



Wilkes University

**Full Time Staff
9 – 10 months**

2021 Plan Year

(January 1, 2021 – December 31, 2021)

CORE BENEFITS are provided by Wilkes University at no cost to the employee. The following Core Benefits take effect the day that an employee meets the eligibility requirements.

Core Life Insurance/ Core Accidental Death and Dismemberment (AD&D) Insurance

- **Provider:** Mutual of Omaha
- **Benefit Amount:** 1 times Annual Salary, Minimum of \$50,000 Life Insurance Maximum of \$400,000 Benefit and \$50,000 AD&D Insurance Benefit
- **Eligibility:** The first of the month coinciding with or next following hire date.

Short Term Disability Insurance

- Provides 100% Of Weekly Base Pay
- Benefit Duration of Up To Six (6) Months
- A Waiting Period Applies
- A 90-day service requirement applies before you are eligible for this benefit.

Long Term Disability Insurance

- Provides 60% Of Monthly Base Pay
- \$12,000 Monthly Maximum Benefit
- Benefit Begins Following 180 Days of Continuous Disability
- *One-year services requirement may apply before you are eligible for this benefit.*

Employee Assistance Program (EAP)

- **Provider:** Family Service Association of Wyoming Valley
- **Location:** 31 West Market Street, Wilkes-Barre, PA 18701-1304
- **Contact Information:** (570) 823-5144
- Confidential Telephone Assessment and Referral Services – Available 24 Hours / 7 Days
- Professional Help for Personal Difficulties

HealthiestYou

- This telemedicine service provides medical plan participants and their dependents 24-hour, 7 day per week access via the telephone or internet to a U.S. trained Physician. Employees may enjoy medical care without the need to incur the cost of primary or urgent care visit co-pay.
- Other unlimited services available at no cost: Mental Health, Dermatology, Nutrition, Expert Medical Services (second opinion program) Neck and Back Care.
- Complete information about HealthiestYou is available at *member.healthiestyou.com*

Benefit Choices from a list of benefit options that you can choose from based on your needs and those of your family for a full or partial employee contribution.

Medical, Dental, Vision and Flexible Spending Account (Health and Dependent Care) coverage begins on the 1st of the month following date of hire.

MEDICAL INSURANCE



The University provides you with two medical plan options from which to choose – **PPO Blue (\$400 Deductible)** and **HDHP with HSA (\$2,000 Deductible)**. Below is a chart that summarizes both options:

| SERVICE | PPO BLUE (\$400 DEDUCTIBLE) | | HDHP HSA (\$2,000 DEDUCTIBLE) | |
|---|--|------------------------------------|--|----------------------------------|
| | In Network | Out-of-Network | In Network | Out-of-Network |
| Annual Deductible | \$400 Single \$1,200 Family | \$800 Single \$2,400 Family | \$2,000 Single \$4,000 Family | \$4,000 Single \$8,000 Family |
| Coinsurance | 100% | 80% / 20% | 100% | 80% / 20% |
| Coinsurance Maximum | N/A | \$3,000 Single \$9,000 Family | N/A | \$3,500 Single \$9,000 Family |
| Lifetime Maximum | \$7,150/\$14,300 | Unlimited | \$6,650 / \$13,300 | Unlimited |
| Office Visits Specialist | \$25 co-pay PCP \$50 co-pay SP | 80%* after deductible | 100% after deductible PCP 100% after deductible SP | 80%* after deductible |
| Emergency Room | \$100 co-pay Waived if admitted | \$100 co-pay Waived if admitted | 100% after deductible | 100% after in-network deductible |
| Urgent Care | \$50 co-pay SP | | 100% after deductible | 80%* after deductible |
| Inpatient Hospital | 100%** after deductible | 80% after deductible | 100% after deductible | 80%* after deductible |
| Mental Health • Inpatient Hospital | 100%* after deductible | 80%* after deductible | 100% after deductible | 80%* after deductible |
| • Outpatient Services | 100%* after deductible | 80%* after deductible | 100% after deductible | 80%* after deductible |
| Co-Pay • Retail Pharmacy (30 Day Supply) | Prescription Deductible: \$100 per person Tier 0 - \$0 Tier 1 - \$15 Tier 2 - \$30 + (brand – generic) Tier 3 - \$50 + brand – generic) | In-Network Coverage Only | Prescription Deductible: Integrated with medical deductible Tier 0 - \$0 Tier 1 - \$15 Tier 2 - \$30 + (brand – generic) Tier 3 - \$50 + brand – generic) | In-Network Coverage Only |
| Co-Pay • Mail Order (90 Day Supply) | Tier 0 - \$0 Tier 1 - \$30 Tier 2 - \$70 + (brand – generic) Tier 3 - \$150 + (brand–generic) | | Tier 0 - \$0 Tier 1 - \$30 Tier 2 - \$70 + (brand – generic) Tier 3 - \$150 + (brand–generic) | |

