

2022 WEBSTER UNIVERSITY

# Employee Benefits



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# Our Commitment to You



Webster University is strongly committed to providing comprehensive and competitive benefits for our employees and your families. We consider comparative market data, quality of coverage and cost while striving for meaningful and flexible benefit plan offerings. Webster shares or fully covers medical, dental, vision, life insurance and long term disability benefits with an investment of more than \$7 million. We additionally offer a broad spectrum of voluntary benefits. We encourage you to consider the options made available through Webster in this robust benefit plan program that are right for you and your family.

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## Frequently Asked Questions

### **HOW DO I ENROLL VIA “MY WEBSTER” EMPLOYEE SELF-SERVICE PORTAL?**

Please visit [myadp.com](http://myadp.com). Once registered, you will be able to enroll and/or update your benefits in My Webster > Benefits. After you enroll, check your pay stubs and report concerns about benefit deductions to [benefits@webster.edu](mailto:benefits@webster.edu) within 31 days.

### **WHEN DO I BECOME ELIGIBLE?**

Faculty and administrators are eligible upon full-time employment. Staff are eligible first of the month coinciding with or following the full-time date of hire. Open Enrollment is generally in November each year for coverage the subsequent year.

### **WHERE CAN I FIND MORE INFORMATION ABOUT BENEFITS?**

- My Webster > Benefits: This portal is a great place to review detailed benefit information, including Summary Plan Documents and regulatory notices.
- Connections/SharePoint: The intranet provides an overview of information, as well as additional resources.

### **WHAT IS THE DEPENDENT ELIGIBILITY AND VERIFICATION PROCESS?**

Webster offers coverage to your spouse or domestic partner, and children (to the end of the month in which they turn 26). Employees will attest if a spouse/partner is eligible for group medical coverage through his/her own employer. If eligible and enrolled in Webster’s medical plan, a \$100/monthly surcharge will be added to the medical premium.

All dependents added to Webster University’s medical, dental and vision group plans will need to be verified. You will be prompted to submit documentation through the enrollment portal within 30 days. Examples of verification documentation are birth or marriage certificates, tax returns, etc. Additional taxation applies for domestic partner coverage. Go to [myadp.com](http://myadp.com) for more information.

### **CAN I CHANGE MY ELECTIONS MID-YEAR?**

You may only change elections during the annual Open Enrollment in November, effective January 1, unless you experience a Qualifying Event (QE). These are personal events such as marriage, birth of a child, etc., or employment events such as loss of a job by a dependent. If you experience a QE, and want to make changes to your plan(s), you have 31 days following the event to report the event and request change(s) in coverage. To report a future event, or if you have questions, contact [benefits@webster.edu](mailto:benefits@webster.edu).

### **CAN I ACCESS MY INFORMATION THROUGH A MOBILE APP?**

Yes! Most of our vendors have apps available for your smartphone. Go to the application store on your phone and look for the company names, such as ADP, Cigna, Express Scripts, Delta Dental, etc. On ADP, you can see your personal and benefits information as well as enroll online. On the insurance vendors’ apps, you’ll be able to see your benefit plans and what’s covered, information on deductibles, providers and resources available in network, etc. It is an easy way to keep in touch and to use your benefits more fully.

### **HOW DO I CHECK MY DEDUCTIONS?**

Please visit [myadp.com](http://myadp.com). Go to the “Pay” section and click “Download Pay Statement.”

### **AND DON’T FORGET...**

This entire summary highlights your benefits. Official plan and insurance documents and policies govern your rights and benefits under each plan. If any discrepancy exists between this summary and the official documents, the official documents will prevail. Need help? E-mail a benefits specialist at [benefits@webster.edu](mailto:benefits@webster.edu).

# Medical Benefits

Below is a summary of medical coverages only; deductibles, copays and coinsurance percentages are amounts for which you are responsible. Call a **Cigna One Guide** representative at (888) 806-5042, 24/7, for help with medical questions, even before you enroll.

