

This comprehensive Benefits Overview will supply you with information regarding:

MEDICAL - CIGNA

- Option 1 – Network POS Copay Plan
- Option 2 – Network POS Open Access Copay Plan
- Option 3 – Open Access Plus Copay Plan

PRESCRIPTION DRUGS

VISION – VISION SERVICE PLAN (VSP)

DENTAL - CIGNA

- DMO
- PPO

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) – HARTFORD

- Basic Life and AD&D
- Supplemental Life
 - Employee
 - Spouse
 - Child

SHORT-TERM DISABILITY - HARTFORD

LONG-TERM DISABILITY – HARTFORD

EMPLOYEE ASSISTANCE PLAN (EAP) – CIGNA BEHAVIORAL HEALTH

FLEXIBLE SPENDING ACCOUNTS (FSA)

MEDICAL WAIVER

RETIREMENT ANNUITY

SUPPLEMENTAL RETIREMENT ANNUITY

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IMPORTANT PHONE NUMBERS

BENEFIT WEBSITES



Benefits-at-a-Glance

Seton Hall University offers a comprehensive benefits program to all eligible employees who work at least 25 hours per week, on a part time basis, or 35 hours per week on a full time basis.

Employees are eligible to enroll in the various plans on the first of the month following 30 days of employment, within 31 days of a qualified life event, or annually during the open enrollment period.

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

Should you have any questions regarding the information, please contact Human Resources.



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 offer in-network benefits:

Option 1 – Network POS

- ◆ 100% in-network / 70% out-of-network coinsurance
- ◆ \$10 copay for primary care physician office visits
- ◆ \$10 copay for specialist office visits
- ◆ \$0 individual / \$0 family deductible in-network
- ◆ \$5,000 individual / \$10,000 family deductible out-of-network
- ◆ \$75 copay for emergency room visits
- ◆ \$1,000 individual / \$2,000 family coinsurance maximum in-network
- ◆ \$8,000 individual / \$16,000 family coinsurance maximum out-of-network

Option 2 – Network POS Open Access

- ◆ 100% in-network / 70% out-of-network coinsurance
- ◆ \$20 copay for primary care physician office visits
- ◆ \$20 copay for specialist office visits
- ◆ \$0 individual / \$0 family deductible in-network
- ◆ \$500 individual / \$1,000 family deductible out-of-network
- ◆ \$75 copay for emergency room visits
- ◆ \$1,000 individual / \$2,000 family coinsurance maximum in-network
- ◆ \$2,000 individual / \$4,750 family coinsurance maximum out-of-network

Option 3 – Open Access Plus

- ◆ 100% in-network / 70% out-of-network coinsurance
- ◆ \$20 copay for primary care physician office visits
- ◆ \$20 copay for specialist office visits
- ◆ \$0 single / \$0 family deductible in-network
- ◆ \$500 single / \$1,000 family deductible out-of-network
- ◆ \$75 copay for emergency room visits
- ◆ \$1,000 Individual/ \$2,000 family coinsurance limit-in network
- ◆ \$2,000 Individual/ \$4,750 family coinsurance limit out-of-network

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

MEDICAL WAIVER

Receive up to \$2,000 to opt out of medical insurance coverage. The payments are made on an incremental basis, included on regular paychecks and are considered taxable income.

PRESCRIPTION DRUGS

Prescription Drug coverage is provided through Medco for all three medical plan options, as noted below:

Benefits For: all 3 medical plan options

In-network Retail	Generic	\$10
in-network only	Preferred	\$20
(up to 30-day supply)	Non-Preferred	\$35
Mail Order	Generic	\$20
in-network only	Formulary Brand	\$50
(31-90 day supply)	Non-Formulary Brand	\$87.50

Effective: 1/1/08
Updated: 10/16/08

VISION – VISION SERVICE PLAN (VSP)

- ◆ Provided by Vision Service Plan (VSP) on POS and POS Open Access Plus plans
- ◆ VSP is a discount vision vendor contracted by CIGNA
- ◆ Employee and their family members are covered
- ◆ Routine eye exams subject to a \$10 copay for POS and a \$25 copay for Open Access Plus plans
- ◆ One eye exam every 12 months
- ◆ Discounts offered on eyeglasses contact lenses

Maximum benefit for reimbursement toward purchase of a pair of glasses or contact lenses every 12 months:

Lenses	This Plan Will Pay:
Per pair, one pair per 12 month period	
Single Vision	\$20 for both plans
Bifocal	\$30 (\$40 Open Access Plus)
Trifocal	\$40 (\$56 Open Access Plus)
Lenticular	\$75 for both plans
Contact Lenses	
Medically necessary contacts	\$75 (\$96 Open Access Plus)
Elective contacts	\$75 (\$40 Open Access Plus)
Frames	
Per pair, one pair per 12 month period	\$30 (\$20 Open Access Plus)

DENTAL – CIGNA

DMO

- ◆ Provides in-network coverage only
- ◆ Must select a personal dentist / Referrals are required
- ◆ No deductible, no annual maximum
- ◆ Covers Preventive, Diagnostic and Basic Care at 100%
- ◆ Child orthodontia subject to a \$1,500 co-payment for 24 month treatment plan
- ◆ Adult orthodontia subject to a \$2,000 co-payment for 24 month treatment plan
- ◆ Covers Major Restorative Care at 50%

PPO

- ◆ Provides in- and out-of-network coverage
- ◆ \$50 per person deductible / \$100 family deductible
- ◆ \$1,500 annual reimbursement maximum per individual
- ◆ Child orthodontia \$1,000 lifetime maximum
- ◆ Reimbursement based on reasonable and customary charges

Coinsurance:

Preventive/Diagnostic	100% (no deductible)
Basic	80%
Major	50%
Child Orthodontia	50%

LIFE/AD&D INSURANCE - HARTFORD

Basic Term Life/AD&D Insurance

- ◆ 1x employee's base annual salary
- ◆ University pays full cost of coverage

Supplemental Term Life and AD&D (Voluntary)

- ◆ Employees may purchase an additional 1, 2, or 3 times basic annual earnings, up to a maximum of \$200,000

Supplemental Spouse Life (Voluntary)

- ◆ Employees may purchase a life policy for their spouse in the amount of \$5,000; as long as employee supplemental life is elected as well.

