



2018-2019

Pathways

The Villanova University Benefits Guide



VILLANOVA
UNIVERSITY



A Letter from the Assistant Vice President of Human Resources

The Villanova University Benefits Program is a key component of the NOVArewards! total compensation strategy. It is designed 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.

In order to assist faculty and staff with securing financial health, the University offers programs to address your financial needs today and in the future.

Work/life balance is a key component of our community. It is for this reason that we offer programs that provide the opportunity for faculty and staff to enjoy time away from the University.

Please take the 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 visit the Human Resources website or call directly at 610-519-7900 or 9-7900.

Sincerely,

Raymond D. Duffy, M.S., SPHR, SHRM-SCP, CBP
Assistant Vice President of Human Resources

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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.
- Part-time employees who exceeded 1,560 hours per year for the previous March 15th - March 14th time period (30 hours per week continuously) are eligible to enroll in benefits effective as of the next Plan Year (June 1st).

Dependents: Your eligible dependents include:

- Your legal spouse (The term “legal spouse” used throughout this Section means a spouse recognized under Pennsylvania law.)
- Your children born to, under legal guardianship of, or legally adopted by you and/or your legal spouse who are:
 - Age 26 or younger (Medical, Prescription, and Dental)
 - Age 19 or younger (Dependent Life)*
 - Age 26 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.

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 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 (applies to dependent life only)
- 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.

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 end of the month in which they turn age 26. Full-time student eligibility only applies for the dependent life plan where coverage is until age 26.



How to Enroll

Villanova University offers three enrollment portals that faculty and staff will use to enroll in University benefits.

[Benefits Portal](#) will be used to enroll in health & welfare and voluntary benefits, make changes due to life events and use the medical plan comparison tool. Please ensure that the Social Security Numbers for yourself and your dependents are listed correctly. This will be required annually when the University completes the Form 1095-C documents for your tax returns.

[Wellness Portal](#) provides access to the NOVAfit! wellness program. This is where you will complete your Personal Health Assessment (PHA) schedule your annual health screening and participate in challenges.

[TIAA CREF/Villanova Microsite](#) is used to enroll, designate a beneficiary, and make changes to investments and salary deferrals in the Villanova University 403(b) Retirement Savings Plan.

Accidental Death and Dismemberment (AD&D) Coverage

Administered through MetLife

If your death is the result of a covered accident, your beneficiary will receive an additional accidental death benefit equal to the amount of your Basic Life Insurance benefit. 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.

Auto and 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 610-205-5983. For further details, refer to the HR website.

Banking Options

Villanova University has partnered with both Wells Fargo at Work and American Heritage Credit Union to provide convenient banking options to our employees. In addition, Wells Fargo has a full service center located on site in Dougherty Hall. For further details, refer to the HR website.

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.

Child Care Assistance Program

Two child care options are offered to all full-time permanent faculty and staff. These programs include the Back Up Reimbursement Plan and Child Care Subsidy Plan.



Back Up Reimbursement Plan, administered through HealthAdvocate, 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, administered by Wage Works, is an employer-funded pre-tax plan. The University provides an annual contribution of \$1,000 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 \$1,000 is contributed directly into the Dependent Care FSA and reduces the \$5,000 maximum contribution.

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 monthly maximum is set annually by the IRS and is subject to change. 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. In order to enroll in this plan, please contact WageWorks directly at 1-877-924-3967 or www.wageworks.com.

Benefits Programs

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.

The group number for the Villanova Dental Plan is 2257.

Diagnostic and Preventive services are not subject to the annual maximum.

Summary of Delta Dental Plan

Preventive Care 100% No Deductible	Basic Restorative 80% After Deductible	Major Restorative 60% After Deductible	Orthodontia 50% No Deductible
Oral Exams (2 per 12 months)	Fillings	Full/partial dentures	Diagnosis & treatment (only covers children to age 19)
Cleanings* (2 per plan year)	Extractions	Bridgework	\$1,500 lifetime maximum per patient
Periodontal Cleanings (2 per plan year)	Oral Surgery	Crowns	
Bitewing x-rays	Emergency treatment of pain	Pontics	
Full mouth x-rays (1 every 3 years)	Anesthesia	Inlays	
Fluoride for Children under 18 (1 per 6 month period)	Periodontia	Onlays	
* 1 additional cleaning for pregnant women	Root Canal	Gold restorations	
	Endodontia	Implants	
	Repair of dentures		
	Specialist consultants		

Disability Insurance

Administered through Liberty Mutual

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. Should your monthly maximum exceed \$11,500, you will be contacted directly to secure individual coverage that is paid by the University to provide income protection up to 60% of your salary.

