Loyola University Maryland—July 1, 2019–June 30, 2020 Benefits At-a-Glance

Full-time and four-fifths-time faculty appointments

Benefit	Plan Options	Annual Premium*		Description
Medical Cigna	OAP HSA	Employee Two Party Family	$1,096.32 $4,342.32 $6,534.12	HDHP (High Deductible Health Plan)—Individual Deductible: $1,500/$3,000 (In/Out of Network), Family Deductible: $3,000/$6,000 (In/Out of Network), Once deductible is met $0 PCP Office Visit Copay, $30 Specialist Office Visit Copay, Prescription Drug Copays: $0/$25/$45
	OAP-IN	Employee Two Party Family	$1,686.47 $5,690.83 $7,897.00	OAP-IN (Open Access Plus In-Network)—In-network coverage only—Individual Deductible: $500, Family Deductible: $1,500, $20 PCP Office Visit Copay, $35 Specialist Office Visit Copay; Prescription Drug Copays: $10/$25/$45
	OAP	Employee Two Party Family	$1,837.55 $5,851.74 $9,228.82	OAP (Open Access Plus)—Coinsurance: 75/60 (In/Out Network), Individual Deductible: $750/$2,000 (In/Out of Network), Family Deductible: $2,250/$4,000 (In/Out of Network), $25 Office Visit Copay, Prescription Drug Copays: $10/$25/$45
Health Savings Account Bank of America	Health Savings Account	Employee/employer	—	Health Savings Account available to those who elect the OAP HSA. Loyola's annual contribution to the HSA is $500 if enrolled as an individual, $1,000 if enrolled with dependents (prorated for new hires).
Dental MetLife	Dental PPO	Employee Two Party Family	$405.51 $812.43 $1,412.68	Dental PPO Plan—In-Network and Out-of-Network benefits for preventive, basic and major services. Orthodontia benefits for children up to age 26. Deductible and coinsurance may apply.
	Dental Copay	Employee Two Party Family	$263.43 $552.68 $993.05	Dental Copay Plan—In-Network and Out-of-Network benefits for preventive, basic and major services. Orthodontia benefits for children up to age 26. Services covered based on fee schedule.
Vision VSP	VSP Core	University-paid	—	Core Vision—$10 In-Network Copay for annual well-vision exam
	VSP Buy-Up	Employee Two Party Family	$119.76 $177.36 $327.48	Vision Buy-Up—In-Network and Out-of-Network benefits for well-vision exam and hardware.
Life Insurance Principal	Basic Life	University-paid	—	Option 1: 1x annual earnings (rounded up to the next higher $1,000) to max of $50,000 Option 2: 1 x annual earnings (rounded up to the next higher $1,000) to a max of $250,000
	Supplemental Life	Employee-paid per age/coverage	—	Incremental coverage of $25k, $50k, $100k or $150k for employee
	Spouse and Dependent Life	Employee-paid	$27.96	Spouse—$10,000 benefit Dependent Child—$5,000 (age 6 months to age 26)
Long-Term Disability Principal	LTD	University-paid	—	66.67% of first $12,749 of pre-disability earnings up to $8,500 per month; after 180 day waiting period
	LTD Buy-Up	Employee-paid per wage calculation	—	66.67% of first $12,749 of pre-disability earnings up to $8,500 per month; after 90 day waiting period
EAP KEPRO	Employee Assistance Program	University-paid	—	Provides professional and confidential assessment, referrals or short-term problem solving to eligible faculty and their family members.
FSA ConnectYourCare	Flexible Spending Accounts	Employee-funded	—	Health Care FSA—Contribute up to $2,700 per year in pre-tax dollars Dependent Care—Contribute up to $5,000 per year in pre-tax dollars
403(b) TIAA	403(b) Retirement Plan	Employee/employer	—	The University will contribute an amount equal to 9% of eligible compensation once eligibility requirements are met. Faculty are eligible to contribute to the plan on a voluntary basis with no age or service requirements.
Tuition Remission	N/A	University-funded	—	Available to full-time faculty. Four-fifths-time and part-time faculty are eligible on a prorated basis. Available to spouses and dependent children of full-time faculty. See the faculty handbook for more information.
Flex Credits	N/A	University-paid	—	$1,000 of base flex credits provided. Additional credits provided after 6 years of employment.

The annual medical plan premiums reflect the wellness compliant premiums.

Benefits for newly hired eligible faculty are effective on the first of the month following or coinciding with their date of hire.

This communication highlights some of the benefit plans available. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the official plan documents will always govern. The University reserves the right to change any benefit plan without notice.

LOYOLA
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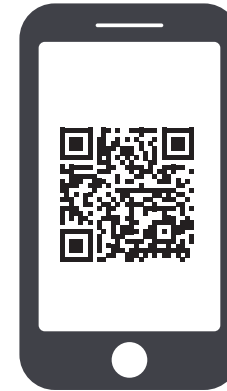
Scan QR code to WATCH the 2019–2020 Employee Benefits presentation

https://kvgo.com/psa/LoyolaPres2019

ALEX® Helps You Pick Your Benefit Plans

Loyola University Maryland is happy to provide you access to ALEX, an easy to use online tool, to help you with your benefit plan decision process. Before you make your enrollment decisions, be sure to spend a few minutes with ALEX at **https://www.myalex.com/loyolauniversitymaryland/2019**.

Top 5 ALEX Facts

1. ALEX is a Loyola University Maryland benefits expert who can help you pick the right plans and explain any terms or concepts you don't understand.
2. ALEX is available online, so you can use the tool with your spouse and family members from any computer at any time.
3. Using ALEX is easy! ALEX will ask you a few straightforward questions about your needs in order to form a custom recommendation that's right for you.
4. For an expert on health insurance and employee benefits, ALEX is pretty funny. The experience is designed to be light, jargon-free, and helpful.
5. ALEX does not create, receive, maintain, transmit, collect, or store any identifiable end-user information. Whatever you share with ALEX remains completely private.