

## ST. LAWRENCE UNIVERSITY

### Summary of Benefits for Full-time Technicians

**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 following employment

**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: \$50.57              Family: \$462.35

**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 \$1560 for individuals or \$3120 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: \$36.52      Family: \$333.98

#### **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.

**CanRX International Mail Order Program:** Program for brand-name maintenance medications (those for conditions that are not related to sudden illness). This is a voluntary program offered by the University with no co-payments to participant.

**Dental Insurance:** Group dental insurance is available to full time staff and their dependents. There is no University contribution toward the cost of dental insurance coverage. The University offers two dental plans through MetLife; a High Plan and a Low Plan. **Eligibility:** First day of the month following employment

<u>High Plan Monthly Employee Premium:</u>	Single: \$43.26	Family: \$125.54
<u>Low Plan Monthly Employee Premium:</u>	Single: \$31.14	Family: \$90.40

**Flexible Benefit Plan:** Permits employees to pay health insurance premiums and/or dental 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 unreimbursed dental and vision expenses). Employees may also set aside pre-tax dollars for work-related child care expenses. **Eligibility:** Immediate

**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. **Eligibility:** After 1 year of service (mandatory participation)

**Long Term Disability:** Cost of this insurance is based on covered salary. The University and the participant share the applicable premium equally. The plan provides protection in the event of total disability for a period of more than 6 months. If enrolled in the University's retirement plan, the program also provides for monthly premium payments to the TIAA-CREF or Fidelity retirement annuity during your long-term disability. **Eligibility:** One year

**Tuition-Free Courses:** Employees and their spouses 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

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