If an employee is approved as disabled under the University's long-term disability plan, continued coverage for medical and dental is available for up to 29 months under COBRA. Under the group life insurance policy, the employee may be eligible for waiver of premium.

Voluntary Individual Disability Insurance Administered through Unum

The University provides an annual opportunity for individuals earning \$60,000 a year or more to purchase up to an additional 15% of individual disability coverage on top of the 60% group Long Term Disability coverage that is currently offered. These premiums are rate-locked until you turn 65 and the policy belongs to you even if you should leave Villanova University. If you are eligible for this program, Unum will contact you during the annual enrollment period with the opportunity to enroll.



What if you are absent from work on the date your coverage would normally begin?

If you are absent from work due to injury, sickness, temporary layoff or leave of absence, your coverage will begin on the date you return to active employment.

Benefits Programs

Employee Discount Programs

Villanova University provides a number of discount programs for faculty and staff. Visit the Employee Discount section of the HR website for further details.

BenefitHub Discount Marketplace

[BenefitHub](#) is a members-only discount marketplace that provides you with access to hundreds of brand name retailers and local merchants - all in one on-line marketplace.

You'll find exclusive discounts and offers not available anywhere else on movie tickets, electronics, apparel, vacations, car rentals and more.

First time users should link on the [BenefitHub link](#) then follow these directions to create their account:

- COMPLETE: "CREATE AN ACCOUNT"
- ENTER REFERRAL CODE: 7K8N4A
- ENTER: Your Email Address
- CLICK ON: Create Account
- COMPLETE: Account Registration

Questions? Contact BenefitHub at 1-866-664-4621 or email customercare@benefithub.com

Cell Phones

Villanova University currently provides discounts on cell phone services. Visit the Employee Discount section of the HR website for further details.

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 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.

Discounted Gym Memberships

Villanova University currently offers a corporate discount membership with the Freedom Valley YMCA and offers discounts through the Global Fit Gym Network. Additional details can be found under the [NOVAfit!](#) section of the HR website.

Other employee discount/ convenience services include:

- Villanova Alumni Association Benefits: Life and Disability Insurance, Credit Card, Travel
- Employee Personal Computer Purchase
- Microsoft@Home-discounted Office Suite software for home use
- 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
- Discounts at Great Wolf Lodge
- Access to Athletic Facilities: fitness centers, exercise classes, tracks, pools

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.
- The minimum annual contribution under the Healthcare and Dependent care FSA plans is \$200.00.
- 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. However, receipts may be required to demonstrate proof of purchase and medical necessity.

Please note: The Healthcare FSA plan is not available to individuals that enroll in the CDHP medical plan. Those individuals may enroll in an HSA and a limited purpose FSA. For further details, please see the HSA information located on page 10.

Note: The Child Care Subsidy Plan is an employer-funded pre-tax plan. The University provides an annual contribution of up to \$1,000 pro-rated over each pay period, which can be used for qualifying child care expenses for eligible tax dependent children up to the earlier of age 6 or the start of kindergarten. The \$1,000 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.

Plan	Annual Maximum Contribution	Examples of Covered Expenses
Healthcare Flexible Spending Account	\$2,650	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 for a complete list of covered expenses.

Benefits Programs

Health Advocate

Health Advocate, the nations' leading healthcare advocacy and assistance company, offers two valuable services. The Healthcare Help service features personalized help to resolve clinical and insurance-related issues, and the Employee Assistance Plan (EAP) + Work/Life program offers short-term counseling and support for personal, family and work issues. Health Advocate is available 24/7, and ensures that all personal information is kept confidential and private.

Feature 1: Healthcare Help

You have unlimited access to a highly trained Personal Health Advocate, who can help you navigate the healthcare and insurance systems, efficiently and dependably. The Personal Health Advocate can assist you with finding the right providers, negotiate fees on uncovered medical bills, locate second opinions, provide cost comparisons for medical procedures and much more.

Feature 2: EAP + Work/Life

A licensed EAP professional can provide short-term counseling by phone or email, to help you better cope with personal, family and work issues. The Work/Life specialists can assist you with locating the right support services, from childcare and eldercare to legal help.

