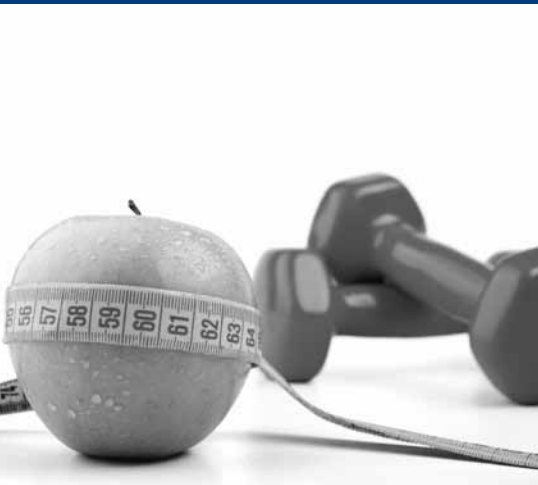


# PATHWAYS

The Villanova University Benefits Program **2011-2012**



VILLANOVA  
UNIVERSITY

# PATHWAYS

The Villanova University Benefits Program is the cornerstone of the University's commitment to meet the needs of faculty and staff and to become an employer of choice.

Villanova believes at the core of every successful benefit program lies a culture of health and wellness. We hope to forge a partnership with you for healthy living.

Collaborating together, we can take steps to promote good health, which enhances your quality of life and reduces the risk of serious medical problems. At the same time, a healthier workforce controls increases in the cost of health care benefits, allowing us to maintain a high level of coverage without forfeiting affordability.

Please take time to evaluate your needs and learn about the benefits available to you.

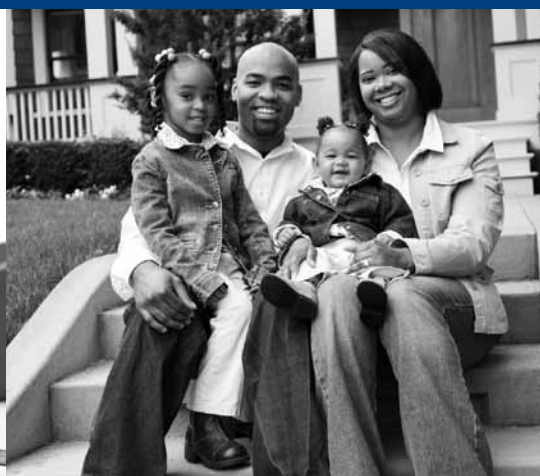
If you have any questions regarding your benefits or how to enroll in the Villanova University Benefits Program, please do not hesitate to call 610-519-7900 or 9-7900.

Sincerely,



Dr. Ellen LaCorte

Associate Vice President for Human Resources



VILLANOVA  
UNIVERSITY

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## **Benefit Changes for 2011/2012**

### **Medical Coverage**

To enhance preventive coverage, control costs and offer more choice under the University group medical plans, we are:

- Enhancing all three medical plans to provide 100% preventive care (co-pays will no longer apply). This includes annual wellness visits, well baby visits and age required screenings.
- Providing a premium incentive of \$240 for completing a personal health profile (PHP). On a voluntary and confidential basis, you can complete a PHP which will provide you with an assessment of possible health risks.
- Eliminating the Point of Service (POS) plan and introducing a new Preferred Provider Organization (PPO) plan. This new plan uses the same network as the current PPO but does not require referrals, and eliminates the gatekeeper requirement. If you elect this plan, you will pay lower premium costs but possibly more out-of-pocket at the time you receive care.
- Eliminating the in-patient hospitalization reimbursement under the HMO and the creation of a new co-pay.
- Increasing Primary Care Physician, Specialist and Emergency Room co-pays.

Villanova also will provide medical coverage to dependent children up to age 26 (student certification is no longer required), as required by the Patient Protection and Affordable Care Act. Additionally, Villanova will extend dental and prescription drug coverage to dependent children up to age 26.

For further information, please see page 8 and refer to the Comparison of Medical Plan Options on pages 9-11.

### **Dental Coverage**

Villanova University is enhancing the dental plan by:

- Adding coverage of Posterior Composite (white porcelain) fillings.
- Removing the two year waiting period for eligibility that previously applied to employees who waived coverage.

Please see page 14 for further dental information.

### **Flexible Spending Accounts (FSA)**

The FSA plan year will change to match all other benefit plans. Enrollments will occur each spring and the plan year will run from June 1 through May 31.

In addition, we are enhancing the Health Care FSA by:

- Increasing the Health Care FSA from \$2,500 to \$5,000 annually for the June 1, 2011 – May 31, 2012 plan year only. The limit will return to \$2,500 next year in order to comply with governmental regulations which will limit the amount to \$2,500 annually as of January 1, 2013.
- Creating a grace period for employees to incur claims up until August 15 for the previous plan year and submit claims up until October 31 for reimbursement.

As a reminder, as of January 1, 2011, the Health Care Flexible Spending Account can no longer be used to purchase over-the-counter medication, unless accompanied by a prescription from your physician.

Please see page 18 for further information.

### **Wellness Program**

Villanova wants to partner with you and support healthy living through our new Wellness Program. As a community, we can all take steps to improve the quality of our lives and reduce risks for serious medical conditions. A healthier workforce benefits both you and the University through lower healthcare costs and increased morale and productivity. Villanova will be promoting fitness and nutrition this year through a series of initiatives, including a wellness fair, walking programs and educational seminars. Please visit the Healthy Living section of the Human Resources website for more information on our Wellness Program.

### **Tools and Resources**

To enhance the employee experience, Villanova will be rolling out a new on-line enrollment system for all health and welfare enrollments (for example, annual, life event, and new hire). The University also will launch a Medical Plan Cost Estimator tool, included in the on-line enrollment process. It will help you determine which plan may be the most cost effective given your family's current health situation.

