



Benefits At-a-Glance July 1, 2025 - June 30, 2026

One-Semester Full-time and 4/5th Faculty Positions

This benefits summary is intended for recruitment purposes. Detailed benefits information, including enrollment instructions will be available at the time of hire.

Benefit Type	Plan Options	Coverage Level	Annual Premium	Description
Medical Plan Cigna	OAP HSA (HDHP)	Employee	\$1,339.20	HDHP (High Deductible Health Plan)—Individual Deductible: \$2,000/\$4,000 (In/Out of Network), Family Deductible: \$4,000/\$8,000 (In/Out of Network), Once deductible is met all In-network \$25 PCP Office Visit Copay, \$50 Specialist Office Visit Copay, Prescription Drug Copays: \$10/\$35/\$80
		Employee+Spouse	\$5,304.36	
		Employee+Child	\$3,442.32	
		Employee+Children	\$4,669.92	
		Family	\$7,981.68	
HSA Bank of America	Health Savings Account	-	Employee Funded	Health Savings Account available to those who elect the <u>OAP HSA</u> . Not eligible for the Employer Contribution.
403(b) TIAA	Loyola University Maryland Retirement Plan	-	Employee Funded	Employees are eligible to participate the first of the month coinciding with or following the date of hire. Not eligible for Employer Match. Register/create an account and submit a salary deferral to begin contributing at www.tiaa.org/loyolamd .

Benefits and Wellness Webpage <https://www.loyola.edu/department/hr/benefits/>

IF YOU HAVE QUESTIONS OR NEED ADDITIONAL INFORMATION

Contact your HR Business Partner at humanresources@loyola.edu

Contact Benefits & Wellness Unit at 410-617-1365

NOTES:

1. The annual medical plan premiums reflect the wellness compliant premiums. Refer to the Benefit Summary guide for non-wellness premiums.
2. Eligible for benefits on the first of the month, following 60 days from the date of hire.
3. 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.

6/17/2025

