



BRADLEY University



Revised Fall 2021

UNIVERSITY POLICE _____ _____ BENEFITS SUMMARY

Medical Insurance

Bradley University offers a Preferred Provider Organization (PPO) and a Qualified High Deductible Health Plan (QHDHP) through Blue Cross Blue Shield. The medical/Rx/dental/vision and flex plans run from January 1st through December 31st. Full-time employees are eligible to enroll within their first 31 days of employment; coverage begins on the **First of the Month following Date of Hire**. Members should utilize the hospitals, ancillary facilities and providers in the BCBS network for the highest benefit.

<u>NETWORK INFORMATION</u>	
Administrator	BCBS
Hospitals	OSF UnityPoint: Methodist/Proctor/Pekin
Network	BCBS - PPO
Pharmacy Benefit Mgr.	Express Scripts (mail order)
Dental	BCBS
Vision	EyeMed
Flex Plan Administrator	Benefit Planning Consultants (BPC)

PPO Plan – BCBS of IL

- Well Adult Care (age 16 and over) – In-Network - 100% covered by Bradley University
- Well Child Care (to age 16) – In-Network – 100% covered by Bradley University
- Primary Care Physician Office Visit – In-Network - \$30 Co-Pay / no deductible
- Specialist Office Visit – In-Network - \$40 Co-Pay / no deductible
 - Virtual Visit - \$0 Co-Pay (with a BCBS provider through BlueAccess for Members)
- In-Network Deductible: \$500 for Individual; \$1,000 for Family
 - Out-of-Network Deductible: \$1,000 for Individual; \$2,000 for Family
- In-Network Coinsurance/Out-of-Pocket maximums (includes the deductible and copays) is \$3,000 for Individual; \$6,000 for Family
 - Out-of-Network Coinsurance: \$6,000 for Individual; \$12,000 for Family
- Hospital Services - deductible applies, then 80/20 coinsurance for In-Network providers
- Emergency Service - \$175 copay, deductible, 20% coinsurance

The PPO also means that there is an out-of-network benefit for each option. ***However, members should utilize providers in the network as much as possible, as out-of-network benefits are not as cost-effective as outlined on the Benefit Highlights sheet.***

Please refer to the current Summary of Benefits and Coverage (SBC) documents and the benefit highlight sheet on the Bradley University website under the Human Resources page/Benefits/Health Insurance.

Prescription Drug Plan (CVS is excluded from our plan, which includes Target)

- Generic Co-Pay - \$10 retail 30-day supply *or* \$20 for 90-day mail order supply
- Preferred Brand (Formulary) Co-Pay - \$30 retail 30-day supply *or* \$60 for 90-day mail order supply
- Non-Preferred Brand Co-Pay - \$50 retail 30-day supply *or* \$100 for 90-day mail order supply
- Specialty Drug Co-Pay - \$100 for a 30 -day supply

In accordance with the Affordable Care Act, there is an out of pocket (OOP) maximum established for pharmacy benefits based on the class of coverage i.e. employee, employee plus one or family. Once the OOP maximum has been reached, prescription drugs will be paid at 100% for the balance of the calendar year.

Individual <u>Prescription</u> Out-of-Pocket Maximum	\$1,500
Family <u>Prescription</u> Out-of-Pocket Maximum	\$4,500

Qualified High Deductible Health Plan – BCBS

A QHDHP covers the same health care services (office visits, hospital services, therapy, prescriptions, etc.) as the PPO plan, but only after an individual or a family has met the deductible. The only benefits not subject to the deductible are the adult & child routine wellness services when performed by an In-Network provider – these wellness services are covered by the Plan at 100% / no deductible, no copay. The QHDHP has lower employee premiums than the PPO plan.

