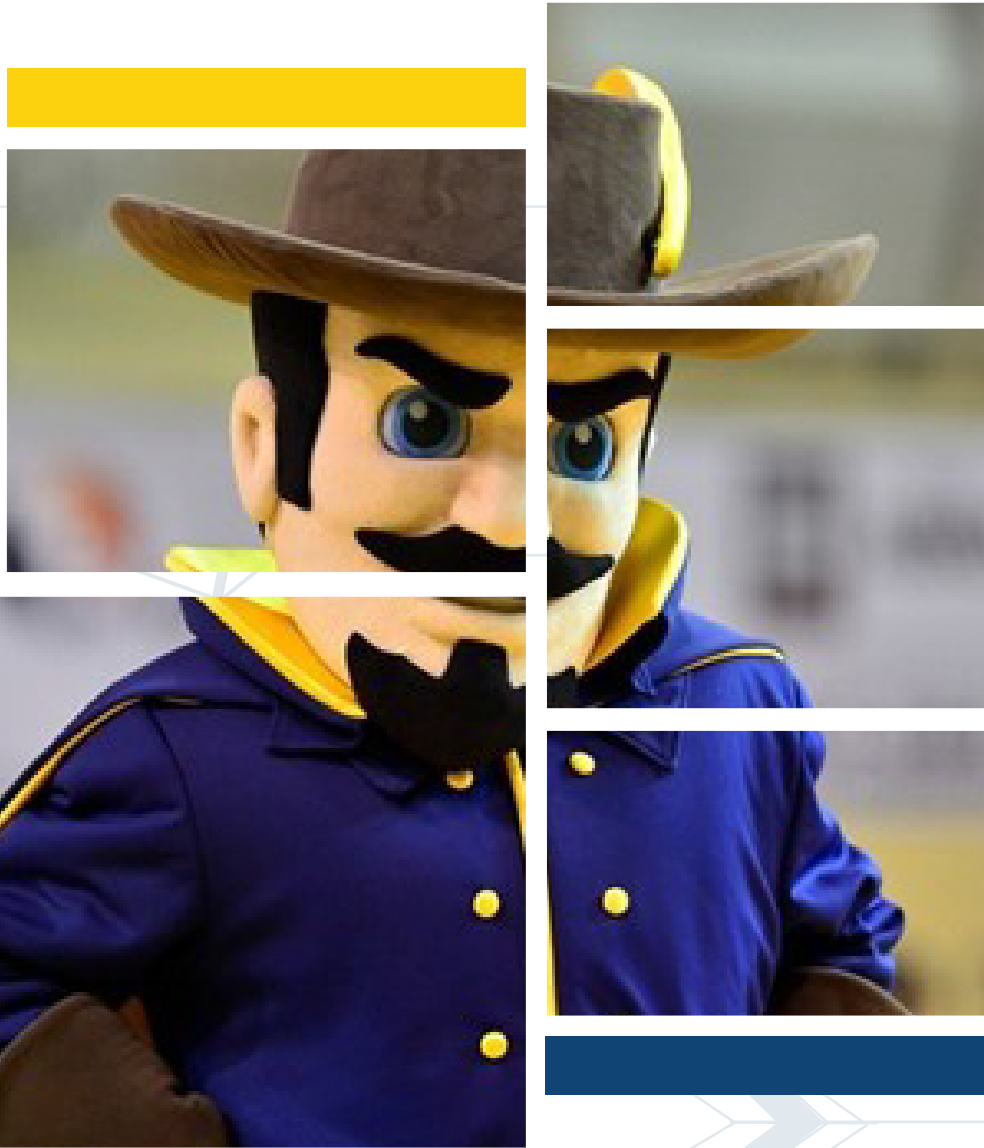


Benefits Guide 2018-2019





La Salle University and the staff in the Office of Human Resources are committed to providing benefits that support financial protection, flexibility, and access to quality healthcare for you and your family. We have spent and will continue to spend significant time and energy evaluating benefit offerings to best serve the needs of our employees, benchmark fees, and challenge vendors to enhance quality and contain costs. Inside this guide you will find information on our employee benefits and a list of providers and contact information. We would like to draw your attention to some enhancements for the upcoming year:

New Medical Plan Offering – Aetna Select 30/50; \$1500/\$3000

Medical care costs are increasing at a rapid pace forcing medical premiums to climb each year. We are introducing a new plan that may be appropriate based on the level of care you need and risk you are willing to take. This plan combines a traditional HMO plan with a front-end deductible for certain services. If this plan is of interest to you please review pages 6-8 and attend an HR open enrollment meeting or an HR benefits orientation to learn more.

Alignment of Health Care Premium Deductions

In our ongoing efforts to provide transparency and streamline administrative processes, for all employees on a 26 pay schedule, effective November 1, 2018, medical and dental premiums will be deducted across 24 pays (2 per month) as opposed to the current 26 pays. Any month where there is a 3rd payroll, no medical or dental premiums will be deducted from the 3rd paycheck. This aligns deductions with the month of coverage and allows for more automation of the back-end process.

Cost Effective Options for Care

Our annual premiums are positively affected when you actively manage your health and make informed decisions about the care you receive. By understanding your options for services, you can save money out of your own pocket and positively contribute toward helping to manage our premiums for future years. For more information see page 26.

Livongo Diabetes Management Program

The CDC's most recent National Diabetes Statistics Report (2017) shows 30.3 million Americans – nearly 1 in 10 – have diabetes. Livongo provides eligible participants, including family members, with a connected meter, unlimited strips, and coaching at no cost as long as you are enrolled in our medical plans. More information is included on page 27.

Discounted Pet Insurance

Your pets mean the world to you and you'll do anything to care for them, but that can be costly. We've partnered with ASPCA Pet Health Insurance to offer discounted pet health insurance. For more information please visit page 28.

Faculty and Staff Dining Plans

Aramark now offers discounted meal plans to La Salle employees so you can enjoy a meal at Blue & Gold or Tree Tops at a discount. For more information see page 29.

At this year's Employee Benefits Fair, we are introducing our **"Be La Salle" Campaign** to bring awareness to events and information relevant to you as an employee of La Salle University. Look for the "Be La Salle" logo (as seen on our cover and above) on initiatives, events, and information that are geared toward and involve faculty and staff. Activities may include important dates, on-campus educational sessions, events that provide an opportunity for us to come together as a community for fun and fellowship, recognition of our colleagues, and much more! And make sure to visit the **Faculty & Staff tab** of the portal for all of the updated benefit resources and forms and, new this year, an **Employee Calendar** of events.

General Information

Eligibility

All full-time employees are eligible for the benefits included in this guide unless specific plan rules or governmental regulations apply. Employees may elect coverage for medical, vision, flexible spending accounts and health savings accounts for themselves, their spouses, and their dependent children up to age 26 regardless of student status. Employees may elect dental coverage for themselves, their spouses, and their unmarried dependent children up to age 23 based on student status. Additional life insurance is available for spouses and dependent children up to age 26 regardless of student status. Tuition benefits are available for spouses and dependent children claimed on your 1040.