* of reasonable and equitable fee ** Precertification required. Precertification penalty of \$500 (Out-of-Network only).

The above information highlights the Medical Plan benefits. More specific information is available in the Summary Plan Description.

Eligible dependents include your legal spouse and natural, step, and adopted children for whom you are legally responsible. Dependent children are covered to age 26 (to end of month of 26th birthday). If you have a married dependent, that dependent can still be covered under your plan to age 26 per the Affordable Care Act.

DENTAL INSURANCE

Wilkes University offers the choice of two dental plans, Basic and Enhanced, for eligible employees and their dependents through United Concordia Companies, Inc. (a wholly owned subsidiary of Highmark Blue Shield).

Under this plan, you have the flexibility of selecting any licensed dentist to provide your dental services. Reimbursement is based on UCCI's schedule of maximum allowable charges (MACs). Network dentists agree to accept UCCI allowances as payment in full for covered services where the benefit is 100%. Non-network dentists may bill the member for any difference between our allowance and their fee (also known as balance billing). United Concordia Dental's standard exclusions and limitations apply. It is to your advantage to use a participating Network provider. Please visit: www.unitedconcordia.com

Below is a chart that summarizes the two available options:

| Benefits/Services | Basic | Enhanced |
|---|---|--|
| Diagnostic & Preventive – <i>Routine Examination, X-Rays, Routine Prophylaxis</i> | 100% | 100% |
| Basic Services – <i>Fillings, Simple Extractions, Basic Restorative, Endodontics</i> | 100% | 100%* After Deductible |
| Major Services – <i>Oral Surgery, Non-Surgical Periodontics, Inlays, Onlays, Crowns</i> | Not Covered | 50%* After Deductible |
| Orthodontics (Dependent Children To Age 19) – <i>Diagnostic, Active, Retention Treatment</i> | Not Covered | 50% |
| Deductible ** | N/A | \$50 Individual/\$150 Family |
| Predetermination | Required for treatment plans of \$150 or more, or the extraction of six or more teeth | |
| Plan Maximums - <i>Dental</i> - <i>Orthodontia</i> | \$1,000/Person/Calendar Year N/A | \$1,200/Person/Calendar Year \$1,000/Child/Lifetime |
| Customer Service – For claim status, benefits, and plan questions, please call United Concordia at 1-800-332-0366 . | | |

** **Basic Option** – Deductible does not apply to Diagnostic & Preventive and Basic Services

** **Enhanced Option** – Deductible does not apply to Diagnostic & Preventive but **does apply to Basic Services**.

Eligible dependents include your legal spouse and unmarried natural, step, and adopted children for whom you are legally responsible. Dependent children are covered to age 19 (to the end of the month after 19th birthday) or age 23 if a full-time student (to end of graduation month or the end of the month after 23rd birthday, whichever comes first). Full-time student verification is required for payment to occur.



VISION INSURANCE – NATIONAL VISION ADMINISTRATORS



Wilkes University offers vision coverage through National Vision Administrators (NVA) with matching benefits from the previous plan year. NVA is a U.S.-based full-service managed vision care organization, is headquartered in Clifton, New Jersey, with a represented work force. Each member is issued an NVA identification card and comprehensive summary of benefits. Members can view their claims via NVA’s state-of-the-art web site, www.e-nva.com.