**MEDICAL PLAN:** Cigna

**OPTIONS:** Open Access Plus (PPO) and Cigna High Deductible Health Plan (HDHP)

**PROVIDER NETWORK:** Open Access Plus, OA Plus, Choice Fund OA Plus

MEDICAL PLAN FEATURES	OPEN ACCESS PLUS (PPO WITH HRA <sup>1</sup> )		OPEN ACCESS PLUS (HDHP WITH HSA & HRA <sup>1</sup> )	
	In-Network	Out-of-Network <sup>2</sup>	In-Network	Out-of-Network <sup>2</sup>
<b>Annual Out-of-Pocket Maximum: Individual / Family<sup>3</sup></b> <i>(Includes deductible and copay amounts)</i>	\$3,000 / \$6,000	\$6,000 / \$12,000	\$3,500 / \$7,000 <sup>3</sup>	\$7,000 / \$14,000 <sup>3</sup>
<b>Annual Deductible: Individual / Family<sup>3</sup></b>	\$750 / \$2,250	\$1,500 / \$4,500	\$1,600 / \$3,200 <sup>3</sup>	\$3,200 / \$6,400 <sup>3</sup>
<b>Coinsurance: Amount You Pay</b>	15%	35%	15%	35%
<b>Physician Services:</b>				
Preventive Care	No charge	35% after deductible	No charge	35% after deductible
Doctor's Office Visit	\$25 copay per visit	35% after deductible	15% after deductible	35% after deductible
Specialist	\$45 copay per visit	35% after deductible	15% after deductible	35% after deductible
<b>X-Ray and Laboratory Services</b> <i>(No charge for preventative diagnostic lab fees)</i>	15% after deductible	35% after deductible	15% after deductible	35% after deductible
<b>Hospital Services*: Inpatient or Outpatient</b>	15% after deductible	35% after deductible	15% after deductible	35% after deductible
<b>Urgent or Emergency Treatment:</b>				
Virtual Visit Program	\$25 copay per visit	Not available	15% after deductible	Not available
Urgent Care	\$50 copay per visit, then 15%	\$50 copay per visit, then 35%	15% after deductible	35% after deductible
Ambulance <i>(Emergency only)</i>	15% after deductible	15% after deductible	15% after deductible	15% after deductible
Emergency Room <i>(Copay waived if admitted)</i>	\$150 copay per visit, then 15%	\$150 copay per visit, then 15%	15% after deductible	15% after deductible

Cigna covers urgent and emergency care for travel outside the U.S.

ADDITIONAL FEATURES FOR HDHP <i>(Paid by Webster)</i>		
<b>Health Savings Account: Webster's Annual Contribution</b> <i>(Processed quarterly)</i>	\$500	\$1,000

<sup>1</sup> See *Garner Health Provider Optimization* for requirements to access the HRA.

<sup>2</sup> Out-of-Network benefits are paid up to a Maximum Reimbursable Charge based on the service provided, preauthorization may be required.

<sup>3</sup> HDHP Deductible and Out-of-Pocket Maximum for Family apply with more than individual coverage.

\* Medical necessity and prior authorization requirement in both plans.

Monthly contributions for medical and prescription drug coverage: Cost is shared between Webster University and employee.

The deductible and out-of-pocket maximum cross-apply between the medical and prescription plans.

## CIGNA'S WELLNESS PROGRAMS

- Cigna Behavioral: Mental health and substance abuse benefits, behavioral telehealth
- Quit Today: Tobacco cessation program
- Your Health First: Chronic condition coaching
- Diabetes Prevention Program
- Weight and/or Stress Management
- OMADA is a free program for employees and spouse/partner who are enrolled in Cigna and are at risk of type 2 diabetes and heart disease. To see if you're eligible for the program, go to [omadahealth.com/webster](http://omadahealth.com/webster).

## Prescription Drug Benefits

[express-scripts.com](https://www.express-scripts.com) To price a medication: [express-scripts.com/websteru](https://www.express-scripts.com/websteru)

The information below is a summary of prescription drug coverages only. Any deductibles, copays, and coinsurance percentages shown below are amounts for which you are responsible.