Who is Eligible?

The Health Advocate services cover full-time, benefits eligible faculty and staff along with their spouses, dependent children, parents and parents-in-law.

Getting Started

You can reach Health Advocate's Healthcare Help and EAP + Work/Life services by visiting www.HealthAdvocate.com/villanovastaff or calling the toll free number 866-799-2728.

Health Savings Account

Administered by Wage Works

Features of a Health Savings Account (HSA)

An HSA provides you with flexibility in how you pay for medical services today and in the future.

- **Tax Advantages:** Your contributions to your HSA come out of your paycheck before taxes are withheld, so every dollar that goes toward your HSA reduces your taxable income. Participants can also make contributions to the HSA with after-tax dollars. (Because this is a tax-favored account, there are IRS limits on annual contributions; see chart below for details.)
- **Use It Today:** Pay for regular health care expenses, including deductibles, coinsurance, copayments, and prescription drugs, with an easy-to-use debit card.
- **Save for Tomorrow:** If you save more money than you spend on health care expenses in the plan year, you can use that money in the future. Any money remaining in this account at the end of the plan year rolls over into the next year—and, even if you leave Villanova, the money remains yours.
- **Invest for Your Future...Tax-Free:** Once the balance in your HSA reaches \$1,000, your funds will be automatically directed into the investment you select—helping you build savings for your future. When used to pay for qualified medical expenses, distributions from your HSA are tax-free.
- **Catch-up Contributions:** Employees 55 years of age or older can contribute additional dollars to their HSA. See the chart below for details.
- BNY Mellon will charge a \$2 per month fee for any individual that has an account balance of less than \$5,000.

Coverage Level	HSA Contribution	HSA Contribution for Age 55+
Individual*	\$3,450 (Total includes: \$2,850 employee contribution plus \$600 Villanova contribution)	\$4,450 (Total includes: \$2,850 employee contribution plus \$1,000 age 55+ catch-up contribution plus \$600 Villanova contribution)
Family*	*\$6,900 (Total includes: \$5,700 employee contribution plus \$1,200 Villanova contribution)	*\$7,900 (Total includes: \$5,700 employee contribution plus \$1,000 age 55+ catch-up contribution plus \$1,200 Villanova contribution)

*For illustrative purposes, the chart assumes that an individual did not participate in the annual NOVAfit! Personal Health Assessment and Health Screening Campaign. If you participated, HSA contributions could increase to \$750 individual and \$1,425 family. Please note that this will reduce the amount of employee contributions accordingly. *Updated April 27th, 2018.

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.

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.

Please note: If you are enrolled in Supplemental Life Insurance through MetLife, you will already have coverage for will and estate planning without enrolling separately in the Legal Plan.

Life Insurance

Administered through MetLife

Villanova University provides the greater of a basic life insurance amount of \$50,000 or 1 x salary up to a maximum guarantee issue amount of \$250,000 at no cost and provides you the opportunity to add more coverage, helping you to tailor a life insurance portfolio.

Please note: Imputed Income applies on any amount above \$50,000 and therefore, you have the opportunity to select a flat \$50,000 instead of 1 x salary to avoid paying imputed income.

Life Insurance Plan Details

Basic Life

Villanova provides the greater of a basic life insurance amount of \$50,000 or 1 x salary up to a maximum guarantee issue amount of \$250,000 at no cost.

Supplemental Life

You may supplement your Villanova-paid benefit in multiples of salary up to the lesser of 7 x salary or the maximum amount of \$1,250,000. Please be aware that evidence of insurability (EOI) will be required on any amount above the lesser of 3 x salary or \$250,000 as a new hire.

What is Imputed Income?

If the amount of basic life insurance is \$50,000, imputed income taxes do not apply. If this amount is greater than \$50,000, the IRS will assess imputed income taxes according to a sliding scale based on your age and income. The imputed income tax on basic life insurance is generally not a significant amount, but it does increase with your age and income.

The Basic Life and 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 26 or when their full-time student status ends.

Newly hired employees may purchase Supplemental Life Insurance up to the lesser of 3 x salary or \$250,000.

Increases in excess of the lesser of 3 x salary or \$250,000 will be subject to evidence of insurability and will require the completion of a medical questionnaire.

