



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

ACA Benefits-Eligible Direct Hire Temporary Position

This summary is provided for recruitment purposes only. Comprehensive benefits information, including enrollment instructions, will be shared upon hire. Direct-Hire Temporary Employees scheduled to work at least 30 or more hours per week are eligible for ACA-compliant health coverage.

NOTE: This position differs from other temporary roles that are classified as seasonal or variable-hour and may not meet ACA eligibility requirements.

| 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. Generally not eligible for the Employer Match unless the employee works 1,000+ hours in the preceeding year and continues to be actively employed. Register/create an account and submit a salary deferral to begin contributing at www.tiaa.org/loyolamd . |

IF YOU HAVE QUESTIONS OR NEED ADDITIONAL INFORMATION

Contact your HR Business Partner at humanresources@loyola.edu

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



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. Temporary employees working part-time or variable hours will be measured throughout the plan year to determine eligibility.*
- 4. 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