**PRESCRIPTION DRUG PLAN:** Express Scripts (*National network with Walgreens, excludes CVS*)

**PROVIDER NETWORK:** National Preferred Formulary

PRESCRIPTION DRUG PLAN FEATURES	OPEN ACCESS PLUS (PPO WITH HRA <sup>1</sup> )		OPEN ACCESS PLUS (HDHP WITH HSA & HRA <sup>1</sup> )	
	In-Network	Out-of-Network <sup>2</sup>	In-Network	Out-of-Network <sup>2</sup>
<b>Retail Pharmacy:</b>				
Generic	\$10 Copay	35% after copay and deductible	15% after deductible	35% after deductible
Brand	\$30 Copay			
Non-Preferred Brand	\$50 Copay			
<b>Mail Order or Walgreens: (90-day supply)</b>				
Generic	\$20 Copay	N/A	15% after deductible	N/A
Brand	\$60 Copay			
Non-Preferred Brand	\$100 Copay			
<b>Specialty Rx: Accredo</b>	\$100 Copay	N/A	15% after deductible	N/A

Additional costs for brand name medication unless expressly prescribed by provider without generic substitute.

HSA EXPANDED RX LIST ( <i>Preventative/maintenance medications</i> )	OPEN ACCESS PLUS (HDHP WITH HSA & HRA <sup>1</sup> )	
	In-Network	Out-of-Network <sup>2</sup>
<b>Retail Pharmacy:</b>		
Generic	\$10 Copay	N/A
Brand	\$30 Copay	N/A
Non-Preferred Brand	\$50 Copay	N/A
<b>Mail Order or Walgreens: (90-day supply)</b>		
Generic	\$20 Copay	N/A
Brand	\$60 Copay	N/A
Non-Preferred Brand	\$100 Copay	N/A
<b>Specialty Rx</b>	N/A	N/A

<sup>1</sup> See *Garner Health Provider Optimization for requirements to access the HRA*.

<sup>2</sup> *Out-of-Network benefits are paid up to a Maximum Reimbursable Charge.*

*Monthly contributions for medical and prescription drug coverage: Cost is shared between Webster University and employee.*

*The deductible and out-of-pocket maximum cross-apply between the prescription and medical plans.*

## Cigna's MotivateMe Wellness Levers and Incentives

MotivateMe is a program which provides tools and resources to better manage long-term health. Employees and their medically covered spouse/domestic partner must complete Wellness Levers by December 31, earning 100 points each, to receive a 5% discount on medical premiums the following year. Discount will be applied once Webster is notified of completion. Employees can earn \$300 annually, covered Spouse/Partner can earn \$150 annually when completing incentives for outcome-based achievements. Maximum amount available for women may include up to an additional \$225 for the "Healthy Pregnancies, Health Babies" program. For additional information, visit [mycigna.com](https://www.mycigna.com).

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## Garner Health Provider Optimization with Health Reimbursement Account (HRA)

[getgarner.com](http://getgarner.com) , [conciierge@getgarner.com](mailto:conciierge@getgarner.com)

### **HRA PLAN:** Garner Health

Your health is important to us. Garner Health helps by providing high-quality doctor recommendations for your individual needs coupled with tax-free reimbursement to pay for medical bills. That's basically free money for you and your covered spouse/domestic partner and dependents for office visits, X-rays, surgeries, or any other procedure covered by our health plan when using a Garner Health provider.

- Create an account in order to access their services and save on your next doctor visit.
- Use a Garner provider, in order to be eligible for HRA funds.
- Pay for the claim(s), then submit a reimbursement request to Garner.
- Coming soon: Auto-substantiation

Webster will provide funding for reimbursement of eligible claims up to:

- \$1,000 for employees with individual coverage
- \$2,000 for employees with additional members

**PPO PLAN:** Funds will be available for reimbursement at the beginning of coverage.

**HDHP WITH HSA PLAN:** Funds will be available for reimbursement **after** the minimum IRS deductible has been met.

**No double dipping:** If you are enrolled in the FSA or HSA, you cannot use those funds **and** the HRA. If you used FSA or HSA funds before the HRA reimbursement is processed, you will need to pay back funds to your respective account.

For more information: [irs.gov](http://irs.gov) or seek tax advice.

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## Flexible Spending Accounts (FSA)

[tri-starsystems.com](http://tri-starsystems.com)

### **HEALTH CARE FSA AND DEPENDENT CARE FSA**

This benefit allows you to set aside a portion of your earnings, before taxes, to pay for qualified health care or dependent care expenses. The FSA plans require active enrollment each plan year, but cannot be changed unless you have a qualifying event. In general, you can set aside up to:

- \$2,750 per year for a Health Care FSA and cover expenses like copays, deductibles, and coinsurance
- \$5,000 per year per household for Dependent Care FSA for children up to age 13.