Below is a summary of the benefits offered under the plan:

| FREQUENCY OF SERVICE Eye Exams, Frames, Lenses, Contacts | | |
|---|---|---------------------------------|
| 12 Months Each | | |
| BENEFITS | NVA PARTICIPATING DOCTOR | NON- PARTICIPATING DOCTOR |
| | Amount Covered | Amount Reimbursed |
| Eye Exam (<i>Optometrist or Ophthalmologist</i>) | 100% | \$40 |
| Standard Lenses (Pair) | | |
| – Single Vision | 100% | \$40 |
| – Bifocal | 100% | \$60 |
| – Blended Bifocals | 100% | \$60 |
| – Trifocal | 100% | \$80 |
| – Progressive* | See Below | \$80 |
| – Lenticular | 100% | \$120 |
| – Scratch Protection | 100% | \$10 |
| – Polycarbonate*** | 100% | \$25 & \$30 |
| Frames** | Covered up to \$110 Retail Allowance | \$50 |
| Contacts (<i>In lieu of glasses</i>) | | |
| Material Allowance | \$110 | \$110 |
| Fitting Fee | 15% | N/A |
| Medically Required Contacts | Covered 100% | \$320 |

*Employee pays \$50 for Standard Progressive and \$100 for Premium Progressive

**Includes frames up to \$43 Every Day Low Price-price point at Walmart/Sam’s Club locations (if included in the network).

**NVA Retail Allowance Equal to up to \$110

***Available In-Network at no charge for children under age 19.

Smart Buyer Look-Up Tool: The NVA Smart Buyer provider look up feature can be found on the NVA website. Please visit www.e-nva.com and create a login to start using. This tool allows NVA members to see how many frames are in an in network providers office that are \$0 out of pocket per your vision plan.

Eligible dependents include your legal spouse and unmarried natural, step, and adopted children for whom you are legally responsible. Dependent children are covered to age 19 or age 25 if a full-time student.

VOLUNTARY TERM LIFE INSURANCE

In addition to the Core Life Insurance benefit provided by the University, you can purchase Voluntary Term Life Insurance for yourself, your spouse, and dependent children. Your cost for this coverage is based on the amount of coverage you elect and your age. **Please note: You may not elect this benefit for your spouse and dependents if you do not elect it for yourself as an employee.**

Available Benefits

- ◆ **Employee Coverage** – An amount between \$10,000 and \$500,000, in increments of \$10,000, not to exceed 5x Basic Annual Earnings. *Guaranteed Issue amount of \$180,000 when first eligible for coverage.*
- ◆ **Spouse Coverage** – An amount between \$10,000 and \$100,000, in increments of \$10,000. *Guaranteed Issue amount of \$30,000 when first eligible for coverage.* Spouse Optional Life coverage may not exceed 100% of the employee’s amount of Basic and Optional Life insurance combined. Coverage ends when your spouse turns 70.
- ◆ **Dependent Child(ren) Coverage (to age 26)** - An amount in one of the following options: \$2,500, \$5,000, \$7,500 or \$10,000; *Guaranteed Issue for all Dependent Child(ren) when first eligible for coverage.*

Costs

Employee and Spouse Coverage

To calculate your cost of Employee or Spouse coverage, follow this simple formula:

| Employee Age as of January 1, 2021 | Rate per pay (24 deductions) Per \$1,000 of Coverage |
|---|---|
| Under 30 | \$ 0.050 |
| 30 - 34 | \$ 0.060 |
| 35 - 39 | \$ 0.090 |
| 40 - 44 | \$ 0.100 |
| 45 - 49 | \$ 0.110 |
| 50 - 54 | \$ 0.160 |
| 55 - 59 | \$ 0.250 |
| 60 - 64 | \$ 0.460 |
| 65 - 69 | \$ 1.387 |
| 70 + | \$ 2.251 |

$$\frac{\$ \text{BENEFIT AMOUNT}}{\$1,000} \times \frac{\$ \text{RATE PER PAY FOR EMPLOYEE OR SPOUSE AGE}}{\$} = \frac{\$ \text{COST PER MONTH FOR COVERAGE}}{\$}$$

$$\frac{\$ \text{MONTHLY COVERAGE COST}}{\$} \times 12 \div \frac{24}{\# \text{ of pays in year}} = \frac{\$ \text{COST PER PAY FOR COVERAGE (24 DEDUCTIONS)}}{\$}$$

