

2020
BRIEF BENEFITS SUMMARY
FOR FULL-TIME EMPLOYEES

Health Insurance with Rx

We offer three choices for medical insurance. All plans include prescription drug coverage and the cost of the premium is shared by the employee and the university. Dependent children are covered up to age 26. Spouses 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 Fulton Bank which also offers a HSA with no set-up fee and they will waive the \$24 annual fee for Susquehanna University employees. Participation in a medical flexible spending account is prohibited if you are enrolled in a QHDHP.

Geisinger Health Plan HMO

The HMO option closely resembles the PPO option except there is no out-of-network coverage and participants must select a Primary Care Physician. The 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. 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). Please see the summary of benefits for additional plan information.

Prescription Drug Program

Prescription drugs are offered through both health insurance companies. The premium is incorporated into the health plan rates. Mandatory mail order is required for maintenance prescriptions after two refills.

The co-pays for the pharmacy option for the Highmark PPO Blue plan and the Geisinger HMO plan are as follows: 31-day supply is \$10 for generic, \$40 for brand formulary, \$80 for brand non-formulary and \$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 \$200 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.

Online directory of network providers can be found by logging on to Highmark's website at www.highmarkblueshield.com and Geisinger's website at www.thehealthplan.com.

To determine the monthly contribution you will make for health and prescription coverage effective January 1, 2020, multiply your base annual salary amount by the percentage that applies to your insurance tier

Medical premiums are deducted on a pre-tax basis.

Tier	HMO % Salary	HMO *Monthly Cap	PPO % Salary	PPO *Monthly Cap	QHDHP % Salary	QHDHP *Monthly Cap
Employee-Only	2.48%	\$364.87	3.73%	\$384.57	3.73%	\$398.79
Employee & Child	5.23%	\$547.30	6.43%	\$576.86	6.43%	\$598.18
Employee & Spouse	6.48%	\$766.23	7.53%	\$807.61	7.53%	\$837.46
Employee & Children	6.73%	\$799.07	7.93%	\$842.22	7.93%	\$873.35
Family	7.23%	\$1076.26	8.53%	\$1076.29	8.53%	\$1076.28

*A cap will be set for each tier that equals 53% of the premium equivalent.

NVA Vision Benefits

National Vision Administrators provides the vision insurance plan to employees and their dependents, including spouses. The cost of the premium is shared equally by the employee and the university. The plan covers free eye exams every 12 months, lenses every 12 months, frames every 24 months, contact lenses every 12 months (in lieu of frames and lenses). Please see the NVA summary of benefits for additional plan information. Vision premiums are deducted on a pre-tax basis. Monthly premiums for the 2020 plan year are as follows:

Employee	\$2.62
2-party	\$5.25
Family	\$9.44

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 services are covered at 80% after the deductible is met 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 2020 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 Retirement Program

Susquehanna University is making saving for retirement under our 403(b) plan easy by offering an Automatic Enrollment feature for new benefits-eligible employees. New benefits-eligible employees will be automatically enrolled with a 5% employee contribution 30 days after their hire date. If an employee wishes to opt out of the automatic enrollment, they may must do so within the 30-day period by making a salary deferral election.

After 12 months of eligible service, employees contributing 5% of their salary will receive a University contribution of 9%. Employees contributing less than 5% will receive a contribution of 2% after meeting the service requirement.

Prior service at an educational institution will count toward the 12 month waiting period. Participation in an existing TIAA account will waive the waiting period.

Student employees and non-benefits-eligible employees are excluded from participating in the university's retirement plan.

Educational Privileges

After one year of service, full-time employees and their spouse may take Susquehanna University undergraduate credit classes at no charge. After three years of service, their 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.

Call 1-888-293-6948 or visit www.workhealthlife.com/Standard3

ConnectCare3

Employees and spouses/dependents 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 in-network 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 if deemed beneficial by the nurse navigator; help you reach personal wellness goals such as weight loss, implementing an exercise plan and smoking cessation through Healthy Goals and more.

Call 1-877-223-2350 or visit 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 eight paid holidays throughout the year plus two personal/religious observance days.

Vacation – Non-faculty salaried and hourly employees accrue paid vacation on a per pay basis. Hourly accruals are based on years of service.

Sick Leave – Non-faculty 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.