2015
BRIEF BENEFITS SUMMARY
FOR FULL-TIME EMPLOYEES

Health Insurance, Rx, and Vision
We offer two choices for medical insurance. All plans include prescription drug and vision benefits. Dependent children are covered up to age 26. We also offer Domestic Partner benefits for both same sex and opposite sex partners provided they meet the criteria outlined in the Affidavit of Domestic Partnership (see HR for a copy of the Affidavit). Spouses and Domestic Partners with access to employer-sponsored health insurance through their own place of employment or those with access to Medicare are not eligible for coverage under Susquehanna University’s health insurance plan.

Highmark Blue Shield PPO Blue
The PPO option allows participants to select any physician for care. The in-network deductible is $500 per individual with a $1000 family limit. After the deductible has been met, members will pay co-insurance at 20% of covered services up to an individual limit of $1,500 or a family limit of $3,000. In-network co-pays for office visits are $20 for Primary Care Physicians and Retail Clinics, $40 for Specialists, and $50 for Urgent Care Centers; preventive services are not subject to a co-pay, deductible or co-insurance; ER co-pay is $150 (this co-pay will be waived if the patient is admitted). If the member chooses to go outside the network for care there is still coverage available at 60% of the provider’s reasonable charge after satisfying the deductible ($2,000 for individual/$4,000 for family aggregate). Please see the summary of benefits for additional plan information.

Highmark Blue Shield PPO Qualified High Deductible Health Plan (QHDHP)
The PPO QHDHP plan works very differently than a regular deductible plan. The annual deductible is $1,500 if you enroll in employee-only coverage and $3,000 if you enroll in two-party or family coverage, even if only one family member incurs the expense. In addition, the annual deductible is applied to both medical AND prescription drugs. Also, there are no co-pays or co-insurance with a QHDHP – once the deductible is met, in network services are covered at 100% and out-of-network services are covered at 80%. Preventive care is not subject to the annual deductible if you received services from a provider who is in the PPO network. Please see the summary of benefits for additional plan information.

A QHDHP is designed for use with a Health Savings Account (HSA) and should not be combined with any funding arrangement other than a HSA. You are not required to enroll in a HSA; however, if you wish to do so, you can set up a HSA with any banking institution if you are enrolled in a QHDHP. The university has a workplace banking program with the First National Bank which also offers a HSA. First National Bank will waive the set-up fee for Susquehanna University employees. Participation in a medical flexible spending account is prohibited if you are enrolled in a QHDHP.
Medco/Express Scripts Prescription Drug Program
Prescription drugs are offered through Medco/Express Scripts for both of our health plans. The premium is incorporated into the health plan rates. Mandatory mail order is required for maintenance prescriptions. The co-pay for the pharmacy option for the PPO Blue plan (there are no pharmacy co-pays with the PPO QHDHP) are as follows: 30-day supply is $10 for generic, $40 for brand formulary, $70 for brand non-formulary and 15% (up to a maximum of $125 per script) for specialty drugs or biologics which are high-cost, innovative treatments which treat unique conditions for a small population such as cancer, rheumatoid arthritis and multiple sclerosis. The co-pay for the mail order, 90-day supply is $25 for generic, $100 for brand formulary and $175 for brand non-formulary. Specialty drugs are not available through mail order. Members in the PPO QHDHP will pay the full cost of their prescriptions until the deductible has been met. Once the deductible is met, there is no cost for prescriptions.

Please remember if you are on a maintenance drug, you must utilize the mail order option; however, you are permitted to get a new prescription and two refills at a retail pharmacy to be sure the medication is correct.

Clear Advantage Vision Benefits
The vision plan uses the Davis Vision provider network and is included as part of your health insurance. Eye exams are covered in full once every 12 months at participating providers. Summary information is available in the Human Resources office. Online directory of network providers can be found by logging on to Highmark’s website at www.highmarkblueshield.com and click on Find a Network Vision Provider.

To determine the monthly contribution you will make for health, prescription, and vision coverage effective January 1, 2015, multiply that premium amount by the percentage that applies to your salary level

Medical premiums are deducted on a pre-tax basis.

Monthly premiums for the 2015 plan year are as follows:

<table>
<thead>
<tr>
<th>Category</th>
<th>PPO</th>
<th>PPO (high deductible)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee-Only</td>
<td>$597.46</td>
<td>$628.73</td>
</tr>
<tr>
<td>Two-Party</td>
<td>$1,340.48</td>
<td>$1,410.73</td>
</tr>
<tr>
<td>Family</td>
<td>$1,586.04</td>
<td>$1,669.14</td>
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</tbody>
</table>

Percentage of premium based on salary:
### All Plans

<table>
<thead>
<tr>
<th>If your annual base salary is:</th>
<th>You will pay this % of the monthly premium:</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $20,000</td>
<td>8%</td>
</tr>
<tr>
<td>&lt; $30,000</td>
<td>13%</td>
</tr>
<tr>
<td>&lt; $40,000</td>
<td>18%</td>
</tr>
<tr>
<td>&lt; $50,000</td>
<td>23%</td>
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<tr>
<td>&lt; $60,000</td>
<td>28%</td>
</tr>
<tr>
<td>&lt; $70,000</td>
<td>33%</td>
</tr>
<tr>
<td>&lt; $80,000</td>
<td>38%</td>
</tr>
<tr>
<td>&lt; $90,000</td>
<td>43%</td>
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<tr>
<td>&lt; $100,000</td>
<td>48%</td>
</tr>
<tr>
<td>&gt;= $100,000</td>
<td>53%</td>
</tr>
</tbody>
</table>

