Contribution**

Less than 2%
2%
3%
4% or more

***University Match**

0%
1%
1.5%
2%

TIME OFF/LEAVE: Faculty (*Reference Faculty Handbook/Section 6 for details*)

TIME OFF/LEAVE: Staff -Applies to all regular full-time exempt and non-exempt staff (*Reference Staff Handbook/Section 5 for details*)

- **Holidays**

New Year's Day	Independence Day
Spring Break – 1 day	Labor Day
Good Friday	Thanksgiving Holiday – 2 ½ days
Memorial Day	Christmas Holiday – 3 days

- **Vacation**

Staff Employees **authorized to work 2,080 annual hours** are eligible to receive the following:

15 days of vacation	0 to 5 Years of Service
22 days of vacation	6+ Years of Service

Staff Employees **authorized to work 1,560 to 2,079 annual hours** are eligible to receive the following:

10 days of vacation	0 to 5 Years of Service
15 days of vacation	6+ Years of Service

Employees hired after January 1st have pro-rated vacation during their initial year of employment. Exempt staff employees authorized to work 1560 to 2079 annual hours and whose work schedule follows the academic calendar (when classes are in session) are ineligible to receive paid vacation. Leave approval is subject to completion of the 120-day provisional employment period.

- **Sick/Emergency Leave**

Full-time, staff employees are eligible for leave on the basis of one day per full month authorized to work within a calendar year (i.e. a 12 month employee = 12 days per year).

Leave is prorated during the first year of employment beginning with the first full month following start date. Leave approval is subject to completion of the 120-day provisional employment period.

- **Other Paid Leave**

Court Appearance Leave / Global Outreach Leave / Funeral Leave / Military Leave

ADDITIONAL AVAILABLE EMPLOYEE BENEFITS: *Information available upon request*

- **Flexible Spending Account and Health Savings Account**
- **Life Insurance & Long-Term Disability** ~ (*Premiums paid by the University*)
- **Adoption Assistance Reimbursement**
- **Counseling Services Reimbursement**
- **Moving Allowance Reimbursement**

EMPLOYEE DISCOUNTS

- Free or reduced fee for admittance to University games, select concerts and events
- University Book Store 20% discount on select items
- Dining Hall Employee Rate
- Free use of University Fitness Center; discounted ID cards available (\$5) for dependents