## Who Is Eligible

### **Employees:**

- Full-time employees in benefit-eligible positions are entitled to enroll in the Villanova University benefits program. Benefits become effective the first of the month following date of hire.

### **Dependents:** Your eligible dependents include:

- Your legal spouse
- Your children born to, under legal guardianship of, or legally adopted by you and/or your spouse who are:
  - Age 26 or younger (Medical, Prescription, and Dental)
  - Age 19 or younger (Dependent Life)\*
  - Age 25 or younger if they are full time students and primarily dependent upon you for support (Dependent Life)\*

**Please note:** If your child has a disability and is older than the above ages, please contact the carrier to determine if benefit coverage is available.

\*For Dependent Life coverage, your dependent must be unmarried in addition to meeting the age and student certification requirements.

### **The Internal Revenue Service defines a Qualified Life Status Change as a change in coverage due to the following:**

- Marriage or divorce
- Change in full-time student status of your dependent child
- Birth or adoption of a child
- Death of a spouse or child
- Judgment, decree or order
- Change in employment/benefit status of you or your spouse
- Medicare entitlement
- Termination of Medicaid or CHIP coverage (notification must be made within 60 days)
- Eligibility for Premium Assistance under Medicaid or CHIP (notification must be made within 60 days)

### **Eligibility**

All full-time staff and faculty are eligible for coverage under the University's medical, dental and life insurance plans beginning on the first day of the month following the first day of work or the change from part-time to full-time status.

## **Your Choices Are in Effect for the Full Plan Year (June 1 – May 31)**

It is important to note that the Open Enrollment period is the only time you can enroll, cancel coverage, add or remove dependents, or change supplemental and dependent life insurance coverage with the exception of a Qualified Life Status Change.

## **Qualified Life Status Change**

Any benefit change must be consistent with a life status change. You must notify Human Resources within 31 days of the life status change to be eligible to make changes to your benefit elections. After this grace period, you will not be able to make any changes in your coverage until the next Annual Open Enrollment period in accordance with IRS regulations.

## **Loss of Dependent Status**

When a dependent is no longer eligible for benefits, it is the employee's responsibility to contact Human Resources for continuation of coverage for dependents under COBRA provisions. Dependents are covered until the age of 26. Full-time student eligibility only applies for the dependent life plan where coverage is until age 25.

# HEALTH & WELLNESS BENEFITS



## **In this Section:**

Medical Benefits

Prescription Plan

Vision Insurance

Healthy Living

Dental Benefits

At the forefront of every premier benefits program are health and wellness benefits. It is important, for many reasons, that employees and employers focus on the overall health and wellness of their organization. By partnering together, we can take steps to promote good health, which enhances your quality of life and reduces the risk of serious medical problems. At the same time, a healthier workforce controls increases in the cost of healthcare benefits, allowing us to maintain a high level of coverage without forfeiting affordability.

## [www.ibx.com](http://www.ibx.com)

Available 24/7 for instant access to your health benefit information.

## **Customer Self Service**

Securely check a claim status, download forms, request a replacement ID card, or contact Customer Service at 1-800-ASK-BLUE (275-2583).

## **Find a Doctor**

IBC's online provider directory is the most up-to-date resource for finding a healthcare professional or facility that participates in the IBC network.

ID Cards for the IBC Medical Plan that you choose will be mailed to you within two (2) weeks of enrollment. You will receive a separate Medco Prescription ID Card.

## **Personal Health Profile**

Employees need to complete the PHP in order to be eligible for the \$240 annual premium discount.

You can access the PHP by going to [www.ibx.com](http://www.ibx.com)

You must log into [ibxpress.com](http://ibxpress.com) in the upper right hand corner. First time users must register to obtain a user ID.

After logging in, select the Health & Wellness Programs tab at the top of the page and then select the Personal Health Profile link.

## **Medical Benefits**

### **Administered through Independence Blue Cross**

Villanova University understands that each person's healthcare needs are different. That's why we have partnered with Independence Blue Cross (IBC) to offer three different types of plans that allow you to choose the appropriate coverage for your personal needs.

Included with your enrollment in any of the below medical plan options is Prescription and Vision coverage. Prescription coverage is administered by Medco and Vision coverage is administered through the Davis Vision Program.

## **Keystone Health Maintenance Organization Flex Plan (HMO)**

An HMO is a managed care program that provides a wide range of healthcare services through an organized network of physicians and hospitals. You are required to select a primary care physician (PCP), from the Keystone network to guide your care. Referrals from the PCP are required for specialist visits.

## **Value Personal Choice Flex Plan (PPO)**

The Value Independence Blue Cross Personal Choice Flex PPO plan is the new PPO plan that offers lower premium costs but possibly more out-of-pocket at the time you receive care. It provides you in and out of network benefits and allows you to select your own doctors and hospitals. You do not need to select a Primary Care Physician and referrals are not required. By staying in the Blue Cross network you will maximize your benefits. However, if you choose to see an out-of-network provider, you will incur higher out-of-pocket costs. When planning for the upcoming plan year, employees selecting the Value PPO should consider utilizing a health care flexible spending account as a way to save for deductibles and co-insurance.

## **Premium Personal Choice Flex Plan (PPO)**

The Premium Independence Blue Cross Personal Choice Flex PPO plan is the PPO plan that has been offered in the past. It provides you in and out of network benefits and allows you to select your own doctors and hospitals. You do not need to select a Primary Care Physician and referrals are not required. By staying in the Blue Cross network you will maximize your benefits. However, if you choose to see an out-of-network provider, you will incur higher out-of-pocket costs. Premium costs in the Premium PPO plan will be higher than the Value PPO but the out-of-pocket costs at the point of care will be lower for the member.