How to Enroll during Open Enrollment

For 2018 open enrollment, **all** full-time benefit eligible employees **must** indicate plan elections or waivers through the University's online enrollment system. Please see complete directions on page 5 of this guide. The open enrollment portal will be available through and **all elections must be completed by September 26, 2018**.

Benefit Coverage Dates

For current La Salle employees, the plans you elect will be effective November 1, 2018 to October 31, 2019. For new hires, the plans you elect will be effective the 1st of the month following your date of hire through October 31, 2019.

Making Changes to Your Benefit Elections

For the most part, you can only change your benefit elections during the annual benefits enrollment period unless you experience a "qualified life event". Qualified life events include marriage, divorce, legal separation, birth or adoption of a child, a change in a child's dependent status, death of a spouse, child or other qualified dependent, change in residence due to an employment transfer for you or your spouse, commencement or termination of adoption proceedings, or a change in your spouse's benefits or employment status. All requests for changes to enrollment must be submitted in Benefitsolver.com within 30 days of the life event. Documentation of the life event is required in order for changes to be approved.

Additional Benefits for La Salle Employees

In addition to the benefits listed in this guide, La Salle employees can enjoy the benefits of paid time off (including vacation, sick, parental & family care leave, and University Holidays), and access to La Salle services such as the Recreational Facilities and the Connelly Library.

Annual Notices Regarding Government Programs & Provisions

Annual notices are available in the *mylasalle* Portal (Faculty and Staff / Benefits Information).

Annual Benefit Maintenance

It is important that at least annually you review your benefit elections and make sure the Office of Human Resources has accurate and current information. For example if you bought your first home or had a child over the last few years, did you complete a change of address form or update your beneficiary information for life insurance and retirement to include the baby?

Important Note

As with all University benefit plans and policies, employee benefits may be amended or terminated at any time by written action of the University. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents or governmental regulations, the actual plan documents or governmental regulations will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions, please contact the Office of Human Resources.

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Benefit Providers & Contact Information

Enrollment for medical and dental insurance is handled through Benefitsolver.com. For current employees, information and instructions about open enrollment are included in this guide. All forms and instructions for logging in to make electronic elections are available in the *mylasalle* Portal (Faculty and Staff / Benefits Information).

Once enrolled in benefits, there are multiple teams and electronic resources in place to provide support and answer any questions that you have. Information for each provider is listed below:

Benefit and Provider	Phone Number/Website/App	Plan Information (if applicable)
Medical Aetna PAISBOA HBT	Aetna Concierge Service (phone or chat online) 1-855-518-2636 or www.aetnavigators.com Available Monday through Friday, 8am-6pm Aetna Navigator (online portal) www.aetnavigators.com Available 24 hours / 365 days per year Aetna Mobile (app) PAISBOA Health Benefit Trust website https://www.phbtrust.org/	HBT Aetna Select 20/40 15-056 HBT Aetna HDHP \$2500/\$5000 13-056 HBT Aetna Select 30/50; \$1500/\$3000 TBD
Prescription CVS / Caremark	Customer Care Representative 1-866-844-9830 www.caremark.com CVS Caremark mobile app	RxBin: 004336 RxPCN: ADV RxGRP: RX0325 Issuer: 9151014609
Dental United Concordia	Customer Service 1-800-332-0366 www.ucci.com	Plus Group #253342000 Flex Group #907585000
Vision EyeMed	Log into your Aetna member website to find EyeMed locations: www.aetna.com 1-800-793-8616	
FSA & Commuter Reimbursement PayFlex	Customer Service 1-844-PAYFLEX (729-3539) Available Monday through Friday, 7am – 7pm and Saturday 9am – 2pm (CT) www.payflex.com	
Health Savings Account (HSA) HealthEquity	Member Services 1-866-346-5800 www.healthequity.com HealthEquity Mobile (app) Mobile app support 1-866-346-5800	

Benefit and Provider	Phone Number/Website/App	Plan Information (if applicable)
Life & Disability Aetna	Life Insurance Customer Service 1-800-523-5065 Disability Service Center 1-866-326-1380	Group #: 287541
Retirement TIAA	Personalized Advice: 1-800-732-8353 Monday to Friday 8 am to 5 pm (ET) Schedule an appointment online at www.tiaa-cref.org/schedulenow TIAA portal: www.tiaa.org TIAA (app) Our broker also serves as a resource: Carroll Consultants Advisors, Ltd. Michele K. Conner, MBA - Plan Administrator 610-225-1207 Mark A. Ries, MBA – Investment Advisor 610-225-1523	DC 151089 TDA 151090
Tuition La Salle	Tuition Remission Human Resources 215-951-1013, hr@lasalle.edu Tuition Exchange Lisa Willie 215-951-1024, willie@lasalle.edu	
Employee Assistance Program (EAP) Aetna	<i>Aetna Resources for Living</i> 1-855-283-1915 www.mylifevalues.com (Log-in user name and password: RESOURCES)	
Travel Assistance Program Aetna	Outside U.S. 1-312-935-3704 Within U.S. 1-877-935-3704 www.aetnatravelassistance.com aetnatravelassistance@axa-assistance.us	
General Questions La Salle HR	215-951-1013 hr@lasalle.edu	

All medical and dental benefit elections are done year round through our online benefits platform, Benefitsolver. The Office of Human Resources will no longer accept paper enrollment forms for medical and dental insurance enrollments, terminations, or changes.

Utilizing Benefitsolver for Open Enrollment elections

1. Go to <https://www.benefitsolver.com/>
2. Log-in.
If you are a **returning user** you will need your previous User Name and Password (you have the option to reset if necessary using the **Company Key = PAISBOA**).
If it is your **first time** on the site, click Register and use the following information to create an account.
 - a. Company Key = PAISBOA, and enter your SSN and DOB
 - b. Create a username and password. Please follow the username and password guidelines carefully. Please keep your username and password in a safe place for the future.
3. Once you have successfully logged in to the Open Enrollment portal, click the **Start Here** button to elect benefits for the coming year. *If you'd like to view your current benefit elections, click **Benefits Summary**.*
4. You will be presented with the available benefits for the 2018-2019 plan year to make your selections. Employees that do not enroll in La Salle benefits must indicate their choice to waive medical and/or dental benefits.
5. When complete, you will receive a confirmation number and will be offered the option to print your elections.

Utilizing Benefitsolver for Life Event Changes

1. Go to <https://www.benefitsolver.com/>
2. Log-in.
If you are a **returning user** you will need your previous User Name and Password (you have the option to reset if necessary using the **Company Key = PAISBOA**).
If it is your **first time** on the site, click Register and use the following information to create an account.
 - a. Company Key = PAISBOA, and enter your SSN and DOB
 - b. Create a username and password. Please follow the username and password guidelines carefully. Please keep your username and password in a safe place for the future.
3. To view your current benefits elections, click on **Benefit Summary**. To make a life event change click on **Change My Benefits**. On the following screen click **Life Event** and select the type of life event that is prompting the benefit change. Complete the required personal information (if applicable), make the necessary benefit elections and submit for approval. You will receive confirmation of your submission. All requests for changes to enrollment must be submitted within 30 days of the life event. Documentation of the life event must be submitted to the Office of Human Resources in order for the changes to be approved and processed.