Dependent Child(ren)

| Coverage Amount | Rate per pay (24 deductions) Per \$1,000 of Coverage |
|------------------------|---|
| \$2,500 to \$10,000 | \$0.200 |

Must be increments of \$2,500

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

This benefit provides you the opportunity to purchase Voluntary Accidental Death and Dismemberment (AD&D) Insurance for yourself and your family. This program provides benefits when death is caused by an accident and provides an accidental dismemberment and paralysis benefit. **If you wish to elect voluntary AD&D, you may not elect it without life coverage. Your voluntary AD&D election amount must match your voluntary life insurance amount.** For example, if you wish to elect \$100,000 in voluntary AD&D coverage, you must also elect \$100,000 in voluntary life coverage. **Please note: You may not elect this benefit for your spouse and dependents if you do not elect it for yourself as an employee.**

Available Benefits

- **Employee Coverage** – An amount between \$10,000 and \$500,000, in increments of \$10,000. Maximum employee coverage is 5 times your Basic Annual Earnings.
- **Spouse Coverage** – An amount between \$10,000 and \$100,000, in increments of \$10,000.
- **Dependent Child(ren) Coverage** – An amount between \$2,500 and \$10,000, increments of \$2,500 for each eligible dependent child to age 26.

Costs

| AGE AS OF JANUARY 1, 2021 | COST (24 DEDUCTIONS PER PLAN YEAR) PER \$1,000 OF COVERAGE |
|---------------------------|--|
| Employee | \$ 0.036 |
| Spouse | \$ 0.028 |
| Dependent Child(ren) | \$ 0.055 |

$$\begin{array}{ccccccc}
 \$ & \underline{\hspace{2cm}} & \div & \$1,000 & \times & \frac{\$ \underline{\hspace{2cm}}}{\text{RATE PER PAY}} & = & \frac{\$ \underline{\hspace{2cm}}}{\text{COST PER MONTH}} \\
 \text{AD\&D BENEFIT} & & & & & \text{FOR} & & \text{FOR} \\
 \text{AMOUNT} & & & & & \text{EMPLOYEE OR SPOUSE} & & \text{COVERAGE} \\
 & & & & & \text{AGE} & &
 \end{array}$$

$$\begin{array}{ccccccc}
 \$ & \underline{\hspace{2cm}} & \times & 12 & \div & \frac{24}{\text{\# of pays in year}} & = & \frac{\$ \underline{\hspace{2cm}}}{\text{COST PER PAY}} \\
 \text{MONTHLY} & & & & & & & \text{FOR} \\
 \text{COVERAGE} & & & & & & & \text{COVERAGE} \\
 \text{COST} & & & & & & & \text{(24} \\
 & & & & & & & \text{DEDUCTIONS)}
 \end{array}$$

FLEXIBLE SPENDING ACCOUNTS

Medical Spending Account (FSA) – 1/1/21 to 12/31/21 Plan Year

The Medical Spending Account is a pre-tax savings account to be used for qualified medical, dental and vision expenses for you and your eligible dependents. Per the IRS, an employee may elect up to \$2,750 for the 2021 calendar year. **Available for those enrolled in the PPO \$400.**

FSA contains a *Use It or Lose It* provision – plan carefully!

Dependent Care Spending Account (DCA) - 1/1/21 to 12/31/21 Plan Year

The Dependent Care Spending Account is a pre-tax savings account for elder care and child care expenses. You must be using daycare services so that you and your spouse can work. In addition, your provider of care must furnish you with his/her Social Security Number or Tax Identification Number. By law, the maximum amount that you may contribute to any Dependent Care Spending Account for your family is \$5,000 each Plan Year. Per the IRS, an employee may elect up to \$5,000 for the 2021 calendar year. **Available for those enrolled in the PPO \$400 and HDHP \$2,000.**

DCA contains a *Use It or Lose It* provision – plan carefully!

