



## Professional & Administrative Staff

Benefits Summary | 2007



**OUR COMMITMENT TO YOU** | a plan designed for your needs

**The University of Scranton believes in making an impact not only within our organization, but also with our employees. Above all, we want our employees to make an impact in the communities where they live, work and play.**

With that in mind, The University of Scranton Flexible Benefits Plan is designed to recognize the diverse needs of our workforce. Our plan continues to:

- provide competitive and comprehensive benefits options that allow you to design your own plan based on your individual needs;
- maintain a program that considers individual needs;
- offer plans to provide long-term financial security for you and your family.

We encourage you to review all your options before making your benefit elections. Only you can determine which benefits are the best fit for you and your family. We want you to understand all your options and make informed decisions.

### **Benefit Basics**

Once you elect your University medical or medical and dependent care options, your elections remain in effect for the plan year (January 1 through December 31). You may only change coverage due to a qualified "life event" and must do so within 30 days of the event. Changes in Pension carrier may be made in April for a June 1 effective date.

### **Eligibility**

You are eligible for the benefits described here if you are a regular full-time Professional Staff (including Administrators) working at The University of Scranton or on an approved reduced work schedule. Your spouse and eligible dependent children are eligible for some benefits, including:

- Medical
- Dental
- Vision
- Supplemental Life Insurance
- Flexible Reimbursement Accounts
- Employee Assistance Program
- Tuition Remission Benefits

**Life Events**

- Change in status, which include: marital, number of dependents, employment, change in residence, dependent satisfies or ceases to satisfy eligibility requirements
- Dependent’s employer’s Open Enrollment
- Significant cost or coverage changes
- HIPAA special enrollment rights
- FMLA special requirements
- Changes due to a judgment, decree or court order
- Entitlement to Medicare or Medicaid

**Your Benefits and Your Costs**

The University of Scranton provides a large selection of benefits that help protect your health, wealth and well being. The University provides some benefits at no cost to you, some you pay for, and other benefit costs are split between the University and you. This mix-and-match benefits program helps you create the best benefits program that fits your needs and your lifestyle. See appropriate rate sheets for current costs.

BENEFIT	WHO PAYS?	TAXATION
Medical	The University of Scranton & You	Pre-Tax
Dental	The University of Scranton & You	Pre-Tax
Vision	The University of Scranton & You	Pre-Tax
Basic Life and Accident Insurance	The University of Scranton	N/A
Supplemental Life Insurance	You	After-Tax
Short-Term Disability	The University of Scranton	N/A
Long-Term Disability	The University of Scranton	N/A
Flexible Reimbursement Accounts	You	Pre-Tax
Pension Plan	The University of Scranton & You	Tax deferred
Tax Deferred Annuity	You	Tax deferred
Additional Benefits	The University of Scranton & You	After-Tax





## YOUR BENEFITS | core benefit solutions that work for you

**The University of Scranton provides the following benefits to all eligible employees. Upon meeting eligibility, you are automatically enrolled in these benefits at no cost.**

### **Basic Life Insurance**

- \$60,000 benefit

### **Short-Term Income Protection**

- 100% of normal base salary
- Benefit begins after a 10 work day elimination period. Accrued sick time and other paid time off may be used during the elimination period.
- Benefit continues for up to 180 days from date of disability

### **Long-Term Disability Insurance**

- Covers 66 2/3% of normal base salary
- Monthly maximum benefit of \$10,000
- Benefit begins after 180 days of disability
- Pension contributions are continued

### **Employee Assistance Program (EAP)**

- 24-hour resource for counseling and support services for you and your immediate family on a range of topics including emotional distress, substance abuse and work issues
- Child care, elder care, legal, financial and educational service referrals
- Work and family life balance services

### **Customizing Your Plan**

You have the opportunity to build a benefits plan that meets your needs and the needs of your family. The University of Scranton is committed to providing a range of benefits from which you can choose. You are responsible for a percentage of, or the total cost of these benefits.