- Well Adult Care (age 16 and over) – In-Network - 100% covered by Bradley University
- Well Child Care (to age 16) – In-Network – 100% covered by Bradley University
- In-Network Deductible: \$1,500 for Individual; \$3,000 for Family
 - Out-of-Network Deductible: \$3,000 for Individual; \$6,000 for Family
- In-Network Out-of-Pocket maximums (includes the deductible) is \$3,000 for Individual; \$6,000 for Family
 - Out-of-Network Coinsurance: \$6,000 for Individual; \$12,000 for Family
- Office Visits – deductible applies, then 80/20 coinsurance for In-Network providers
- Outpatient Services –20% coinsurance after deductible is met/0% after out-of-pocket is met
- Outpatient Emergency Care –20% coinsurance after deductible is met/0% after out-of-pocket is met

Prescription Drug Plan (CVS is excluded from our plan, which includes Target)

The prescription drug benefit under the Qualified High Deductible Plan is not subject to a separate Out-of-Pocket ... it is combined with the Medical Out-of-Pocket maximum

- All tiers of prescription drugs are subject to deductible, then 80/20 coinsurance for In-Network providers. This includes a 30-day retail supply as well as a 90-day mail order supply
- Prescriptions are paid at 100% once the out-of-pocket maximum is met
- ***Prescriptions obtained at an out-of-network pharmacy are not covered under the QHDHP***

Dental

There is no preferred network for dental - you are able to choose any provider for dental services.

- Plan year begins January 1 and ends December 31
- Annual Deductible: \$50 Individual / \$150 Family
- Preventive Care (routine exams, cleanings & x-rays): covered at 100%, no deductible; limited to twice per calendar year per covered person
- All other dental services (restorative/general, major services, etc.): subject to deductible, then 80/20 coinsurance
- \$1,000 annual maximum benefit per covered person

Vision

The Vision plan is provided by EyeMed, a division of BCBS. Coverage is effective as of Date of Hire. Vision plan participants will receive an EyeMed Welcome Packet in the mail, which will include a courtesy vision ID card; however, an ID card is not required in order to use the vision benefit - simply let your vision provider know that you have EyeMed vision insurance. If you need a replacement vision ID card, they are only available through the EyeMed member website, or virtually through the EyeMed mobile app. HR cannot order replacement vision ID cards.

EyeMed offers over 24,000 in-network providers nationwide, including many local providers such as Illinois Eye Center, Gailey Eye Clinic, Bard Optical, Bond Eye Associates, etc., as well as online options through: ContactsDirect.com, Glasses.com, Lenscrafters.com, Targetoptical.com, and Ray-ban.com/insurance, and many more

- Provider search: eyemedvisioncare.com/bcbsilvis

Covered members have the right to obtain vision care from the provider of his or her choice; however, payment of benefits varies depending on the type of provider chosen. Be sure to utilize network providers for the most benefit.

The following Member Costs are for In-Network services for each enrolled member:

- Eye exam - \$10 copay; once every 12 months
- Frames - \$150 allowance & 20% discount off balance over \$150; once every 24 months
(Please note: If the entire allowance is not used during a purchase, the balance of the allowance cannot be used at a later visit.)
- Eyeglass Lenses or Contact Lenses – once every 12 months:
 - Eyeglass Lenses - \$25 copay (single vision, bifocal, trifocal, lenticular); there is an additional member cost for options such as tinting, UV coating, etc.
 - Contact Lenses (in lieu of eyeglass lenses) :
 - Conventional - \$150 allowance & 15% discount off balance over \$150
 - Disposable - \$150 allowance, plus balance over \$150
- Additional discounts are available on the following In-Network services: 40% additional pair discount, 15% off LASIK, and more

Out-of-Network benefits are on a reimbursement basis (e.g., member pays in full) and benefits are limited. Please refer to your plan materials for Out-of-Network benefits

Flexible Spending Account

The Flexible Spending Account is administered by Benefit Planning Consultants (BPC). The Flexible Spending Account is a voluntary plan with two provisions: First, it allows full-time employees to pay their employee benefit premiums with tax-free dollars. Secondly, full-time employees may also set aside tax-free dollars to help pay for unreimbursed **medical expenses and/or dependent care**. The money you contribute to either FSA account is not

subject to payroll taxes, so you end up paying less in taxes and taking home more of your paycheck.