*(Note: The maximum DC FSA is \$2,500/year if you are married, filing taxes separately.)*

You have immediate access to your annual election under the Health Care FSA. The IRS has a “use or lose” rule which states that you lose any leftover balance in your account at the end of the plan year, with the exception of a possible \$550 carry-over. This plan requires you to submit detailed claims to the vendor to substantiate your expenses. You cannot participate (or be eligible for) a health care FSA and an HSA concurrently.

If you are eligible for FSA funds, and eligible to **use** HRA funds to pay a claim, you cannot use FSA funds at the same time. For more information: [irs.gov](http://irs.gov) or seek tax advice.

**HSA PLAN:** Cigna Choice Fund (PNC Bank)

This IRS qualified HDHP allows participants the ability to set aside pretax dollars in an HSA to help pay for health care expenses, either now or in the future. Funds are owned by the account holder and can accumulate year-after-year on a tax-free basis. As the HSA accountholder, you must ensure that distributions are used for qualified expenses, maintain records of those expenses, and ensure contributions to your HSA do not exceed IRS limits according to your coverage level.

To qualify, participants must: **Be** enrolled in the HDHP, **not be** covered by another medical plan (including Medicare Part A or Part B, or VA plans), **not be** covered/eligible for another FSA or similar plan, **not be** claimed as a dependent on someone else's tax return. Note: Children/partner **must be** a tax dependent (according to IRS) to use your HSA funds.

HSAs are Triple Tax Free. Contributions are pretax from gross earnings, tax-free through interest and investments, and tax-free withdrawals for qualified medical expenses now and after retirement.

New IRS Limits: Up to \$3,650 for Individual level, up to \$7,300 for Family level. An additional \$1,000 is allowed for those over 55. You must actively enroll each year to continue or begin contributions. You **can** change your annual contribution mid-year.

Webster contributes to your account on a quarterly basis (Jan./April/Jul./Oct.). Employees with:

- Individual coverage will receive \$125 quarterly (\$500 annually); or
- Those with additional covered dependent(s) will receive \$250 quarterly (\$1,000 annually).

You cannot participate (or be eligible for) a health care FSA and an HSA concurrently. If you plan to retire in the near future, contact Cigna for clarification on what steps you need to take.

If you are eligible for HSA funds, and eligible to use HRA funds to pay a claim (after HDHP deductible), you cannot use HSA funds at the same time.

For more information: [irs.gov](https://irs.gov) (Publication 969), [cigna.com/expenses](https://cigna.com/expenses) or seek tax advice.



## Dental Benefits

[deltadentalmo.com](http://deltadentalmo.com). For outside St. Louis region: [deltadental.com](http://deltadental.com)

Dental coverage is another key to your overall health and wellness. Delta Dental offers a strong network with the best pricing but gives you the freedom to visit the dentist of your choice on a treatment by treatment basis. Plus, with wellness programs like “Healthy Smiles, Healthy Lives” and “MAXAdvantage” you have a reason to smile. Deductibles, copays, and coinsurance percentages shown are amounts for which you are responsible.

**DENTAL PLANS:** Delta Dental

**OPTIONS:** Gold Plan or Platinum Plan

**PROVIDER NETWORK:** PPO Network or Premier/PPO Networks

DENTAL PLAN FEATURES	GOLD PLAN (PPO NETWORK)			PLATINUM PLAN (PREMIER/PPO NETWORK)		
	PPO Network	Premier Network	Non-Network (Up to allowable amount only)	PPO Network	Premier Network	Non-Network (Up to allowable amount only)
<b>Annual Deductible: Individual / Family</b>	\$25 / \$75	\$50 / \$150	\$50 / \$150	\$50 / \$150	\$50 / \$150	\$50 / \$150
<b>Annual Maximum Paid by Plan</b> (Per Individual)	\$1,250 (Preventive charges do not apply due to MAXAdvantage)			\$2,000		
<b>Routine Exams/Cleanings</b> (Twice per year)	0%	0%	0%	0%	0%	0%
<b>Preventive Services:</b> Routine exams, cleaning, xrays, etc. (Up to 4 cleanings under Healthy Smiles, Healthy Lives for certain medical conditions)	0%	0%	0%	0%	0%	0%
<b>Basic Services:</b> Fillings, extractions, root canal, etc.	20%	30%	30%	20%	20%	20%
<b>Major Services:</b> Crowns, dentures, oral surgery, etc.	40%	50%	50%	40%	40%	40%
<b>Orthodontia:*</b>	40%	50%	50%	40%	40%	40%
Lifetime Deductible	\$0	\$100	\$100	\$0	\$0	\$0
Lifetime Maximums	\$1,250			\$2,000		

