

ST. LAWRENCE UNIVERSITY
Summary of Benefits for
Full-time Employees Covered by CSEA

Life Insurance: Each regular employee receives University-paid group life insurance equal to one times their annual base salary rounded up to the next \$1,000. **Eligibility:** Immediate

Medical Insurance: The University offers two health insurance plans through Excellus BlueCross BlueShield.
Eligibility: First day of the month after 90 day probationary period

Healthy Blue Plan: Individual \$500 deductible per calendar year (maximum \$1500 deductible per family), plan pays 80% (in-network) or 60% (out-of-network) once deductible has been satisfied. Maximum out-of-pocket co-insurance per calendar year is \$1000 per individual (\$3000 per family). Co-payments apply for physician office visits.

Prescription Drug Benefit: Short-term and maintenance drugs are covered up to a 30 day supply at a retail pharmacy. The three tier drug co-payment plan is as follows:

- Tier 1 (Generic) \$5 co-payment per prescription, \$0 co-payment for children under age 19
- Tier 2 (Preferred Brand) \$25 co-payment per prescription
- Tier 3 (Non-Preferred Brand) \$50 co-payment per prescription

There is a mail order provision for maintenance drugs. Participants can receive a 90 day supply (three months) for two co-payments. For example, through the mail order pharmacy a three month's supply of a generic drug will cost \$10 (two co-payments).

Monthly Employee Premium: Single: \$10.00 2- Person: \$324.84 Family: \$509.00

High Deductible Health Plan with a Health Savings Account (HSA): \$2600 calendar year deductible for individuals and \$5200 calendar year deductible for family coverage. The University contributes \$1950 for individuals or \$3900 for families each calendar year into an HSA. Participant may also contribute money, tax-free into the HSA. The plan pays 100% of medical expenses once deductible has been satisfied.

Prescription Drug Benefit: Once the deductible has been satisfied, the three tier drug co-payment plan will become effective:

- Tier 1 (Generic) \$5 co-payment per prescription, \$0 co-payment for children under age 19
- Tier 2 (Preferred Brand) \$35 co-payment per prescription
- Tier 3 (Non-Preferred Brand) \$70 co-payment per prescription

There is a mail order provision for maintenance drugs as described above.

Monthly Employee Premium: Single: \$5.00 2- Person: \$203.88 Family: \$318.94

Both Health Plans Offer:

Dependent coverage: Qualified dependents/students are covered until the age of 26. Spouses/domestic partners are eligible for coverage.

Preventative health care services (e.g. routine adult physical, well child visits, and routine gynecological exams) are covered at 100%.

Healthy Rewards Program: Earn up to \$500 individually, or combined \$1,000 cash back for you and an eligible adult member, for participating in the Healthy Rewards program. Redeem your healthy rewards dividends at any time throughout the year.

Dental Insurance: The University offers two dental plans through MetLife; a High Plan and Low Plan.
Eligibility: First of the month after completion of the 90-day probationary period

High Plan Monthly Employee Premium: Single: \$43.26 Family: \$125.54

Low Plan Monthly Employee Premium: Single: \$31.14 Family: \$90.40

Flexible Benefit Plan: Permits employees to pay family health insurance premiums on a pre-tax basis, and/or to set aside pre-tax dollars to pay for anticipated out-of-pocket medical expenses (including un-reimbursed dental and vision expenses). Employees may also set aside pre-tax dollars for work-related child care expenses. **Eligibility:** First of the month after completion of the 90-day probationary period

Retirement: The University participates in TIAA-CREF (Teachers Insurance and Annuity Association - College Retirement Equities Fund) and Fidelity Trust Management Company. St. Lawrence makes a bi-weekly contribution to the plan equal to 10% of the employee's salary; the employee is required to contribute a minimum of 1% of salary. Each participant must select to which plan(s) the University contributions shall be paid. **Eligibility:** After 1 year of service (mandatory participation)

Tuition-Free Courses: CSEA employees are eligible for one free course per semester at St. Lawrence, or 2 per semester if matriculating for a degree. Employees may also cross-register within the Associated Colleges for up to 2 courses per academic year (cross-registration courses count toward course limit). Dependents are eligible for tuition benefits. Please see Human Resources for specific information. **Eligibility:** After one year of service

SLU Bookstore Discount: 15% discount to employees for books and 10% discount for all other items.
Eligibility: After completion of 90-day probationary period

Eyeglass Reimbursement: Up to \$200 towards purchase of new glasses or contact lenses, once every 2 years.
Eligibility: After completion of 90-day probationary period. Employee must regularly spend a substantial portion of their work time using a video display terminal to qualify.

Employee Assistance Program (EAP): Free, confidential professional counseling service for employees and their families to help with issues that commonly occur throughout life (marital and family concerns, substance and alcohol abuse, stress, anxiety, depression, financial problems, etc.). Three free face to face counseling sessions as well as 24/7 prepaid counseling services via the telephone. **Eligibility:** Immediate

January 2012