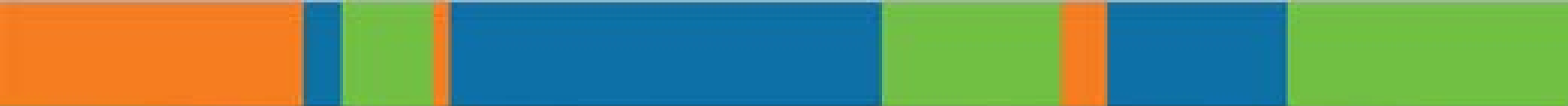


Tulane University



2015 Staff Benefits Overview



An important part of your employment experience at Tulane is the total rewards program provided by the University in exchange for your support of our mission.

The key benefits provided by Tulane are that we enable you to:

- Protect Health & Income
- Maintain & Build Financial Security
- Promote Fitness & Well-Being
- Enrich Self and Spirit

Protecting Health & Income

- ❑ Medical Insurance:
 - Two options that provide a wide variety of coverage, including hospital, surgical, physician, and prescription drugs.

- ❑ Dental Insurance:
 - Maintaining oral hygiene is an important part of maintaining your overall health. Dental coverage provides for routine care, basic and major services as well as orthodontia for children.

- ❑ Vision Insurance:
 - Available for individuals that need eyesight correction, vision insurance typically covers 100 percent of charges for an annual eye exam and the cost of eyeglasses or contact lenses with low copayments.

- ❑ Long-Term Disability Insurance:
 - Protecting your income is equally as important as protecting your health. Long-Term Disability insurance provides a replacement income of 66 2/3% of base salary in the event of an illness or injury.

Protecting Health & Income:

Medical Insurance Highlights (In-Network)

	HRA Plan - Employee Pays	POS Plan - Employee Pays
Annual Deductible	Single: \$1500 Family: \$3000	Single: \$500 Family:\$1000
HRA Funding	\$500 Single/\$1000 Family	N/A
	Pays <u>after</u> the initial \$1000 Single/\$2000 Family deductible has been paid	
Net Deductible	Single: \$1000 Family: \$2000	Single: \$500 Family:\$1000
Out of Pocket Max. (including copays, deductibles, and coinsurance)	Single: \$4000 Family: \$8000	Single: \$2500 Family: \$5000
Coinsurance	20%	20%
Hospital Services	20% after deductible	20% after deductible
Emergency Room	\$150 copay	\$150 copay
Urgent Care Visit	\$50 copay	\$50 copay
Office Visit Copay	\$25 copay PCP	\$25 copay PCP
	\$50 copay Specialist	\$50 copay Specialist
Preventive Care Services	Covered in Full	Covered in Full
Ambulance Services	20% after deductible	20% after deductible
Durable Medical Equipment	20% after deductible	20% after deductible
Home Health Care (Limited to 90 visits per year)	20% after deductible	20% after deductible
Hospice Care	20% after deductible	20% after deductible
Lab, X-Ray and Diagnostics – Outpatient	Covered in Full	Covered in Full
Lab, X-Ray and Major Diagnostics CT, PET, MRI, MRA and Nuclear Medicine – Out Patient	20% after deductible	20% after deductible
Prescription Drugs		
Retail Prescription Drugs	Separate Prescription Drug Deductible: \$100	
	Tier 1- \$10 copay, Tier 2- \$35 copay, Tier 3- \$60 copay	
	Note: Deductible is per person, three per family must satisfy	
Mail Order Prescription Drugs	Separate Prescription Drug Deductible: \$100	
	Tier 1- \$30 copay, Tier 2- \$105 copay, Tier 3- \$180 copay	
	Note: Deductible is per person, three per family must satisfy	
Please visit www.myuhc.com for out-of-network covered services and costs.		

Protecting Health & Income:

Medical Insurance Monthly Rates- United Healthcare

2015 Monthly Medical Rates		
	HRA Option	POS Option
Employee Only		
Less than \$35,000	\$45.61	\$98.37
\$35,000 to \$64,999	\$73.24	\$125.43
\$65,000 to \$94,999	\$132.14	\$184.39
\$95,000 & above	\$179.20	\$230.48
Employee + Spouse		
Less than \$35,000	\$345.71	\$442.41
\$35,000 to \$64,999	\$429.81	\$513.46
\$65,000 to \$94,999	\$501.33	\$639.09
\$95,000 & above	\$568.81	\$730.40
Employee + Child(ren)		
Less than \$35,000	\$264.93	\$342.84
\$35,000 to \$64,999	\$372.58	\$452.92
\$65,000 to \$94,999	\$488.40	\$626.57
\$95,000 & above	\$548.34	\$716.07
Family		
Less than \$35,000	\$386.83	\$581.61
\$35,000 to \$64,999	\$494.46	\$651.89
\$65,000 to \$94,999	\$621.67	\$808.91
\$95,000 & above	\$733.16	\$917.68

Protecting Health & Income: HRA Deductible Incentive

If you choose to elect the HRA medical plan, you will have an opportunity to reduce your 2015 deductible, but you have to take action now!