Please note: If you do not elect supplemental life as a new hire, you will be required to submit EOI in the future for any amount elected.

Dependent Life

You may elect to cover your dependents as well. There are two tiers of benefit options:

- The spousal benefit is \$25,000; OR
- The spousal benefit is \$50,000
- The child(ren) benefit is \$10,000 per child. (Dependent life benefit amount for newborn children up to the age of 6 months is \$500. After 6 months, the benefit is increased to \$10,000.)

Please note: EOI will be required for a future spousal election if you do not select this benefit as a new hire.

As an employee enrolled in the Supplemental Life Insurance program with MetLife, you will have access to the same attorneys available through MetLaw, provided by Hyatt Legal Services, for services related to wills and estate planning. You do not need to enroll separately in the Legal Plan to receive these services. For any other covered legal related service, you will need to enroll separately in the Legal Plan.

Benefits Programs

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 Express Scripts and Vision coverage is administered through the Davis Vision Program.

Your medical plan choices are: a health maintenance organization (HMO), Preferred Provider Organization (PPO) and a Consumer Driven Health Plan (CDHP).

Keystone Health Maintenance Organization (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.

Under the HMO plan, most services are paid at 100% with no deductibles or 100% after a small co-payment for physician visits. Referrals from the PCP are required for specialist visits.

For more details, please review the [Summary of Benefits Coverage for the HMO plan. If you live outside of the local service area, please review the Summary of Benefits Coverage for the AmeriHealth HMO plan.](#)

Preferred Provider Organization (PPO)

The PPO plan 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 PPO plan will be higher than the HMO but network flexibility will be greater.

For more details, please review the [Summary of Benefits Coverage for the PPO plan.](#)



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 Express Scripts Prescription ID Card.

OB/GYN Preauthorization

You do not need prior authorization from Independence Blue Cross or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the Independence Blue Cross at the number found on the back of your ID card.

Medical Plan Cost Estimator Tool.

This tool is available during the on-line enrollment process to help you determine which plan may be the best option based on cost and your family's current health.

Consumer Driven Health Plan (CDHP)

The CDHP plan is similar to the PPO plan in that 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. The CDHP with Health Savings Account (HSA) is a different approach to how you pay for today's health care and save for your future. It is a lower-premium, high-deductible health insurance plan, which means you pay less out of your paycheck for premiums and more out of pocket at the point of service—before the plan pays for services that are not considered preventive. Villanova's CDHP meets the minimum federal requirements that allow an enrollee to also qualify for a tax-advantaged HSA.

For more details, please review the [Summary of Benefits Coverage for the CDHP plan](#).



Consumer Driven Health Plan (CDHP)

CDHP		
Benefits	In-Network	Out-of-Network
Deductible (Single/Family)	\$1,350 (individual) \$2,700 (family) For family coverage, the full family deductible must be met before plan (Villanova) coverage begins.	\$5,000 (individual) \$10,000 (family) For family coverage, the full family deductible must be met before plan (Villanova) coverage begins.
Coinsurance (once deductible is met)	20% Coinsurance	50% Coinsurance
Out of Pocket Maximum (Includes deductible, coinsurance, copays (In-Network only), and prescription drug costs)	\$3,000 (individual) \$6,000 (family) For family coverage, the full family out-of-pocket maximum must be met before 100% plan (Villanova) coverage begins.	\$10,000 (individual) \$20,000 (family) For family coverage, the full family out-of-pocket maximum must be met before 100% plan (Villanova) coverage begins.
Preventive Visits	Covered 100%	50%, no deductible
Urgent Care & Telemedicine	Deductible, then 20% coinsurance	
Emergency Room	Deductible, then 20% coinsurance	
All other covered non-preventive care such as: - PCP/Specialist Office Visits - Hospital Admission - Outpatient Surgery - In-patient Surgery - Advanced Diagnostic Testing - Lab/X-Rays	Deductible, then 20% coinsurance	Deductible, then 50% coinsurance
Prescription Drugs (Retail/Mail-Order)		
- Generic	Certain preventive drugs covered 100% (see Preventive medication list) All other drugs, deductible then 20% coinsurance	
- Preferred Brand-Name		
- Non-Preferred Brand-Name		

Keystone Health Maintenance Organization (HMO)

