This Benefits Overview will supply you with information regarding:

MEDICAL
- Point of Service (POS)
- Open Access Plus (OAP)

TELEHEALTH

PRESCRIPTION DRUGS

VISION

DENTAL
- DHMO (CDC)
- Preferred Provider Organization (PPO)

HEALTH ADVOCATE

WELLNESS PROGRAMS

EMPLOYEE ASSISTANCE PLAN (EAP)

FLEXIBLE SPENDING ACCOUNTS (FSA)

COMMUTER BENEFIT PLAN

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

TEMPORARY DISABILITY

LONG-TERM DISABILITY

LONG-TERM CARE INSURANCE

RETIREMENT ANNUITY

TUITION REMISSION

TUITION EXCHANGE

SHU RECREATION CENTER

HOMEOWNER AND AUTO INSURANCE

HOLIDAYS AND VOLUNTEER TIME

QUALIFIED LIFE EVENTS

GRANDFATHERED STATUS OF MEDICAL PLANS

BENEFITS CONTACT INFORMATION

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**Benefits-at-a-Glance**

Seton Hall University offers a comprehensive benefits program to eligible Faculty.

Faculty members are eligible to enroll in the Medical, Dental, Vision and Prescription Drug Plans as of the date of hire. Other benefits eligibility begins on the first day of the month following 30 days of employment, within 31 days of a qualified life event, or annually during the open enrollment period.

The Matching Retirement Annuity benefit plan has a separate 2-year waiting period for eligibility.

We are confident that you will find this benefit package of great value to you and your family.

Should you have any questions regarding this information, please contact the Benefits Office at 973-275-2755.

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This benefit overview does not create a contract of employment between Seton Hall University and any employee.

The University reserves the right to amend, suspend, or terminate the benefit plans at any time. In all instances, the plan documents and summary plan descriptions will govern the benefit determinations.
MEDICAL – CIGNA
Each of the medical plan options offers in-network and out-of-network benefits:

- **Point-of-Service (POS)**
  - Must select an in-network primary care provider (gatekeeper)
  - Referrals for specialty care are required
  - Coinsurance: 100% in-network / 70% out-of-network
  - Deductible:
    - In-Network: $0
    - Out-of-Network: $5,000 individual / $10,000 family
  - Copay: $10 for primary care and specialty care
  - Emergency Room Copay: $75 (waived if admitted)

- **Open Access Plus (OAP)**
  - No referrals are required for specialty care
  - Coinsurance: 100% in-network / 70% out-of-network
  - Deductible:
    - In-Network: $0
    - Out-of-Network: $500 individual / $1,000 family
  - Copay: $20 for primary care and specialty care
  - Emergency Room Copay: $75 (waived if admitted)

Refer to CIGNA materials on the Benefits web page for complete information on the health plan options.

TELEHEALTH – CIGNA
- Telehealth connection provides your employees access to various telehealth services
- Telehealth vendors provide on-demand 24/7/365 access to cost-effective, quality non-urgent care through a nation network of licensed, board-certified U.S. based doctors including pediatricians
- Telehealth services will be provided by both American Well (AmWell) and MDLIVE
- Register online at mycigna.com
- $10 copay per consultation for POS plan
- $20 copay per consultation for OAP plan

PRESCRIPTION DRUGS – Express Scripts
Prescription drug coverage through Express Scripts is included in the medical coverage. This benefit plan provides coverage through in-network retail pharmacies as well as mail order. The mail order service provides you with safety and convenience of home delivery at lower costs.
- 24/7 access to highly trained pharmacists who will ensure that your prescriptions are processed correctly
- Safeguards against potential drug-to-drug interactions
- All maintenance drugs must be purchased through mail order after 3 retail refills

<table>
<thead>
<tr>
<th>Copays</th>
<th>Retail (up to 30-days)</th>
<th>Mail Orders (up to 90-days)</th>
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</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$7.50</td>
<td>$15.00</td>
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<tr>
<td>Brand Preferred</td>
<td>$22.50</td>
<td>$56.25</td>
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<tr>
<td>Brand Non-Preferred</td>
<td>$40.00</td>
<td>$100.00</td>
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VISION – EyeMed
Vision coverage through EyeMed is included in the medical coverage. The vision benefits are offered through the Insight Network.