## Summary of Keystone Flex Health Maintenance Organization (HMO)

BENEFITS	COVERAGE
Office Visits (PCP)	\$20 co-pay
Routine Physicals/Well-Baby Care	Covered at 100%
Specialists Visit	\$30 co-pay (referral required)
Pediatric Immunizations	Covered at 100%** ** Office visits subject to \$20 co-pay
<b>Maternity/Newborn Care</b>	
Hospital	\$250 co-pay/admission
Physician	\$20 co-pay first visit
<b>Inpatient Hospital Care</b>	
	\$250 co-pay/admission
<b>Outpatient Surgery</b>	
Laboratory Services	\$100 co-pay Covered 100%
<b>General Services</b>	
Routine Radiology	\$20 co-pay
MRI/CT/PET Scans	\$40 co-pay
Chemotherapy & Radiation Therapy	Covered 100%
Emergency Room	\$75 co-pay (not waived if admitted)
Physical Therapy	\$30 co-pay (up to 30 visits per benefit period)
Hospice & Home Healthcare	Covered 100%
Routine Gynecological Exam and Pap Smear	Covered 100%
Mammography Screening	Covered 100%
<b>Mental/ Serious Mental Illness</b>	
Outpatient	\$20 co-pay
Inpatient	\$250 co-pay/admission
<b>Substance Abuse Care</b>	
Inpatient detox	\$250 co-pay/admission
Inpatient rehab	\$250 co-pay/admission
Outpatient	\$20 co-pay
<b>Annual Copayment Maximum</b>	
	Individual \$1,500 Family \$3,000
<b>Vision Care:</b>	
	<b>Davis Vision Program</b>
Exam	\$30 co-pay (participating provider)
Glasses/Contacts	Up to \$100, annually

# Comparison of Medical Plan Options

## Summary of Independence Blue Cross Personal Choice Value (PPO)

BENEFITS	IN-NETWORK	OUT-OF-NETWORK
Deductible (Single/Family) per benefit year	\$300/\$900	\$900/\$2,700
Out of Pocket Maximum (Single/Family) per benefit year	\$1,500/\$4,500	\$4,500/\$15,500
Lifetime Maximum	Unlimited	Unlimited
General Office Visits	\$30 co-pay (at PCP)	30% (after deductible)
Routine Physicals/Well-Baby-Care	Covered 100%	30% (after deductible)
Specialists Visits	\$50 co-pay	30% (after deductible)
Maternity/New Born Care (hospital)	10% (after deductible)	30% (after deductible)
<b>Inpatient Hospital Care</b>	10% (after deductible)	30% (after deductible) (up to 70 days per benefit year)
<b>Outpatient Surgery</b>	10% (after deductible)	30% (after deductible)
Laboratory	Covered 100%	30% (after deductible)
<b>General Services</b>		
Routine Radiology	\$30 co-pay	30% (after deductible)
MRI/CT/PET/Scans	\$50 co-pay	30% (after deductible)
Chemotherapy/Radiation Therapy	Covered 100%	30% (after deductible)
Emergency Room	\$100 co-pay (not waived if admitted)	\$100 co-pay (not waived if admitted)
Physical Therapy	\$50 co-pay (combined In/Out-of-Network (max 30 visits per benefit year)	30% (after deductible)
Hospice & Home Healthcare	10% (after deductible)	30% (after deductible)
Mammography Screening	Covered 100%	30% (no deductible)
Routine Gynecological Exam and Pap Smear (1 per plan year for women of any age)	Covered 100%	30% (no deductible)
<b>Mental/ Serious Mental Illness</b>		
Inpatient	10% (after deductible)	30% (after deductible)
Outpatient	\$30 co-pay	30% (after deductible)
<b>Substance Abuse Care</b>		
Inpatient detox	10% (after deductible)	30% (after deductible)
Inpatient rehab	10% (after deductible)	30% (after deductible)
Outpatient	\$30 co-pay per visit	30% (after deductible)
<b>Vision Care:</b>	<b>Davis Vision Program</b>	
Exam	Covered 100% (participating provider)	\$35 reimbursement (non-participating provider)
Glasses/Contacts	Up to \$100, annually	

## Summary of Independence Blue Cross Personal Choice Premium (PPO)

BENEFITS	IN-NETWORK	OUT-OF-NETWORK <i>with deductible except where noted</i>
Deductible (Single/Family) per benefit year	No deductible	\$500/\$1,500
Out of Pocket Maximum (Single/Family) per benefit year	None	\$3,000/\$9,000
Lifetime Maximum	Unlimited	Unlimited
General Office Visits	\$20 co-pay	30% (after deductible)
Routine Physicals/Well-Baby-Care	Covered 100%	30% (after deductible)
Specialists Visits	\$40 co-pay	30% (after deductible)
Maternity/New Born Care (hospital)	\$100/day (max 5 co-pays/admission)	30% (after deductible)
<b>Inpatient Hospital Care</b>	\$100/day (max 5 co-pays/admission)	30% (after deductible) (up to 70 days per plan year)
<b>Outpatient Surgery</b>	\$100 co-pay	30% (after deductible)
Laboratory	Covered 100%	30% (after deductible)
<b>General Services</b>		
Routine Radiology	\$20 co-pay	30% (after deductible)
MRI/CT/PET Scans	\$40 co-pay	30% (after deductible)
Chemotherapy/Radiation Therapy	Covered 100%	30% (after deductible)
Emergency Room	\$75 co-pay (not waived if admitted)	\$75 co-pay (not waived if admitted)
Physical Therapy	\$40 co-pay (max 30 per plan year, combination of in/out-of-network)	30% (after deductible)
Hospice & Home Healthcare	Covered 100%	30% (after deductible)
Mammography Screening	Covered 100%	30% (no deductible)
Routine Gynecological Exam and Pap Smear (1 per plan year for women of any age)	Covered 100%	30% (no deductible)
<b>Mental/Serious Mental Illness</b>		
Inpatient	\$100/day (max 5 co-pays/admission)	30% (after deductible)
Outpatient	\$20 co-pay	30% (after deductible)
<b>Substance Abuse Care</b>		
Inpatient detox	\$100/day (max 5 co-pays/admission)	30% (after deductible)
Inpatient rehab	\$100/day (max 5 co-pays/admission)	30% (after deductible)
Outpatient	\$20 co-pay	30% (after deductible)
<b>Vision Care:</b>	<b>Davis Vision Program</b>	
Exam	Covered 100% (participating provider)	\$35 reimbursement (non-participating provider)
Glasses/Contacts	Up to \$100, annually	

ID Cards for the Medco Prescription Drug Plan will be mailed to you within two (2) weeks of enrollment. You will receive a separate IBC Medical ID Card.

