



**WILMINGTON**  
UNIVERSITY™

# **EMPLOYEE BENEFITS GUIDE**

**2022 - 2023**





# TABLE OF CONTENTS

MEDICAL HSA VOLUNTARY DENTAL VISION FSA LIFE & DISABILITY 403(b) ADDITIONAL WELLNESS NOTICES CONTACTS

## STATE OF EMPLOYEE BENEFITS

## WELCOME

## PAYROLL DEDUCTIONS

## ONLINE ENROLLMENT

## MEDICAL BENEFITS

## HEALTH SAVINGS ACCOUNTS

## VOLUNTARY BENEFITS

## DENTAL BENEFITS

## VISION BENEFITS

## FLEXIBLE SPENDING ACCOUNTS

## LIFE & DISABILITY BENEFITS

## 403(B) BENEFITS

## ADDITIONAL BENEFITS

## WELLNESS BENEFITS

## MODEL NOTICES

## KEY CONTACTS



# STATE OF EMPLOYEE BENEFITS

MEDICAL HSA VOLUNTARY DENTAL VISION FSA LIFE & DISABILITY 403(b) ADDITIONAL WELLNESS NOTICES CONTACTS

Wilmington University is proud to offer you and your eligible dependents an outstanding benefits program that provides excellent health care choices, retirement savings tools, and work/life resources. Each year during the renewal process, Wilmington University works diligently to ensure access to industry leading benefits at the lowest possible cost to you.

We encourage you to use this guide to review the benefit options available to you. You can explore the guide by clicking the left or right navigation arrows or by selecting a benefit of interest in the tool bar at the top of each page. Additionally, clicking the three bars between the navigation arrows will allow you to navigate back to the table of contents. This guide is meant to be an interactive resource for you and your dependents. Please take advantage of the supplemental information provided throughout this guide using the hyperlinks. This guide contains pertinent premium information as well as plan design and benefit summaries for the upcoming plan year.

## What is changing in the new plan year?

- Increased Health Savings Account maximums (Single \$3,650/Family \$7,300)
- Increased Healthcare Flexible Spending Account maximum to \$2,850
- Increased Limited Purpose Flexible Spending Account maximum to \$2,850

## What is NOT changing in the new plan year?

- No Medical plan design changes
- No Medical premium changes
- No carrier changes for Medical, Dental, Vision, Life, and Disability
- No changes to the premiums for Dental, Vision, Life, and Disability
- No changes to the employer HSA contributions
- No changes to the Voluntary Accident, Hospitalization and Critical Illness plans through Voya



# WELCOME TO YOUR BENEFITS

MEDICAL HSA VOLUNTARY DENTAL VISION FSA LIFE & DISABILITY 403(b) ADDITIONAL WELLNESS NOTICES CONTACTS

The benefits offered by Wilmington University are designed to provide a comprehensive package for our employees.

We encourage you to evaluate and select benefits that best suit the needs for you and your eligible dependents. This benefits guide highlights the many benefit options available to you and explains how to enroll in the benefits you choose. Please read this guide carefully, make your decisions, and enroll or change your elections for the new plan year.

All Open Enrollment changes are made through the [Benelogic Benefits Portal](#). This will be a PASSIVE enrollment. That means if you make no changes to your benefits during open enrollment, your benefit elections will stay in place for 2022. Step by step instructions on how to enroll in your benefits can be found on [page 3](#).

**Elections made during the open enrollment window of January 24th – February 4th will take effect March 1st. EXCEPTION: If you participate in a Flexible Spending Account (FSA) you must re-elect your contribution amounts annually to participate in the upcoming plan year. Failure to re-elect this coverage during open enrollment will result in the loss of this benefit for the upcoming plan year.**

## ALEX BY JELLYVISION!

We are excited to continue Alex by Jellyvision! Powered by behavioral science and proprietary technology, Alex by Jellyvision helps employees make smarter, wallet-friendlier choices about their health plans, retirement, and tax-savings accounts. If that seems pretty ideal, that's because it is! [Click here](#) and answer a few questions. Alex by Jellyvision will help you select the plans that are best for you and your family.

## ELIGIBILITY

All regular full-time employees are eligible for benefits through Wilmington University. If you and your spouse are both covered under the Plan, you may each be enrolled as an Employee or be covered as a dependent of the other person, but not both.

Lawful spouses and dependent children may be covered under Wilmington University benefits. Children and stepchildren are eligible for coverage through December 31st of the year in which they turn 26 years of age. A child, who has a physical or mental disability, may be eligible for coverage at any age with proof of disability. If you and your spouse are both covered under the Plan, only one parent may enroll your child as a dependent.

This year, Open Enrollment takes place between January 24, 2022 and February 4, 2022. During this period, you have the opportunity to evaluate, change, and enroll in coverage options available to you. The effective date of coverage selected during open enrollment is March 1st.

## QUALIFYING LIFE EVENTS

Under IRS regulations, after a plan year has started, employees may not change their benefit elections except under certain qualifying events deemed as exceptions (see list below). Election changes must be consistent with your status change. Please contact Human Resources no later than 30 days after the event for detailed discussion of the event and related enrollment possibilities. You will be required to provide proof of change, such as a marriage certificate or record of birth.