Monthly contributions for dental coverage: Cost shared between Webster University and employee.

\* Pre-existing limitations may apply

## Vision Benefits

[vsp.com](http://vsp.com)

Your eyes deserve the best care to keep them healthy year after year. With Webster University’s vision benefits through Vision Service Plan (VSP) you’ll get a great value on your eye care and eyewear through VSP providers, including some retail chains or online at [eyeconic.com](http://eyeconic.com). For additional discounts, go to [vsp.com/offers](http://vsp.com/offers).

**VISION PPO PLAN:** Vision Service Plan (VSP)

**PROVIDER NETWORK:** VSP Signature

SIGNATURE PLAN BENEFITS	In-Network	Out-of-Network
<b>WellVision Eye Exam</b>	\$10 Copay	\$45 Allowance
<b>Contact Lens Exam</b> (Fitting and evaluation)	\$60 Maximum Copay	\$45 Allowance
<b>Frames:</b>	\$120 Allowance	\$47 Allowance
Single Lenses	\$20 Copay	\$45 Allowance
Bifocal Lenses	\$20 Copay	\$65 Allowance
Trifocal Lenses	\$20 Copay	\$85 Allowance
<b>Contact Lenses</b> (Instead of glasses)	\$120 Allowance	\$105 Allowance

Monthly Contributions for Vision Plan: Cost shared between Webster University and Employee.

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## Life Insurance and Accidental Death & Dismemberment Benefits

[prudential.com](https://prudential.com)

**BASIC GROUP LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT:** Webster University provides Basic Group Life and AD&D coverage. Eligible employees are automatically enrolled in \$50,000, eligible for \$150,000. In accordance to the IRS, the imputed cost of coverage in excess of \$50,000 must be included in income, using the IRS Premium Table, and are subject to social security and Medicare taxes.

**SUPPLEMENTAL LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT:** Webster University gives you the opportunity to elect coverage in addition to the Basic Life Insurance at your cost. Contributions are processed post-tax through payroll deductions. Newly eligible employees are guaranteed \$50,000, \$100,000 or \$150,000 in coverage if elected within first 31 days of employment; contributions are based on age.

Once you elect coverage, your **spouse or domestic partner** will be eligible for coverage in \$5,000 increments, up to 50% of your election, and guaranteed \$25,000 if elected within first 31 days of employment. Contributions are based on his/her age. Once you elect coverage, each eligible dependent **child** can be insured at \$10,000. Coverage is always guaranteed, and contributions are an overall flat rate for all covered.

**OPEN ENROLLMENT FOR LIFE & DISABILITY:** If you declined coverage when initially eligible, and choose to enroll or increase coverages during Open Enrollment, or due to a Qualifying Event mid-year, you and your spouse or domestic partner will need to submit Evidence of Insurability (EOI) to qualify for new or additional coverage.

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## Disability Insurance Benefits

[prudential.com](https://prudential.com)

**SHORT-TERM DISABILITY** (*Staff/Administrator Benefit Only*): Short-Term Disability provides income protection for eligible employees (not covered by a state plan) after 14 consecutive days of disability caused from a qualified accident or sickness. The plan pays **60% of your weekly base pay** up to a maximum of \$2,500 per week up to eleven weeks. Available benefit accruals will offset the difference. This disability plan is offered on a voluntary basis and employees pay 100% of the premium through post-tax deductions. The cost is based on your age and salary. You are guaranteed enrollment within the first 31 days of employment.