## Prescription Plan

### **Administered through Medco\***

Whatever medical plan you choose, you are automatically enrolled in the Prescription Drug Program.

This program uses the formulary that parallels the following three-tier program used by Medco. A formulary is a list of prescription drugs covered by a particular drug benefit plan.

- **GENERIC** Purchasing generic drugs allows you to pay a lower out-of-pocket cost than if you purchase formulary or non-formulary brand name drugs. Generic drugs are chemically identical to their brand-name counterparts.
- **BRAND FORMULARY** The brand formulary is an approved, recommended list of brand-name medications. Drugs on this list are available to you at a lower cost than drugs that do not appear on this preferred list.
- **BRAND NON-FORMULARY** You may purchase brand-name medications that do not appear on the recommended list, but at a significantly higher out-of-pocket cost.

## Prescription Co-Pays

### **Retail (30-day supply)**

Generic \$10  
Brand Formulary \$20  
Brand Non-formulary \$35

### **Mail Order (90-day supply)**

Generic \$20  
Brand Formulary \$50  
Brand Non-formulary \$87.50

## Prescription Programs:

- **Incentivized Mail Order Program** Members that utilize maintenance medication will receive a financial incentive to have their medication filled through Mail Order instead of a Retail Pharmacy. The prescription will provide a 90 day supply and the co-pay will be less than you would pay over 90 days at a Retail Pharmacy.
- **Preferred Drug Step Therapy (PDST)** Members will be required to try a generic drug before utilizing a brand name drug. In most cases, the generic alternative is chemically equivalent. In the event that you have tried the generic in the past and it does not work for you, the physician has the ability to contact Medco with a prior authorization.

## Vision Insurance

### Administered through Davis Vision

Vision benefits are provided automatically in conjunction with the medical plan chosen.

### Value and Premium Personal Choice Flex PPO

Vision benefits under the Value and Premium Personal Choice Flex Plan are administered by Davis Vision. Under the Davis Vision Program, members using a participating Davis Vision Provider are entitled to one routine eye examination and up to \$100 reimbursement toward the purchase of glasses or contacts annually (per calendar year). Members who use a non-participating provider are entitled to a \$35 reimbursement toward the cost of the eye exam. Information on participating providers, eligibility and claim forms can be obtained by accessing the Davis Vision web site. [www.davisvision.com](http://www.davisvision.com)

### Keystone FLEX HMO

Vision benefits under the Keystone HMO are administered by Davis Vision. Members are entitled to one routine eye examination and up to \$100 reimbursement toward the purchase of glasses or contacts annually (per calendar year). Members using a participating Davis Vision Provider pay \$20 for the eye exam. No referral is required. Members who use a non-participating provider for an eye exam are not eligible for reimbursement. Information on participating providers, eligibility and claim forms can be obtained by accessing the Davis Vision web site. [www.davisvision.com](http://www.davisvision.com)

## Healthy Living

As a caring community, the University is interested in all aspects of employee well-being. Statistically, having a healthier workforce results in increases in morale and productivity, decreases in absenteeism and ultimately, in reductions in overall costs of benefits and savings for both the employee and the University.

Beginning in March 2011, Villanova embarked upon a wellness initiative to encourage employees to become enthusiastically engaged in their own healthcare. Faculty and staff are provided with an opportunity to take a Personal Health Profile (PHP), which will help to identify individual health risks and opportunities to make positive changes. In addition, Villanova will be promoting fitness and nutrition this plan year through a series of initiatives including a Wellness Fair; walking programs and educational seminars to meet employee needs.

Villanova hopes to forge a partnership with you for healthy living by providing you with the resources that you need. Please visit the Healthy Living section of the Human Resources website for more information on these and other aspects of the University Wellness Program.

Did you know that as an employee of Villanova University, you have the following resources available to you:

- Free fitness centers and classes (Davis Center, Stanford Hall and Farley Hall)
- Discounted rates on personal training
- Intramural activities
- Nutrition Education (Health Promotion & Dining Services)

Did you know that as a member of an IBC Medical Plan, you have the following resources available to you in addition to many others\*:

- Nutrition Counseling
- Fitness Reimbursements
- Smoking Cessation

\*Visit our Healthy Living page to see all that IBC has to offer.

ID Cards for the Delta Dental Plan will be mailed to you within two (2) weeks of enrollment.

## Dental Benefits

### Administered through Delta Dental

The University's dental plan focuses on the importance of regular and preventative dental care. It is administered through Delta Dental. The plan offers dental coverage through a network of participating dentists both locally and nationwide.

Delta Dental covers a percentage of most dental services. Preventive services are covered at 100%; other eligible dental services are paid at 80%, 60% and 50%, depending on the service, after you pay a plan year deductible of \$50 per person (maximum 3 per family). You may choose a dentist from the Premier Network or the PPO Network. The maximum benefit amount per person for services other than orthodontic work is \$1,500 per plan year for the Premier Network or \$1,750 per plan year for the PPO Network. The lifetime maximum benefit paid for a child's orthodontic care is \$1,500 under both the Premier and PPO Plans.