<table>
<thead>
<tr>
<th>Exam (every 12 months)</th>
<th>In-Network</th>
<th>Out-of-Network</th>
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<tbody>
<tr>
<td>Retinal Imaging</td>
<td>$10</td>
<td>Up to $39</td>
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<tr>
<td></td>
<td></td>
<td>Up to $40</td>
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<table>
<thead>
<tr>
<th>Lenses (every 12 months)</th>
<th>In-Network</th>
<th>Out-of-Network</th>
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<tbody>
<tr>
<td>Single Vision</td>
<td></td>
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<tr>
<td>Bifocal</td>
<td></td>
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</tr>
<tr>
<td>Trifocal</td>
<td></td>
<td></td>
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<tr>
<td>Lenticular</td>
<td>$25 Copay</td>
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<thead>
<tr>
<th>Contact Lenses</th>
<th>In-Network</th>
<th>Out-of-Network</th>
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<tbody>
<tr>
<td>Conventional</td>
<td></td>
<td></td>
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<tr>
<td>Disposable</td>
<td></td>
<td></td>
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<tr>
<td>Medically Necessary</td>
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</table>

<table>
<thead>
<tr>
<th>Frames (every 24 months)</th>
<th>In-Network</th>
<th>Out-of-Network</th>
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$0 out-of-pocket cost on any frames at Sears Optical or Target Optical, such as: Coach, Ray-Ban, Vogue, Oakley, DNKY, etc.

DENTAL – CIGNA
- Cigna Dental Care – DHMO (CDC)
  - Provides in-network coverage only
  - Must select a private dentist / referrals are required
  - No deductible, no annual maximum
  - Covers Preventive, Diagnostic and Basic Care at 100%
  - Orthodontia covered for adults and children
  - Implants and Composite fillings covered
  - Refer to Patient Charge Schedule for coinsurance amounts

- Preferred Provider Organization (PPO)
  - No referral required for specialty care
  - Provides in-network and out-of-network coverage
  - Annual deductible: $50 individual / $100 family
  - Annual maximum benefit: $1,500 per individual
  - Lifetime maximum orthodontia for children to age 23: $1,000
  - Reimbursement based on reasonable and customary charges
  - Implants covered at 50% coinsurance after deductible
  - Composite fillings covered under Basic Care benefit
  - Coinsurance:
    - Preventive/Diagnostic: 100% (no deductible)
    - Basic: 80%
    - Major: 50%
    - Child Orthodontia: 50%

HEALTH ADVOCATE
- Provides personal advocates, at no cost, to assist with benefit questions, claims, provider search, and other family questions
- Resolves insurance claims
- Navigates within an insurance company to help obtain approval or covered services
- Assists with correcting billing mistakes
- Assists with eldercare issues, Medicare, day care, homecare, assisted living
- Assists with complex medical conditions

WELLNESS PROGRAMS – CIGNA
- Life Assistance Programs at no cost to you:
  - Weight Management
  - Smoking Cessation
  - Stress Management

Effective: 1/1/18
EMPLOYEE ASSISTANCE PLAN (EAP) – CIGNA Behavioral Health (CBH)

CIGNA Behavioral Health work/life services provides real solutions that help people find balance and provides participants and their families with information, educational materials, resources, referrals, and ongoing support.

The CBH database of work/life providers includes child care providers, senior care providers, licensed adoption agencies, and educational resources. Comprehensive work/life resource and referral services are available in the following categories:

- Family Care
- Basic Will Preparation
- Online Services
- Referrals & Resources
- Weight Management/Smoking Cessation Counseling

FLEXIBLE SPENDING ACCOUNTS (FSA) – CIGNA

The Health Care FSA plan allows you to direct a part of your pay, on a pretax basis, into a special account to reimburse yourself for certain out-of-pocket healthcare expenses. Since this money goes into your health care FSA before federal income or Social Security taxes are withheld, you pay less in taxes and ultimately have more disposable income.

The Dependent Care FSA plan allows you to direct a part of your pay disposable income.

The Dependent Care FSA plan allows you to direct a part of your pay disposable income.

COMMUTER BENEFIT PLAN – BENEFIT RESOURCE, INC

- Allows you to set aside a part of your pay on a tax free basis for qualified workplace mass transit and parking expenses
- Monthly pretax Transit and Parking maximums are based on IRS guidelines
- You will receive a Beniversal MasterCard which will be funded with your payroll election amount