HMO	
Benefits	Coverage
Telemedicine	\$10
Office Visits (PCP)	\$20 co-pay
Routine Physicals/Well-Baby Care	Covered at 100%
Specialists Visit	\$40 co-pay (referral required)
Pediatric Immunizations	Covered at 100%
Maternity/Newborn Care	
Hospital	\$250 co-pay/admission
Physician	\$20 co-pay first visit
Inpatient Hospital Care	\$250 co-pay/admission
Outpatient Surgery	\$100 co-pay
Laboratory Services	Covered 100%
General Services	
Routine Radiology	\$20 co-pay
MRI/CT/PET Scans	\$40 co-pay
Chemotherapy & Radiation Therapy	Covered 100%
Urgent Care	\$50
Emergency Room	\$100 co-pay (waived if admitted)
Physical Therapy	\$40 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%
Mental/ Serious Mental Illness	
- Outpatient	\$20 co-pay
- Inpatient	\$250 co-pay/admission
Substance Abuse Care	
- Inpatient detox	\$250 co-pay/admission
- Inpatient rehab	\$250 co-pay/admission
- Outpatient	\$20 co-pay
Annual Copayment Maximum	
Individual	\$1,500
Family	\$3,000
Vision Care: Davis Vision Program	
Exam	\$40 co-pay (participating provider)
Glasses/Contacts	Up to \$100, annually

Medical and prescription co-payments will apply to the Out of Pocket Maximum. This is required by the Affordable Care Act.

Preferred Provider Organization (PPO)

IBC PC PPO		
Benefits	In-Network	Out-of-Network
Deductible (Single/Family)	\$300/\$900	\$1,500/\$4,500
Out of Pocket Maximum (Single/Family)	\$3,000/\$9,000	\$6,000/\$18,000
Telemedicine	\$10	
General Office Visits	\$30 copay, no deductible	30% after deductible
Routine Physicals/Well-Baby Care	100% covered	30%, no deductible
Specialists Visits	\$50 copay, no deductible	30% after deductible
Maternity/New Born Care (hospital)	10% after deductible	30% after deductible
Inpatient Hospital Care	10% after deductible	30% after deductible
Outpatient Surgery	10% after deductible	30% after deductible
Laboratory	100% covered	30% after deductible
Routine Radiology	\$30 copay, no deductible	30% after deductible
MRI/CT/PET Scans	\$50 copay, no deductible	30% after deductible
Chemotherapy/Radiation Therapy	100% covered	30% after deductible
Urgent Care	\$50	
Emergency Room	\$100 copay, no deductible, copay waived if admitted	
Physical Therapy	\$50 copay, no deductible	30% after deductible
Hospice & Home Healthcare	10% after deductible	30% after deductible
Mammography Screening	100% covered	30%, no deductible
Routine Gynecological Exam and Pap Smear	100% covered	30%, no deductible
Mental/Serious Mental Illness		
- Inpatient	10% after deductible	30% after deductible
- Outpatient	\$30 copay, no deductible	30% after deductible
Substance Abuse Care		
- Inpatient detox	10% after deductible	30% after deductible
- Inpatient rehab	10% after deductible	30% after deductible
- Outpatient	\$30 copay, no deductible	30% after deductible
Vision Care		
Exam	\$0	reimbursement up to \$35 to member
Glasses	Davis Vision frames (fully covered) Participating Provider up to \$65 allowance	reimbursement up to \$100 to member
Contacts	\$100 allowance	reimbursement up to \$100 to member

In-network out-of-pocket maximum includes deductible, medical & Rx copays and coinsurance.

Out-of-network out-of-pocket maximum includes deductible and coinsurance.

