

# *LEWIS UNIVERSITY*

## *A SNAPSHOT OF FACULTY BENEFITS*

### **MEDICAL INSURANCE: (Christian Brothers Employee Benefit Trust)**

#### **Employee Coverage**

- Employees earning less than \$35,000/year pay 7.5% of premium per paycheck (\$16.51/paycheck);
- Employees earning \$35,001 - \$60,000/year pay 12% of premium per paycheck (\$26.41/paycheck);
- Employees earning more than \$60,000/year pay 15% of premium per paycheck (\$33.02/paycheck).
- Pre-Tax payment option can be exercised
- Regular part time employees (20 hours or more per week) are responsible for ½ monthly premium (\$110.06/paycheck)
- PPO Plan (Private HealthCare Systems)), but may go outside network if desired
- Insurance is effective on the first day of the month following the employee's date of hire

#### **IN NETWORK**

- \$250/individual, \$750/family maximum deductible per calendar year;
- Out-of-pocket limitation is \$2,000/individual, \$4,000/family for in-network use;
- Dr. & Hospital in PPO network: 80%/20%;
- \$20 co-pay for Dr's office visits;
- \$50 co-pay for ER visit
- \$200 co-pay for hospitalization

#### **OUT OF NETWORK**

- \$500/individual, \$1500/family maximum deductible per calendar year;
  - Out-of-pocket limitation is \$4,000/individual, \$8,000/family for out-of-network use;
  - Dr. & Hospital- out of network: 50%/50%
- (No co-pays - out-of-network)

(Co-pays do not count towards deductible)

Note: Employee may choose not to enroll in the insurance coverage. If so, a \$500 (gross), one-time payment will be given. Employees may enroll or re-enroll at a later date after a 6-month waiting period.

#### **Dependent Coverage**

- 40% paid by employee, University pays 60% of coverage-Current premium \$669.02 per month, regardless of the number of dependents enrolled; \$123.51 will be deducted per paycheck based on 26 pays per year
- Pre-Tax payment option can be exercised
- Same medical, dental and prescription benefits as employee
- Effective the first day of the next month following date of employment
- If enrolled within 31 days of employee's date of hire, medical records will not be required, and dependents cannot be denied. However, if application is made after 31 days coverage, there is a six month waiting period before insurance coverage takes effect
- Dependents are not eligible for life insurance or long-term disability coverage

Note: Your medical plan requires surgical review and hospital preadmission authorization. You or your doctor must call Health Information Line:

- before any surgical procedure
- in advance of any non-emergency admission
- within two working days after any emergency admission

Surgical Review and Hospital Preadmission Authorization are obtained by calling:  
Benefit Phone Number: 1-800-807-0400

Failure to comply will reduce benefits.

### **DENTAL INSURANCE (Christian Brothers Employee Benefit Trust)**

- No additional cost to employee; dependent included w/medical premium
- \$50 per calendar year deductible; maximum of \$150 per family
- \$1,500 maximum coverage per calendar year
- Pays 100% of checkup & cleaning every six months, x-rays once-per-year, before deductible is met

**PRESCRIPTION INSURANCE (MedCoHealth)**

- No additional cost to employee
- At participating retail pharmacies: (up to a 30-day supply)
  - \$10 or 20% of the prescription cost-whichever is greater, for Generic drugs
  - \$20 or 20% of the prescription cost-whichever is greater for Preferred Brand Name drugs
  - \$50 or 20% of the prescription cost-whichever is greater-for Non-preferred brand name drugs
- Through MedCo Mail order & Home Delivery: (up to a 90-day supply)
  - \$20 Co-Pay for Generic Drugs
  - \$50 Co-Pay for Preferred Brand Name drugs
  - \$125 Co-Pay for Non-preferred Name Brand drugs

**VISION INSURANCE**

- No deductible;
- Pays up to \$50/year for exam;
- Pays up to \$100/2 years for frames;
- Pays from \$25 to \$125 for two lenses/2 years: 1 pair of glasses or 1 pair of contacts every two years

**LIFE INSURANCE (and Accidental Death Benefit)(The Hartford Insurance Co. through CBEBT)**

- No cost to employee
- Term life insurance benefit equal to 1-1/2 times annual salary  
Note: Benefit in excess of \$50,000/year is taxable income

**LONG-TERM DISABILITY INSURANCE (LTD)(The Hartford Insurance Co. through CBEBT)**

- Benefit: 60% of salary as LTD income after a 90 day qualifying period

**PENSION (Christian Brothers Employee Retirement Plan)**

- After 4 years and 9 months of service, employees are vested in the pension program

**TUITION WAIVER**

- Employees are eligible for tuition waiver as follows:
 

<u>At Date of Hire: For Undergraduate Tuition</u>	<u>After One Year of Service: For Graduate Tuition</u>
Regular full-time: 100%	Regular full-time: 100%
Regular part-time: 50%	Regular part-time: 50%
Limited part-time: 25%	Limited part-time: 25%
- Spouse and dependent children of employees become eligible for Undergraduate tuition benefits as follows:
 

<u>After 6 months of service</u>
50% for dependents of full-time employees
25% for dependents of regular, part-time employees
<u>After 1 year of service</u>
100% for dependents of full-time employees
50% for dependents of regular, part-time employees
- Spouse and dependent children of employees become eligible for Graduate tuition benefits as follows:
 

	<u>0-4 years of service</u>	<u>5-9 years of service</u>	<u>10+ years of service</u>
Regular full-time	25%	50%	100%
Regular part-time	25%	50%	50%
Limited part-time	No Waiver	25%	25%
- Students must maintain satisfactory academic progress as defined in the University catalog to maintain eligibility for tuition benefits

**This snapshot is a summary of benefits and is not intended to be an all-inclusive statement of benefits. The data CD, *Your Employee Benefits*, and the gray booklet, *Summary Plan Description*, have been provided to you as resources for your insurance and retirement benefit questions. In all cases, please consult these documents and contact Office of Human Resources to provide clarification.**

**Additional information on employee benefits is available in the  
Office of Human Resources  
(Learning Resource Center, ext. 5270)**

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