LIFE and AD&D INSURANCE – THE HARTFORD

- Basic Term Life and AD&D Insurance
  - Coverage equals 1 time employee’s base annual salary up to a maximum of $255,000
  - University pays full cost of coverage
- Supplemental Life and AD&D (Voluntary)
  - Life: Employees may purchase an additional 1, 2, or 3 times basic annual earnings, up to a maximum of $200,000
  - AD&D: Employees may purchase in $25,000 increments up to a maximum of $500,000; Supplemental Life must also be elected
- Supplemental Spouse Life and AD&D (Voluntary)
  - Life: Employees may purchase a life policy for their spouse in the amount of $5,000
  - AD&D: Employees may purchase the equivalent of 60% of the employee-elected AD&D amount (50% if child AD&D elected also); Spouse Life must also be elected
- Supplemental Child Life and AD&D (Voluntary)
  - Life: Employees may purchase a life policy for their child(ren) in the amount of $5,000
  - AD&D: Employees may purchase the equivalent of 15% of the employee-elected AD&D amount (10% if spouse AD&D also); Child Life must also be elected

TEMPORARY DISABILITY – THE HARTFORD

- University pays full cost of coverage
- Replaces a percentage of your pay for up to 26 weeks if you are unable to work due to sickness or injury
- For more information read “Medical Leave” in the Faculty Guide

LONG-TERM DISABILITY – THE HARTFORD

- Basic LTD Coverage
  - University pays full cost of coverage
  - Provides partial income replacement when you are unable to work due to sickness or disability
  - Income replacement begins 180 days after the start of disability
  - Monthly benefit is 60% of your base monthly earnings up to a monthly maximum of $5,000
- LTD Buy-Up (Voluntary)
  - Employees may purchase additional LTD coverage to increase the Basic Coverage provided by the University from 60% to 66.67% of your base monthly earnings and up to monthly maximum of $10,000

LONG-TERM CARE INSURANCE – GENWORTH FINANCIAL

Long-term care insurance provides benefits to someone with a prolonged physical illness, a disability, or a cognitive impairment, such as Alzheimer’s disease. Long-term care is different from traditional medical care. Long-term care helps one live as he or she is now; it may not help to improve or correct medical problems.

The University has partnered with Genworth Financial to offer long-term care insurance at group discounted rates to employees, spouses, and civil union partners, parents, siblings, and adult children of the employee. Employees who apply within 31 days of date of hire have guaranteed acceptance. Family members and late entrants must provide proof of good health. Contact Genworth to obtain an enrollment kit.

The enrolled member is responsible for direct payment for this coverage. Payroll deductions are not available.

RETIRED ANNUITY – TIAA

MATCHING RETIREMENT PLAN (Mandatory)

The University has selected TIAA as the retirement vendor for all eligible participants. Participation in the Matching Retirement 403(b) Plan is a mandatory condition of employment with participation beginning after completing two years of continuous service in a benefit eligible position. A reduction to the waiting period is available for newly hired individuals if previously employed by another non-profit university or college in a regular position within six months prior to your employment with Seton Hall.

The plan requires an employee contribution of 4% of base salary with a matching University contribution of 8% of base salary. Each participant may build a portfolio from a broad array of investment choices.

SUPPLEMENTAL RETIREMENT PLAN (Voluntary)

The Supplemental Retirement Annuity plan offers the opportunity to establish a tax-deferred account at any time during employment. Participation is completely voluntary and the plan is funded solely by employee contributions. This plan is also administered by TIAA and offers a broad array of investment choices.

The plan permits each individual to determine their contribution amount up to the annual maximum established by IRS guidelines. Catch-up contributions for employees over age 50 are permitted.
TUITION REMISSION
The University provides a tuition benefit for courses taught at Seton Hall University for employees and eligible dependents. A newly hired full-time employee is eligible for this benefit starting with the semester or session following the completion of 3 months of continuous employment. A part-time employee is eligible after completing 500 hours of continuous employment.

The benefit for employees includes:
- Tuition remission is limited to no more than 2 classes (max 8 credits) during the Fall and Spring semesters; up to 9 credits during the May and Summer sessions
- 50% of tuition rate per credit at Seton Hall Law School
- No limit on Undergraduate tuition credits

The benefit for spouses and dependent children includes:
- Eligibility for this benefit starts with the semester or session following the employee’s completion of 6 months of continuous employment.
- Undergraduate tuition for up to 130 credits or the number of credits required by the course of study – whichever is less

Please refer to the full Tuition Remission Policy for additional details and eligibility information.

TUITION EXCHANGE
Tuition Exchange is a scholarship program whereby eligible, faculty, administrators and staff of Seton Hall University may apply for a tuition exchange scholarship for their eligible dependent child(ren) consistent with the policies and procedures of Tuition Exchange, Inc. and Seton Hall University.

The number of scholarships awarded annually is limited and are awarded based on the parent’s employment seniority with the University. Please refer to the full Tuition Exchange Policy for additional details and eligibility information.