**For faculty and instructors, please see Webster University Handbook regarding leave policies and benefits.**

**LONG-TERM DISABILITY:** Long-Term Disability (LTD) provides a monthly benefit in the event that you cannot work in your regular occupation for 90 continuous days because of disability. This benefit pays **60% of your monthly base pay** up to a maximum of \$20,000 per month. Benefits will be provided until you are no longer disabled, or until you reach your Social Security Normal Retirement Age, or until you meet the maximum duration. This coverage is provided by Webster University at no cost to eligible employees.

## Critical Illness Plan

This optional benefit plan helps employees and their families with additional resources in case of a major critical illness. You can purchase a plan for you, your spouse or domestic partner and your eligible dependent children through payroll deduction. Reimbursements from qualified claims can be used for any expenses such as house payments, groceries, doctor's office, etc. Plans are guarantee issued without medical application and are portable.

**CRITICAL ILLNESS PLAN:** Pays a lump sum to the claimant if diagnosed with one of the specific critical illnesses covered under the policy, which includes Heart Attack, Stroke, End-Stage Renal Disease, Permanent Paralysis, Coma, Major Organ Failure, Coronary Artery By-Pass and Cancer. Policy also includes an additional occurrence benefit and a reoccurrence benefit (except cancer).

CRITICAL ILLNESS PLANS	Base	Buy-Up
Employee	\$5,000	\$10,000
Spouse or Domestic Partner	\$5,000	\$10,000
Child(ren)	\$5,000	\$10,000

*Note: This chart provides a brief, high level overview of the covered benefit. Preexisting conditions may apply.*

**CRITICAL ILLNESS WELLNESS RIDER:** To promote wellness, the vendor will pay you \$100 when you submit your wellness claim, \$100 when you submit your spouse's or domestic partner's wellness claim, \$50 per child (up to 4 children) when you submit his/her wellness claim. The wellness claim can include medical, dental or vision preventive services, and claims can only be submitted once a year.

WELLNESS BENEFIT RIDER	Base	Buy-Up
Employee	\$100	\$100
Spouse or Domestic Partner	\$100	\$100
Child(ren) (Up to 4 total)	\$50	\$50

*Note: This chart provides a brief, high level overview of the covered benefit. Preexisting conditions may apply.*

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## Accident Plan

[voya.com](http://voya.com)

This optional benefit plan helps employees and their families with additional resources in case of an accident. You can purchase a plan for you, your spouse or domestic partner and your eligible dependent children through payroll deduction. Reimbursements from qualified claims can be used for any expenses such as house payments, groceries, doctor's office, etc. Plans are guarantee issued without medical application and are portable.

**ACCIDENT PLAN:** Pays a lump for non-work related accidents that result in medical care reimbursing based on a set dollar schedule for services received such as accident hospital care, emergency care, follow-up care, treatment of fractures, burns, emergency dental work due to an accident, eye care and lacerations, etc.

ACCIDENT PLANS (Per incident and person covered)	Base	Buy-Up
Emergency Room	\$150	\$180
Hospital Admission	\$900	\$1,000
Daily Hospital Confinement (Up to 365 days)	\$225/Day	\$250/Day
Dislocation (Closed)	\$120 - \$2,400	\$240 - \$4,800
Open Fractures (Surgical)	\$100 - \$5,000	\$120 - \$6,000
Sickness Hospital Confinement (60 days)*	Not Available	\$75 - \$100/day

Note: This chart provides a brief, high level overview of the covered benefit. Preexisting conditions may apply to the Sickness Hospital Confinement Benefit.

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## Legal Plan

[info.legalplans.com](http://info.legalplans.com)

This plan provides resources through MetLife for important, everyday legal services including: Trusts/Wills, Family Law, Document Review & Preparation, Real Estate Matters, Court Appearances, Debt Collection Defense, Traffic Ticket support, etc. Digital Estate Planning is a new option in which you can prepare a number of documents online, print them out, and then get them notarized. For more information, visit their website and enter access code "1500344."

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## Long-Term Care Insurance

[unuminfo.com/websteru](http://unuminfo.com/websteru)

Some day you may need extended help with activities of daily living where medical coverage, Medicare, and Medicaid fall short. Webster University gives you the opportunity to enroll in the group long-term care insurance plan offered through Unum. For more information and to **enroll**, go to [unuminfo.com/websteru](http://unuminfo.com/websteru). Coverage is guaranteed if you enrolled within 30 days of full-time employment. Late entrants can apply online, but are subject to Evidence of Insurability approval. This plan is portable.