- There are two simple steps to qualify for the reduced deductible.
 1. After you have made your 2015 benefits elections, register with myuhc.com
 2. Once registered, simply complete the online Health Assessment available on myuhc.com. After you submit the Health Assessment, you will receive a profile that will provide useful information to manage your personal health. None of this information is shared with Tulane
- If both of these steps are completed within your first 60 days of employment, Tulane will contribute \$500 toward your \$1,500 deductible if you have individual coverage or \$1,000 toward your \$3,000 deductible if you have family coverage (includes Employee + Spouse and Employee + Children tiers). Keep in mind, the Tulane HRA funding pays after you satisfy the initial deductible.

Protecting Health & Income:

Dental Insurance – Delta Dental (In-Network)

Benefits and Covered Services	High Plan		Low Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Basic Services:				
Diagnostic & Preventive Benefits: Exams, cleanings, x-rays, sealants	100%	100%	100%	100%
Fillings, simple tooth extractions, Endodontics (root canals) treatment of tooth pulp except root canal treatment, periodontics maintenance of gums and bones supporting teeth and basic oral surgery, denture repairs	80%	80%	80%	80%
Major Benefits:				
Complex oral surgery, Endodontics (root canals) root canal treatment, major Periodontics services including surgical treatment of gums and bones. Crowns, Inlays/Onlays, General Anesthesia or IV Sedation	50%	50%	Not Covered	
Orthodontic Benefits: dependent children	50%	50%	Not Covered	
Deductibles:				
Per Enrollee per Calendar Year:	\$50		\$50	
Per Family per Calendar Year:	\$150		\$150	
Benefits and Covered Services:				
High Plan				
Low Plan				
Diagnostic, Preventive and Orthodontic Benefits, if applicable, are not subject to the deductible.				
Maximum Amounts:				
Per Enrollee per Calendar Year:	\$1,500		\$1,000	
Lifetime for Orthodontic Services per Enrollee under age 19:	\$1,500		Not Covered	

Monthly Dental Rates		
	High Option	Low Option
Employee Only	\$22.44	\$16.85
Employee + Spouse	\$46.39	\$34.82
Employee + Child(ren)	\$49.61	\$37.23
Family	\$81.51	\$61.17

Protecting Health & Income:

Vision Insurance - EyeMed (In-Network)

VISION CARE SERVICES	MEMBER COST
Exam with Dilation as Necessary	\$0 Copay
Contact Lens Fit and Follow-up Visits are Available After Completing a Comprehensive Eye Exam	
Standard	Up to \$55
Premium	10% off retail price
Frames (Any Available Frame at Provider Location)	\$0 Copay, \$140 allowance*; 80% of balance over \$140
Standard Plastic Lenses:	
Single Vision	\$20 Copay
Bifocal	\$20 Copay
Trifocal	\$20 Copay
Lenticular	\$20 Copay
Lens Options (Paid By The Member and Added to The Base Price of The Lens):	
Tint (solid and gradient)	\$15
UV Coating	\$15
Standard Scratch-Resistance	\$15
Standard Polycarbonate	\$40
Standard Anti-Reflective	\$45
Standard Progressive	\$85
Premium Progressive	\$85, 80% of charge less \$120 allowance
Other Add-Ons and Services	20% off retail price
Contact Lenses (Allowance Covers Materials Only):	
Conventional	\$0 Copay, \$105 allowance; 15% off balance over \$105
Disposables	\$0 Copay, \$105 allowance; balance over \$105
Medically Necessary	\$0 Copay, Paid in Full
Lasik and PRK Vision Correction Procedures:	15% off retail price or 5% off promotional pricing
Frequency:	
Exam	Once every 12 months
Frames	Once every 24 months
Standard Plastic Lenses or Contact Lenses	Once every 12 months

Monthly Vision Rates	
Employee Only	\$6.03
Employee + Spouse	\$11.46
Employee + Child(ren)	\$12.06
Family	\$17.73

Protecting Health & Income: Long-Term Disability (LTD) Insurance Highlights

- 100% employee paid and automatically enrolled
- 90 day benefit waiting period
- Coverage is 66 2/3% of monthly salary to maximum monthly benefit of \$8,000
- A retirement contribution equal to 8% of your monthly salary is made while receiving benefits, if you are enrolled in the retirement plan when you become disabled
- Disability determination based on your occupation for the first two years of disability benefits, any occupation thereafter
- LTD income received is not taxable

Maintaining and Building Financial Security

❑ Life Insurance:

- The University pays for coverage in the amount of 1.5 times annual salary (up to a maximum of \$50,000) in basic term life insurance for you and basic dependent life insurance in the amount of \$2,000 for your spouse and each dependent child. You may also purchase Supplemental Life and AD&D insurance.

