



BENEFITS PLAN OVERVIEW

2017 Plan Year

WELCOME

Franciscan University of Steubenville takes pride in offering a comprehensive and competitive benefits package to its employees.



Please take the time to review all of the plan options available to you prior to making your selections. Consider each benefit and the associated cost carefully and choose the benefits package that will best meet your needs and your family’s needs throughout the year.

Options selected during open enrollment remain in place for the full plan year. Options selected upon hire remain in place through the end of the plan year in which you are hired. Plan Year runs from January 1 through December 31.

The Internal Revenue Service (IRS) states that eligible employees may only make elections to the plan once a year at open enrollment. Medical, Dental, and Vision benefit choices are binding through December 31st of each year. The following circumstances are the ONLY reasons you may change your benefits during the year:

<i>Marriage</i>	<i>Death of a Spouse</i>
<i>Divorce</i>	<i>Death of a Dependent</i>
<i>Birth & Adoption</i>	<i>Loss of Dependent Status</i>
<i>Loss of Spouse's job where coverage is maintained through a spouse's plan</i>	

These special circumstances, often referred to as life event changes, will allow you to make plan changes at any time during the year in which they occur. For any allowable changes, you must update your elections in the FUS Online Enrollment Portal within 30 days of the event to avoid lapse in coverage. All other changes are deferred to open enrollment.

Medical Benefits



FUS has partnered with Highmark, through the Catholic Benefits Trust (CBT), to provide you and your family with access to high quality healthcare.

Your medical plan covers a broad range of healthcare services and supplies, including prescriptions, office visits and hospitalizations. Depending upon the type of service, whether it be a routine office visit, a trip to the emergency room, or any other service under the plan, your

medical plan shares the cost with you in different ways. Please see summary on Page 2 for specific details. Go to www.highmarkbcbs.com for a listing of Highmark network providers or call Customer Service at (888) 556-5679 .



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This benefits summary describes the highlights of our benefits in non-technical language. Your specific rights to benefits under the plan are governed solely, and in every respect, by the official documents and not the information in this summary. If there is any discrepancy between the descriptions of the programs as contained in this brochure and the official plan documents, the language of the official plan document shall prevail as accurate. Please refer to the plan-specific documents for detailed plan information. Any plan benefits may be modified in the future to meet Internal Revenue Service rules or otherwise as decided by Franciscan University of Steubenville.

Medical Benefits Description



Plan Design	Highmark PPO Base Plan
Deductible:	In-Network
- Single	\$650
- Family	\$1,300
Out of Pocket Maximum:	
- Single	\$1,000
- Family	\$2,000
Coinsurance:	80%
Office Visits:	
- Primary Care Physician	\$25 Copay
- Specialist	\$40 Copay
- Lab and x-ray	80% After Deductible
Hospitalization:	Deductible First
- Inpatient	80% After Deductible
- Urgent care	\$40 Copay
- Emergency Room (Copay Waived if Admitted)	\$65 Copay
Prescription Drugs:	
- Generic	20% - \$5 Minimum/\$100 Maximum
- Brand	20% - \$25 Minimum/\$100 Maximum
- Non-Formulary	20% - \$50 Minimum/\$100 Maximum
Lifetime Maximum	Unlimited

Individuals currently enrolled in the Buy-Up plan have the option to continue enrollment in that plan. Information regarding the Buy-Up plan can be obtained on the FUS Online Enrollment Portal.

The information in this document is for illustration purposes only and was obtained from the respective carriers' proposals. This illustration should not be construed as an exact or complete analysis of the policies nor as legal evidence of insurance. The provisions of the actual policies will prevail.

Health Reimbursement Account



Employees enrolling in the FUS Highmark health plan are eligible to receive Health Reimbursement Account funds. You can use this account to cover health insurance, prescription, vision and dental copays, co-insurance and deductibles. HRA funds may not be used to pay for premium contributions or to pay for medical expenses that are not covered by the University's insurance programs. Eligible expenses must be submitted within 90 days following the end of the plan year in which incurred. HRA funds to accumulate from year to year but are not portable upon separation from the University or upon loss of University health coverage.

Information regarding the amount of HRA funds you are eligible for can be found on the FUS Online Enrollment Portal.

CONIFER

The Personal Health Management Program is a voluntary, confidential program provided at no cost to help employees and their families with complex healthcare needs or various health conditions (like asthma, diabetes or heart disease). FUS has partnered with the Conifer Personal Health Management Program to provide these services.

If you are contacted by a Conifer Personal Health Nurse, we encourage you to engage and partner with them to assist you in navigating the complex environment that is healthcare. If you feel that you may benefit from receiving the services of a Personal Health Nurse, we encourage you to reach out to a nurse at 1-855-570-6631

WELLNESS REWARDS

Employees enrolled in the Highmark health plan may take advantage of the Wellness Rewards Program. Earn up to \$300 by completing a few simple steps.