- Medical Coverage
- Vision Coverage
- Pension Plan
- Dental Coverage
- Flexible Reimbursement Accounts
- Additional Benefits

**As we all know, the cost of quality health coverage has increased over the past few years. At the same time, we need health care that protects our physical health as much as health care that protects our financial well-being. That is why The University of Scranton believes it is important to invest in quality plans that are cost effective, easy to use and valuable to you. The University of Scranton provides the following options:**

BENEFIT	BLUECARE TRADITIONAL	BLUECARE PPO (IN/OUT OF NETWORK)	BLUECARE POS (IN/OUT OF NETWORK)
	Annual Deductible Single Family	\$100* \$300*	None/\$200 None/\$400
Out-of-Pocket Maximum <sup>o</sup> Single Family	\$2,000* \$2,000*	NA/\$2,000 NA/\$4,000	NA/\$1,000 NA/\$3,000
Office Visit	80%*, **	\$10/80%**	\$15(PCP)/80%**
X-ray, Labs, Etc.	UCR Allowance***	100%**/80%**	100%/80%**
Pediatric Immunizations	UCR Allowance***	100%/80%	100%/80%
Adult Immunizations	UCR Allowance***	100%/80%	100%/80%
Routine GYN Exams / Pap Smear	UCR Allowance***	100%/80%	\$15(PCP)/80%
Mammography 1 per year (age 40+)	UCR Allowance***	100%**/80%**	100%/80%**
Emergency Treatment Ambulance ER (actual emergency)	80%** 100% (within 72 hours)	80%/80% \$35 (waived if admitted)	100%/80% \$35 (waived if admitted)
Prescription drugs Retail (30-day supply) Tier 1 Tier 2 Tier 3 Mail Order (90-day supply) Tier 1 Tier 2 Tier 3	\$10 \$20 \$35 \$10 \$40 \$70	\$10 \$20 \$35 \$10 \$40 \$70	\$10 \$20 \$35 \$10 \$40 \$70

<sup>o</sup> excludes precertification penalty, co-pays, excess fees, non-covered charges, deductibles, exhausted benefits and riders

\* Major Medical Benefits only

\*\* after you pay the deductible

\*\*\* Usual, Customary and Reasonable Allowance

**Important Note**

While the BlueCare Traditional and BlueCare PPO Plans may not require you to use a primary care physician, it remains your responsibility to make sure you are using In-Network providers in order to enjoy the benefits of the plan's In-Network benefit schedule.



## DENTAL & VISION BENEFITS | keeping you healthy

**Taking care of your teeth and eyes is as important as taking care of the rest of your body. That's why The University of Scranton offers dental and vision plans that cover routine check-ups and additional services needed for your health.**

### Dental Benefits

The University of Scranton's Dental Plan covers four main types of expenses:

- Preventive and diagnostic care like routine exams and cleaning, and X-rays
- Basic treatment such as simple fillings and extractions, and oral surgery
- Major treatment such as crowns and dentures
- Orthodontia

BENEFIT	UNITED CONCORDIA
Annual Deductible	None
Preventive & Diagnostic Care	100% MAC
Basic Treatment	100% MAC
Major Treatment	
Inlays, Onlays, Crowns	100% MAC
Periodontics	80% MAC
Prosthetics	50% MAC
Orthodontia (children to age 19)	50% MAC
Orthodontic Lifetime Maximum	\$800 per person
Annual Maximum Benefit	\$2,000 per person

MAC = Maximum Allowable Charge (Participating dentists accept the MAC as payment in full.)

### Vision Benefits

The Opti-Choice vision plan is administered by Davis Vision.

BENEFIT	IN NETWORK COVERAGE	OUT OF NETWORK REIMBURSEMENT
Exams*	100%	\$32
Lenses*	100%	\$24 Single; \$36 Bifocal; \$46 Trifocal; \$72 Aphakic/Lenticular
Frames (once every 24 months)	100% (up to \$60 value)	\$24
Contacts* - Standard	100%	\$48
- Specialty	100% (up to \$75 value)	\$48

\* Eye exams and refractions, contact lens prescriptions and fittings, eyeglass lenses and contact lenses - once every 12 months for children under age 19 and once every 24 months for adults age 19 and older.

## Supplemental Life Insurance

If you want additional protection for you and your family, you can buy:

**For you:** Coverage available in increments of \$10,000 up to 5 times annual salary. Guaranteed issue of \$200,000\*.

**For your spouse:** 50% of your coverage amount. Guaranteed issue of \$30,000\*.

**For your unmarried dependent child(ren) under age 19:** \$10,000 coverage per child.

\* If elected within 31 days of initial eligibility. Evidence of good health required for all coverage elected after initial eligibility period.

## Flexible Reimbursement Accounts

Reimbursement Accounts work like a savings account - each pay period, a pre-tax payroll deduction is deposited to your Medical and/or Dependent Care Reimbursement Account. When you need money to cover an eligible expense, you make a pre-tax "withdrawal" by completing a claim form and providing proper documentation (pharmacy receipts, detailed bills or explanation of benefits [EOB]). Dependent Care expenses are only eligible for withdrawal after they are deducted from your pay. Medical expenses may be deducted in advance.