❑ Flexible Spending Accounts (FSA):

- Setting aside money on a pre-tax basis to pay for out-of-pocket healthcare expenses (Healthcare FSA), and for dependent day care expenses (Dependent Care FSA) , is an efficient way to save money on taxes.

❑ Retirement Plans:

- Planning and saving for your retirement is the most important thing you can do to ensure future financial security.

Maintaining and Building Financial Security: Life and Accidental Death & Dismemberment Insurance

Type of Coverage	Benefit Schedule	Cost Paid By
Basic Employee Life Insurance	1.5X Annual Salary up to \$50,000	Tulane
Basic Spouse/Same Gender Domestic Partner Life Insurance	\$2,000	Tulane
Basic Child Life insurance	\$2,000	Tulane
Tulane Death Benefit	One Month's Gross Salary	Tulane
Business Travel Accident Insurance	5X Annual Salary up to \$500,000	Tulane
Supplemental Employee Life Insurance	Your choice of 0.5X, 1X, 1.5X, 2X, 3X, 4X, and 5X Annual Salary up to \$1,000,000	You
Supplemental Spouse Life Insurance	Multiples of \$10,000 from \$10,000 up to \$150,000	You
Supplemental Child Life Insurance	\$10,000 or \$20,000	You
Employee Voluntary AD&D Insurance	Multiples of \$10,000 from \$10,000 up to \$500,000	You
Dependent Voluntary AD&D Insurance (Dependents receive a percentage of your AD&D benefit)	Spouse/Same Gender Domestic Partner Only: 60%	You
	Child Only: 20%	
	Family Coverage: Spouse/Same Gender Domestic Partner–50%, and Child–15%	

Maintaining and Building Financial Security: Flexible Spending Accounts (FSA)

Healthcare FSA	Dependent Care FSA
\$2500 Maximum	\$5000 Maximum
Eligible healthcare expenses for employee and dependents (Out-of-pocket medical, dental and vision expenses for you and your qualified dependents up to the amount of your annual contribution)	Eligible Dependent Care expenses for dependents only (Reimburses you for qualified child and adult care incurred so you and if married, your spouse can work, seek work or if your spouse is a full-time student)
FSA debit card – just swipe and go (Keep receipts in case you are asked to substantiate a claim)	Pay provider directly or auto pay
Total funds available immediately	Funds available as contributions are made via payroll deductions
Grace period after year end	No grace period Expenses must be incurred same year
Use pre-tax dollars for important health care expenses	Use pre-tax dollars for important dependent care expenses
Pay my Provider, traditional claims, online tracking	Pay my provider, traditional claims, online tracking

Maintaining and Building Financial Security: Retirement Plans

❑ Tax Deferral Plan: Your Contributions

- You may contribute up to the IRS limit \$18,000 for calendar year 2015. If you will be 50 years of age or older in 2015, you may also contribute an additional \$6,000.
- Fidelity and TIAA-CREF investment options

❑ Retirement Plan: University Paid

- After two years of consecutive service (having worked no less than 975 hours in each of the two consecutive years)
- Re-hired employees are eligible immediately if they worked at the University for 2 years
- Employer contributions are an amount equal to 8% of salary
- Vesting: Immediate
- Fidelity and TIAA-CREF investment options

Retirement Plan	When Coverage Begins
Tax Deferred Annuity Plan 403(b)	Date of hire or date you become newly eligible
Staff Retirement 403(b)	After two years of consecutive service (having worked no less than 975 hours in each of the two consecutive years)
457(b)	Date of hire or the date you become newly eligible. Applies to employees who earned \$150,000 or more in the previous calendar year or is expected to earn \$150,000 in the current calendar year.

Maintaining and Building Financial Security: Retirement Plans: Tax Deferred Annuity Plan

Example-


The table below will help you to enter the correct 2015 Annual TDA (Tax Deferred Annuity) Retirement contribution. Please see the example below of how to calculate your annual TDA retirement contribution according to your pay cycle.





Sample for Monthly Paid Employees

\$10.00 per pay period to TDA retirement contribution
\$10.00 x 12 pay periods = \$120.00 for 2015
(January thru December 2015)

For this example, in the HCM Self-Service System you would enter \$120.00 in the “Coverage” field, then click the “Recalculate” button to show your monthly contribution under the “Pre-Tax” field.

Using the example from the table above, the following will help clarify how to input your TDA coverage. *The amount in the “Pre-Tax” column is the amount deducted each pay period.*

 Indicates Certification is required.