Delta Dental payments to dentists or reimbursements to subscribers are based on the Delta Dental network allowance. If you use a dentist who is not a member of the Delta Dental network, you may be subject to a balance bill in addition to any deductible and co-payments required. When you utilize a participating dentist, your out-of-pocket costs are reduced and no claim forms are necessary.

## Summary of Delta Dental Plan

<b>PREVENTIVE CARE</b> <b>100%</b> <b>NO DEDUCTIBLE</b>	<b>BASIC RESTORATIVE</b> <b>80%</b> <b>AFTER DEDUCTIBLE</b>	<b>MAJOR RESTORATIVE</b> <b>60%</b> <b>AFTER DEDUCTIBLE</b>	<b>ORTHODONTIA</b> <b>50%</b> <b>NO DEDUCTIBLE</b>
Oral Exams <i>(2 per 12 months)</i>	Fillings	Full/partial dentures	Diagnosis & treatment <i>(only covers children to age 19)</i>
Cleanings* <i>(2 per plan year)</i>	Extractions	Bridgework	\$1,500 lifetime maximum per patient
Periodontal Cleanings <i>(2 per plan year)</i>	Oral Surgery	Crowns	
Bitewing x-rays	Emergency treatment of pain	Pontics	
Full mouth x-rays <i>(1 every 3 years)</i>	Anesthesia	Inlays	
Fluoride for Children under 18 <i>(1 per a 6 month period)</i>	Periodontia	Onlays	
	Root Canal	Gold restorations	
	Endodontia	Implants	
	Repair of dentures		
	Specialist consultants		

\* 1 additional cleaning for pregnant women

# FINANCIAL SUPPORT BENEFITS



Building a healthy financial future is just as important as taking care of your health needs today. Whether it is planning for your retirement, enhancing your family's education, securing your assets or protecting those you love, there is a benefit program for all of the above.

## **In this Section:**

- Disability Insurance
- Life Insurance
- Accidental Death and Dismemberment (AD&D) Coverage
- Business Travel Accident Insurance
- Flexible Spending Accounts
- Retirement Benefits
- Tuition Benefits
- Auto & Home Insurance
- Legal Services
- Identity Theft Plan
- Banking Options
- Commuter Benefit Plan
- Ford College Partner Recognition Program
- Additional Financial Discounts and Services

## Disability Insurance

Administered through CIGNA

### **Short Term Disability (STD)**

The University provides short-term disability insurance equal to 70% of regular salary when a personal illness or injury requires absence from work in excess of ten (10) days up to a maximum of one hundred eighty (180) days. Sick and vacation time, if available, can be used to offset the other 30% of salary. After this period, long-term disability becomes available if you qualify.

### **Long Term Disability (LTD)**

The University provides long-term disability insurance, for those who qualify, equal to 60% of regular salary when a personal illness or injury requires absence from work in excess of one hundred eighty (180) days. The monthly maximum on this policy is \$11,500.

If an employee is considered approved as disabled, under the University's Long-Term Disability Plan, the active employee coverage under the University's medical and dental programs continues for the first 24 months following the employee's date of long-term disability. Premiums for the first 24 months are at active employee rates. If the employee remains on long-term disability beyond 24 months, continued coverage for medical and dental is available for an additional 29 months under COBRA. Under the Group Life Insurance Policy, the employee may be eligible for waiver of premium.

## Life Insurance

Administered through American General

Villanova University provides Basic Life Insurance in the amount of \$50,000 at no cost and provides you the opportunity to add more coverage, helping you to tailor a life insurance portfolio.

### **Life Insurance Plan Details**

#### **Basic Life**

Villanova provides \$50,000 to all faculty and staff members at no cost.

#### **Supplemental Life**

You may supplement your Villanova paid benefit in increments of \$10,000 up to a maximum of \$300,000.

#### **Dependent Life**

You may elect to cover your dependents as well. The spousal benefit is \$25,000 and the child(ren) benefit is \$5,000 per child.

**Note: The total maximum Life Insurance Benefit available to an employee is \$350,000. This is the combination of the Basic & Supplemental Life Insurance.**

The Basic Life coverage is reduced to \$25,000 and the Supplemental Life coverage is reduced by 50% for faculty and staff who are actively employed at age 70.

If both husband and wife are actively employed by the University, the purchase of dependent life insurance is not permitted for the spouse.

Dependent children are covered until age 19 unless they are full-time students. Full-time students are covered until age 25 or when their full-time student status ends.

Newly hired employees may purchase Supplemental Life Insurance up to the \$300,000.

Current employees may increase coverage by as much as \$50,000 during a qualified event (not to exceed \$300,000).

Increases in excess of \$50,000 will be subject to evidence of insurability and will require the completion of a medical history questionnaire.

Costs for the Supplemental and Dependent Life Insurance is deducted on an after-tax basis. Premiums for the Supplemental benefit are determined by your age as of June 1st each plan year.

**Please Note:** You can update your beneficiary information online during the annual enrollment process or at any time throughout the year.

## **Accidental Death and Dismemberment (AD&D) Coverage**

**Administered through American General**

If your death is the result of a covered accident, your beneficiary will receive an accidental death benefit of an additional \$50,000. If you suffer the loss of a limb or the loss of eyesight as a result of a covered accident, you will receive 100% or 50% of the AD&D benefit, depending on the extent of the loss.

There is no cost to you for this benefit.

## **Business Travel Accident Insurance**

Employees are automatically covered in the event of death or serious injury that occurs while traveling on University business. The amount of coverage is ten times your annual salary, up to a maximum of \$1,000,000 with a minimum of \$500,000. Coverage is reduced to a maximum of \$250,000 for faculty and staff who are actively employed beyond age 70.

## Flexible Spending Accounts

### Administered through Wage Works

Villanova offers two types of Flexible Spending Accounts — a Healthcare Flexible Spending Account and a Dependent Care Flexible Spending Account. These accounts allow you to set aside pre-tax dollars to pay for certain out-of-pocket healthcare or dependent care expenses.