Medical Insurance Plan Information

With three different medical options, you choose what is best for you and your family. You also have the option to waive coverage from La Salle if you have coverage from another source. With our partnership with Aetna, you will receive many advantages which include:

- Access to local and national networks on all plans (no guest privileges needed while traveling domestically or if your children are away at college and no capitation rules under the HMO).
- A seasoned customer service team (*Aetna Concierge*) who is committed to helping our employees navigate medical insurance questions from beginning to end.
- The ability to easily and securely access extensive information or assistance with questions via self-service or online chat (*Aetna Navigator and Aetna Mobile*) or by phone (*Aetna Concierge*).
- Proven programs and resources to aid employees in improving their health and wellness which, as a self-funded plan (meaning we pay the cost of incurred claims), will directly benefit our health care premiums in the future.

NEW FOR 2018-2019: Recognizing that employees and their families have varying medical needs La Salle is introducing a new medical insurance plan, ***HBT Aetna Select 30/50; \$1,500/\$3,000 Deductible***. This plan provides lower premiums while maintaining co-pays but adding a front-end deductible for certain services. See the plan summaries on pages 7-8 for a comprehensive list of services that apply towards the deductible.

CHOOSING A MEDICAL INSURANCE PLAN

HBT Aetna Select 20/40 (HMO)

In a Health Maintenance Organization (HMO) Plan, medical care is administered by a selected network provider, a Primary Care Physician (PCP) and co-payments are required. A referral from your PCP is required for all other care. In certain circumstances, a specialist can be chosen as a PCP and you may change your PCP at any time. Individuals enrolled in this plan have the option to set up a Healthcare Flexible Spending Account (FSA), a tax-free account which can be used to pay for qualified medical expenses, including co-pays. For more information on the FSA, please refer to page 15.

HBT Aetna HDHP \$2500/\$5000 (High Deductible Health Plan)

In a Consumer Driven Health Plan, or High Deductible Health Plan, you have direct access to medical care with no referrals to providers in network. This plan has a front-end deductible which must be met prior to benefits being paid. After the deductible is met, the plan pays 100% of the cost of medical services in the national network, with the exception of prescription drugs, which still require a co-pay. The plan allows out-of-network care, subject to a higher deductible and coinsurance. Individuals enrolled in this plan have the option to set up a Health Savings Account (HSA), a tax-advantaged account which can be used to pay for qualified medical expenses, including the deductible under this plan. For more information on the HSA, please refer to page 16.

HBT Aetna Select 30/50; \$1500/\$3000 Deductible (HMO with Deductible) - NEW

In a Health Maintenance Organization (HMO) Plan, medical care is administered by a selected network provider, a Primary Care Physician (PCP) and co-payments are required. A referral from your PCP is required for all other care. There is a front-end deductible for certain services. Some of these services include but are not limited to hospitalization, radiology and durable medical equipment. Individuals enrolled in this plan have the option to set up a Healthcare Flexible Spending Account (FSA), a tax-free account which can be used to pay for qualified medical expenses, including co-pays. For more information on the FSA, please refer to page 15.

Medical Insurance Plan Coverage Summaries

The chart on these 2 pages is intended to be an overview. For plan details, please refer to the Plan Summary and Summary of Benefits Coverage (SBC) in the *mylasalle* Portal (Faculty and Staff / Benefits Information).

<u>COVERAGES</u>	HBT Aetna Select 20/40 (HMO)
	<i>Referred</i>
Deductible - Individual/Family	NONE
Out of Pocket Max - Individual/Family	\$6,350/\$12,700
Primary Care Office Visit	\$20 co-pay
Preventative Care	100%
Specialist Office Visit	\$40 co-pay
Emergency Room	\$150 co-pay, waived if admitted
Urgent Care Center	\$75 co-pay
Walk-In Clinics	Same as PCP co-pay
Doctor on Demand	\$10 charge
Prescription Drug	Generic \$20 co-pay Preferred \$75 co-pay Non-Preferred \$100 co-pay Mail Order Program 2x co-pay
Vision	Exam + \$100 toward hardware, once every 24 months
Inpatient Hospital	\$150 co-pay/day, 5 day maximum of \$750
Routine Radiology/Diagnostic	\$40 co-pay
MRI/MRA, CT/CTA, PET Scan	\$80 co-pay
Laboratory/Pathology	100%
Outpatient Surgery	\$75 co-pay/facility
Spinal Manipulation	\$40 co-pay 20 visits/plan year
Physical, Occupational, and Speech Therapy	\$40 co-pay 30 visits/plan year for PT/OT 20 visits/plan year for Speech
Durable Medical Equipment	50%

As part of all medical insurance plans, there are covered services provided as part of preventative care. This includes routine screenings and checkups, counseling to prevent illness, disease or other health problems. For more information, please visit the *mylasalle* Portal (Faculty and Staff / Benefits Information).

Medical and Dental Rates for 2018-2019

MEDICAL PREMIUMS for November 1, 2018-October 31, 2019 – PER MONTH

HBT Aetna Select 20/40 (HMO)	Employee Cost until 10/31/18	Employee Cost 11/1/18-10/31/19
Employee Only	\$50.00	\$63.00
EE + Child(ren)	\$335.00	\$363.00
EE + Spouse*	\$455.00	\$492.00
Family*	\$580.00	\$630.00

HBT Aetna HDHP \$2500/\$5000 (HDHP)	Employee Cost until 10/31/18	Employee Cost 11/1/18-10/31/19
Employee Only	\$40.00	\$45.00
EE + Child(ren)	\$225.00	\$252.00
EE + Spouse*	\$330.00	\$358.00
Family*	\$340.00	\$370.00

****NEW PLAN OFFERING – REVIEW PLAN INFORMATION CAREFULLY****

HBT Aetna Select 30/50; \$1500/\$3000 Deductible (HMO w/ deductible)	Employee Cost until 10/31/18	Employee Cost 11/1/18-10/31/19
Employee Only	N/A	\$5.00**
EE + Child(ren)	N/A	\$131.00**
EE + Spouse*	N/A	\$205.00**
Family*	N/A	\$330.00**

* **Spousal Surcharge** - An employee that elects to cover a spouse that has medical insurance available to them through their respective employer will be assessed a \$50 monthly spousal surcharge. A spousal affidavit is required for any spouse enrolling in a La Salle medical plan.

** **New Medical Plan Offering:** If you are considering enrolling in the new medical plan, HBT Aetna Select 30/50; \$1500/\$3000 deductible, we ask that you attend an Open Enrollment meeting or, for new employees, an HR Benefits Orientation to make sure you understand the full details of the plan.

DENTAL PREMIUMS for November 1, 2018-October 31, 2019 – PER MONTH

PLUS Plan	Employee Cost until 10/31/18	Employee Cost 11/1/18-10/31/19
Employee Only	\$16.62	\$17.52
Family	\$48.31	\$50.93

FLEX Plan*	Employee Cost until 10/31/18	Employee Cost 11/1/18-10/31/19
Employee Only	\$29.71	\$29.71
Family	\$99.02	\$99.02

**There is no change in premiums for 2018-2019 plan year on the Flex Dental Plan.*

UNIVERSITY COVERAGE OF FULL DENTAL PREMIUM

Please note, the University will cover your dental premium if you fully waive medical coverage. You can select from both of the available plans (employee or family).