- Marriage, legal separation or divorce
- Birth or adoption of a child
- Change in employment status for you or your spouse
- Change in a dependent's benefits eligibility status (i.e.: a dependent child exceeding the maximum age for coverage)
- A significant change in the cost or coverage of your spouse's benefits
- Change in the cost of dependent care (only for the Dependent Care Flexible Spending Account)
- Loss of dependent (death)



# PAYROLL DEDUCTIONS

MEDICAL HSA VOLUNTARY DENTAL VISION FSA LIFE & DISABILITY 403(b) ADDITIONAL WELLNESS NOTICES CONTACTS

No Premium Changes	2022 Employee - Per Pay
<b>Highmark Simply Blue EPO</b>	
Employee (EE) Only	\$142.58
EE + Spouse	\$327.93
EE + Child(ren)	\$228.13
Family	\$399.22
<b>Highmark Simply Blue EPO 500</b>	
Employee (EE) Only	\$122.40
EE + Spouse	\$281.52
EE + Child(ren)	\$195.84
Family	\$342.73
<b>Highmark Simply Blue EPO 1500 HSA</b>	
Employee (EE) Only	\$103.23
EE + Spouse	\$237.43
EE + Child(ren)	\$165.17
Family	\$289.05

No Premium Changes	2022 Employee - Per Pay
<b>Dominion National Dental HMO</b>	
Employee (EE) Only	\$2.81
EE + Spouse	\$12.39
EE + Child(ren)	\$15.47
Family	\$21.19
<b>Dominion National Dental PPO High</b>	
Employee (EE) Only	\$13.34
EE + Spouse	\$34.30
EE + Child(ren)	\$37.63
Family	\$57.05
<b>Dominion National Dental PPO Low</b>	
Employee (EE) Only	\$10.38
EE + Spouse	\$28.45
EE + Child(ren)	\$31.33
Family	\$48.13
<b>GVS Vision</b>	
Employee (EE) Only	\$3.54
EE + Spouse	\$7.08
EE + Child(ren)	\$7.31
Family	\$11.85



# OPEN ENROLLMENT

MEDICAL HSA VOLUNTARY DENTAL VISION FSA LIFE & DISABILITY 403(b) ADDITIONAL WELLNESS NOTICES CONTACTS

Be sure to review this benefit guide carefully before making your benefit selections to ensure that you understand your available coverage options in the upcoming benefits plan year.

All of your elections for your benefits will be made using our online [Benelogic Portal](#).

**PLEASE NOTE:** Flexible Spending Account (FSA) elections must be made annually. Failing to make your election during the open enrollment period will result in a loss of these benefits for the 2022 plan year.

**To begin the Open Enrollment Process, follow these instructions:**

- Visit Alex by [Jellyvision](#) to help select plans that best fit you and your family's needs. This step is optional but highly recommended!
- Visit [wilmu.benelogic.com](http://wilmu.benelogic.com) to make your benefit elections for the new plan year.
- Log on by entering your User ID (employee number) and Password.
- Select "Go!" on the Benelogic home page to begin the Open Enrollment process.
- PLEASE NOTE: Once you enter your account in Benelogic, you must proceed through each benefit page to complete the enrollment process, even if you do not make any changes.
- When you are satisfied with your benefit selections, click "submit", and then click "submit" again, to confirm your selections.

## What will you need to enroll?

Be sure to have the following items handy for yourself and your dependents when enrolling:

- Social Security Numbers
- Dates of Birth
- Dentist Name and Facility Number (for Dental HMO Plan Participants ONLY)

As you navigate through the Open Enrollment process in [Benelogic](#), please also take note of the "Total Cost" link in the top right corner of your screen. This section tracks the total cost of your selected benefits per pay period.

## What is the cost for your benefits?

Please review the 2022 premiums listed on the [Payroll Deductions](#) page.

Please note that Benelogic is the Open Enrollment platform. Alex by Jellyvision is a voluntary tool to help employees to make smart, financially responsible decisions about their benefit selections by breaking down complex benefit choices with clarity and humor.

## LIVE TRAININGS AND ON DEMAND WEBINARS

We have put together a comprehensive schedule of [live webinars](#) with our benefits partners that will run from January 24th - February 4th. In addition, we now have several [on demand webinars](#) that are available for you to view at your convenience. Please see the links below in the green box for schedules and instructions on how to access the webinars.

## ONE-ON-ONE BENEFITS EDUCATION VIRTUAL MEETINGS

Meet with Karen Sheats, Senior Director of Human Resources, or Jennifer Workman, Benefits Coordinator, for a personalized overview of your benefit options during the 2022 Virtual Benefits Open Enrollment Period. Virtual meetings are scheduled in 30-minute increments.

One-on-One Meeting Request Link: <https://calendly.com/c/HHGS3ENEAXL2MIRE>

### ADDITIONAL RESOURCES

- [Benelogic Portal](#)
- [HR Sharepoint Site](#)
- [Live Webinars](#)
- [On Demand Webinars](#)

# MEDICAL BENEFITS

MEDICAL HSA VOLUNTARY DENTAL VISION FSA LIFE & DISABILITY 403(b) ADDITIONAL WELLNESS NOTICES CONTACTS

Wilmington University offers three health plans, the Simply Blue EPO, Simply Blue EPO 500 and the Simply Blue EPO 1500 HSA. Under all three of these plans, you have access to the same Blue Plan Preferred-Provider Organization (PPO). Additionally, each plan includes in-network coverage only. This means if you receive care from a physician that does not participate in the Simply Blue Network, your care will not be covered. Please be sure to confirm your providers are in-network before receiving care. The Simply Blue EPO 1500 is the only Health Savings Account (HSA) eligible plan.

Need help with which plan to choose? Alex by Jellyvision's goal is to be helpful, and at the core of that is helping people make smart decisions about their health, benefits, and finances. Alex by [Jellyvision](#) supports these decisions by breaking down complex topics with clarity, humanity, and humor.

You are not required to select a Primary Care Physician (PCP) with any of these plans. Despite this flexibility, we encourage you to establish a relationship with a PCP. Under each plan you can visit specialists without a referral from your PCP.

