

This Benefits Overview will supply you with information regarding:

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# Benefits-at-a-Glance

Seton Hall University offers a comprehensive benefits program to eligible Non-Union and Local 153 Staff who work at least 35 hours per week on a full time basis, or at least 25 hours per week on a part time basis.

Employees are eligible to enroll in the various plans 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 Human Resources at 973-761-9177



*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
- ◆ Out of Pocket Maximum:
  - In-Network: \$1,000 individual / \$8,000 family
  - Out-of-Network: \$2,000 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
- ◆ Out of Pocket Maximum:
  - In-Network: \$1,000 individual / \$2,000 family
  - Out-of-Network: \$2,000 individual / \$4,750 family
- ◆ Copay: \$10 for primary care and specialty care
- ◆ Emergency Room Copay: \$75 (waived if admitted)

**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

Copays	Retail	Mail Orders
	<i>Supply: (up to 30-days) (up to 90-days)</i>	
	<b>Generic:</b> \$7.50	\$15.00
	<b>Brand Preferred:</b> \$22.50	\$56.25
	<b>Brand Non-Preferred:</b> \$40.00	\$100.00

**VISION – EyeMed**

Vision coverage through EyeMed is included in the medical coverage. The vision benefits are offered through the Insight Network.

	In-Network	Out-of-Network
<b>Exam</b> (every 12 months)	\$10	Up to \$40
<b>Retinal Imaging</b>	Up to \$39	N/A
<b>Lenses</b> (every 12 months)	\$25 Copay	<i>Reimbursement</i>
Single Vision		Up to \$30
Bifocal		Up to \$50
Trifocal		Up to \$70
Lenticular		Up to \$70
<b>Contact Lenses</b>	\$150 allowance plus 20% off balance over \$150	<i>Reimbursement</i>
Conventional		Up to \$120
Disposable		Up to \$210
<b>Frames</b> (every 24 months)		<i>Reimbursement</i> Up to \$75
\$0 out-of-pocket cost on any frames at Sears Optical or Target Optical; such as: Coach, Ray-Ban, Vogue, Oakley, DNKY, etc.		

Effective: 1/1/17  
Updated: 10/27/16

**DENTAL – CIGNA**

❖ **Cigna Dental Care – DHMO (CDC)**

- ◆ Provides in-network coverage only
- ◆ Must select a primary care dentist / Referrals are required
- ◆ No deductible, no annual maximum
- ◆ Covers Preventive, Diagnostic and Basic Care at 100%
- ◆ Orthodontia covered for adults and children
- ◆ Covers Major Restorative Care at 50%
- ◆ Refer to Patient Charge Schedule for coinsurance amounts

❖ **Preferred Provider Organization (PPO)**

- ◆ No referral are 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

**Coinsurance:**

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

**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

**WELLNESS PROGRAMS – CIGNA**

❖ Life Assistance Programs at no cost to you:

- ◆ Weight Management
- ◆ Smoking Cessation
- ◆ Stress Management

**LIFE and AD&D INSURANCE – AETNA**

❖ **Basic Term Life and AD&D Insurance**

- ◆ Coverage equals 1x employee's base annual salary,
- ◆ Up to a maximum of \$100,000
- ◆ 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 the lesser of 10x basic annual earnings or \$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

## **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 paid by the University

## **LONG-TERM DISABILITY – CIGNA**

### ❖ **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 \$2,500

### ❖ **LTD BUY-UP (Voluntary)**

Employees may purchase additional LTD coverage

- ◆ Increases the Basic Coverage provided by the University from 60% to 66.67% of your base monthly earnings and up to monthly maximum of \$5,000

## **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 get a quote please call 800-524-9400 or visit [www.libertymutual.com/lm/shubenefits](http://www.libertymutual.com/lm/shubenefits)

### ❖ **NJ MANUFACTURERS (NJM)**

Employees of SHU are eligible to apply for personal automobile and home-owners insurance with NJM. To qualify for NJM, you must meet their acceptance criteria. To learn more or to get a quote, please visit, [www.njm.com](http://www.njm.com)

## **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. You may obtain an enrollment kit from Genworth by calling 1-800-416-3624.