Plan	Select	Coverage	Annual Cost	Pre-Tax
Fidelity TDA Plan	 <input checked="" type="checkbox"/>	120.00 	120.00	10.00
TIAA CREF GSRA Plan	 <input type="checkbox"/>	<input type="text" value="0.00"/> 	0.00	0.00
Decline TDA Participation	<input type="checkbox"/>			

Maintaining and Building Financial Security: Retirement Plans: How to enroll with TIAA-CREF for the TDA Plan

TIAA-CREF:

1. Go to <http://enroll.tiaa-cref.org/tulane>
2. In the upper right corner, click Enroll
3. Select Tulane University Tax Deferral Plan in the middle of the bottom of the page.
4. Type in access code **LA100222**
5. Click No to the question, “has a TIAA-CREF consultant solicited this application from you?”
Next, follow the prompts to complete the enrollment

If you have any problems with the TIAA-CREF website, call (877)518-9161.

If you choose to enroll in the TDA plan, an electronic SRA (Salary Reduction Agreement) must be completed after enrolling with one of our approved vendors. The Salary Reduction Agreement gives Tulane permission to deduct money from your check and forward it to the investment company of your choice. The electronic SRA can be found via HCM Self-Service under the “Benefits” link.

Maintaining and Building Financial Security: Retirement Plans: How to enroll with Fidelity for the TDA Plan

Fidelity:

1. Go to <http://enrollonline.fidelity.com>
2. Type in the plan's identification number, **54695**, and your Social Security number
3. Follow the prompts to create a customer number (other than your Social Security number) and PIN
4. Go to www.netbenefits.fidelity.com and select "Beneficiaries" in the "My Profile" section.
5. Designate your beneficiary(ies) for your account at Fidelity and receive instant online confirmation

If you have any problems with the Fidelity Investments website, call (800)343-0860.

If you choose to enroll in the TDA plan, an electronic SRA (Salary Reduction Agreement) must be completed after enrolling with one of our approved vendors. The Salary Reduction Agreement gives Tulane permission to deduct money from your check and forward it to the investment company of your choice. The electronic SRA can be found via HCM Self-Service under the "Benefits" link.

Promoting Fitness & Well-Being

- ❑ Resources through Medical Plan for enrolled participants
 - Health Risk Assessment for employee and spouse

- ❑ Faculty and Staff Wellness Program
 - TUWellness

TUWellness

Faculty & Staff Wellness Program

Vision:

A healthy campus community that is an inspiring place to learn, work, and live

Motto:

Move, Fuel, Balance, Thrive



TUWellness

Faculty & Staff Wellness Program

■ 2015 Focus Areas

- Cardiovascular Health
 - Nutrition
 - Physical activity
- Stress Management
- Tobacco Cessation & Campus Tobacco Free Policy
- Community-wide health communications

■ Find us:

- Check out tulane.edu/tuwellness
- “Like” TUWellness on Facebook
- Email: tuwellness@tulane.edu

TUWellness

MOVE FUEL BALANCE THRIVE

Not for oneself but for one's own | Non sibi, sed suis

Enriching Self and Spirit

❑ Tuition Waiver:

- The Tuition Waiver Program entitles you and/or your dependents to attend the University and receive exemption from payment of tuition for credit courses.

Enriching Self and Spirit:

Tuition Waiver

❑ **Employee Waiver*:**

- Full-time staff employees are eligible
- Must be employed six months before you are eligible
- Waiver is applied to the greater of two classes or six hours per semester
- Waiver applies to tuition, not University fees
- Graduate waivers that exceed \$5,250 in a calendar year are taxable

❑ **Dependent Waiver*:**

- After three years, dependents (which include the spouse, registered same-sex domestic partner and children) are eligible to take classes at Tulane (Personnel Handbook)
- Children are defined as the employee's child, step child, or adopted child
- Must submit most recent copy of Federal Income Tax Return to prove dependency
- Waiver applies to tuition and not University fees
- Must be employed three years before you are eligible

Next Steps

- Enroll online with HCM Self-Service through Gibson Online within 30 days of your date of hire
- You are automatically enrolled in the HRA option plan as an individual at hire. This coverage will remain in place for the plan year unless a Medical Waiver form is completed and evidence of other medical coverage is provided.
- Contact Workforce Management if you have any questions or need assistance

Workforce Management: Benefits Team

- ❑ **Sharon Valle**, Benefits Specialist - (504) 865-5630
- ❑ **Espronzia (Esther) Jackson**, Benefits Specialist - (504) 247-1752
- ❑ **Celeste Wertz**, Benefits Specialist - (504) 247-1775
- ❑ **Renita Bundy**, Benefits Specialist - (504) 247-1719