	Simply Blue EPO	Simply Blue EPO 500	Simply Blue EPO 1500 HSA
Calendar Year Deductible (Individual/Family)	None	\$500/\$1500	\$1,500/\$3,000
Annual Out of Pocket Max (Individual/Family)	\$8,550/\$17,100	\$8,550/\$17,100	\$1,500/\$3,000
Preventative Services	100% Covered	100% Covered	100% Covered
<b>Treatment of Illness or Injury</b>			
Doctor's Office Visit for Diagnosis & Treatment	\$15 per visit	\$20 per visit	100% after deductible
Telemedicine	\$5 per visit	\$10 per visit	100% after deductible
Specialist/Referral Care	\$30 per visit	\$40 per visit	100% after deductible
Laboratory Services	100% covered	100% covered	100% after deductible
Imaging & Machine Testing Services	100% covered	100% covered	100% after deductible
Physical/Occupational/ Speech Therapy	\$15 per visit (up to 30 visits per calendar year)	\$15 per visit (up to 30 visits per calendar year)	100% after deductible
Radiation Therapy & Chemotherapy	100% covered	100% covered	100% after deductible
Chiropractic	100% covered (up to 30 visits per calendar year)	100% covered (up to 30 visits per calendar year)	100% after deductible
<b>In The Hospital</b>			
Semiprivate Room & Board (including ICU, if medically appropriate)	\$100 per day for five days	100% covered	100% after deductible
Physician & Surgeon Services	100% covered	100% covered	100% after deductible
<b>Maternity</b>			
Prenatal & Postnatal Care	100% covered	100% covered	100% after deductible
Delivery (Hospital or Birthing Center)	\$100 per day for five days, then covered 100%	100% covered	100% after deductible
<b>Emergency Services</b>			
Hospital & Outpatient Emergency Facilities	\$100 per visit (waived if admitted)	\$100 per visit (waived if admitted)	100% after deductible
Ambulance	\$25 per occurrence	\$50 per occurrence	100% after deductible
<b>Mental Health Care &amp; Substance Abuse Treatment</b>			
Inpatient, Partial Hospitalization and Intensive Outpatient Care	\$100 per day	100% covered	100% after deductible
Outpatient	\$15 per visit	\$20 per visit	100% after deductible
<b>Prescription Drugs<sup>3</sup></b>			
Retail, 34 day supply (Generic/Preferred Brand/Non-Preferred Brand)	\$20/\$60/\$80	\$20/\$60/\$80	100% after medical deductible
Mail Order, 90 day supply (Generic/Preferred Brand/Non-Preferred Brand)	\$40/\$120/\$160	\$40/\$120/\$160	100% after medical deductible

To view more information about medical benefits and available resources, go to the [Online Resources](#) page.

# HEALTH SAVINGS ACCOUNTS

MEDICAL HSA VOLUNTARY DENTAL VISION FSA LIFE & DISABILITY 403(b) ADDITIONAL WELLNESS NOTICES CONTACTS

If you enroll in a high deductible health plan, like the Simply Blue EPO 1500 HSA plan, you may also have the opportunity to establish a health savings account (HSA) through PNC Bank. An HSA is a bank account controlled by you to pay for qualified medical expenses for you and your eligible dependents. Unlike a Flexible Spending Account in which the benefit is “use it or lose it”, you will never forfeit money you have deposited (unused funds roll over year after year).

## **An HSA provides you with tax savings opportunities:**

- Contributions made to your HSA via paycheck deductions are pre-tax
- Earnings growth through interest and investments is not taxed
- Withdrawals from your account are tax-free, if used for qualified medical expenses

## **You are eligible to establish and contribute to an HSA if:**

- You are enrolled in a qualified high deductible health plan (HDHP)
- You are **NOT** covered by any other health plan that is not an HDHP
- You are **NOT** covered under a traditional Health Care FSA through your own or your spouse’s employment (a Limited Purpose Health Care FSA that is designed to work with an HSA is allowed)
- You are **NOT** currently enrolled in Medicare or TRICARE
- You **CANNOT** be claimed as a dependent on anyone else’s tax return

## **Employer Contributions to Your HSA**

Wilmington University is pleased to offer HSA participants an employer contribution to your HSAs again in 2022. If you are enrolled in the Simply Blue EPO 1500 HSA Plan, Wilmington University will contribute \$750 to your account for employee only coverage and \$1,500 to your account for employee/child, employee/spouse or family coverage. Eligible mid-year enrollments will receive a prorated employer contribution into their HSA account.

Per IRS regulations, combined employee and employer contributions to an HSA cannot exceed the plan year maximums stated below.

## **HSA CONTRIBUTION LIMITS FOR 2022**

If you enroll in an HDHP and meet all other eligibility requirements, you and your employer can contribute to the HSA. The amounts listed below are the total maximums (your contribution + employer contribution).

- \$3,650 if you elect Employee Only coverage
- \$7,300 if you elect EE + Spouse, EE + Child(ren), or Family coverage
- \$1,000 additional catch-up contribution if you are over age 55



# VOLUNTARY BENEFITS

MEDICAL HSA VOLUNTARY DENTAL VISION FSA LIFE & DISABILITY 403(b) ADDITIONAL WELLNESS NOTICES CONTACTS

Wilmington University is pleased to continue to offer Voluntary Benefit options underwritten by Voya Financial. All eligible employees will have an opportunity to enroll in Accident, Critical Illness, and Hospital Indemnity coverage without having to answer any health questions. The Voya plans are designed to help cover costs associated with illness or injury that may or may not be covered by your major medical plans. Voya will pay you directly in the event you suffer from, and are treated for, any of the covered treatments listed in these policies and you may use the funds however you wish. Our goal is to help reduce any financial stress you and your family may face in the event of a major illness, injury and/or pregnancy.

The Voya benefits are not meant to take the place of major medical, but are built to supplement the medical plan you currently have in place. Eligible employees can enroll in the Voya plans whether or not they participate in Wilmington medical plans and are free to cover themselves and their dependents. We encourage you to review the following pages and log into Benelogic to access additional information regarding these plans as well as make your elections should you decide to add them to your personal benefit portfolio.