Limited Purpose Spending Account (LPFSA) – 1/1/21 to 12/31/21 Plan Year

The Limited Purpose Flexible Spending Account is a pre-tax savings account to be used for qualified dental and vision expenses **only** for you and your eligible dependents. Per the IRS, an employee may elect up to \$2,750 for the 2021 calendar year. **Available for those enrolled in the HDHP \$2,000.**

LPFSA contains a *Use It or Lose It* provision – plan carefully!

Health Savings Account (HSA) – 1/1/21 to 12/31/21 Plan Year

The Health Savings Account is a pre-tax savings account to be used for qualified medical, dental and vision expenses for you and your eligible dependents. Per the IRS, an employee may elect up to \$3,600 single or \$7,200 family for the 2021 calendar year. These limits include funds from Wilkes University and any employee contributions. Employee's 55 + can contribute an additional \$1,000 catch up limit each calendar year. Your HSA balance can be carried over year after year. Interest earned on an HSA is not considered taxable income. *Important Notice:* If you have secondary medical coverage (Medicare included) and your secondary plan is NOT another HDHP, you are ineligible to enroll in the Health Savings Account and receive funding (employer and employee). **Available for those enrolled in the HDHP \$2,000.**

An HSA is not a *Use-It-or-Lose-It* account.

SMARTSHOPPER

Vitals SmartShopper is a new program offered by Highmark that lets you shop for lower-cost health care and choose from several possibilities. Vitals SmartShopper is for all employees and their dependents enrolled in the HDHP PPO \$2,000 Plan and the PPO \$400 Plan.

- Compare costs and quality for common medical procedures
- Use the information provided to help estimate out of pocket costs
- Earn cash rewards while shopping for care
- Save money and make the most efficient use of your health care benefits

TUITION REMISSION

Wilkes University: Undergraduate and graduate credits to all full-time employees, spouses, same-gender domestic partners, and dependent sons and daughters after the employee has completed (90) ninety calendar days of service. **The tuition benefit covers 100% of the actual tuition cost.** The employee is responsible for applicable fees and textbook costs.

Other Tuition Programs: King's College, Misericordia University, and Tuition Exchange/CIC.

Please refer to the Staff Policies Manual for a complete description of the tuition benefits and eligibility requirements.

RETIREMENT SAVINGS PLAN

- **Provider:** TIAA
- **Plan Type:** 403(b) Defined Contribution Plan
- **Contributions:** Effective June 1, 2013 the University contributes 8% of your base pay, provided you contribute a minimum of 5% (subject to change). **Effective September 1, 2020, the University has suspended its contribution into your retirement account (subject to change).** For more information, please contact Kathy Malcolm, Senior Employee Benefits Administrator at 570-408-4644 or Katherine.Malcolm@wilkes.edu.
- **Eligibility:** Employees hired on or after September 1, 2012, one (1) year of Eligibility of Service shall be required (subject to change). Employees hired before September 1, 2012 the first of the month coinciding with or next following 90 days of hire (subject to change).
- **University Matching Contributions Vesting:** Employees hired on or after September 1, 2012, shall be vested according to the following schedule: 0 % vesting for less than one (1) year of service, 20% vesting for at least one (1) year of service, 40% vesting for at least two (2) years of service, 60% vesting for at least three (3) years of service, 80% vesting for at least four (4) years of service, and 100% vesting for five (5) or more years of service (subject to change). Employees hired prior to 9/1/12 shall be 100%and immediately vested.

