



Benefits-at-a-Glance
July 1, 2025 - June 30, 2026
Executives

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

Benefit Type	Plan Options	Coverage Level	Annual Premium (Wellness Compliant)	Biweekly Paycheck Deduction	Description
Medical Plans CIGNA	OAP HSA (HDHP)	Employee	\$1,339.20	\$55.80	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	\$221.02	
		Employee+Child	\$3,442.32	\$143.43	
		Employee+Children	\$4,669.92	\$194.58	
		Family	\$7,981.68	\$332.57	
	OAP-IN (HMO)	Employee	\$2,135.52	\$88.98	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	\$8,227.80	\$342.83	
		Employee+Child	\$5,003.16	\$208.47	
		Employee+Children	\$6,410.64	\$267.11	
		Family	\$11,007.96	\$458.67	
	OAP (PPO)	Employee	\$3,131.04	\$130.46	OAP (Open Access Plus)—Coinsurance: 75/60 (In/Out Network), Individual Deductible: \$1,500/\$4,500 (In/Out of Network), Family Deductible: \$4,500/\$9,000 (In/Out of Network), In-network Copays: \$25 Office Visit Copay, \$50 Specialist Office Visit Copay, Prescription Drug Copays: \$15/\$40/\$70.
		Employee+Spouse	\$10,950.24	\$456.26	
		Employee+Child	\$6,640.20	\$276.68	
		Employee+Children	\$9,001.20	\$375.05	
		Family	\$16,150.20	\$672.93	
Voluntary Benefits CIGNA	Accident Insurance Critical Illness Hospital Indemnity	Employee	Employee-paid per age/coverage. Rates available on the benefits website.	View premium chart in the Employee Benefits Guide	Supplemental benefit plans designed to provide additional protection for unexpected illnesses and expenses.
		Employee+Spouse			
		Employee+Child			
		Employee+Children			
		Family			

HSA Bank of America	Health Savings Account		Employee Paid / University Funded		Health Savings Account available to those who elect the <u>OAP HSA</u> . Loyola's annual contribution to the HSA is \$800 if enrolled as an individual, \$1,600 if enrolled with dependents (prorated for new hires).
Dental Plans MetLife	PPO Dental	Employee	\$436.44	\$18.19	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	\$874.44	\$36.44	
		Family	\$1,520.40	\$63.35	
	Co-Pay Dental	Employee	\$257.71	\$10.74	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.
		Two Party	\$540.87	\$22.54	
		Family	\$971.62	\$40.48	
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	\$137.52	\$5.73	Vision Buy-Up—In-Network and Out-of-Network benefits for well-vision exam and glasses/contact lenses.
		Two Party	\$203.76	\$8.49	
		Family	\$376.08	\$15.67	
Life Insurance Symetra	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	\$1.17	Spouse—\$10,000 benefit Dependent Child—\$5,000 (age 6 months to age 26)
Disability Insurance Symetra	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 Dollars	N/A		University Paid		\$1,000 of base flex credits provided. Additional credits provided after 6 years of employment.

Retirement Savings TIAA	403(B)		Employee/University		The University will contribute to the retirement plan after the employee has completed 1 year of continuous employment, worked 1,000 or more hours, and is age 21 years or older. Employee may choose to make pre-taxed payroll contributions on a voluntary basis with no age or service requirements. NOTE: The waiting period may be waived if the eligible employee has satisfied the 1 year waiting period and 1,000 hours at a 4-year higher education institution immediately preceding (just before) their Loyola hire date. To determine if the waiver applies, the employee must send the Retirement Verification Form to their previous employer for completion. The form is available at www.loyola.edu/department/hr/benefits/retirement .
	457(B)		Employee Funded		Deferred compensation plan for Executives only. Loyola does not fund the 457(B).
KEPRO	Employee Assistance Program				Provides professional and confidential assessment, referrals or short-term problem solving to eligible participants and their family members.
Tuition Remission			University Funded		Available to full-time employees and their legal spouses and dependent children. Core, half-time, and part-time employees are eligible for tuition remission for their own education on a prorated basis. Refer to the benefits and wellness webpage for full program details, including waiting periods and course restrictions. NOTE: The 3 year waiting period for dependent tuition remission can be waived if the full-time employee satisfied the 3 year waiting period at a 4-year higher education institution immediately preceding (just before) their Loyola hire date. To determine if the waiver applies, the employee must send the Dependent Tuition Remission Waiver to their previous employer for completion. The form is available at www.loyola.edu/department/hr/benefits/tuition .
Paid Leave	Executives of the University do not accrue vacation or sick leave. Executives take time off as needed with pay. For the purpose of this policy, Executive includes, the President, Vice Presidents and (full) School Deans only. The terms of this policy also include administrators who transition to a Vice President position or (full) School Dean position.				

For more benefits information, scan the QR code to access our Benefits and Wellness page



IMPORTANT CONTACTS

Benefits & Wellness: 410-617-1365

OPC Business Partner: 410-617-2354 or people-culture@loyola.edu

NOTES:

- 1. The annual medical plan premiums reflect the wellness compliant rate.*
- 2. Benefits for newly hired eligible employees are effective on the first of the month following or coinciding with their 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