To view more information about a specific benefit, please continue to the next page. If you still need additional details please visit:

<https://presents.voya.com/EBRC/Home/wilmingtonu>



# VOLUNTARY BENEFITS

MEDICAL HSA VOLUNTARY DENTAL VISION FSA LIFE & DISABILITY 403(b) ADDITIONAL WELLNESS NOTICES CONTACTS

## Accident Insurance

Voya's Accident Insurance policy provides cash benefits for injuries that occur in the event of an accident. If you or a covered dependent suffers a cut, break, burn, or dislocation and seek medical attention for your injuries, Voya will provide a lump sum cash payment to help reduce the anxiety of unexpected healthcare expenses related to the accidental injury. Accident Insurance benefits can be used however you decide and can help pay for everyday expenses like groceries, gas or utilities. This policy offers 24 hour coverage, Accidental Life Insurance and includes a child's sports rider that will increase the benefit by 25% (\$1,000 max) in the event your covered child dependent is hurt during a sporting event. This plan also includes a \$50 wellness benefit for you and your covered spouse, and \$25 for up to 4 covered dependent children. Below is a brief snapshot of the Accident Schedule of benefits.

SCHEDULE SNAPSHOT	Voya Low Plan	Voya High Plan
Wellness Benefit	\$50	\$50
Urgent Care Facility Treatment	\$250	\$300
ER Treatment	\$250	\$300
Follow up Doctor Treatment	\$100	\$120
X-Ray	\$90	\$100
Physical Therapy-Up to 6 visits	\$60	\$75
Medical Device	\$275	\$500
Major Diagnostic Exam	\$300	\$500
Hospital Admission	\$1,750	\$2,000
Confinement - Per day up to 365	\$275	\$300
Ground Ambulance	\$400	\$600
Hip Fractures Open/Closed	Up to \$10,000 / \$5,000	Up to \$12,000 / \$6,000
Leg Fractures Open/Closed	\$5,400 / \$2,700	\$5,600 / \$2,800
Upper Arm Fractures Open/Closed	\$4,800 / \$2,400	\$5,500 / \$2,750
Hip Joint Dislocations Open/Closed	Up to \$8,000 / \$4,000	Up to \$10,000 / \$5,000
Shoulder Dislocation Open/Closed	\$4,000 / \$2,000	\$4,400 / \$2,200
Hip Dislocation Open/Closed	\$8,000/\$4,000	\$10,000/\$5,000
Transportation	\$800 up to 3 trips	\$840 up to 3 trips
Sport Accident Benefit	25% to a maximum of \$1,000	25% to a maximum of \$1,000
Accidental Death	\$30,000	\$30,000

Below is an example of the payment for a broken leg on both the high and low plan.

Broken Leg Scenario	Low Plan	High Plan	Accidental Insurance Rates	Low Plan	High Plan
Non-Surgical Repair Broken Leg	\$2,700	\$2,800	Rates listed below are based on 24 pay periods		
ER	\$250	\$300	Employee Only	\$4.82	\$8.96
MRI	\$300	\$500	Employee + Spouse	\$9.63	\$17.92
Crutches	\$275	\$500	Employee + Child(ren)	\$10.68	\$19.33
Follow Up	\$300	\$360	Family	\$15.49	\$28.29
Physical Therapy	\$210	\$300			
Benefit Paid	\$4,035	\$4,760			
Wellness	\$50	\$50			
<b>Total Benefit Paid</b>	<b>\$4,085</b>	<b>\$4,810</b>			

# VOLUNTARY BENEFITS

MEDICAL HSA VOLUNTARY DENTAL VISION FSA LIFE & DISABILITY 403(b) ADDITIONAL WELLNESS NOTICES CONTACTS

## Hospital Indemnity Insurance

Voya's Hospital Indemnity policy helps keep planned and unplanned hospital stays from overwhelming you with out of pocket expenses. Hospital Indemnity Insurance can be used however you decide and can help pay for everyday expenses like groceries, gas or utilities. If you are planning on having a baby, surgery, or are concerned with unplanned hospitalizations, this benefit can help to reduce financial exposure connected to hospital stays. The Wilmington University plan design is represented below, and includes two levels of benefit options.

HOSPITAL INDEMNITY	Plan 1	Plan 2
Hospital Admission	\$1,000	\$1,500
Hospital Confinement	\$100 x 10 Days	\$200 x 10 Days
ICU Admission	\$1,000	\$1,500
ICU Confinement	\$200 x 10 Days	\$400 x 10 Days
Rehabilitation	\$50 x 10 Days	\$100 x 10 Days
Pre Ex	Waived	Waived
Tiers	24 Pay Periods	24 Pay Periods
Employee	\$6.30	\$10.19
Employee and Spouse	\$12.52	\$20.29
Employee and Child	\$10.27	\$16.70
Family	\$16.48	\$26.80

### EXAMPLE HOSPITAL INDEMNITY PAYOUT

A Wilmington University employee elects the Plan 2 HI policy and is currently pregnant.

She gave birth to her son after the effective date of this HI policy and spent 3 nights in the hospital.

The employee received \$1,900 from her HI benefit for the three night visit. She was able to cover her out of pocket costs associated with her admission and then used the rest of the cash to buy diapers.



# VOLUNTARY BENEFITS

MEDICAL HSA VOLUNTARY DENTAL VISION FSA LIFE & DISABILITY 403(b) ADDITIONAL WELLNESS NOTICES CONTACTS

## Critical Illness Insurance

Voya's Critical Illness policy is designed to help reduce the anxiety of unexpected healthcare expenses when you or a covered dependent is diagnosed with a major illness like a heart attack, cancer, and/or stroke by providing a lump sum cash benefit. A Critical Illness lump sum payout can be used in any way you wish, whether that's to cover your medical expenses, to pay your mortgage while you're out of work, or even to buy a new car. The Wilmington University plan design is represented below, with options for \$10,000 and \$20,000 lump payments. This plan also includes a \$50 wellness benefit for you and your covered spouse, and \$25 for up to 4 covered dependent children.