The Flexible Spending Account can be utilized when enrolled in either the PPO or the Qualified High Deductible Plan (IRS rules apply; see the [Health Savings Account \(HSA\)](#) section, next).

FSA Medical – Current annual limit is \$2,750. You have three ways to access the funds in your account – via debit card, auto reimbursement or manual submission of claims. You have immediate access to 100% of your elected total, regardless of what is actually in your account.

FSA Dependent Care – Current annual limit is \$5,000. This account is used to pay for eligible dependent care services, such as preschool, summer day camp, before- or after-school programs, and child or adult daycare. Access to the funds in the Dependent Care FSA is limited to the amount that is currently in your account at the time you request reimbursement.

This is a calendar year benefit (January 1 through December 31). You can continue to incur expenses to use up the money in either account through March 31 of the following year. Any money not claimed by April 30 will be forfeited.

Health Savings Account (HSA)

If you are enrolled in a Qualified High Deductible Health Plan, you can establish a tax-exempt Health Savings Account with your own funds. These funds may be used to pay for qualified medical, dental, and prescription services. You can enroll in a HSA only when you are participating in a QHDHP. Please note: If you set up and contribute to an HSA with your enrollment in the Qualified High Deductible Plan, the IRS allows participation in an FSA Dependent Care account, but **not** an FSA Medical account (See the QHDHP & HSA Q&A for further information).

Group Life Insurance

Bradley University offers all full-time biweekly employees Basic Group Term Life Insurance through Standard. The Life coverage is \$2,500 and is effective on the First of the Month Following the Date of Hire. This coverage is at no cost to you - Bradley University pays 100% of the total premium for each full-time biweekly employee. In addition, Bradley University provides a matching Accidental Death & Dismemberment policy, also with no premium cost to the employee. Open Enrollment for life insurance is held in November and allows employees to make changes to their life insurance coverage. The life insurance plan year runs from January 1st through December 31st.

Voluntary Buy-Up Life Insurance

Employees who enroll in the Basic Group Term Life may also elect “buy-up” life insurance of up to 1-times their annual salary, not to exceed \$75,000. The premium is based on the employee’s annual salary, less the \$2,500 of the free Basic Group Term Life.

Voluntary Life Insurance

Employees who would like additional life coverage also have the option to purchase Voluntary Life coverage through Standard for themselves, their spouse and/or child/children. The employee pays full premium for the voluntary coverage(s). Open Enrollment for life insurance is held in November and allows employees to make changes to their life insurance coverage. The life insurance plan year runs from January 1st through December 31st.

- Employee Voluntary Life can be purchased in \$10,000 increments up to 5-times their annual wages with a maximum benefit of \$500,000. Guarantee issue is \$190,000 – amounts exceeding the Guarantee issue require Evidence of Insurability
- Employee Voluntary AD&D can be purchased in \$10,000 increments up to 5-times their annual wages with a maximum benefit of \$500,000.
- Spouse Voluntary Life can be purchased in \$5,000 increments up to \$250,000, not to exceed 100% of the Employee’s approved Voluntary Life amount. Guarantee issue is \$25,000 – an amount over the Guarantee issue require Evidence of Insurability.
- Child Voluntary Life can be purchased in \$2,000 increments up to \$10,000 for each dependent child under the age of 26.

Long-Term Disability

A long-term disability benefit is available for all full-time employees through Standard. New full-time employees have a 1-year of continuous service waiting period before coverage begins. The 1-year waiting period can be waived if they are newly hired by Bradley University within three months of leaving another group total disability plan (proof of prior coverage is required.). The long-term disability coverage is voluntary, and Bradley University pays two-thirds of the total premium for employees through a total disability insurance policy on the first \$2,000 benefit. Employees may elect to pay 100% of the premium to have additional coverage of up to \$5,000 monthly benefit based on salary. If approved, long-term disability becomes effective following the first 180 consecutive days of disability (see Short-Term Disability benefits, above). When eligible for benefits, employees receive 60% of their base monthly salary up to the elected maximum benefit per month, less any benefit from Social Security (including dependents' benefit) and workers' compensation. The benefit paid will never be less than \$100. During total disability, the monthly income and the annuity premium benefit will be increased each year by 3% compounded annually.