Supplemental Child Life (Voluntary)

- ◆ Employees may purchase a life policy for their child(ren) in the amount of \$5,000; as long as employee supplemental life is elected as well.

SHORT-TERM DISABILITY - HARTFORD

- ◆ Replaces a percentage of your pay for up to 26 weeks if you are unable to work due to sickness or injury
- ◆ Fully funded by the university

LONG-TERM DISABILITY - HARTFORD

University Paid Basic 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 \$2,500 per month for Staff and \$3,500 for Administrators.

EMPLOYEE ASSISTANCE PLAN (EAP) – CIGNA Behavioral Health (CBH)

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

The CBH database of work/life providers includes 380,000 child care providers, 163,000 senior care providers, 7,700 licensed adoption agencies, and 79,900 educational resources.

Comprehensive work/life resource and referral services are available in the following categories:

- ◆ Family Care
- ◆ Personal Services
- ◆ Online Services
- ◆ Referrals & Resources

FLEXIBLE SPENDING ACCOUNTS (FSA) - CONEXIS

Our HEALTHCARE FSA plan allows you to direct a part of your pay (up to \$3,500), on a pretax basis, into a special account to reimburse yourself for certain out-of-pocket healthcare expenses. Because 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.

Our DEPENDENT CARE FSA plan allows you to direct a part of your pay (up to \$5,000 in 2008; less if married filing separately) into a separate account for certain eligible dependent care expenses.

Our COMMUTER BENEFIT plan allows you to direct part of your pay into a separate account for certain eligible Parking and Transportation expenses. This Section 132 (Parking and Transit) commuter benefit plan allows you to use pre-tax dollars to pay for qualified commuting expenses. Commuter benefit plans are similar to many pre-tax reimbursement accounts, but without as many restrictions. Commuter programs offer more flexibility, since they operate on a monthly basis. This means that you may enroll in (or make changes to) your plan throughout the year. There are no use-it-or-lose-it restrictions for active employees.

RETIREMENT ANNUITY

The university has selected TIAA CREF as the sole retirement vendor for all eligible participants. Participation in the TIAA CREF Defined Contribution (403 b) plan is a mandatory condition of employment with participation beginning after two years of employment. A reduction to the waiting period is available for newly hired individuals with qualified higher education employment that immediately preceded employment at SHU. Please contact H.R. for more information.

The plan requires an employee contribution equal to 4% of base salary with a matching university contribution equal to 8% of base salary. Each participant may build a portfolio from a broad array of investment choices that include equities, real estate, fixed income, money market and guaranteed funds.

SUPPLEMENTAL RETIREMENT ANNUITY

The Supplemental Retirement Annuity plan offers the opportunity to establish a tax- deferred retirement account at any time during employment. This plan is also administered by TIAA-CREF and offers the same broad array of investment choices available to retirement annuity participants.

The plan permits each individual to determine their contribution amount up to the annual maximum established by IRS Code. Those who are age 50 or over may take advantage of additional "catch-up" contributions. Enrollment is voluntary with changes to contribution amount permitted twice per year.

TUITION REMISSION

The university provides a tuition benefit for courses taught at Seton Hall University for employees and eligible dependents. A newly hired employee is eligible for this benefit starting with the semester or session following the completion of 6 months of continuous employment.

The benefits for employees include:

- Tuition for up to six (6) credits during the Fall and Spring semesters
- Undergraduate or graduate courses on the South Orange Campus
- 50% of current tuition rate per credit at Seton Hall Law School

The benefits for dependent children include:

- Tuition for up to 130 credits or the number of credits required by the course of study
- Undergraduate courses

Please contact HR for additional information.

HOMEOWNER AND AUTO INSURANCE

The university is a member of the New Jersey Business & Industry Association (NJBIA) and is pleased to offer employees the opportunity to obtain coverage New Jersey Manufacturers Insurance Company (NJM). NJM has paid dividends to policyholders each year since 1918.

Please contact NJM for an application. (www.NJM.com)

VACATION, VOLUNTEER, SICK AND HOLIDAYS

- ◆ 14 Paid Holidays for Staff and Administrators
- ◆ 1 Volunteer Day for Staff and Administrators
- ◆ Staff employees accrue up to 12 vacation days per year with additional days earned with years of service
- ◆ Administrators accrue up to 20 vacation days per year
- ◆ Staff employees accrue up to 12 sick days per year

IMPORTANT NUMBERS

CIGNA - Medical/Dental	800 244 6224
Vision Service Plan (VSP) - Vision	800 877 7195
CIGNA Behavioral Health (EAP)	800 229 8674
The Hartford – Life & Disability	888 747 8819
Conexis - Flexible Spending Account	866 279 8385
TIAA-CREF	800 842 2776
Babette Brooks, Benefits Specialist	973 275 2755
Kimberly Mangum, Benefits Manager	973 761 9176

WEBSITES

www.cigna.com
www.conexis.org
www.cignabehavioral.com
www.vsp.com
www.thehartford.com
www.tiaa-cref.org/shu