#### How Flexible Spending Accounts Work:

- Each year you decide how much to set aside for healthcare and/or dependent care expenses.
- Your contributions are deducted from your paycheck on a before-tax basis in equal installments throughout the plan year (June 1 through May 31).
- As you incur healthcare or dependent care expenses throughout the year, submit a claim form for reimbursement. Your claim will be processed and you will be reimbursed from your account.
- You will also receive a healthcare debit card that can be used (at the point of sale) to pay for medical co-pays and eligible prescription drug expenses.

**Please Note:** When using the healthcare debit card, you will not be paying out of pocket, so there’s no need to fill out a claim form and wait for reimbursement.

Plan	Annual Maximum Contribution	Examples of Covered Expenses
Healthcare Flexible Spending Account	\$5,000	Co-pays, deductibles, orthodontia
Dependent Care Flexible Spending Account	\$5,000 (\$2,500 if married and filing separate tax returns)	Day Care, nursery school, elder care expenses

Visit [www.wageworks.com](http://www.wageworks.com) for a complete list of covered expenses.

**Note: The Child Care Subsidy Plan** is an employer-funded pre-tax plan. The University provides an annual contribution of up to \$750 pro-rated over each pay period, which can be used for qualifying childcare expenses for eligible tax dependent children up to the earlier of age 6 or the start of kindergarten. The \$750 is contributed directly into the Dependent Care FSA and reduces the \$5,000 maximum contribution.

Please remember that all FSA claims must be incurred by August 15th and submitted by October 31st following the end of the plan year. If you do not have enough eligible expenses during the FSA plan year, **you will lose this money.** This is an IRS regulation known as the “Use it or Lose it” rule.

## Retirement Benefits

Administered through TIAA-CREF and The Vanguard Group

### Villanova University 403(b) Retirement Savings Plan

After one year of full-time service and attainment of age 21, you can participate in the University's Basic Defined Contribution Retirement Program. The one year service requirement can be waived if a new employee provides satisfactory proof of previous employment for a non-profit institution, university or government entity for one year immediately preceding employment at Villanova University and the new employee participated in an employer-funded retirement plan. Accounts are available with TIAA-CREF and The Vanguard Group.

In order to participate, you must complete a University Basic Salary Reduction Form and investment carrier application form(s). University contributions are made based on the following schedule:

Employee Contribution	Base University Contribution	Matching Contributions	Total University Contribution
0%	3.5%	0%	3.5%
1%	3.5%	1%	4.5%
2%	3.5%	2%	5.5%
3%	3.5%	3%	6.5%
4%	3.5%	4%	7.5%
5%	3.5%	5%	8.5%

The University increases the base university contribution to 5% after 10 years of service. Vesting is full and immediate for both employee and University contributions.

Employees also may maintain a TIAA-CREF and/or Vanguard Supplemental Retirement Account (SRA), which provides an additional tax-sheltered option to save for retirement. There is no University contribution to this supplemental program. The savings and the earnings from SRA investments are not subject to income tax until the benefits are withdrawn. All faculty and staff employees are eligible to participate immediately in a SRA, subject to limitations imposed by the Internal Revenue Service.

You can change the amount you contribute to the plans at any time during the year by submitting a Basic or Supplemental Salary Reduction Agreement to the Human Resources Department.

The University has designated the Vanguard® Target Retirement Fund as the default investment fund for the Plans. If an eligible employee fails to submit investment instructions before the eligibility date, or the instructions given are inadequate, the employee will be enrolled in the Target Retirement Fund based on the employee's projected retirement date (age 65).

**Faculty Note:**

The Office of Academic Affairs advises Human Resources as to the classification of a faculty member. Faculty members who are not eligible to participate in the Basic Plan include faculty on temporary status, visiting professors with less than three (3) consecutive years of full time service, and adjunct faculty members. Faculty members who are not eligible to participate in the Basic Plan may participate in the Supplemental Plan.

## **Tuition Benefits**

### **Tuition Remission- Full Time Faculty and Staff**

For the staff member's own attendance at Villanova University, tuition remission will be provided at the start of the semester or term following the completion of six (6) months of service. Staff members are limited to taking no more than two (2) graduate, or three (3) undergraduate courses in a semester. Classes must be taken outside of normal working hours unless both the department head and the Associate VP of Human Resources approve an exception.

Tuition remission is available only for courses taken on the University's campus (or Villanova University sponsored distance learning courses taken for credit) and for which tuition charges are billed by the Bursar. Non-credit Continuing Studies courses, study abroad, and other credit work at locations away from the main campus are not covered by the tuition remission program. Employees are responsible for paying the general fee, as well as any other fees associated with specific courses.

## Tuition Remission for Spouses and Children of Full-Time Faculty & Staff Members

### Eligibility

An employee's spouse and natural or legally adopted children who are claimed as tax dependents are eligible for tuition remission. All students must meet normal admission requirements and filing deadlines. Tuition remission is available only for courses taken on the University's campus and for which tuition charges are billed by the Bursar. Non-credit Continuing Studies courses, study abroad, and other credit work at locations away from the main campus are not covered by the tuition remission program. Charges for the application fee, the general fee, the health and wellness fee, room & board, as well as other fees and costs associated with being a student at the University are not covered by the tuition remission program.

### Benefit

**For spouses and dependent children of employees who were employed by Villanova prior to August 30, 1999:** Effective with the beginning of the next semester or summer session following the completion of three years of service, eligible spouses and dependent children are provided full (100%) tuition remission for courses taken at Villanova.

**For spouses and dependent children of employees who were employed by Villanova on or after August 30, 1999:** Effective with the beginning of the next semester or summer session following the completion of three years of service, eligible spouses and dependent children are provided tuition remission for courses taken at Villanova, subject to a co-payment (80% Villanova/20% Employee).

