

# ST. LAWRENCE UNIVERSITY

## Summary of Benefits for Full-time Confidential Secretarial/Clerical Employees

**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:** Immediate.

**Comprehensive Medical Plan:** \$470 deductible per person, per calendar year (\$700 deductible per family); plan pays 80% of Reasonable & Customary after deductible is satisfied. Maximum out-of-pocket per calendar year is \$1,755 per individual (\$2,340 family), plus the deductible.

The plan covers expenses which are medically necessary for the diagnosis or treatment of illness or injury. It includes hospitalization\*, surgery, anesthesia, diagnostic x-ray, laboratory, doctor's office visits, physical therapy, and durable medical equipment.

\*NOTE: Hospital admissions require pre-authorization by the insurance carrier.

### ***In-Network Wellness (Preventative Health) Benefits:***

Routine Mammography's, annual gynecological exams, routine adult physicals age 19 and older, routine prostate screening and routine colonoscopies all covered at 100% after \$20.00 co-payment. *Out of network benefit: 80% after deductible.*

**Prescriptions:** There is a flat co-payment on prescription medications filled at the retail pharmacy for up to a thirty day supply. The co-payment is determined by a three tier drug formulary. A drug formulary is a list of the most appropriate and cost-effective medications from which a physician can prescribe. The co-payment schedule is as follows:

<b>Tier 1</b>	Generic	\$5.00
<b>Tier 2</b>	Preferred Brand	\$25.00
<b>Tier 3</b>	Non-Preferred Brand	\$50.00

There is also a mail order option for maintenance drugs. Participants can receive a 90-day (3 months) supply for the cost of two retail co-payments.

**Long Term Disability:** Cost of this insurance is based on covered salary. The University pays 2/3, and the employee 1/3, of the applicable premium. The insurance provides protection in the event of total disability for a period of more than 6 months. If enrolled in the University's retirement plan, the program also provides for monthly premium payments to the TIAA-CREF and Fidelity retirement annuity during your long-term disability.

**Eligibility:** One year.

**Dental Insurance:** Group dental insurance is available to full time staff and their dependents. There is no University contribution toward the cost of dental insurance coverage. **Eligibility:** Immediate.

**Flexible Benefit Plan:** Permits employees to pay family health insurance premiums and/or dental 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 unreimbursed dental and vision expenses). Employees may also set aside pre-tax dollars for work-related child care expenses. **Eligibility:** Immediate.

**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:** Confidential staff 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.

*January 2009*