

ST. LAWRENCE UNIVERSITY
Summary of Benefits for
Full-time Employees Covered by CSEA

Life Insurance: Each regular employee receives University-paid group life insurance equal to one times their annual base salary rounded up to the next \$1,000. **Eligibility:** Immediate.

Medical Insurance: The University pays the full cost of employee medical coverage; dependent coverage is available with the employee contributing toward the additional cost. **Eligibility:** First of the month after completion of the 90-day probationary period.

Excellus BlueCross BlueShield PPO Plan: Individual \$500 deductible per calendar year (maximum \$1500 deductible per family); plan pays 80% of Reasonable & Customary after deductible is satisfied. Maximum out-of-pocket co-insurance per calendar year is \$1250 per individual (\$3750 per family).

Preventative health care services such as Well Child Visits and routine gynecological exams are covered at 100%. Adult routine physical exams and diagnostic office visits are subject to \$15 co-payment. Most other services covered at 80% co-insurance once deductible has been satisfied.

Note: Pre-authorization required on select services

Prescription Drug Benefit: Short-term and maintenance drugs are covered up to a 30 day supply at a retail pharmacy. The three tier drug co-payment plan is as follows:

Tier 1 (Generic) \$5 co-payment per prescription per 30 day supply

Tier 2 (Preferred Brand) \$20 co-payment per prescription per 30 day supply

Tier 3 (Non-Preferred Brand) \$30 co-payment per prescription per 30 day supply

There is also a mail order provision for maintenance drugs. Participants can receive a 90 day supply (three months) for two co-payments. For example, through the mail order pharmacy a three month's supply of a generic drug will cost \$10 (two co-payments).

Flexible Benefit Plan: Permits employees to pay family health insurance premiums on a pre-tax basis, and/or to set aside pre-tax dollars to pay for anticipated out-of-pocket medical expenses (including un-reimbursed dental and vision expenses). Employees may also set aside pre-tax dollars for work-related child care expenses. **Eligibility:** First of the month after completion of the 90-day probationary period.

Retirement: The University participates in TIAA-CREF (Teachers Insurance and Annuity Association - College Retirement Equities Fund) and Fidelity Trust Management Company. St. Lawrence makes a bi-weekly contribution to the plan equal to 10% of the employee's salary; the employee is required to contribute a minimum of 1% of salary. Each participant must select to which plan(s) the University contributions shall be paid. **Eligibility:** After 1 year of service (mandatory participation).

Tuition-Free Courses: CSEA employees and their spouses are eligible for one free course per semester at St. Lawrence, or 2 per semester if matriculating for a degree. Employees may also cross-register within the Associated Colleges for up to 2 courses per academic year (cross-registration courses count toward course limit). **Eligibility:** After completion of 90-day probationary period.

SLU Bookstore Discount: 15% discount to employees; charging privileges. **Eligibility:** After completion of 90-day probationary period.

Eyeglass Reimbursement: Up to \$200 towards purchase of new glasses or contact lenses, once every 2 years.

Eligibility: After completion of 90-day probationary period. Employee must regularly spend a substantial portion of their work time using a video display terminal to qualify.

Employee Assistance Program (EAP): Free, confidential professional counseling service for employees and their families to help with issues that commonly occur throughout life (marital and family concerns, substance and alcohol abuse, stress, anxiety, depression, financial problems, etc.). Three free face to face counseling sessions as well as 24/7 prepaid counseling services via the telephone. **Eligibility:** Immediate.