### Tuition Exchange

The University is a member of a national consortium of over 600 colleges and universities called the Tuition Exchange (TE). This program allows the dependent children of full-time employees to apply for scholarships not available to the general public at other member institutions. The value of these scholarships varies from institution to institution, but the consortium annually sets a minimum scholarship value. Member institutions whose tuition is greater than the minimum are required to offer at least that minimum for consortium membership; schools whose tuition is less than the set minimum generally offer full tuition, although some choose to include room and/or board as an incentive for students to apply.

The number of TE slots available to employees each year is based on Villanova's credit balance within the consortium. Therefore, it is possible that there will be a limit on the number of employees who can use the program from year to year. Similarly, neither the acceptance at member institutions nor the award of Tuition Exchange is guaranteed under the TE program. For this reason, parents are encouraged to view TE as one of their many options in funding their child's education, rather than their sole option.

TE eligibility is based on an employee's years of continuous full-time service. Minimum eligibility requires at least five (5) years of continuous full time service before September 1st of the year in which the tuition exchange benefit is to be used. For full-time employees who had prior part-time service, the adjusted date of hire will be used to determine eligibility. Current eligibility is based on the following schedule:

Years of Service	Years of Tuition Exchange Eligibility
5	2
10	4
15	6
20	8
25	10
30	12

Under this program applications are due by the October 1st prior to the September 1st of anticipated entry. Full details on the parameters of the program and the eligibility and application criteria are available from the office of Human Resources at extension 9-7900.

## **Auto & Home Insurance**

### **Administered through Liberty Mutual**

Employees receive a group discount on auto and home insurance with Liberty Mutual. To learn more, please contact **Barry Gutel**, by phone at 610-296-3096, x51897, or toll free at 1-800-790-3122, x 51897 or [www.libertymutual.com/barrygutel](http://www.libertymutual.com/barrygutel). For further details, refer to the HR Website under Benefits/Financial Support/Auto & Home Insurance.

## **Legal Services**

### **Administered through Hyatt Legal Plans**

Through MetLaw, provided by Hyatt Legal Services, you will be able to select from a network of qualified attorneys to assist with a range of services including Wills and Estate Planning, Real Estate Matters, and Adoption. Employees receive a group discount and payments can be taken through payroll deductions. For further details, refer to the HR Website under Benefits/Financial Support/Legal Services.

## **Identity Theft Plan**

### **Administered through ID Theft Assist**

ID Theft Assist is a full service plan that will not only prevent but also handle all aspects of restoring and recovering the credit and identity of a victim of ID Theft. Employees receive a group discount and payments can be taken through payroll deductions. For further details, refer to the HR Website under Benefits/Financial Support/ID Theft.

## **Banking Options**

Villanova University has partnered with both Wachovia at Work and ComTrust Federal Credit Union to provide convenient banking options to our employees. In addition, Wachovia has a full service center located on site in Dougherty Hall. For further details, refer to the HR Website under Benefits/Financial Support/Banking Options.

## **Commuter Benefit Plan**

### **Administered through Wage Works**

The Commuter Benefit Plan allows you to pay for eligible transit expenses through pre-tax payroll deductions. The maximum monthly deduction is \$230. If you ride public transportation to work, this plan can save you both money and time. Commuting to work by public transportation is also beneficial to the environment. We hope that this benefit plan will provide our employees with an additional incentive to consider using public transportation.

## **Ford College Partner Recognition Program**

Villanova University has partnered with Ford Motor Company to provide discounts on automobile purchases. Participating in College Partner Recognition is easy. Faculty and staff members interested in taking advantage of this opportunity, log on to [www.fordpartner.com](http://www.fordpartner.com) to obtain a Personal Identification Number (PIN) and visit a participating dealer. To enter the Ford Partner website, you must use the Villanova University access code, VILLA. It's that simple.

## **Additional Financial Discounts and Services**

Villanova University employees are eligible for a number of additional discounts and services.

- Villanova Alumni Association Benefits:  
(Life & Disability Insurance, Credit Card, Travel)
- Payroll deductions for US Savings Bonds
- Payroll deductions for United Way donations
- University shop discount (must present your Wildcard)
- Use of Wildcard as a debit card at many on and off campus locations
- Discounts on Villanova theater tickets
- Access to athletic facilities  
(fitness centers, exercise classes, tracks, pools)

# FAMILY BENEFITS



Creating the proper Work/Life balance is a key aspect of our benefits program. As an Augustinian University, we have a commitment to the ideals of Veritas, Unitas, Caritas: *Truth, Unity, Love*. Together, we are one community, one family creating exciting opportunities for learning, growth, and personal development.

## **In this Section:**

Paid Time Off

Summer Hours

Employee Assistance  
Program (EAP)

Child Care Assistance Program

Pet Insurance

## **Paid Time Off**

Villanova University understands the importance of balancing personal needs with the daily requirements of your position. This is why the University has established a generous vacation plan, sick leave plan, and holiday schedule. Available days differ by position and years of service. For further details, refer to the HR Website under Paid & Unpaid Time Off.

## **Summer Hours**

At the discretion of the President, a decision will be made annually to provide an adjusted schedule for full time staff employees during the summer months. If the President approves Summer Hours, employees will have the opportunity for early dismissal at 12 noon on designated Fridays, without any reduction in pay.

**In all cases, the needs of our students and internal and external campus communities must continue to be served in an exemplary fashion.**

## **Office Coverage**

All campus offices must maintain coverage from 9 a.m. until noon on Fridays. Should operational requirements necessitate coverage of an office beyond noon on the designated Fridays, staff must provide coverage as directed by the supervisor. These employees may be able to take off alternate hours, at a time designated by their supervisor. For example, an employee who is required to work Friday afternoon could be offered the alternative of taking off a Tuesday afternoon. However, if operational demands require that the employee be present, there is no guarantee that alternative time off will be offered.