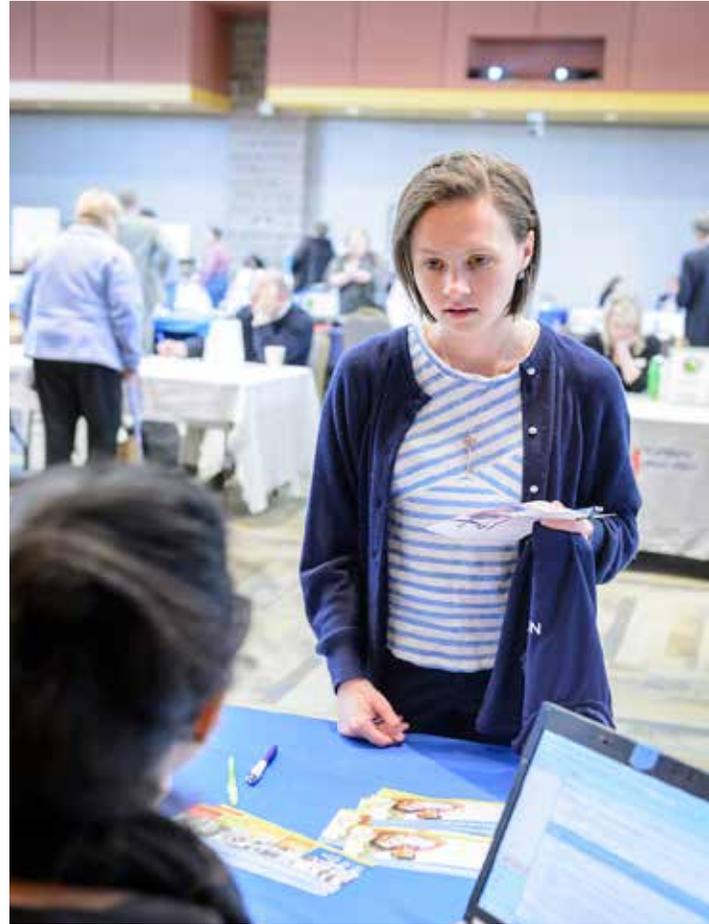
Benefits Programs

Telemedicine

Administered by Independence Blue Cross through a partnership with MD Live

Villanova University realizes the importance of your time and therefore has implemented a telemedicine alternative for you that may be a more convenient way to address certain acute health conditions. This option is available 24/7. In order to get started, members are required to complete a medical history questionnaire either online, by phone, or by fax prior to consult request. A board-certified physician licensed in your state reviews your medical history and provides a consultation over the phone or through video. The physician recommends the treatment for the member's medical issue which may include a prescription (electronically sent to the member's pharmacy of choice). The physician documents the consultation in the member's history and information is made available to the member through an online archive (and if requested, to the member's PCP).

The member cost for this service differs depending on if you are enrolled in the CDHP or the HMO/PPO plans. Please see the summary charts for information regarding costs.



Below is a list of Targeted Telemedicine Diagnoses

Targeted Telemed Diagnoses*	
Bladder Disorders	Eye infections
Bursitis	GI infections
Croup	Gynecological infections
ENT disorders	Musculoskeletal infections
Functional Digest Disord, NEC	Respiratory infections
Gastritis/Gastroenteritis	Urinary tract infections
Gastroint Disord, NEC	Infections (Non-specified)
Headache/Migraine	Injury (Non-specified)
Hemorrhoids	Ear infections
Skin infections	Respiratory Disorder
Infections - Body Sites, NEC	Signs/symptoms/other conditions (Non-specified)
ENT infections (excl. ear)	Rashes

*Based on common usage lists from MDLive

NOVAfit!

Villanova University has been recognized by both the American Heart Association and the Philadelphia Business Journal for our wellness efforts. As one of the healthiest employers in the Philadelphia area, 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.

Our program includes personal health assessments, onsite health screenings, access to health coaches and a website with support tools and resources. These screenings, in conjunction with the personal health assessment, provide you with a more complete view of your health, and the health coaches can help you achieve any health improvement goal you set.

Villanova has partnered with Aduro to administer the program. While participation is completely voluntary and your privacy is protected, we strongly encourage everyone to participate and take advantage of the benefits the program has to offer. Together, we can work towards making Villanova a healthier community.

Take the Assessment. Get a Screening. Save.

Faculty/staff need to complete the Personal Health Assessment (PHA) and complete a Health Screening in order to be eligible for the \$150 annual medical plan contribution. In addition, spouses that are enrolled in the University medical plans qualify for a \$75 annual medical plan contribution if they complete the PHA as well. The total annual medical plan contribution can be \$225! If you are enrolled in either the HMO or PPO plans, this contribution will be applied as a premium discount. If you are enrolled in the CDHP plan, this contribution will be made into your HSA account.

In addition, participating in the PHA and/or health screening process qualifies you and your spouse for additional incentives in the NOVAfit! program. By completing preventative exams and participating in health challenges, you will receive points credited to your account. Achieving a certain level of points will qualify you for VISA gift cards. Both faculty/staff and spouses can achieve up to \$200 in VISA Gift Cards. Further details can be found by logging into the [Wellness Portal](#).