Long-Term Care

As an employee, you may purchase coverage during the enrollment period through Unum without having to fill out a medical questionnaire, as long as you do not choose benefits that exceed the Guarantee Issue limits. Your enrollment kit contains complete information on the Guarantee Issue limits. If you wait to enroll, you will need to fill out the medical questionnaire and may not be accepted. This benefit is available for employees and family members. The levels of care that this plan could cover include a long term care facility, professional home and community care and total choice home care. This benefit also can include inflation protection. To view benefit information please visit www.BradleyLTC.com. Informational video available at <http://www.agltc.com/BradleyUniversity/Seminar/>

Retirement 403b - Tax Deferred Annuity (GSRA)

All full-time employees (except students and employees with retirement benefits provided under a collective bargaining agreement) are eligible to participate in the Tax Deferred Annuity 403b plan. An eligible employee can make pre-tax contributions (either percentage or dollar amount) into a wide array of individual investment accounts or one of many pre-packaged "Lifestyle" portfolios that are structured according to your expected retirement date. The Tax Deferred Annuity Plan offers flexibility with loan, hardship withdrawal and distribution options. Limitations on contributions are subject to IRS rules.

***No contributions are made by Bradley University to the Tax Deferred Annuity Plan ***

Retirement 403b - Defined Contribution (RA)

All full-time employees (except students and employees with retirement benefits provided under a collective bargaining agreement) are eligible to participate in the Defined Contribution Plan after completing 1-year of continuous service* from their date of hire. Employees who are coming to Bradley University as a full-time employee directly from a 4-year degree granting institution are eligible to participate immediately upon hire, with proof of prior employment. Eligible employees may contribute up to 5% of their base salary and the University matches the contribution up to the amount allowed by the IRS, depending on their postretirement benefit selection. Eligible employees may voluntarily contribute more to purchase additional annuity benefits. However, University contributions are limited to the extent allowable under IRS Guidelines. For employees hired before 10/01/2017, the employee's post retirement selection is only the enhanced Defined Contribution Plan and the University will contribute an automatic 2% upon the employee's eligibility date.

**The term "year of service" is defined as the 12-month period immediately preceding the employee's date of employment with Bradley University during which the employee was employed in a regular non-student capacity and worked 1,000 hours.*

Social Security

Bradley participates in the Social Security program with equal contributions from the employee at the current legal rate.

Vacation

Covered by Union contract.

PTO

Covered by Union contract.

Tuition Provisions

For detailed information about this benefit, contact the Financial Assistance Department @ 309.677.3089 as they are the administrators of this benefit.

General Information:

A full-time employee, with one year of service, may take a maximum of six semester hours of undergraduate and graduate courses* per session at \$5.00 per semester hour. For more information please call the Financial Aid Office.

A full-time employee's dependents and spouse must meet the University's academic standards before they are accepted into the institution. After they become accepted, as defined in the Tuition Policy, are eligible for tuition remission for undergraduate courses based on the following number of years of full-time service:

After 1 st year	25%
After 2 nd year	50%
After 3 rd year	75%
After 4 th year	100%

*The spouse of a full-time employee who is exempt under the Fair Labor Standards Act may take graduate courses at \$5.00 per semester hour.

*Dependents of a full-time exempt employee are eligible for graduate course tuition remission of 50% if classroom space is available. Tuition remission for graduate courses is taxable for dependents and spouses.

Other Benefits

Use of all recreational facilities, discounted tickets for sports events, Bradley Theatre Department productions and a discount at the Bradley Bookstores.

Note: This document is intended as a summary only. The benefits will be administered as outlined in Bradley University's plan document and current policies.