



Benefit Type	Plan Options	Coverage Level	Annual Premium	Description
Medical Plans CIGNA	OAP HSA (HDHP)	Employee	\$1,096.32	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
		Employee+Spouse	\$4,342.32	
		Employee+Child	\$2,817.96	
		Employee+Children	\$4,070.04	
		Family	\$6,534.12	
	OAP-IN (HMO)	Employee	\$1,776.48	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
		Employee+Spouse	\$6,844.44	
		Employee+Child	\$4,161.96	
		Employee+Children Family	\$5,483.04 \$9,157.20	
OAP (PPO)	Employee	\$2,168.40	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	
	Employee+Spouse	\$7,583.16		
	Employee+Child	\$4,598.28		
	Employee+Children Family	\$6,574.92 \$11,184.12		
HSA Bank of America	Health Savings Account	-	Employee/Employer	Health Savings Account available to those who elect the <u>OAP HSA</u> . 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 Plans MetLife	PPO Dental	Employee	\$385.20	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.
		Two Party	\$771.84	
		Family	\$1,341.96	
	Co-Pay Dental	Employee	\$250.20	
Two Party		\$525.12		
Family		\$943.32		
Vision Plans VSP	Core - Exam Only	Employee	University-paid	Core Vision—\$10 In-Network Copay for annual well-vision exam only. Glasses/contact lenses are excluded.
	Buy-up	Employee	\$135.48	Vision Buy-Up—In-Network and Out-of-Network benefits for well-vision exam and glasses/contact lenses.
Two Party		\$200.64		
Family		\$370.44		

Life Insurance Principal	Core Life Insurance	Employee Only	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 Insurance	Employee Only	Employee-paid per age/coverage	Incremental coverage of \$25k, \$50k, \$100k or \$150k for employee
	Spouse & Dependent Life	-	\$27.96	Spouse—\$10,000 benefit Dependent Child—\$5,000 (age 6 months to age 26)
Disability Insurance Principal	Core Long-Term Disability	Employee Only	University-paid	66.67% of first \$12,749 of pre-disability earnings up to \$8,500 per month; after 180 day waiting period
	Long-Term Disability Buy-up	Employee Only	Employee-paid per wage calculation	66.67% of first \$12,749 pre-disability earnings up to \$8,500/month; after 90 day wait period
FSA Optum Financial	Flexible Spending Accounts	-	Employee Funded	Employees set aside pre-tax dollars payroll deduct to pay for eligible expenses health care and dependent care expenses. Annual limits are set by the IRS each year.
Flex Credits	N/A	-	University Paid	\$1,000 of base flex credits provided. Additional credits provided after 6 years of employment.
403(b) TIAA	Loyola University Maryland Retirement Plan	-	Employee/Employer	The University will contribute to your account once eligibility requirements are met. Employees are eligible to contribute to the plan on a voluntary basis with no age or service requirements.
KEPRO	Employee Assistance Program	-	University Paid	Provides professional and confidential assessment, referrals or short-term problem solving to eligible participants and their family members.
Tuition Remission	N/A	-	University Funded	Available to full-time administrators and staff. Four-fifths-time, half-time and part-time employees are eligible on a prorated basis. Available to spouses and dependent children of full-time employees. See the handbook for more information.

**The annual medical plan premiums reflect the wellness compliant premiums.*

Benefits for newly hired eligible administrators and staff 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

Paid Leave	
Vacation	Full-time staff earn 10 days per year. Full-time administrators earn 20 days per year. Employees working less than full-time or full-time employees who work less than 12 months per year accrue vacation leave on a prorated basis.
Sick	Full-time staff earn 12 days per year. Full-time administrators earn 20 days per year. Employees working less than full-time or full-time employees who work less than 12 months per year accrue sick leave on a prorated basis.
Personal Leave	Regular full-time staff are given three paid personal leave days each benefit year. New employees are given personal leave days on a prorated basis based on date of hire.
Holidays	New Year's Day, MLK, Good Friday, Easter Monday, Memorial Day and Friday before, July 4th and day before or after, Labor Day, Thanksgiving Day and Friday after, Christmas Holiday(s) (number of days vary by year), one floating holiday to use between Memorial day and Labor Day

Note: See the staff and administrator policy manual for the full leave policy.

If you are in need of assistance, please contact the Loyola Benefits & Wellness Unit at 410-617-1365.

WATCH the 2022 - 2023 Employee Benefits presentation at www.brainshark.com/1/player/hilbgroup?fb=0&r3f1=&custom=loyola



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 www.myalex.com/loyolauniversitymaryland/home#choose-benefits.

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.**