CALCULATING YOUR COST PER PAY CHECK FOR MEDICAL AND DENTAL

All premiums listed are per month. To calculate your premium costs per pay:

- Add the medical rate to the dental rate for your plans of choice
- Multiply by 12 to annualize the premium
- Divide by 18 or 24 pays**, depending on if you are on an 18 or 26 pay schedule

**** New for 2018-2019:** In our ongoing efforts to provide transparency and streamline administrative processes, for all employees on a 26 pay schedule, effective November 1, 2018, medical and dental premiums will be deducted across 24 pays (2 per month) as opposed to the current 26 pays. Any month where there is a 3rd payroll, no medical or dental premiums will be deducted from the 3rd paycheck. This aligns your deductions with the month of coverage and allow for more automation of the back end process. If you receive 18 pays, you will not be affected by this change.

Prescription Drug Program

As part of La Salle’s medical insurance plans, employees receive prescription drugs (Rx) through CVS Caremark. The cost of the Rx plan is included in the medical insurance premium. Current employees will continue to use their existing CVS Caremark card.

Resources and Tools

Employees can utilize www.Caremark.com to access time and money-saving convenience tools that include: viewing prescription history and tracking spending, comparing costs to find lower-price options, checking possible drug interactions, tracking refills, and learning about medicine. The “Ask a Pharmacist” online tool allows you to email a pharmacist your questions 24/7. You can also download the CVS mobile app to manage your prescriptions on the go. For claims or service issues, you can contact the PAISBOA HBT CVS Customer Service team at 1-866-844-9830.

Pick-up or Home Delivery

In addition to convenient access to more than 7,800 CVS/pharmacy locations and more than 68,000 network pharmacies nationwide, including independent pharmacies and chains, CVS Caremark offers a home delivery program for medication which allows you to receive three months of prescriptions for only two months of co-pays. To sign up for mail service visit www.caremark.com/faststart and sign in or register or call FastStart® toll-free at 1-800-875-0867.

Maintenance Medications: All mail order prescriptions have to be secured through CVS. Plan participants taking a maintenance medication (taken regularly for chronic conditions or long-term therapy such as blood pressure, asthma, diabetes or high cholesterol) are required to purchase those medications through either Mail Order or pick-up at their local CVS as part of the Maintenance Choice® program in order for the plan to pay for them*. Our plan allows for two 30-day fills of long-term medication at any pharmacy in the network. This allows participants to make sure the medication is right for them and/or accounts for last minute emergencies. After that, if you continue to have long-term medications filled outside of the Maintenance Choice ® program, the plan will not pay for them.

Check out these new plan features that make getting your medication even easier.

Two convenient delivery options from CVS Pharmacy

Taking care of a sick child? Can't get to the pharmacy? Have your 90-day supplies delivered along with short-term medications (such as antibiotics). Two delivery speeds available:

On-Demand Delivery - get it within four hours for a small fee.

1-2 day delivery - get it in 1-2 days from USPS, all at no extra cost to you.

To request either service, call your CVS Pharmacy or download the CVS Pharmacy app.



Fast and easy prescription transfers

Need to transfer prescriptions from another pharmacy? Now you can do it online with just a few clicks. Here's how:

Go to Caremark.com/MoveMyMeds and enter your member ID (found on your member ID card).

Then select your medications and we'll transfer them for you – it's that simple.

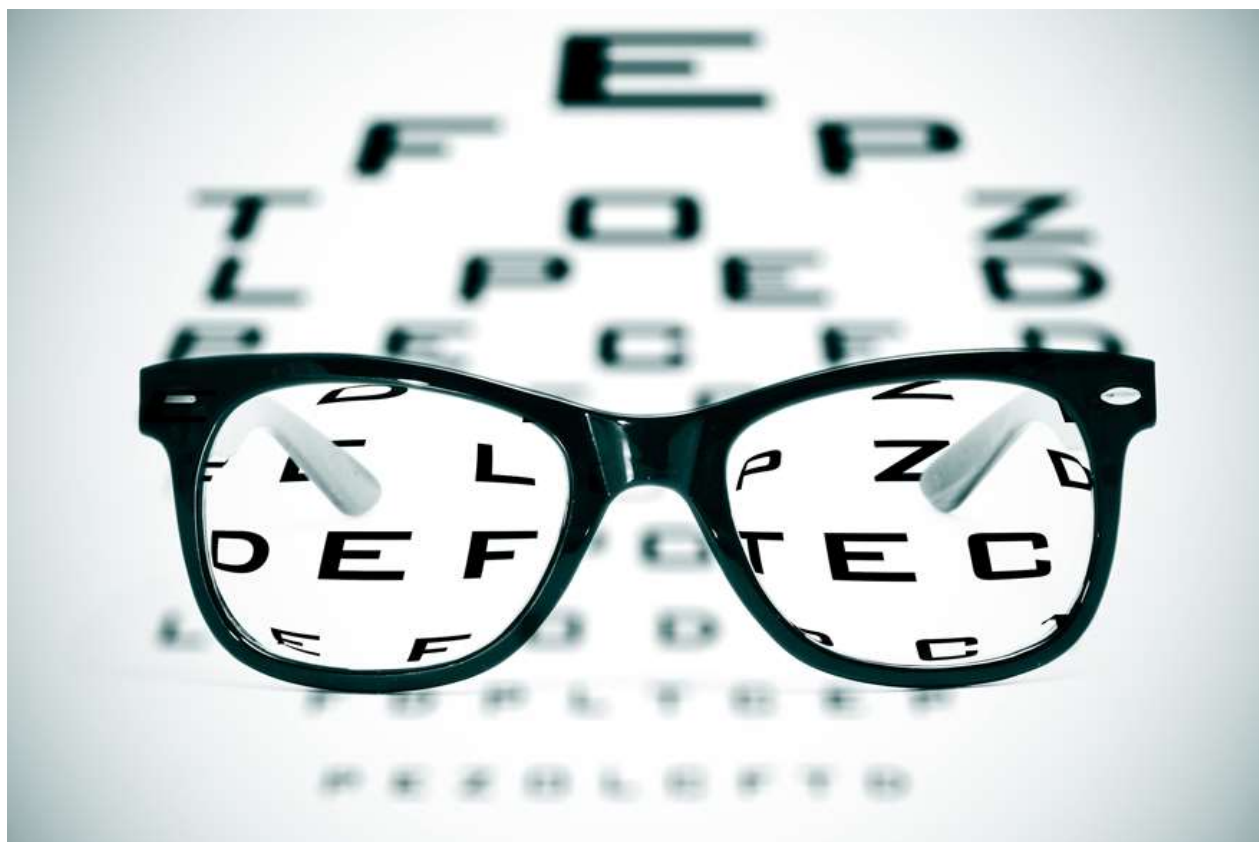


Vision Benefits

Included with Aetna medical plans, La Salle employees are eligible for vision benefits through the EyeMed Select Network. Participants enrolled in one of our medical plans are eligible to receive an eye exam plus \$100 toward hardware (glasses, contacts, etc.) once every 24 months.