Genworth website at: [www.genworth.com/grouplct](http://www.genworth.com/grouplct)  
Group ID: setonhall  
Access Code: grouplct

Effective: 1/1/17  
Updated: 10/27/16

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

## **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. 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.

The Dependent Care FSA plan allows you to direct a part of your pay into a separate account for certain eligible dependent care expenses.

## **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

## **RETIREMENT 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 with qualified higher education in a regular position within 6-months preceding employment at SHU.

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 include:

- ◆ 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 include:

- ◆ 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

## 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.

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 many 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.

## HOLIDAYS AND VOLUNTEER TIME

- ◆ 13 Paid holidays per year
- ◆ 1 Volunteer Day

## 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](http://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/offices/human-resources/benefits.cfm>

Should you have any questions regarding the information, please contact Human Resources at 973-761-9177 or send an email to [benefits@shu.edu](mailto:benefits@shu.edu).

<b>SHU Benefits Team</b>	Phone: 973-275-2755 or 973-761-9176 Fax: 973-761-9007 Email: <a href="mailto:benefits@shu.edu">benefits@shu.edu</a>
<b>Cigna</b> Medical/Dental/FSA	<i>Medical / Dental / Flexible Spending::</i> Customer Service: 800-244-6224 <a href="http://www.mycigna.com">www.mycigna.com</a>
LTD	<i>Long Term Disability:</i> Telephonic Claim Filing: 800-362-4462 (Policy# FLK-960856)
EAP	<i>Employee Assistance Program:</i> 877-622-4327 <a href="http://www.cignabehavioral.com">www.cignabehavioral.com</a> Employer ID: setonhall
Wellness	<i>Wellness Programs:</i> Call: 866-417-7848
<b>Express Scripts</b> Prescription Drugs	Customer Service: 800-230-0508 Group Number: SETONRX <a href="http://www.express-Scripts.com">www.express-Scripts.com</a>
<b>EyeMed</b> Vision	Customer Service: 866-804-0982 Group Number: 1008322 <a href="http://www.eyemed.com">www.eyemed.com</a>
<b>Benefit Resource</b> Commuter Benefit	<i>Mass Transit and Parking</i> Customer Service: 800-473-9595 <a href="http://www.benefitresource.com">www.benefitresource.com</a>
<b>TIAA</b> Retirement 403(b)	Customer Service: 800-842-2252 <a href="http://www.tiaa-cref.org/shu">www.tiaa-cref.org/shu</a>
<b>Hartford</b> TDB	<i>Temporary Disability Benefits</i> To file a claim call: 866-945-7781 or file online at: <a href="http://www.TheHartfordAtWork.com">www.TheHartfordAtWork.com</a>
<b>Aetna</b> Life and AD&D	<i>Life Insurance and Accidental Death and Dismemberment</i> Customer Service: 800-523-5065
<b>Genworth Financial</b> Long Term Care	Customer Service: 800-416-3624 at: <a href="http://www.genworth.com/grouplct">www.genworth.com/grouplct</a> Group ID: setonhall Access Code: grouplct
<b>Liberty Mutual</b> Personal Insurance	<i>Home, Auto, Umbrella, etc.</i> Customer Service: 800-524-9400 <a href="http://www.libertymutual.com/lm/shubenefits">www.libertymutual.com/lm/shubenefits</a>
<b>NJ Manufacturers</b> Personal Insurance	<i>Home, Auto, Umbrella, etc.</i> Customer Service: 800-232-6600 Group Member #51036 <a href="http://www.njm.com">www.njm.com</a>
<b>Employee Discount Programs</b>	For a complete list of programs visit: <a href="https://www.13.shu.edu/offices/human-resources/benefits-events.cfm">https://www.13.shu.edu/offices/human-resources/benefits-events.cfm</a>
<b>Local 153 Health Fund</b>	Main Number: 212-741-8282 Health Benefits: 212-741-8260 Pension Benefits: 212-741-8259