VOYA	Critical Illness Insurance
Employee Benefit	\$10,000 or \$20,000
Spousal Benefit	50% of Employee Election
Child Benefit Amount	50% / Included in the Employee Rate
Wellness Benefit	\$50 for Employee and Covered Spouse / \$25 for up to 4 covered Children
100% Coverage	Heart Attack, Stroke, Invasive Cancer, Benign Brain Tumor, Major Organ Transplant, Alzheimer's, Coma, Loss of hearing, speech or sight, MS, Parkinson's, Severe Burns, Type 1 Diabetes
25% Coverage	Coronary Artery By-Pass, Non Invasive Cancer, Infectious Disease, Open Heart Surgery for valve replacement/repair, Bone Marrow Transplant, Stem Cell Transplant
10% Coverage	TIA, Ruptured Aneurysm, Abdominal Aortic Aneurysm, Trans catheter Heart Valve Replacement/Repair, Coronary Angioplasty, Pacemaker Placement

Age	\$10,000 Policy Amount / 24 Deductions	\$20,000 Policy Amount / 24 Deductions
	Employee / Child Rates	Employee / Child Rates
Under 30	\$1.50	\$3.00
30-39	\$2.05	\$4.10
40-49	\$5.20	\$10.40
50-59	\$10.05	\$20.10
60-64	\$15.00	\$30.00
65-69	\$15.40	\$30.80
70+	\$21.90	\$43.80

Age	\$5,000 Policy Amount / 24 Deductions	\$10,000 Policy Amount / 24 Deductions
	Employee + Spouse/Family Rates	Employee + Spouse/Family Rates
Under 30	\$2.25	\$4.50
30-39	\$3.08	\$6.15
40-49	\$7.80	\$15.60
50-59	\$15.08	\$30.15
60-64	\$22.50	\$45.00
65-69	\$23.10	\$46.20
70+	\$32.85	\$65.70

### EXAMPLE CRITICAL ILLNESS PAYOUT

A 40 year old Wilmington University employee elects the \$10,000 CI benefit.

In May 2022, she is diagnosed with Type 1 Diabetes. Voya paid her a lump sum of \$10,000 to assist with expenses incurred as the result of her diagnosis.

In November 2022 the same employee had a Heart Attack. Voya paid her a second lump sum of \$10,000.

The employee paid \$5.20 per pay period and received a total of \$20,000 from this CI benefit. She was able to cover her out of pocket costs associated with her medical bills and then use the rest of the cash to pay household expenses.

# DENTAL BENEFITS

MEDICAL HSA VOLUNTARY DENTAL VISION FSA LIFE & DISABILITY 403(b) ADDITIONAL WELLNESS NOTICES CONTACTS

When it comes to staying healthy, your teeth and gums play an important role. That's why we offer comprehensive dental insurance that helps pay for the cost of routine checkups – and many other types of dental work you might need. The DHMO plan offers only in-network coverage, while the Low and High PPO plans offer you the opportunity to see in or out-of-network providers. Generally, your costs will be lower if you seek in-network care.

Dental Plan	Select DHMO (In-Network Only)	Choice PPO Low*	Choice PPO High*
Calendar Year Deductible (Individual/Family)	None	\$50/\$150	\$50/\$150
Waived for	N/A	Preventive & Diagnostic	Preventive & Diagnostic
Office Visit	\$10 Copay	No Charge	No Charge
Preventative & Diagnostic Care	100%	100%	100%
Basic Care	70% - 80%	80%	80%
Major Care	55% - 70%	0%	50%
Orthodontia	45% - 55%	0%	0%
Annual Maximum Benefit	None	\$1000	\$1,500



To view more information about dental benefits and available resources, go to the [Online Resources](#) page.

# VISION BENEFITS

MEDICAL HSA VOLUNTARY DENTAL VISION FSA LIFE & DISABILITY 403(b) ADDITIONAL WELLNESS NOTICES CONTACTS

To be sure your vision care needs are met, Wilmington University offers a vision plan for you and your family that is administered by GVS. Under this plan, you are able to obtain services from a network of private practice providers and retail chain providers. Prior to using your benefits at a network provider, please call the provider and make an appointment. Please inform the provider that you are a GVS participant.

Summary of Benefits	Frequency of Services	
Exam	Once every 12 months	
Lenses	Once every 12 months	
Frames	Once every 12 months	
Contact Lenses (in lieu of lenses and frames)	Once every 12 months	
Summary of Benefits	In-Network	Out-of-Network
Exam	\$10 copay	Plan pays up to \$32
Lenses		
Single Vision	\$10 copay	Plan pays up to \$30
Bifocal	\$10 copay	Plan pays up to \$45
Trifocal	\$10 copay	Plan pays up to \$75
Frames	\$150 retail allowance plus 20% discount over the retail allowance	Plan pays up to \$66
Contact Lenses (in lieu of lenses and frames)	\$150 retail allowance plus 15% discount over the retail allowance for conventional lenses	Plan pays up to \$120
Medically Necessary	\$250 retail allowance	Plan pays up to \$200



To view more information about vision benefits and available resources, go to the [Online Resources](#) page.



# FLEXIBLE SPENDING ACCOUNTS

MEDICAL HSA VOLUNTARY DENTAL VISION FSA LIFE & DISABILITY 403(b) ADDITIONAL WELLNESS NOTICES CONTACTS

**Flexible Spending Accounts (FSAs) allow you to be reimbursed for medical and dependent care expenses—on a tax-free basis.**

If you can anticipate your family's health care and dependent care costs for the next plan year, you may lower your taxable income. Here is how it works. You agree to set aside a portion of your pre-tax salary in the account. The money comes out of your paycheck over the course of the year. The amount you contribute to the FSA is not subject to Social Security (FICA), federal, state, or local income taxes—effectively adjusting your annual taxable salary. Depending on your tax bracket, you may realize significant savings.

Check out this [tax savings calculator](#) to estimate the impact an FSA could have on your take home pay.

## Health Care FSA

The Health Care FSA reimburses you for medical care expenses not covered by your insurance plan with pre-tax dollars. Examples include deductibles, copayments and coinsurance. **Your 2022 maximum contribution to the Health Care Reimbursement FSA is \$2,850.** If you participate in the Simply Blue EPO 1500 HSA Plan and contribute to a Health Savings Account (HSA) you are not eligible to participate in the Health Care FSA.