Please Note: Faculty/staff can access the PHA by logging into the Wellness Portal. You will first need to create a user name and password by clicking the Get Started button. Faculty/staff that are new hires and experience a life event after February 6, 2017 will be required to only complete the Personal Health Assessment to qualify for the incentive. They will complete the PHA again and the Health Screening in early 2018 to qualify for the next plan year.

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 and fitness classes
- Intramural activities
- Nutrition Education

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 NOVAfit! page to see all that IBC has to offer.



Benefits Programs

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 Time Off.

Prescription Plan

Administered through Express Scripts*

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 Express Scripts. 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 (HMO & PPO Plans)

Retail (30-day supply)

Generic \$10
Brand Formulary \$30
Brand Non-formulary \$50

Mail Order (90-day supply)

Generic \$25
Brand Formulary \$75
Brand Non-formulary \$125

Pet Insurance

Administered through Nationwide (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.

ID Cards for the Express Scripts Prescription Drug Plan will be mailed to you within two (2) weeks of enrollment. You will receive a separate IBC Medical ID Card. **Please note:** New ID cards are not mailed each year

Incentivized Mail Order Program

Members that utilize maintenance medication (applies to the HMO and PPO plans) 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 Express Scripts with a prior authorization.

For more information, please feel free to contact Express Scripts at 1-800-711-0917 or www.express-scripts.com

Prescription Cost (CDHP Plan)

Retail (30-day supply)

Certain preventive drugs covered 100%
([see Preventive medication list](#))

- Preferred Brand-Name All other drugs, deductible then 20% coinsurance

Mail Order (90-day supply)

Certain preventive drugs covered 100%
([see Preventive medication list](#))

- Preferred Brand-Name All other drugs, deductible then 20% coinsurance

Retirement Benefits

Administered through TIAA CREF

Faculty and staff may contribute to the Villanova University 403(b) Retirement Savings Plan upon date of hire. After one year of full-time service and attainment of age 21, eligible full time faculty and staff may receive University contributions. The University selected TIAA-CREF as the single record keeper for the plan. Investment funds are available with TIAA-CREF and/or The Vanguard Group. If the new employee was employed by a non-profit institution, university, or governmental employer for at least one year immediately prior to employment at Villanova University, and the new employee participated in an employer-funded retirement plan for all or a portion of this employment, the one year requirement will be waived upon providing satisfactory proof to the University of the prior employment and participation by completing the [Prior Employer Certification Form](#).

If you move from a part time to a full time position, HR will calculate an adjusted date of hire, where appropriate, that will be used for tuition, retirement eligibility and vacation entitlement. If you previously worked for Villanova and were rehired, previous service may be applied to retirement plan eligibility.

Employees who are not eligible for University contributions may contribute to the plan at any time. Employee contributions that are not matched are considered “supplemental” contributions. If an employee makes supplemental contributions to the plan and then satisfies the service and age requirements, TIAA-CREF will automatically change the supplemental contributions to “basic” contributions so the employee receives the appropriate University base and matching contribution. Employees who are eligible to receive University base and matching contributions may contribute more than 5% to the plan. These contributions are considered “supplemental” contributions because they are not eligible for University base and matching contributions. The savings and the earnings from all plan investments are not subject to income tax until the benefits are withdrawn.

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.

The University has designated the Vanguard® Target Retirement Fund as the default investment fund for the plan. 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).

Loans

The plan permits loans which are repaid through payroll deduction. The minimum loan amount is \$1,000 and the maximum loan amount is the lesser of 50% of the employee’s account balance or \$50,000. An employee may have 2 loans outstanding at any given time. To request a loan, participants may apply online at www.tiaa-cref.org/villanova, or call 800-842-2776.

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 receive University base and matching contributions 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 receive University contributions may make supplemental contributions to the plan.

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%	4.5%
3%	3.5%	3%	6.5%
4%	3.5%	4%	7.5%
5%	3.5%	5%	8.5%

Benefits Programs

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.

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 six (6) graduate, or nine (9) undergraduate credits in a semester. Classes must be taken outside of normal working hours unless both the department head and the Associate Vice President 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 biological 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: 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 (85% Villanova/15% 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.