This nice feature isn't insurance, but it is a convenient way to pay less. To use it, you just have to visit an eye care location in the EyeMed Select Network (log into your Aetna member website to find EyeMed locations: www.aetna.com). In addition to many local eye care offices, some of your favorite chains participate including Sears Optical®, JC Penny Optical, Target Optical®, Lenscrafters®, and Pearle Vision. You can also visit eye care offices in the Aetna network for a routine eye exam but they don't offer the discount on glasses or contacts that the EyeMed Select Network does.

Discounts for LASIK laser eye surgery are also available. Before scheduling an appointment for LASIK, contact 1-800-422-6600.



Dental Insurance Plan Information

La Salle University offers two dental plans for employees and their eligible dependents through United Concordia: the United Concordia Plus Plan (DHMO) and the United Concordia Flex Plan.

Eligible dependents include children up to the age of 19 and unmarried dependent students until the age of 23. Disabled dependents are covered to any age. The following charts are intended to be an overview. Please refer to the certificate of coverage in the *mylasalle* Portal for plan details.

Dental premiums can be found on page 10. Please note there are no changes to the dental plans for 2018-2019. If you choose to waive medical coverage, La Salle will pay for your dental coverage on either plan (including family coverage).

To find a dentist go to www.ucci.com. To search dentists that accept the United Concordia Plus Plan (DHMO) select the “DHMO Concordia Plus General Dentist” network. To search dentists that accept the United Concordia Flex Plan select the “Advantage Plus” network.

United Concordia Plus Plan (DHMO Concordia Plus General Dentist network)

The United Concordia Plus Plan is a Dental Health Maintenance Organization (DHMO) which requires a Primary Care Dentist to be selected at time of enrollment.

Benefit Category	Plan Pays ¹
Class I – Diagnostic/Preventive Services	
Exams	100%
Cleanings & Fluoride Treatments	
X-rays	
Sealants	
Palliative Treatment (Emergency)	
Class II – Basic Services	
Basic Restorative (Fillings, etc.)	100%
Simple Extractions	
Anterior & Bicuspid Endodontics	
Space Maintainers	
Non-surgical Periodontics	
Repairs to Inlays, Onlays and Crowns and Prosthetics	
Class III – Major Services	
Inlays, Onlays, Crowns	60%
Prosthetics (Bridges, Dentures)	
Surgical Periodontics	
Molar Endodontics	
Oral Surgery	
Orthodontics (dependents to age 19)	
Diagnostic, Active, Retention Treatment	40%
Program Maximums/Deductibles	
Annual Program Maximum (per covered person)	N/A
Lifetime Orthodontic Maximum (per covered person)	N/A
Annual Program Deductible (per person/per family)	N/A

United Concordia Flex Plan (Advantage Plus network)

The United Concordia Flex Plan does not require a Primary Care Dentist. Employees can go to any dentist that accepts United Concordia.

Benefit Category	CONCORDIA FLEX PLAN	
	In-Network ¹	Non-Network ¹
Class I – Diagnostic/Preventive Services (Excluded from Annual Program Maximum)		
Exams	100%	100%
Bitewing X-rays		
Space Maintainers		
Cleanings & Fluoride Treatments (includes 1 additional cleaning during pregnancy)		
Sealants		
Palliative Treatment		
Class II – Basic Services		
Basic Restorative (Fillings)	100%	100%
Simple Extractions		
Endodontics		
Repairs of Crowns, Inlays, Onlays		
Oral Surgery		
General Anesthesia		
Class III – Major Services		
Inlays, Onlays, Crowns	100%	100%
Prosthetics (Bridges, Dentures)	50%	50%
Repairs to Prosthetics		
Nonsurgical Periodontics		
Surgical Periodontics		
Orthodontics for dependent children to age 19		
Diagnostic, Active, Retention Treatment	50%	50%
Maximums & Deductibles (cumulative of network and non-network)		
Annual Program Deductible (per person/per family)	\$0	\$0
Annual Program Maximum (per person)	\$2,000 Excludes Class I, some surgical services and orthodontic services	\$2,000 Excludes Class 1, some surgical services and orthodontic services
Lifetime Orthodontic Maximum (per person)	\$800	\$800
Reimbursement	Advantage Plus	Advantage

¹ Reimbursement is based on our schedule of maximum allowable charges (MACs). Network dentists agree to accept our allowances as payment in full for covered services. Non-network dentists may bill the member for any difference between our allowance and their fee. United Concordia Dental's standard exclusions and limitations apply.

Flexible Spending and Reimbursement Accounts

La Salle University provides you with the opportunity to pay for out-of-pocket medical, dental, vision, and dependent care expenses with pre-tax dollars through a Flexible Spending Account (FSA) from PayFlex as follows:

- The Healthcare FSA plan is used for eligible out-of-pocket healthcare costs (medical, dental, and vision).
- The Dependent Care FSA plan is used for eligible dependent care expenses while you work.

Also through PayFlex La Salle offers a Commuter Reimbursement Account which is used to save money on certain transportation expenses for your commute to and from work.

With these options, you can use pre-tax dollars to pay for allowed expenses. You don't pay federal, FICA, or most state income taxes on contributions you make. Depending on your tax bracket, you may save as much as \$40 for every \$100 you contribute to an FSA.

	How Much Can You Contribute*	Examples of Eligible Expenses	For More Information on Eligible Expenses
Healthcare FSA**	Up to \$2,650/plan year (11/1/18-10/31/19)	Healthcare expenses not covered by your medical, dental, and vision plans, including deductibles and co-pays.	https://www.payflex.com/products-and-services
Dependent Care FSA	Up to \$5,000/plan year (11/1/18-10/31/19) <i>or \$2,500, if you and your spouse file separate income tax returns</i>	Dependent care while you're at work, including day care, after-school programs, and care in your home.	https://www.payflex.com/products-and-services
Commuter Reimbursement Account	Up to \$260/month	Transit expenses related to your commute to and from work such as metro and transit passes	https://www.payflex.com/products-and-services

**You cannot use Healthcare FSA dollars to pay for dependent care expenses and vice versa. Each of these accounts is independent of one another.*

*** Health Savings Account (HSA) participants cannot participate in the Healthcare FSA.*

Healthcare and Dependent Care Flexible Spending Accounts

You decide how much you want to contribute and your contributions are taken out of your pay in equal amounts each pay period before taxes are deducted. Once you make your plan elections you cannot change them during the plan year. Please note the IRS requires that you enroll in these plans annually. Your previous elections will not carry forward into the next plan year.

The Healthcare Flexible Spending Account allows for a \$500 rollover at the end of the plan year for any unused funds. Any remaining funds in a Dependent Care Flexible Spending Account at the end of the plan year will be forfeited according to IRS regulations.

Once you enroll you will receive a log-in to the PayFlex portal. In the portal you can manage your account balance, view transaction history and file electronic claims. If you prefer to file a paper claim, you can access the form via the portal as well. Additionally, for Healthcare FSA only, you can use your PayFlex Debit Card to pay for qualified healthcare expenses.

Commuter Reimbursement Accounts

This benefit is purchased in one month increments unless set up by the employee to be recurring. You will make your elections through the PayFlex portal by the 7th of each month for the next month (ex. by October 7th for your November commuter pass) and the money is taken out of the second pay of that month (in the example above, in the first pay of October) before taxes are deducted. All passes are mailed directly to you.