## Limited Purpose FSA – HSA Compatible

A limited purpose FSA is a flexible spending account that only reimburses you for eligible dental and vision expenses. A LPFSA is available to employees who are enrolled in an IRS qualified high deductible health plan (HDHP), such as the Simply Blue EPO 1500 HSA Plan, and participate in a HSA. By establishing a LPFSA, you save money on taxes by using your LPFSA dollars for eligible dental and vision expenses, while preserving your HSA funds for other purposes, including simply saving those funds for the future. Your 2022 maximum contribution to the LPFSA is \$2,850.

## Dependent Care FSA

The Dependent Care FSA lets you use pre-tax dollars toward qualified dependent care. The annual maximum amount you may contribute to the Dependent Care FSA per calendar year is \$5,000 or \$2,500 if married and filing separate tax returns.

**PLEASE NOTE:** If you are also receiving Wilmington University Daycare/Eldercare benefits, the combination of all dependent care benefits are subject to the \$5,000 calendar year IRS maximum. You are responsible to ensure that your total family dependent care elections do not exceed IRS maximums.

## TASC Contact Information:

800-422-4661 [www.tasconline.com](http://www.tasconline.com)

# LIFE & DISABILITY BENEFITS

MEDICAL HSA VOLUNTARY DENTAL VISION FSA LIFE & DISABILITY 403(b) ADDITIONAL WELLNESS NOTICES CONTACTS

## Basic Life and AD&D Insurance

Eligible full-time employees receive basic life and basic accidental death and dismemberment (AD&D), paid for by Wilmington University. Life and AD&D benefits protect your income in the event that you die or suffer an accident while employed by Wilmington University.

### Employer Paid Basic Life and AD&D Insurance

Benefit Amount	2x your annual salary to a maximum of \$350,000
Age Reduction	Benefits will reduce to 65% at age 70+ and terminates at retirement.
AD&D Benefit	Amount equal to your basic life insurance

## Voluntary Life and AD&D Insurance

Eligible full-time employees are able to purchase additional life and AD&D insurance. The cost of this insurance is the responsibility of the employee. Additional insurance may be purchased for you, your spouse or your dependent. Rates may vary and you may be required to submit evidence of insurability.

### Employee Paid Voluntary Life and AD&D Insurance

Benefit Amount	Employee: Increments of \$10,000, the lesser of 5x annual salary up to a maximum of \$500,000 Spouse: Increments of \$5,000, to a maximum of 100% of employee's benefit amount up to \$100,000 Child: Increments of \$1,000, to a maximum of \$10,000; minimum of \$2,000
Age Reduction	Employee: 65% when employee reaches age 70+ and terminates when employee retires Spouse: Terminates when employee reaches age 70
Guarantee Issue*	Employee: \$170,000 Spouse: \$50,000 Child: All amounts are guarantee issue

\*Guarantee issue amounts are available at time of hire only. If you elect to participate in voluntary life insurance outside of your initial eligibility period, you will be required to submit evidence of insurability.

## Short Term Disability

We recognize that illnesses or injuries can have a major impact on your life and finances. To ensure some of your income will continue if you are unable to work due to an illness or injury, Wilmington University provides short-term disability (STD) benefits for full-time, benefits-eligible employees. It is administered through Mutual of Omaha.

### Employer Paid Short Term Disability Plan

Elimination Period	14 days
Weekly Benefit Amount	60% of your weekly base rate up to a maximum benefit of \$2,500
Maximum Duration of Benefits	11 weeks

## Long Term Disability

Long-term disability (LTD) is a benefit that provides supplemental income replacement if you continue to be disabled and unable to perform the material duties of your job after Short-Term Disability has been exhausted. Payments may be reduced by other income sources such as government-provided disability benefits that an employee is eligible to receive. Such benefits are triggered by the employee's disabling condition and are not age-based. These government-provided benefits include Social Security disability payments and workers' compensation.

### Employer Paid Long Term Disability Plan

Elimination Period	90 days
Monthly Benefit Amount	60% of basic monthly earnings up to a maximum monthly benefit of \$10,000.
Maximum Duration of Benefits	To age 70

\*Pre-existing Condition Limitation: LTD benefits will not be paid for a disability caused by a pre-existing condition during the first 12 consecutive months of coverage. A pre-existing condition is defined as a sickness or illness for which you received medical treatment, consultation, care or services including diagnostic measures, or had taken prescribed drugs or medicines in the three months prior to your effective date. You may receive credit towards the waiting period for each month that you were covered under a previous LTD plan.

The Mutual of Omaha STD and LTD plans have the option to be structured in such a way as to provide monthly benefits that are **income tax free** for the entire period of disability. This will increase the amount of money you receive, if you go out on disability. To prevent taxation of your disability benefits, you can elect to pay taxes on the premiums that Wilmington University pays on your behalf. To participate in this option, ensuring you receive greater income in the event of disability, you can choose to participate in the "tax free benefit" option in Benelogic.

To view more information on life & disability benefits and available resources, go to the [Online Resources](#) page.

# 403(B) RETIREMENT PLANNING

MEDICAL HSA VOLUNTARY DENTAL VISION FSA LIFE & DISABILITY 403(b) ADDITIONAL WELLNESS NOTICES CONTACTS

Wilmington University offers a 403(b) plan in which you may make voluntary pre-tax contributions toward your retirement into your own TIAA 403(b) retirement account. Additionally, eligible employees will receive an employer contribution from Wilmington University in the amount of 6% of eligible income.

You are eligible to participate in the 403(b) plan if you are a full-time or part-time employee of Wilmington University who is identified as being one of the following: Full-time Staff, Full-time Faculty, Part-time Staff and/or Adjunct Faculty. You are not eligible to participate in the plan if any of the following apply: you are a student who works for our university as described in Section 3121(b)10 of the Internal Revenue Code and/or you are a leased employee or an independent contractor.