For the University's 24/7 operations, such as Public Safety, Facilities and Conference Services, where Friday afternoons off may not be feasible relative to shift coverage or seasonal requirements, the summer release hours, if not in conflict with operational needs, may be provided to the employee at another time within the calendar year.

Supervisors should arrange for coverage for their offices as necessary in a way that does not result in overtime expenses.

## **Employee Assistance Program (EAP)**

**Administered through Ceridian**

The Employee Assistance Program (Lifeworks) is designed to provide professional help in dealing with personal concerns impacting you and your family at home or at work. This confidential, free benefit is there for you any time of the day or night, wherever you are. The program can give you information, advice and support on a wide range of work-life and employee assistance issues, including stress, emotional concerns, drug or alcohol abuse, relationship issues, parenting, children's problems, legal or financial issues and more. The EAP offers telephonic and online resources and referral assistance for child care, elder care, pet care, adoption, education and other daily living needs.

You can access LifeWorks online at [www.lifeworks.com](http://www.lifeworks.com) (Villanova University user id: villanova; password: 1009), or by phone, toll-free, at 888-267-8126.

## **Child Care Assistance Program**

Several Child Care options are offered to all full-time permanent faculty and staff. These programs include the Back Up Reimbursement Plan, Child Care Subsidy Plan, and Rosemont KenCrest Discount Program.

**Back Up Reimbursement Plan** provides a reimbursement of \$50 per day up to 5 days per year (maximum of \$250 annually). This is available for eligible dependents in the event that emergency back up care is needed.

**The Child Care Subsidy Plan** is an employer-funded pre-tax plan. The University provides an annual contribution of \$750 pro-rated over each pay period, which can be used for qualifying childcare expenses for eligible tax dependent children up to the earlier of age 6 or the start of kindergarten. The \$750 is contributed directly into the Dependent Care FSA and reduces the \$5,000 maximum contribution.

**Rosemont KenCrest Child Development Center** offers a discounted rate to eligible full-time regular faculty and staff of Villanova University for child care services. The discount is \$1,000 annually for one child per family (pro-rated monthly and based on eligibility and part-time usage) and registration fees are waived. Services are available for children from 6 weeks of age through 5 years of age.

## **Pet Insurance**

### **Administered through Veterinary Pet Insurance (VPI)**

VPI is the oldest and largest pet insurance company in the United States. Employees receive a group discount and payments can be taken through payroll deductions. There are several policy options for dogs, cats and other pets as well. Premiums are developed based on species, age and plan type selected. Please be aware that certain pre-existing conditions apply. For further details, refer to the HR Website under Benefits/Family/Pet Insurance.



## Service Providers

Are you aware of the many valuable resources available to assist with your benefit and claim inquiries? We thought it would be helpful to provide you with a contact list. While you are always welcome to contact the Human Resources Department with your general benefits questions, at ext. 9-7900, or leave a message on the Benefits Help Line at ext. 9-6666, the following is a list of key benefit contacts, by plan, for specific benefit information.

## Health & Wellness Benefits

### Medical

**Keystone HMO,  
Value PPO, and  
Premium PPO**

**1-800-ASK-BLUE (275-2583) or [www.ibx.com](http://www.ibx.com)**

### Vision

**Davis Vision**

**1-888-393-2583 or [www.davisvision.com](http://www.davisvision.com)**

### Prescription Drugs

**Medco**

**1-800-711-0917 or [www.medco.com](http://www.medco.com)**

### Dental

**Delta Dental**

**1-800-932-0783 or [deltadental.com](http://deltadental.com)**

## Financial Support Benefits

**Flexible Spending Accounts, Child Care  
Subsidy Plan and Commuter Plan Information**

**WageWorks**

**1-877-924-3967 or [www.wageworks.com](http://www.wageworks.com)**

### Short-Term & Long-Term Disability

**Cigna**

**1-800-362-4462**

### Auto & Home Insurance

**Barry Gutel, Liberty Mutual:**

**1-800-790-3122, ext. 51897 or [www.libertymutual.com/barrygutel](http://www.libertymutual.com/barrygutel)**

## Financial Support Benefits cont.

### Ford College Partner Recognition Program

[www.fordpartner.com](http://www.fordpartner.com)

### Wachovia at Work

610-519-1527

### ComTrust Federal Credit Union

610-337-0357

### Life Insurance & Accidental Death & Dismemberment

**American General**

1-800-346-7692

### 403(b) Plan Information

**Vanguard**

1-800-523-1188 or [www.vanguard.com](http://www.vanguard.com)

**TIAA CREF**

1-800-842-2776 or [www.tiaa-cref.org](http://www.tiaa-cref.org)

### ID Theft Plan

**ID Theft Assist**

1-866-914-3349\*

\* (Note: This # should only be used for someone who has had a breach of their ID.

All other calls should be directed to **1-866-MY-ID-911 (1-866-694-3911)**

### Legal Services

**MetLaw Administered by Hyatt Legal Plans**

1-800- 821-6400 or [www.legalplans.com](http://www.legalplans.com)

## Family Benefits

### Employee Assistance Program & Back Up Reimbursement (Just-In-Case)

**Ceridian (LifeWorks)**

1-888-267-8126 or [www.lifeworks.com](http://www.lifeworks.com)

User ID: Villanova

Password: 1009

### Pet Insurance

**VPI Pet Insurance**

1-877-PETS-VPI or [http://www.petinsurance.com/affiliates/villanova\\_pr](http://www.petinsurance.com/affiliates/villanova_pr)

## **About this Brochure**

This brochure is only a summary of the benefit programs offered at Villanova University and is not meant to be a controlling legal document or a contract of employment between you and the University. If any questions should arise, the legal plan documents, contracts and insurance policies will always govern.

Villanova University expects to continue these plans, but reserves the right to terminate, suspend, withdraw, amend or modify any benefit plan at any time.



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