Health Savings Account (HSA)

For employees enrolled in the High Deductible Health Plan (HBT Aetna HDHP \$2,500/\$5,000), La Salle offers a Health Savings Account through HealthEquity. The Health Savings Account (HSA) is essentially a bank account that allows you to save and pay for eligible healthcare expenses tax-free up to a certain amount. You can even use HSA funds to pay Continuation Coverage and long-term care insurance premiums. To make tax-free contributions to an HSA, the IRS requires that:

- You are covered by an HSA-qualified health plan.
- You have no other health coverage (such as other health plan, Medicare, military health benefits, medical Flexible Spending Accounts (FSAs)).
- You cannot be claimed as a dependent on another person's tax return.

There is no “use-it-or-lose-it” rule. The funds remain in your account from year to year and the account is yours and stays with you even if you change jobs, change healthcare coverage, become unemployed, move to another state or change marital status. With the HSA, when you spend the money is entirely up to you. Some services fees may apply. Please visit the Faculty & Staff tab of the portal to see a full list of fees associated with an HSA through HealthEquity.

In 2019, the IRS limit for contributions will increase to \$3,500 (from \$3,450 in 2018) for individual coverage and to \$7,000 (from \$6,900 in 2018) for family coverage. The additional amount participants age 55 and older can contribute as a catch-up contribution remains at \$1,000.

Any money you take out to pay for qualified medical expenses is income tax-free. Withdrawals for non-qualified expenses are taxable, carry a 20% penalty, and must be added back into gross income, which is subject to income taxes.

HSA participants cannot participate in the Healthcare Flexible Spending Account. Because an HSA is available to reimburse the qualified expenses of the employee and the employee’s spouse and dependents, if your spouse is contributing to an FSA, you will also not be eligible to contribute to an HSA.

Life and Long-Term Disability Insurance (Employer Paid)

Basic Life and Accidental Death and Dismemberment Insurance

La Salle University provides all full-time employees a basic life and accidental death and dismemberment insurance policy through Aetna at no cost. The policy is in the amount of your salary rounded up to the nearest thousand. It becomes effective the first day of the month following your start date. Should you leave the University, you have the option to port or convert this policy to an individual policy. All new employees complete a beneficiary designation form. Beneficiaries can be updated at any time with the Office of Human Resources. The certificate for this policy is available on the *mylasalle* portal.

Long-Term Disability Insurance

All full-time employees are provided Long-Term Disability (LTD) coverage after one year of service to the University. This benefit is paid for entirely by the University. No action is required by the employee to enroll in the benefit. Leading up to your one year anniversary with the University you will be contacted by the Office of Human Resources to let you know you have been enrolled. Should you need to utilize LTD, the benefit pays 60% of your pay not to exceed \$8,000 per month as well as a 7% annuity benefit. The certificate for this policy is available on the *mylasalle* portal.



Life and Short-Term Disability Insurance (Employee Paid)

Voluntary Additional Life Insurance

Full-time employees have the option to purchase additional Life Insurance for themselves, their spouse, or dependent children through a post-tax payroll deduction. Premiums for supplemental life insurance are deducted from the first payroll of each month. You may elect the coverage beginning the first of the month following your date of hire or during open enrollment. Premiums are based on your age and the coverage amount that you select. Should you leave the University, you have the option to port or convert this policy to an individual policy. A summary of the coverage with premium calculation worksheet is available on the *mylasalle* portal.

Supplemental Life Coverage	
Available Coverage Amounts	
You:	Increments of \$10,000 up to a maximum of \$500,000 (not to exceed 5X your salary)
Your Spouse:	Increments of \$10,000 up to a maximum of \$100,000
Your Child(ren):	Increments of \$5,000 up to a maximum of \$10,000

Enroll or increase up to the Guaranteed Issue Amounts for yourself and dependents without answering any medical questions or providing proof of good health if you and/or your spouse, have never been previously declined for coverage.

You (previously eligible):	Enroll in increments of \$10,000 up to \$200,000 Guarantee Issue
Spouse	Enroll your spouses in increments of \$5,000 up to \$30,000 Guarantee Issue
Child(ren):	Enroll Child(ren) up to \$5,000

Voluntary Short-Term Disability Insurance

Full-time employees may elect to purchase Short-Term Disability insurance for themselves. You may elect the coverage beginning the first of the month following your date of hire or during open enrollment. Premiums are deducted from the second payroll of each month on a post-tax basis. Premiums are based on your age and average weekly income. A summary of the coverage with premium calculation worksheet is available on the *mylasalle* portal.

How much Voluntary Short-Term Disability can I buy through my employer?	<p>You can buy a plan that pays a weekly benefit based on a percentage of your Pre-Disability Earnings* for a covered disability. You must submit a claim and be approved by Aetna to receive benefits:</p> <p><small>*Generally, Pre-Disability Earnings include your total income before taxes and any deductions for pre-tax contributions. Please consult your Policy Documents available through your employer for additional information, including definition of Pre-Disability Earnings.</small></p>			
Voluntary Short-Term Disability	Percentage of weekly income replacement:	Maximum weekly benefit:	Benefits begin after a covered injury or illness	Benefits end at recovery or: (whichever comes first)
Employee-paid Plan	60%	\$1,000	Injury: 8 days Illness: 8 days	26 weeks

Retirement Savings

La Salle offers its employees a 403(b) plan for retirement savings via regular and supplemental retirement plans and employees can have their deductions taken on a pre-tax or Roth basis for both plans. While we use TIAA as our record keeper, employees are not limited to TIAA-Cref investment products. For a complete list of investment options please refer to the information posted in the *mylasalle* portal under Faculty & Staff / Employee Benefits / Retirement.

Tax-Deferred Annuity Plan (TDA) / Supplemental Retirement Plan

All employees, including part-time staff and adjuncts, are eligible to participate in the Tax-Deferred Annuity Plan (supplemental retirement) on the first day of the month following their date of hire.

Defined Contribution Plan (DC) / Regular Retirement Plan

All full-time, non-temporary employees are eligible to participate in the Defined Contribution Plan (regular retirement) after one year of service*. The Defined Contribution Plan provides for a University match equal to 40% of the employee's contribution up to 2% of the employee's base salary.

**In certain circumstances, prior full-time service at an institution of higher education can be applied to the wait period. For more details please contact the Office of Human Resources.*

Contribution Changes

Changes to contribution amounts can be made the 1st day of the month following the completion of appropriate paperwork, however, you can only stop contributions to a DC plan, you cannot reduce the contribution.

Additional Resources

Individual counseling sessions by TIAA are held on campus at regular intervals throughout the year. Additionally, Carroll Consultants Advisors, Ltd., our retirement broker, will be presenting educational sessions for individuals in each stage of retirement planning. Please keep an eye on the Employee Calendar on the Faculty and Staff tab of the *mylasalle* Portal and for emails from the Office of Human Resources to take advantage of these offerings.