**United Concordia Dental**

This is a voluntary benefit; the employee pays 100% of the premium. Participating providers are obligated to accept United Concordia’s maximum allowances as payment less deductible or coinsurance. The plan covers 100% of diagnostic and preventative services. Basic and major services are covered at 50% after the deductible is met. The maximum annual coverage is $1,000/person. Please see the summary of benefits for additional plan information. Dental premiums are deducted on a pre-tax basis. Monthly premiums for the 2015 plan year are as follows:

- **Employee**: $24.60
- **2-party**: $57.78
- **Family**: $68.93
Flexible Spending Account Program
Allows employee and family out-of-pocket expenses for dependent day care, dental care, vision care, medical expenses, co-pays and deductibles to be set-aside on a pre-tax basis. Tax savings are applicable to federal withholding and Social Security taxes. Tax savings on all expenses other than dependent day care are subject to state income taxes. Enrollment in the health plan is not required to participate. You are not permitted to enroll in a Medical Flexible Spending plan if you are enrolled in a QHDHP.

TIAA - CREF Retirement Program
A voluntary program to which the employee contributes 5% or more of salary and the University contributes 9% of salary; the employee contribution can be tax-sheltered. Employees who choose not to contribute to TIAA-CREF will have an amount equal to 2% of their salary contributed by the University on their behalf. New employees may begin participation in this program by either transferring existing TIAA-CREF contracts to Susquehanna University or by completing one continuous year of full-time service. Continuous paid service at any teaching institution will count toward the waiting period. Verification must be received before contributions may begin.

All employees, regardless of benefits eligibility, are eligible to enroll in the supplemental retirement plan with no waiting period. There is no university contribution to the supplemental plan.

Student employees are excluded from participating in any of the university's retirement plans.

Educational Privileges
A full-time employee and spouse or domestic partner may take Susquehanna University credit classes at no charge and take graduate level classes at Bucknell University on a tuition exchange basis. Eligible dependents may take credit classes at Susquehanna University tuition free or apply for a tuition exchange scholarship with colleges and universities that participate in the college exchange program. Service requirements must be met for all educational benefits. Please consult with Financial Aid Office for details.

Life Insurance
Provides a death benefit to the named beneficiary. Employees will be covered in an amount equal to one and one-half times their gross pay (rounded up to the next thousand) with a minimum coverage of $30,000. Accidental death and dismemberment coverage provides a benefit to the employee if living, otherwise to the named beneficiary. The values are the same. No cost for employees.

Long Term Disability
Provides an income benefit in the event of total or partial disability after a 180-day waiting period. The value is 60% of income; 15% of the pre-disability income is contributed to an existing retirement program; a death benefit equal to a six-month payout is available to the designated beneficiary. No cost for employees.

Employee Assistance Program
Eligible employees and family members residing in the same household may receive unlimited
telephone counseling and up to three personal counseling sessions per year. No cost for employees.

**ConnectCare3**
Employees on the university’s health insurance plans are eligible for a personal healthcare advocate through ConnectCare3. CC3 can help you make the most informed decisions about your healthcare; understand your diagnosis and suggested treatments; locate highly rated doctors and hospitals for second opinions; research other available treatment options; prepare for doctor visits to maximize information and understanding; accompany you to your doctor visits as you desire, and more.

Call 1-877-223-2350 or visit [www.connectcare3.com](http://www.connectcare3.com).

**Service 1st Federal Credit Union**
As an employee of Susquehanna University, you and your immediate family members are eligible for membership with Service 1st Federal Credit Union. Credit Union membership provides you access to a lifetime of convenient and affordable financial services. Service 1st quarterly newsletter provides information on special offers, current Credit Union news and educational articles that help you manage common financial concerns.

**Additional Voluntary Benefits:**
Include additional life insurance with dependent coverage available; accidental death and dismemberment; cancer insurance; short-term disability insurance; and auto and homeowners insurance.

**Holidays-Vacation-Sick Leave**

**Holidays** - The University observes ten paid holidays throughout the year. They include Labor Day, which is a floating holiday and may be used between July 1 and December 31.

**Vacation** - Salaried and hourly employees accrue paid vacation on a per pay basis. Hourly accruals are based on years of service.

**Sick Leave** - Salaried and hourly employees accrue ten sick days per year. The sick days are accrued on a per pay basis.

**Other Benefits**
Other benefits include free attendance to athletic and cultural events, free parking, discounts on bookstore purchases, free use of University facilities such as the gymnasium, pool, and library, and inexpensive meals at the dining hall.

This is only a summary and not intended to fully describe each benefit. Part-time employees who are eligible for benefits should consult with the HR Office for details on part-time benefits.