The IRS limits the annual contributions you can make to a 403(b) plan. For 2022, the limit is \$20,500 for participants under age 50 and \$27,000 for participants who become age 50 or older during the calendar year. A minimum contribution of \$200 per year is required to participate in this plan. In addition, if you are making pre-tax salary deferral contributions to another 403(b), 401(k), Simple IRA, or SARSEP plan, the total you can contribute to all plans combined is the amount indicated above. You can make a change in or stop your contributions at any time.

## Roth 403(b)

Eligible faculty and staff also have the option of electing after-tax contributions with the Roth contribution option. Having both pretax and after-tax assets in retirement accounts may provide a hedge against the uncertainty of future tax rates. After tax Roth contributions and pre-tax 403(b) contributions are also subject to the contribution limits referenced above.

Begin or increase a 403(b) contribution or begin a new Roth contribution during open enrollment and you will be entered into a raffle drawing for a Visa gift card! Just complete this [Salary Reduction Form](#) and return it to Human Resources between **Monday, January 24th - Friday, February 4th.**



To view the retirement planning resources, go to the [Online Resources](#) page.



# ADDITIONAL BENEFITS

MEDICAL HSA VOLUNTARY DENTAL VISION FSA LIFE & DISABILITY 403(b) ADDITIONAL WELLNESS NOTICES CONTACTS

## Health Advocate, Inc.

In addition to their healthcare and health insurance expertise, Health Advocate, Inc. has a team of doctors, nurses, behavioral health clinicians, and other experts who are available to help you balance work, family, and personal needs. Your Employee Assistance Program (EAP) gives you and your family members confidential access to Licensed Professional Counselors who will provide assistance with issues such as grief, loss, depression, job stress, burnout, work conflicts, marital relationships, family/parenting issues, addiction, eating disorders, mental illness, and more.

You can also reach out to a Work/Life Specialist for help with managing your time and locating resources for better balancing work and life. Your Health Advocate Work/Life Specialist can help with:

- Locating childcare centers
- Preschools
- Assisted living facilities
- Nursing homes
- Adult day care services
- Personal/family/elder law services
- Identity theft protection
- Debt management
- Budgeting tips

Free counseling services are provided on a confidential basis. Please log on to [www.healthadvocate.com/wilmu](http://www.healthadvocate.com/wilmu) or call 1-866-695-8622 for assistance. You may also contact Human Resources for additional information.

## Parental Leave Policy

Full-time, benefits-eligible employees may be eligible for (2) two weeks of paid parental leave to bond and care for newborn and/or adopted child(ren). Parental leave must be utilized within the first 12-weeks following the birth or placement for adoption and must be utilized in increments of at least one (1) full week at a time. Any unused paid parental leave will be forfeited at the end of the 12-week eligibility period. Wilmington University will maintain all benefits during the paid parental leave period and normal employee contributions will continue to be deducted. Paid parental leave taken under this policy will run concurrently with leave taken under the FMLA, as applicable. In no case will the total amount of leave, whether paid or unpaid, granted to the employee under the FMLA exceed the maximum leave allowed during the 12-month FMLA period. Please contact the Human Resources office at least 30 days prior to the proposed date of the leave to apply.

## Tuition Benefits

Wilmington University encourages and supports your commitment to personal excellence, knowledge and creativity. You are encouraged to participate in the Wilmington University Tuition Benefits program to obtain a Certificate, Bachelor's and/or Master's Degree at Wilmington University. Your eligible tax dependents may be eligible to apply for tuition benefits. Limitations apply and benefits may be taxable under certain circumstances. Additionally, you and/or your eligible tax dependents may be eligible to apply through the Tuition Exchange and CIC-TEP non-profit associations for a scholarship to 600 participating Colleges and Universities. Please contact Human Resource if you are interested in Tuition Benefits at Wilmington University or visit [www.tuitionexchange.org](http://www.tuitionexchange.org) or [www.cic.edu](http://www.cic.edu) for Tuition Exchange Benefits at external institutions. Please refer to the Tuition Benefits Policy in the Employee Handbook for additional details.

## Perks Card

Welcome to the Wilmington University Perks program. Our merchant network can save you thousands of dollars annually on dining, local attractions, travel, shopping, gift cards and more! For more information please visit <https://wilmu.perksconnection.com>

**Information regarding additional employee discounts can be found on the SharePoint Human Resources page.**

**To view more information on the additional benefits, go to the [Online Resources](#) page.**

# WELLNESS BENEFITS

MEDICAL HSA VOLUNTARY DENTAL VISION FSA LIFE & DISABILITY 403(b) ADDITIONAL WELLNESS NOTICES CONTACTS

Your well-being is important to Wilmington University. If you have specific questions about any of these programs, please contact Human Resources.

## New Castle Campus Employee Wellness Center

Our fully equipped Employee Wellness Center (the EWC) is located on the New Castle Campus and is open to full time faculty/staff and permanent part time staff. The EWC offers a top-of-the-line series of exercise equipment, including treadmills, elliptical cross trainers, exercise bikes, free weights and multi-station exercise systems. There is also a separate, semi-private exercise room where employees can participate in DVD exercise programs at their leisure.

Wilmington University has partnered with CardioKinetics, Inc. to manage the EWC. CardioKinetics is a local preventative medicine company that has been recognized both regionally and nationally for their services. Each member will receive an individual fitness evaluation, which includes a personalized exercise prescription program and a health risk factor assessment. Also available to members, at any time, are blood pressure measurements, exercising heart rates, body composition analysis, flexibility measurements, and strength tests. General nutrition consultations, motivational incentive programs, wellness seminars and general health and fitness advice are also offered.

Please [click here](#) to view the notice regarding The Wilmington University Employee Wellness Program.