Tuition Benefits

In an effort to further the education and development of our employees and their spouses and dependents, La Salle offers the following tuition benefits:

Tuition Remission

Full-time employees are eligible for tuition remission for their own course of study beginning the semester following their start date. Full-time employees can take up to nine (9) undergraduate credits per term or six (6) graduate credits per term.* Any fees associated are the employee's responsibility. An employee that enrolls in a graduate program that is not work related according to IRS Guidelines will be subject to personal income tax for any tuition dollars that exceed \$5,250 in a calendar year.

After five years of full-time service** to the University an employee's spouse or dependent child is eligible for undergraduate tuition remission at La Salle.

Tuition Exchange

Tuition Exchange allows dependents of eligible faculty and staff at La Salle University to apply for tuition scholarships at institutions other than La Salle University. Currently there is a network of 672+ member schools.

After five years of full-time service** to the University, an employee's dependent child is eligible for undergraduate tuition through Tuition Exchange, Inc. based on availability.

Information sessions are held throughout the year. Please keep an eye out for emails from Enrollment Services to take advantage of these offerings.

For More Information

For more information about Tuition Remission and Tuition Exchange, please refer to the La Salle tuition policy. Forms are available in the *mylasalle* Portal.

** Some restrictions apply, see La Salle tuition materials for more information.*

***In certain circumstances, prior full-time service at an institution of higher education can be applied to the wait period. For more details please contact the Office of Human Resources.*



Employee Discounts and No Cost Perks

As a La Salle employee, you have access to various discounts and no cost perks which are continually updated and subject to change. For detailed information about these offerings, please visit the *mylasalle* Portal (Faculty and Staff / Benefits Information).

Some of the discounts and free perks offered, in alphabetical order with provider name, include:

- **Auto and Home Insurance Discounts (Liberty Mutual)**
- **Child Care Discounts (CORA Early Years – on La Salle’s campus)**
- **Cell Phone Discount (Verizon Wireless)**
- **Connelly Library Access**
- **Credit Union (TruMark Financial)**
- **Discounted Tickets (Tickets at Work)**
- **Doctor on Demand Telemedicine (PAISBOA HBT) – See page 25**
- **Employee Assistance Program (Aetna) – See page 22**
- **Faculty & Staff Dining Plan (Aramark)**
- **Flu Shots On-Campus (CVS)**
- **Financial, Legal, Health and Emotional Services Discounts (Aetna)**
 - Includes legal services, care advocacy program, end-of-life support and grief counseling, book discounts, fitness discounts, hearing discounts, natural products and service discounts, oral health care and vision discounts, weight management discounts and many more.
 - In addition to those listed above, there are additional wellness discounts offered specifically for those employees enrolled in our medical insurance (Aetna)
- **Internet, TV and Home Phone Discounts (Verizon FIOS)**
- **La Salle Outpost (Campus Bookstore) – 10% discount on La Salle merchandise (show your ID)**
- **La Salle Recreational Facilities Access**
- **Livongo Diabetes Management Program (PAISBOA HBT) – See page 27**
- **Naturally Slim Weight Management Program (PAISBOA HBT)**
- **Personal Office Supplies (Office Depot)**
- **Pet Insurance Discount (ASPCA Pet Health Insurance) – See page 28**
- **Travel Assistance Program (Aetna) – See page 22**



Employee Assistance Program & Travel Assistance Program

Employee Assistance Program (EAP)

Aetna Resources for Living, a comprehensive Employee Assistance Program (EAP) is available through Aetna for all full-time La Salle employees. You can contact the Aetna EAP anytime, toll-free at 1-855-283-1915 or by logging into www.mylifevalues.com (log-in user name and password: RESOURCES)

Aetna Resources for Living is a confidential round-the-clock service that offers support and resources for issues such as parenting, work situations, troubled relationships, substance abuse, or self-improvement. The program is available for you and others in your household as part of your employer paid life and disability benefits*.

They're there 24 hours a day, 7 days a week, either by phone or online. If it's not convenient to call, you can find resources and self-help tools for your personal, family, and work-related concerns on the EAP website. There is no charge to you or your family for using the program. However, if you choose to use any referrals to additional resources, their charges, if any, would be your responsibility. Please note for health related concerns (physical or mental), our medical plans often offer coverage.

Just a call or click away, they can confidentially** discuss your situation and help you get information and education, as well as referrals to local resources and counselors if you want face-to-face visits. As part of your employer paid LTD policy, you and members of your household can have three face-to-face counseling sessions each per year with an EAP network provider.

Also visit www.mylifevalues.com (log-in user name and password: RESOURCES) for free webinars; online child care, eldercare, education searches; concierge database; and discount programs. You'll also have access to thousands of articles, videos, and tools on work life and behavioral health topics.

**You do not have to be utilizing the life or disability benefits to use the EAP - this benefit is simply provided as part of the employer paid life and disability benefits.*

*** While access to this resource is provided as part of your employment at La Salle, it is handled completely independently and La Salle University receives no information about an individual's participation in any of the programs or services offered.*

Travel Assistance Program

AXA, the Aetna Travel Assistance Program is available through Aetna for all full-time La Salle employees. You can contact AXA for assistance at (outside the U.S.) 1-312-935-3704 / (within the U.S.) 1-877-935-3704 or at aetnatravelassistance@axa-assistance.us.

AXA is a round-the-clock service that offers support and resources with emergencies when traveling more than 100 miles from home up to 120 days. Upon contacting AXA Assistance at the time of the event, members can access more than 600,000 travel assistance providers in over 230 countries and jurisdictions. Support and services provided in this program include, but are not limited to, emergency medical services, emergency medical evacuation services, return of remains, return of dependent children (if a minor child is left alone as a result of an accident or illness), vehicle return services, dispatch of position, replacement of prescription medication, lost document and article assistance, and emergency cash and bail assistance.

Aetna Concierge Customer Service

Aetna has put in place a seasoned customer service team (*Aetna Concierge*), dedicated solely to educate clients, helping them to navigate medical insurance issues.

A concierge can assist you with questions about what is covered on your specific plan, selecting a doctor, and even questions about a diagnosis. Think of the concierge as your personal assistant for health care. They will help find solutions that fit your needs, show you how to use the available online tools, find network providers based on your medical needs, and even assist you in scheduling appointments.

You can chat with your concierge online or by phone:

- By Chat: log in at www.aetnavigators.com
- Call 1-855-518-2636, Monday-Friday from 8:00am-6:00pm



Aetna Navigator

Aetna Navigator serves as your home base for health and benefits. Sign up for your member website at www.aetna.com. It's the one place to look after your benefits and your health.

Taking Care of Business

Your member website is hands-down the best place for handling benefits business. Log in to:

- See who's covered under your plan
- Get a bill breakdown
- Find network docs who accept your plan
- Get digital ID cards
- Use the Member Payment Estimator to compare and estimate costs for up to 10 different network doctors or facilities at once. This tool includes more than 650 network health services people commonly use.



Aetna Mobile (app)

The Aetna Mobile app allows you to stay connected to important health data wherever you are. To learn more, visit www.aetna.com/mobile.

Text **Apps** to 44040 to download now (standard messaging or text rates apply) or scan the code with your mobile device.



Aetna In Touch Care Program

Get personalized care and support when you need it the most. Quality health care is more than just going to the doctor once or twice a year. Sometimes you require personal, ongoing support to manage a health event or chronic condition. It would be great to have someone you can count on for guidance and answers.