Tier 1— Required Activities

- Complete Wellness Profile
- Complete Health Screening

Incentive:

Tier 1 Completion—\$150

Tier 2— Complete 2 of the 3 Below

- Enroll in a Conifer Health Coaching Program
- Complete Any Goal in My Health Assistant
- Certify that you will receive your preventive exam

Tier 2 Completion—\$150

Dental Benefits

Good dental health is important to your overall wellbeing. At the same time, we all need different levels of dental treatment. MetLife provides dental plans based on the type of services obtained - Preventive, Basic or Major. Employees who use dentists or dental specialists that are a part of MetLife's Provider Network will see reduced or eliminated out-of-pocket expenses. To find a participating provider, login to www.metlife.com.



Plan Design	Guardian PPO	
	High Plan In-Network	Low Plan In-Network
Deductible (Calendar Year)	Deductible Waived for Preventive	Deductible Waived for Preventive
Individual	\$50	\$0
Family	\$150	\$0
Annual Benefit Maximum (Calendar Year)	\$1,000 Per Individual	\$250 Per Individual
Coinsurance		
Preventive Services	100%	100%
Basic Services	80%	25%
Major Services	50%	0%

Vision Benefits

All full-time employees and their dependents are eligible for vision insurance through Vision Benefits of America (VBA). Should you elect medical coverage, you will automatically be enrolled in individual vision coverage and can buy up to family vision. Your benefit covers a routine eye exam and glasses (frames and lenses) or contact lenses. Exams, lenses and frames are available every 12 months. A full listing of benefits is available on the FUS Online Enrollment Portal. To locate a VBA provider, visit <http://www.vbaplans.com/>



Plan Design	Frequency	VBA Vision Plan
		In-Network
Examination	12 months	No copay
Materials - lenses and frames	See below	No copay
Frames	12 months	Covered 100% Within the program's \$50 wholesale allowance (approximately \$125-\$250 retail)
Lenses Single Vision Bifocal Trifocal	12 months	Covered in full
Contact Lenses (in lieu of glasses)	12 months	Up to \$150 allowance

Flexible Spending Accounts (FSA)

FUS allows you to defer a portion of your pay through payroll deduction into Flexible Spending Accounts. The money that goes into an FSA is deducted on a pre-tax basis, which means it is taken from your pay before Federal, State and Social Security taxes are calculated. Because you do not pay income taxes on money that goes into your FSA, you decrease your taxable income.

Basic Life and Accidental Death & Dismemberment Insurance

Eligible employees receive basic life and accidental death and dismemberment insurance in the amount of 2 1/2 times their base salary up to a maximum benefit of \$50,000. These benefits terminate once you are no longer an employee of FUS. These benefits are paid for by FUS and provided by Anthem. For more information contact your HR Department.

Supplemental Life

Voluntary Term Life is available in increments of \$10,000 (employee), \$5,000 (spouse), and \$2,000 (children). The benefit maximum for this coverage is the lesser of 500,000 or 5x annual salary (employee), \$250,000 (spouse) and \$10,000 (children). The guaranteed issue amount for a new hire is \$200,000 (employee) and \$25,000 (spouse). At date of hire, any election over that amount will require you to complete an Evidence of Insurability (EOI) Form. **ANY** election of Supplemental Life, outside of time of hire, will require EOI. Employee must elect coverage in order for spouse or child to be eligible for coverage. The cost is paid by employee.

Disability

Your disability benefits provide you with a source of income in the event that you are not able to work due to an accident, illness or injury. FUS provides Long-Term Disability Benefits to all eligible employees at no cost to the employee.

Long-Term Disability (LTD): Your LTD benefit, which is fully employer paid, equals 67% of your monthly base earnings to a maximum benefit of \$5,000 per month after a 90-day waiting period. **The benefit duration while disabled is Social Security Normal Retirement Age (SSNRA).**

Retirement

Full-time regular and part-time regular employees (working at least 1000 hours per year) are eligible for participation in the University's retirement program through TIAA-. This program is optional and if elected requires a payroll deduction on a tax-deferred basis, of 5% of the employee's gross salary. For more information regarding the University's matching contribution and vesting schedule, please refer to the Faculty/Staff Handbooks or the benefits section of the HR page on MyFranciscan.

Tuition Remission

The University, by means of its Tuition Waiver program, encourages employees, spouses and unmarried IRS define dependent children to pursue additional education at FUS. Full-time regular employees are eligible for 100% tuition waiver immediately upon employment. Please refer to the Faculty/Staff Handbooks for the Tuition Waiver Schedule for spouses and other eligible qualifying dependents.

Tuition Exchange Program

FUS participates in two tuition exchange programs, for which full-time regular employees may apply to send the eligible qualifying dependents to other member colleges and universities. For more information regarding this program please refer to the Faculty/Staff Handbooks.

Additional Benefits

Did you know that you may also be eligible for the following benefits?

- Discounted meals in the University Cafeteria
- Access to facilities and services in Finnegan Fieldhouse and the John Paul II Library
- Tickets to University-sponsored conferences, concerts, lectures, plays, athletic events, etc.
- 25% discount off merchandise (other than textbooks) at the Franciscan University Bookstore