Benefits Programs

Vision Insurance

Vision benefits are provided automatically in conjunction with the medical plan chosen. Details regarding the eyewear portion of your vision benefits can be found [here](#).

Keystone Health Maintenance Organization (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. Members using a participating Davis Vision Provider pay \$30 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.

Preferred Provider Organization (PPO)

Vision benefits under the PPO 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. 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.

Consumer Driven Health Plan (CDHP)

Vision benefits under the CDHP 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. 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.



Vision Works

Vision Works is a participating provider, and per the Vision benefits, the member has the following allowances and options for using a Participating & Non providers:

Frames:

- Choose from participating provider's own frame collection and member receives allowance of \$65
- Choose from the Davis Collection of Frames that is available at most participating providers and frames are covered in full.
- If the provider is Non-participating the Eyeglasses (spectacle lenses and frames) are available up to a \$100 reimbursement to member

Contact Lenses

Contact lenses (in lieu of eyeglasses) including standard, specialty and disposable lenses and evaluation and fitting:

- Participating providers Member receives allowance up to \$100
- Non-participating providers Up to \$100 reimbursement to member



Contacts

Human Resources Benefits Staff

Ray Duffy, M.S., SPHR, SHRM-SCP, CBP
Assistant Vice President of Human Resources
9-5135

raymond.duffy@villanova.edu

Management of Employee Benefit and Wellness Programs

Benefits Help Line 9-6666

Human Resources Fax 9-6667

Human Resources on the Internet:

<http://www1.villanova.edu/villanova/hr.html>

Beth Green, PHR, SHRM-CP, CEBS

Senior Benefits Analyst

9-7954

marybeth.green@villanova.edu

Retirement/403(b); Retiree Medical;

Voluntary Benefit Programs

(Auto & Home, Legal, ID Theft, Pet Insurance)

Rose Clinton, M.S., PHR, SHRM-CP

Benefits Analyst

9-4598

rose.clinton@villanova.edu

Health & Wellness Programs;

Medical and Dental Plan Enrollment;

Health Advocate; Eligibility and Health Plan
Continuation (COBRA);

Tuition Remission and Tuition Exchange

Annette Lucidi, M.S., PHR, SHRM-CP

Benefits Analyst

9-4239

annette.lucidi@villanova.edu

Leave Administration including;

Family and Medical Leave Act (FMLA);

Disability; Workers' Compensation;

Flexible Spending Accounts;

Child Care Assistance; Commuter Plan;

Life Insurance; Workplace Accommodations

Parental Leave

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. The following is a list of key benefit contacts, by plan, for specific benefit information.

403(b) Plan Information

TIAA CREF

1-800-842-2776

www.tiaa-cref.org/villanova

Accidental Death & Dismemberment & Life Insurance

MetLife

Life Claims and Statement of Health Questions:

1-800-638-6420

Auto & Home Insurance

Barry Gutel, Liberty Mutual:

610-205-5983

barry.gutel@libertymutual.com

Dental

Delta Dental

1-800-932-0783

deltadental.com

Flexible Spending Accounts, Health Savings Account, Child Care Subsidy Plan, and Commuter Plan

WageWorks

1-877-924-3967

www.wageworks.com

Disability: Short-Term & Long-Term

Liberty Mutual

1-800-713-7384

www.mylibertyconnection.com

Disability: Voluntary Individual Disability

Unum

For enrollment support during the enrollment period in April/May, please call 1-866-498-8252.

Ford College Partner Recognition Program

www.fordpartner.com

Wells Fargo at Work

610-519-1527

American Heritage Federal Credit Union

215-435-7910

ID Theft Plan

ID Theft Assist

1-866-262-5844

Legal Services

MetLaw Administered by Hyatt Legal Plans

1-800- 821-6400

www.legalplans.com

Health Advocate and Back Up Reimbursement

866-799-2728

www.HealthAdvocate.com/villanovastaff

Medical

Independence Blue Cross

HMO, PPO, and CDHP

1-800-ASK-BLUE (275-2583)

www.ibx.com

NOVAfit!

Aduro

1-855-864-0721

villanova.mywellmetrics.com

Prescription Drugs

Express Scripts

www.express-scripts.com

Nationwide (VPI) Pet Insurance

VPI Pet Insurance

1-877-PETS-VPI

www.petinsurance.com/affiliates/villanova_pr

Vision

Davis Vision

1-888-393-2583

www.davisvision.com



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.