Aetna In Touch Care offers you at no extra cost:

- Ongoing, one-on-one phone calls with a nurse who serves as a trusted resource for you and your family.
- Digital support that provides a variety of resources to help you better manage your health.
- Customized health action plans based on your needs and preferences.

You'll benefit from many digital health and wellness-related programs and resources such as:

- **Personal Health Record** – organize and store your health history and information, plus get health alerts and notifications.
- **Health Assessment** – get a custom, step-by-step plan based on questions about your health and habits.
- **Health Decision Portal** – learn about your health care and treatment options.
- **Online Programs** – find dynamic health coaching programs that give you personalized support.
- **Health Dashboard** – view your health information, and find entry points to health and wellness programs and resources.

To start using the digital support of Aetna In Touch Care, log in to the secure member website on the back of your member identification card. First time users will need to register. Then go to the health dashboard.



Doctor on Demand

No more waiting rooms or scheduling hassles and this saves you time and money. Through *Doctor on Demand* you can see a doctor right away from your mobile device or computer. This telemedicine platform allows expedient access to a doctor for minor medical issues. The *Doctor on Demand* app works with any smartphone, tablet, or computer with a front-facing camera. You can download the app from the App Store, Google Play, or access care via DoctorOnDemand.com. Registration is simple and easy. When you need a doctor, you'll be connected immediately to a US-based provider for a face-to-face video visit. Any prescriptions are sent to the pharmacy of your choice.

What can *Doctor on Demand* Treat?

Doctor on Demand physicians treat hundreds of conditions – including 18 of the top 20 issues seen in urgent care and the ER. Each one of their board-certified doctors was trained in, and is based in, the US.

Top medical issues treated: cough, cold, flu, rash, pink eye, sports injury, bug bite, urinary tract infection, vomiting, travel issues, and sore throat.

How much does it cost?

HBT Aetna Select 20/40 (HMO) members and HBT Aetna Select 30/50; \$1500/\$300 (HMO w/ Deductible) pay a \$10 co-pay. HBT Aetna HDHP \$2,500/\$5,000 (High Deductible Health Plan) members pay \$49 until their deductible is met, then a \$10 co-pay. For more information, visit: www.DoctorOnDemand.com.

How to get started:

1. Download the app (Visit the App Store, Google Play, or text **ENROLL** to **68398**).
2. Follow prompts to register. You must select “PAISBOA Health Benefit Trust Plan” (the health insurance consortium La Salle participates in) as your employer when creating an account in order to receive the correct visit co-pay.



For more information on how Doctor on Demand works, please view this 1 minute video:

https://youtu.be/vX4nI7_MgO0

If you'd like to speak to one of your colleagues at La Salle who has used Doctor on Demand, please contact the Office of Human Resources.



Cost Effective Options for Receiving Care

La Salle University is a member of the Philadelphia Area Independent School Business Officers Association (PAISBOA) Health Benefit Trust (HBT). This consortium consists of 130 area schools which work together to enable us to bring affordable healthcare and a rich array of wellness programs to our employees.



Through the consortium, our medical plan is self-funded. This means that our annual premiums are directly affected in a positive way when our employees actively manage their health and make informed decisions about the care they receive.

By understanding your options for services, you can save money out of your own pocket and positively contribute toward helping manage your premium rates in future years.

The chart below outlines the out of pocket expense for each tier of care based on the plan you select.

	HBT Aetna Select 20/40 (HMO)	HBT Aetna HDHP \$2500/\$5000 (High Ded. Health Plan)	HBT Aetna Select 30/50; \$1500/\$3000 (HMO with deductible)
Doctor on Demand (Telemedicine)	\$10 co-pay	\$49 / \$10 after deductible is met	\$10 co-pay
Walk-In Clinic (CVS / Walgreens)	\$20 co-pay	100% after deductible is met	\$30 co-pay
Primary Care Doctor	\$20 co-pay	100% after deductible is met	\$30 co-pay
Urgent Care Clinic	\$75 co-pay	100% after deductible is met	\$75 co-pay
Emergency Room	\$150 co-pay	100% after deductible is met	\$150 co-pay

DID YOU KNOW?

18 of the top 20 ER/Urgent Care treated conditions can be diagnosed and treated by a Doctor On Demand physician. These include Cold & Flu, Allergies, UTIs, Depression & Anxiety, and Skin & Eye issues. The app easy to use in the comfort of your own home or office, or when you're on the go. You'll talk to a licensed doctor and they can call in prescriptions to your pharmacy of choice. You can even schedule an appointment. Down the **DrOnDemand** App today!

The **AetnaMobile** App allows instant access to find the closest Walk-In Clinic, Urgent Care Clinic, or Emergency Room. It also stores your insurance card electronically!

Livongo Diabetes Management Program

Discover a New Approach to Diabetes Management

The *Livongo* for Diabetes Program is a health benefit that makes living with diabetes easier by providing you with a connected meter, unlimited strips, and coaching. The program is offered at no cost to you and your family members with diabetes as long as you are enrolled in an Aetna plan.



Benefits of the Livongo for Diabetes Program

- **Coaching Anytime and Anywhere**
Your *Livongo* coach provides one-on-one support by phone, email, text, or mobile app to help you with questions about nutrition or lifestyle changes.
- **Tips to Help You Stay on Track**
With each check of your blood glucose using the *Livongo* meter, you receive a personalized message to help you make informed choices for your health.
- **Unlimited Strips at No Cost to You**
Get as many strips and lancets as you need with no hidden costs or copays. When you are about to run out, we ship more supplies, right to your door.



Learn more and enroll today at meet.livongo.com/HBT and use the registration code: **HBT**



Pet Insurance - A plan that's right for you and your pet

Enjoy the comfort of knowing your pet has coverage with ASPCA Pet Health Insurance. Complete CoverageSM can help you give your pet the best care possible with less worry about the cost. It offers robust coverage that you can customize for a fit that suits your pet's needs and feels right for your budget.

Coverage includes accidents, illnesses, cancer, hereditary conditions, alternative therapies, behavioral issues, and more. You can also add preventive care at a low additional cost to cover things that help keep your pet healthy.

- Use any vet, specialist, or emergency clinic
- Submit claims easily online, by fax, or by mail
- Get your payouts fast by direct deposit or check
- Sign up in minutes anytime on any device or by phone

Start your quote at www.aspcapetinsurance.com/LaSalle or call 877-343-5314.

About ASPCA Pet Health Insurance

ASPCA Pet Health Insurance is offered by one of the oldest pet insurance providers in the US. Our team is made up of caring pet parents who are committed to helping more pets live long and healthy lives with their human families.



Faculty and Staff Meal Plans

Faculty and Staff have the option to purchase discount meal plans that can be used for dining at Blue & Gold and Tree Tops Dining Halls during normal operating hours. Once purchased, meal swipes are available until redeemed. They will not expire.

Meal Plan Options:

Block 5 Plan - 5 meal swipes
Only \$32.50 (\$6.50 per meal)

Block 10 Plan –10 meal swipes
Only \$60.00 (\$6.00 per meal)



Meal Plan purchases can be made at the Dining Services Office in the Union building during normal business hours using cash or credit card.