SHU RECREATION CENTER
All benefit eligible employees have free access to the Recreation Center upon completion of a waiver form.

The facility provides a set of cardio stations, two dance studios, free and circuit weight training options as well as locker rooms with direct access to the indoor pool. An expanded program of organized fitness classes is also offered, ranging from Pilates to Zumba and more.

Dependent children under the age of 21 and spouses are eligible for membership to the Seton Hall Recreation Center. Membership rates for family members are available at a discounted rate.

HOMEOWNER AND AUTO INSURANCE
- LIBERTY MUTUAL
  Liberty Mutual, a leader in the insurance industry, is pleased to offer the Group Savings Plus program to employees. Policies offer competitive rates and enrollment options. To learn more or receive a quote, please contact Liberty Mutual.

- NJ MANUFACTURERS (NJM)
  Employees of SHU are eligible to apply for personal automobile and home-owners insurance with NJM. To qualify for NJM, certain acceptance criteria required. To learn more or to receive a quote, please contact NJM.

- CALIFORNIA CASUALTY
  California Casualty offers automobile and home insurance to higher education employees. For a quick coverage comparison, please contact California Casualty.

HOLIDAYS AND VOLUNTEER TIME
- Paid holidays in accordance to the University published holiday calendar.
- Paid volunteer time in accordance to the volunteer policy

QUALIFIED LIFE EVENTS
- You can only change your election during the year if you have a "qualified life event"
  - Marriage/Divorce or legal separation
  - Birth or adoption
  - Death of a spouse or covered child
  - Change in spouse’s employment affecting benefits
  - Change in your work status affecting benefits
- Must submit appropriate form to the Benefits Department within 31 days of "qualified life event"

GRANDFATHERED STATUS OF MEDICAL PLANS
The CIGNA Network, Point Of Service plan and Open Access Plus plan, is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.
## CONTACT INFORMATION

To access benefits documents, forms, summaries and plan descriptions, visit our benefits webpage at:
http://www.shu.edu/human-resources/benefits-listing.cfm

Should you have any questions regarding the information, please contact:

| SHU Benefits Team | Phone: 973-275-2755 or 973-761-9176  
Fax: 973-761-9007  
Email: benefits@shu.edu |
| SHU Policies and Procedures | https://www13.shu.edu/offices/policies-procedures/ |
| Cigna | Customer Service: 800-244-6224  
www.mycigna.com |
| **Medical/Dental/FSA Employee Assistance Program** | 877-622-4327  
www.cignabehavioral.com  
Employer ID: setonhall |
| **Wellness Programs** | 866-417-7848 |
| **Telehealth Programs** | MDLIVE: 888-726-3171  
American Well: 855-667-9722 |
| **Express Scripts Prescription Drugs** | Customer Service: 800-230-0508  
Group Number: SETONRX  
www.express-scripts.com |
| **EyeMed Vision** | Customer Service: 866-804-0982  
Group Number: 1008322  
www.eyemed.com |
| **Health Advocate** | Customer Service: 866-695-8622  
or, answers@HealthAdvocate.com |
| **Benefit Resource Commuter Benefit** | **Mass Transit and Parking**  
Customer Service: 800-473-9595  
www.benefitresource.com |
| **TIAA Retirement 403(b)** | Customer Service: 800-842-2252  
www.tiaa.org/shu |
| **Hartford** | **Temporary Disability Benefits**  
To file a claim call: 866-945-7781  
or online at:  
www.TheHartfordAtWork.com |
| **LTD** | **Long-Term Disability Benefit**  
To file a claim call: 800-741-4306 |
| **Life and AD&D** | **Basic / Supplement Life and AD&D**  
To file a claim call: 888-563-1124 |
| **Genworth Financial Long Term Care** | Customer Service: 800-416-3624  
at:  
www.genworth.com/groupltc  
Group ID: SHU  
Access Code: groupltc |
| **Liberty Mutual Personal Insurance** | **Home, Auto, Umbrella, etc.**  
Customer Service: 800-524-9400  
www.libertymutual.com/lm/shubenefits |
| **NJ Manufacturers Personal Insurance** | **Home, Auto, Umbrella, etc.**  
Customer Service: 800-232-6600  
Group Member #51036  
www.njm.com |
| **California Casualty Personal Insurance** | Call 866-829-5867, or go to:  
www.CalCas.com/AFayerman |
| **Employee Discount Programs** | For a complete list of programs visit:  
https://www.shu.edu/human-resources/voluntary-benefits-employee-discounts.cfm |