ACCOUNT	USE FOR	CONTRIBUTION
Medical Reimbursement	Most medical, dental, and vision care expenses (like co-payments, deductibles, eyeglasses, and certain Over-the-Counter medications)	\$3,500 annual maximum
Dependent Care Reimbursement	Dependent care expenses (like daycare, after-school programs, or elder care programs) so you and your spouse can work or go to school full-time	\$5,000 annual maximum

## Pension Plan

The University of Scranton Pension Plan makes saving for retirement easy and painless. There are three plans available for professional staff.

- For Lay Personnel - TIAA-CREF or Diversified Investment Advisors (DIA)
- For Jesuits - Maryland Province Retirement Fund

Contributions total 14% of salary and are shared by the University and you. All plans provide for 100% immediate vesting. You will receive a plan information packet and enrollment form upon eligibility.

## Tax Deferred Annuity

Voluntary contributions to tax deferred retirement accounts are available through payroll deduction. Contact the Office of Human Resources for an enrollment packet.

## Additional Benefits

The University of Scranton also provides you access to the following benefits:

- Paid Sick Leave / Personal Time
- Tuition Remission Benefits
- Adoption Assistance
- Relocation Expenses for new employees
- Paid Mission / Community Service Leave
- Paid Vacation / Paid Holidays
- Credit Union
- Use of Facilities

**Need additional information? Have a question about one of your benefits? Keep this brochure handy for a quick reference for all your benefit needs. If you still have questions, please contact the Office of Human Resources at (570) 941-7767.**

PLAN	ADMINISTRATOR	WEBSITE	PHONE NUMBER
Medical Benefits - Traditional	Blue Cross of NEPA	<a href="http://www.bluecares.com">www.bluecares.com</a>	800-829-8599
Medical Benefits - PPO	Blue Cross of NEPA	<a href="http://www.bluecares.com">www.bluecares.com</a>	888-338-2211
Medical Benefits - POS	Blue Cross of NEPA	<a href="http://www.bcnepa.com">www.bcnepa.com</a>	800-822-8753
Prescription Benefits	Express Scripts	<a href="http://www.express-scripts.com">www.express-scripts.com</a>	877-603-8399
Dental Benefits	United Concordia	<a href="http://www.ucci.com">www.ucci.com</a>	800-336-8467
Vision Benefits	Davis Vision	<a href="http://www.davisvisionpa.com">www.davisvisionpa.com</a>	800-541-2039
Life Insurance	CIGNA	NA	570-941-7767 (Office of Human Resources)
Short-Term Disability	CIGNA	<a href="https://dmswebintake.group.cigna.com">https://dmswebintake.group.cigna.com</a>	800-362-4462
Long-Term Disability	CIGNA	NA	800-362-4462
Reimbursement Accounts	Upstate Administrative Services	<a href="http://ezflexplan.com/upstate">http://ezflexplan.com/upstate</a>	800-788-8771
Pension Plan	TIAA-CREF	<a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a>	800-842-2776
Pension Plan	Diversified Investment Advisors	<a href="http://www.divinvest.com">www.divinvest.com</a>	800-755-5801
Employee Assistance Plan	Employee Network, Inc. (eni)	<a href="http://www.eniweb.com">www.eniweb.com</a>	800-327-2255

**Benefits Mission Statement**

We are committed to providing a competitive and comprehensive benefits plan that supports our Catholic and Jesuit mission and is distinguished by equality, well-being and security for all employees and their families.

**Benefits Vision Statement**

**Sustainability** - Offer a meaningful benefits program that is affordable to employees and the University and is reviewed on a regular basis.

**Quality of Life** - Foster an environment that promotes wellness and work/life balance.

**Equity** - Seek opportunities to provide benefits and programs that are fair to all employee groups.

**Communication** - Provide, clear concise and timely benefit information to all employees.

**About this guide**

This guide describes the benefit plans available to you as an employee of The University of Scranton. The details of these plans are contained in the official Plan documents, including some insurance contracts. This guide is meant only to cover the major points of each plan. It does not contain all of the details that are included in your Summary Plan Description (SPD) (as described by the Employee Retirement Income Security Act).

If there is ever a question about one of these plans, or if there is a conflict between the information in this guide and the formal language of the Plan documents, the formal wording in the Plan documents will govern.

**Please note that the benefits described in this guide may be changed at any time and do not represent a contractual obligation on the part of The University of Scranton.**