Please Note: The Wellness Center hours may vary due to COVID restrictions but a variety of online resources and workout programs are still available to employees. More information is available by contacting [wellnesscenter@wilmu.edu](mailto:wellnesscenter@wilmu.edu)

## Health Risk Assessment Program

Once per year, CardioKinetics and Wilmington University partner to offer benefits-eligible employees a FREE and confidential Comprehensive Health Risk Assessment (HRA). HRAs include a simple biometric screening, a health/fitness assessment, an online health risk assessment and a consultation with an exercise physiologist. HRAs provide employees with valuable information on how to prevent chronic disease and maintain health. These are confidential screens and individual results are not shared with Wilmington University. Contact [wellnesscenter@wilmu.edu](mailto:wellnesscenter@wilmu.edu) or [humanresources@wilmu.edu](mailto:humanresources@wilmu.edu) for additional information.

## LesMills OnDemand

LesMills OnDemand offers access to over 500 motivational workouts designed to easily fit into the busy Wilmington University lifestyle. Unlimited access to beginner through advanced workout programs that are 15-55 minutes in length can be viewed at home or on the go via iOS and Android devices. The retail cost of this program is \$12.99 per month; however, Wilmington University is offering Les Mills on Demand for a discounted cost of \$9.99 per month. There is no annual contract required and memberships can be canceled at any time. A portion of the monthly fee is returned to Wilmington University and applied towards student scholarships.

## Siegel JCC Membership Discount

The Siegel JCC is a 32 acre campus that is home to a Delaware 5-Star and NAEYC Early Childhood Education Center, after school enrichment program and summer camp, as well as a state-of-the-art fitness center, indoor and outdoor pools, gymnasium, fitness track and more! The Siegel JCC offers the faculty and staff of Wilmington University a 10% discount off of their membership rates.

## Other Wellness Initiatives

Throughout the year, Wilmington University offers a variety of health and wellness based incentives for employees. This includes on-site yoga, a running club, TRX training, monthly Fit Stops and wellness challenges, flu shots, blood drives, and fitness center discounts.

Please note: Not all programs are available at all locations. Please contact Human Resources for more information. Some of these wellness initiatives may be temporarily suspended due to COVID restrictions.

## COVID-19 Resources

During this unprecedented time, we want to provide information and resources that will help keep you and your loved ones safe. [Click here](#) to access the most recent Wilmington University COVID information, guidelines, and protective measures. If you have specific questions about Coronavirus, please contact your physician.

**To view more information on the wellness benefits, go to the [Online Resources](#) page.**

# MODEL NOTICES

MEDICAL HSA VOLUNTARY DENTAL VISION FSA LIFE & DISABILITY 403(b) ADDITIONAL WELLNESS NOTICES CONTACTS

Please [click here](#) for a detailed description of Wilmington University's Model Notices. The model notices include the following:

- ADA Notice Regarding Wellness Program
- Employer's Children's Health Insurance Program (CHIP) Notices Health Insurance Exchange Notice
- Genetic Information Nondiscrimination Act (GINA) Disclosures
- Health Insurance Exchange Notice
- Medicare Part D Creditable Coverage Notice
- Mental Health Parity and Addiction Equity Act (MHPAEA) Disclosure
- Newborns' and Mothers' Health Protection Act Notice
- No Surprise Billing
- Notice of Privacy Practices
- Notice of Special Enrollment Rights
- USERRA Notice
- Women's Health and Cancer Rights Act Notices





# KEY CONTACTS

MEDICAL HSA VOLUNTARY DENTAL VISION FSA LIFE & DISABILITY 403(b) ADDITIONAL WELLNESS NOTICES CONTACTS

## HAVE QUESTIONS, PROBLEMS OR CONCERNS?

Should you need any personal assistance understanding your benefits, claims or other insurance related information, the following are your carrier contact numbers and websites. You will need your ID number or Social Security Number along with the date of service and provider name (when applicable). You may also contact Human Resources or your Client Advocate at NFP for assistance.

Medical	Highmark BlueCross BlueShield	800-633-2563 <a href="http://www.highmarkbcbsde.com">www.highmarkbcbsde.com</a>
Prescription Drug	Express Scripts	800-451-6245 <a href="http://www.express-scripts.com">www.express-scripts.com</a>
Dental	Dominion National	888-518-5338 <a href="http://www.dominionnational.com">www.dominionnational.com</a>
Vision	GVS	866-265-4626 <a href="http://www.gvsmd.com">www.gvsmd.com</a>
Life & Disability Family Medical Leave Act (FMLA)	Mutual of Omaha	Life/AD&D: 800-775-8805 STD/LTD: 800-877-5176 <a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>
Flexible Spending Accounts	TASC	800-422-4661 <a href="http://www.tasconline.com/ubaaccess">www.tasconline.com/ubaaccess</a>
Voluntary Benefits	Voya	877-236-7564 <a href="https://presents.voya.com/EBRC/wilmingtonu">https://presents.voya.com/EBRC/wilmingtonu</a>
Employee Assistance Program/Health Advocate	Health Advocate	866-695-8622 <a href="http://www.healthadvocate.com/wilmu">www.healthadvocate.com/wilmu</a>
Employee Wellness Center	WilmU	302-356-4696 <a href="mailto:wellnesscenter@wilmu.edu">wellnesscenter@wilmu.edu</a>
403(b)	TIAA	800-842-2252 <a href="http://www.tiaa.org">www.tiaa.org</a>
Benefit Elections	Benelogic	866-214-5525 <a href="https://wilmu.benelogic.com">https://wilmu.benelogic.com</a> <a href="mailto:info@wilmu.benelogic.com">info@wilmu.benelogic.com</a>
WilmU Human Resources	Human Resources	302-356-6774 <a href="mailto:humanresources@wilmu.edu">humanresources@wilmu.edu</a>
NFP	Laurie Marable Client Advocate	240-387-2188 <a href="mailto:laurie.marable@nfp.com">laurie.marable@nfp.com</a>

*This benefit brochure is only intended as a brief summary of your benefits. Please note that all Benefits are subject to the contractual terms, limitations and exclusions as set forth in the master contracts of the carriers. If this summary conflicts in any way with the carrier Certificate of Coverage (COC), Riders and/or Amendments, those documents shall prevail. It is highly recommended that you review the carrier COC for an exact description of the services and supplies that are covered, those which are excluded or limited, and other terms and conditions of coverage.*