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## Identity Theft Protection

[lifelock.com](http://lifelock.com)

Identity Theft Protection is provided by LifeLock. There are two coverage levels: Elite Plus and Elite Premium. You may elect coverage for just you, or you and your family, which includes your spouse or domestic partner and eligible children.

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## Retirement Plan

[tiaa.org/webster](https://tiaa.org/webster)

Webster University offers a retirement program to employees through TIAA with a variety of investment options. You may join the Defined Contribution Plan immediately upon hire if you are an employee of the University and you are not a student employee. Contributions can be made pre-tax or post-tax, based on the annual IRS limitations. Employees who participate in these plans are immediately vested.

You may be eligible to participate in the plan for matching contributions when you have completed one year of service. You are credited with a year of service at the end of the twelve-month period beginning your date of hire if you have been credited with at least 1,000 of applicable service for the period. You may also be credited as eligible for matching contributions if you have achieved one year of service with any institution of higher education immediately prior to commencement of employment with Webster University. Matching contributions by the University are discretionary and will be determined on an annual basis.

For a variety of tools to review your retirement strategy and to enroll, go to [tiaa.org/webster](https://tiaa.org/webster). You can call TIAA at (800) 732-8353, or go to [tiaa.org/schedulenow](https://tiaa.org/schedulenow) to schedule a consultation.

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## Fringe Benefits

[webster.edu/human-resources/benefits](https://webster.edu/human-resources/benefits)

**TUITION REMISSION:** Employees are eligible for tuition remission for courses taken at Webster University, immediately upon hire. Dependents are eligible for tuition remission for courses taken at Webster University one year after the employee's hire date. Taxation may apply. Additional information can be found under HR Forms.

**TUITION EXCHANGE:** Provides employees, spouses and dependent children an opportunity to receive tuition scholarships at institutions other than Webster University. To be eligible for the program(s), you must be employed in an eligible status for a minimum of 3 to 5 years depending on the program.

**HOLIDAYS:** Employees who are employed and regularly scheduled to work on a holiday will be given the day off with pay. Temporary employees do not receive holiday pay. A list of holidays can be found on the Human Resources website, under Closings and Holidays.

**STAFF VACATION/PERSONAL DAY/SICK DAYS:** These accruals are pro-rated based on hire date and are available to use after 60 days employment. (*Note: differences may apply based on employment criteria*).

**FACULTY BENEFITS:** Additional information can be found in the Webster University Handbook in Connections.

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## Additional Resources

**BANKING BENEFITS** (Through Bank of America, [go.bofa.com/WebsterUniversity](https://go.bofa.com/WebsterUniversity)): Faculty and staff with a Webster University payroll direct deposit into an existing or new personal Bank of America® checking or savings account will get a special bundle of fee waivers on that account.

**TRAVEL ASSISTANCE PROGRAM** (Through International Medical Group, [imglobal.com](https://imglobal.com)): Medical and travel assistance services 24 hours a day/365 days a year, for business or pleasure, when traveling at least 100 miles from home. This services is **free** to you and your immediate family. Additional information can be found on [myadp.com](https://myadp.com).

**EMPLOYEE ASSISTANCE PROGRAM** (Through ComPsych, [guidanceresources.com](https://guidanceresources.com)): Personal counseling, financial information and resources, legal support and resources. This services is **free** to you and your immediate family, limitations may apply. Additional information can be found on [myadp.com](https://myadp.com).

**FINANCIAL WELLNESS CENTER** (Through Prudential, [prudential.com/webster](https://prudential.com/webster)): combines digital learning and interactive tools with personalized content to help improve your financial life. Learn to manage money, achieve important life goals, protect yourself against key risks. Additional information can be found on [myadp.com](https://myadp.com).

**RETIREMENT** (Through TIAA, [tiaa.org/webinars](https://tiaa.org/webinars)): Now is a great time to learn more about budgeting for retirement; whether it's in your near future or perhaps years to come. You may access on-demand and live financial education webinars. What's right for you?