2021 - HOLIDAY SCHEDULE

| | | |
|-----------------------------------|--|--|
| NEW YEAR'S DAY | January 1, 2021 | Friday |
| MARTIN LUTHER KING JR. DAY | January 18, 2021 | Monday |
| SPRING HOLIDAY | April 2, 2021 | Friday |
| MEMORIAL DAY | May 31, 2021 | Monday |
| INDEPENDENCE DAY | July 5, 2021 | Monday |
| LABOR DAY | September 6, 2021 | Monday |
| THANKSGIVING | November 25, 2021 November 26, 2021 | Thursday Friday |
| WINTER HOLIDAY | December 24, 2021 December 27, 2021 December 28, 2021 December 29, 2021 December 30, 2021 December 31, 2021 | Friday Monday Tuesday Wednesday Thursday Friday |

VACATION, SICK, AND PERSONAL TIME (PAID TIME OFF)

Employees in this classification are not eligible for vacation, sick and personal time off benefits. Employees and supervisors are encouraged to allow for occasional absences during the academic year through the use of flexible scheduling options.

GENERAL INFORMATION

LIFE EVENTS

You may modify your Benefit Choices at any time during the year, provided you do so within the required time frame and submit the required documentation, if you experience any of the following Life Events:

- ❖ **Change In Status** – *includes change in marital status, change in number of dependents, change in employment status of the employee, spouse or dependent, change in residence, dependent satisfying or ceasing to satisfy Plan's eligibility requirements*
- ❖ **Spouse's or Dependent's Open Enrollment**
- ❖ **Dependent Care Changes** – *includes change in Dependent Care provider, cost changes imposed by a non-relative provider, change in number of eligible dependents*
- ❖ **Cost or Coverage Changes Within The Employer's Plan** – *can result in contribution changes or an alternative election (if the change is significant)*
- ❖ **HIPAA Special Enrollment Rights** – *permits changes if other coverage is lost due to exhaustion of COBRA period, loss of eligibility, or if the employer contributions to the other plan end. In addition HIPAA grants rights upon marriage or new dependent child to add coverage if previously waived.*
- ❖ **Judgment, Decree or Court Order**
- ❖ **Enrollment/Ceasing to Be Enrolled In Medicare Or Medicaid** *(does apply to CHIP)*
- ❖ **Family Medical Leave Act (FMLA) Special Requirements**

Please Note: The benefit change must be consistent with the Life Event. You may add or delete dependents during the plan year, when you experience a Life Event. You must contact the Human Resources Department at (570) 408-4644 within 30 days of the Life Event, and provide the required documentation, or the change will not take place until the next Open Enrollment.

IMPORTANT CONTACT INFORMATION



Provider Type: Medical Insurance
Provider Name: PPO Blue
Address: 19 North Main Street
Wilkes-Barre, PA 18711
Phone Number: 1-800-241-5704
Website: www.highmarkbcbs.com



SmartShopperSM

Phone Number: 1-866-285-7475
Website: www.highmarkbcbs.com to create your SmartShopper account.

UNITED CONCORDIA[®]

Provider Type: Dental Insurance
Provider Name: United Concordia
Address: P.O. Box 6942, Harrisburg, PA 17106-9421
Phone Number: 1-800-332-0366
Website: www.unitedconcordia.com



National Vision Administrators, L.L.C.

Provider Type: Vision Insurance
Provider Name: National Vision Administrators
Address: 1200 Route 46 West, Clifton, NJ 07013
Phone Number: 973-574-2400
Website: www.e-nva.com



Provider Type: Flexible Spending Accounts
Provider Name: AmeriFlex
Address: 700 East Gate Drive, Suite 501, Mount Laurel, NJ 08054
Phone Number: 1-888-868-FLEX (3539)
Website: www.myameriflex.com/participants



Provider Type: Telemedicine Provider
Name: HealthiestYou
Phone Number: 866-703-1259
Website: member.healthiestyou.com

YOUR BENEFITS AND THIS SUMMARY

This benefit overview describes the highlights of the medical, prescription, vision, and dental coverage in non-technical language. Your specific rights to benefits under the plan are governed solely, and in every respect, by the official documents and not the information in this packet.

If there is any discrepancy between the descriptions of the programs as contained in the materials and the official plan documents, the language of the official plan documents shall govern. You should be aware that any of the benefits may be modified in the future to meet Internal Revenue Service rules or otherwise as decided by Wilkes University.