



Benefits At A Glance

For Benefit Eligible Faculty and
Administrative/Professional Staff

November 1, 2016 to October 31, 2017

Revised 9/19/2016



Introduction

Salus University knows your employee benefits package is extremely important to you. We understand benefits should meet you and your family's needs, as well as be affordable. Within this guide you will find important information on the health and welfare benefits available to you, the employee costs associated with these benefits, and how to enroll for the 2016-2017 plan year.

This guide contains only general and summary information; it should not be considered a replacement for the more detailed information set forth in certificates of coverage or master plan documents produced by each insurance company. Every care is taken to assure the accuracy of this guide; however, in the event of any conflict between this guide and information produced by each insurance company, the insurance company's documents will be the final authority.

Detailed information about each plan is available from the Human Resources Department.



CHOOSE FROM A COMPREHENSIVE BENEFITS PORTFOLIO

We offer an array of benefit plans and coverage levels for you and your family. Our portfolio includes:

- Medical and Prescription Drug Coverage
- Dental Coverage
- Benefit Waiver
- Vision Coverage
- Hearing Service Plan
- Speech & Language Service Plan
- Basic Life and AD&D Insurance
- Voluntary Life and AD&D Insurance
- Voluntary Cancer Insurance
- Employee Assistance Program
- Long-Term Disability Coverage
- Health Savings Account
- Flexible Spending Accounts
- Parking and Transit Commuter Benefits
- Retirement Plans
- Paid Holidays and Leave
- Tuition Assistance
- Hafter Community Center – Gym Membership
- Discount GlobalFit Membership
- Travel Assistance
- Freedom Credit Union Membership
- Discount Verizon Wireless Plan
- Discount Auto, Home, and Renter's Insurance
- Discount Pest Services
- Discount Parking Services
- Discount Auto Buying and Auto Service Program with local dealer

Note: The University reserves the right to change, modify or discontinue any benefits at any time.

ELIGIBILITY

You are eligible for benefits coverage if you hold an appointed position that is at least .75 FTE (26 hours per week) or a Fulltime 1.0 FTE if a member of Local 511. Many of the plans also offer coverage for eligible dependents.

Your eligible dependents include:

- ✓ Your legal spouse or domestic partner*
- ✓ Dependent children up to a maximum age, which depends on the specific benefit as summarized in the table below, including stepchildren, legally-adopted children, and children placed with you for adoption

*The portion of the premiums paid by employees for domestic partner coverage will be withheld on a post-tax basis. The SU portion of the premium paid for a domestic partner will be added to your earnings as taxable income.

ENROLLMENT

Core Benefits—ENROLLMENT IS AUTOMATIC (these benefits are paid for 100% by SU)

The University provides certain “core benefits” coverage at no cost to you, effective on your date of hire into an appointed position. You do not need to enroll in these benefits; however, you will need to complete a beneficiary designation form for life and accidental death and dismemberment coverage. Dependents are not eligible for these benefits.

Your core benefits are:

- Life insurance in the amount of one and a half (1 1/2) times your annual salary to a maximum of \$50,000 (subject to age reduction schedule)
- Long-term disability insurance providing 60 percent income replacement (before tax) in the event you are unable to work due to illness or injury (after 1 year of service)
- Accidental death and dismemberment (AD&D) insurance
- Contribution to a retirement account (after 1 year of service) with no required matching contribution from you

Voluntary Benefits—ENROLLMENT REQUIRED

Newly-hired employees have 30 days from their date of hire to enroll in voluntary coverage, which includes medical, dental, vision, life and AD&D insurance, and flexible spending accounts.

Effective date: Voluntary benefits coverage begins the first of the month following date of hire into an appointed position. If hire date is the first of the month, the employee can choose that day or the following first day of the month.



PAYROLL INFORMATION (for Benefits deductions)

All premiums are taken from two payroll checks per month. In months where there is a “3rd pay”, no deductions are taken.

Leaves Without Pay and Other Periods Off the Payroll

Premiums for voluntary coverage are normally taken from your payroll check as described above. If you are on a leave without pay for a period of time that will result in premiums not being taken from your payroll check, then you are responsible for paying those premiums by personal check to the Human Resources Office.

MAKING MID-YEAR BENEFIT CHANGES

The University allows you to pay a portion of your benefit costs on a pre-tax basis. Due to IRS regulations, once you have made your elections for the 2016-2017 plan year, you cannot change your benefits until the next annual enrollment period. The only exception is if you have a qualified change in family status. Election changes must be consistent with your status change.

An IRS-approved “change in family status,” may include:

- ✓ The addition of a dependent through birth, adoption, or marriage
- ✓ The loss of a dependent through divorce or death, or if your child reaches the maximum age limit for coverage
- ✓ A change in your or your spouse’s/partner’s employment status from full time to part time, or vice versa
- ✓ An unpaid leave of absence taken by you or your spouse/partner
- ✓ Spouse’s/partner’s loss of employment
- ✓ A change in your spouse’s/partner’s employer-provided coverage (i.e., annual enrollment)

This list is not all-inclusive. If you have a change in family status, contact the Human Resources office.

Remember, you may only make enrollment changes during the plan year if you have a qualified change in family status. **To request an election change, you must submit the appropriate forms to the Human Resources Office within 30 days of the date of the family status change.** No changes will be allowed beyond the 30-day limit. Documentation may be required (i.e., birth certificate, marriage license, divorce paperwork, adoption certificate, etc.).

GROUP INSURANCE TERMINATION

Termination of Employment:

When you terminate employment with the University, coverage under the medical, dental, vision, and voluntary life and AD&D insurance that you purchase will terminate at the end of the month in which employment ceases.

Coverage under all core benefits ceases at midnight on the last day of the month in which the termination occurs.

Your flexible spending accounts may be continued on an after-tax basis under COBRA in order to collect any unclaimed dollars. You must continue the contribution in order to extend the available service dates. If you are enrolled in the University’s medical, dental, and/or vision plans, you have the option to continue your coverage under COBRA.

In the event of divorce or legal separation, or a dependent child attains age 26, notify Human Resources of your need to make an election change due to ineligibility for benefits. Dependents may continue medical and dental coverage under COBRA.

Please contact the Human Resources department for additional information.

Health Insurance

The University offers three (3) medical plan options through Independence Blue Cross.

Each plan has a different employee contribution, which is the amount you pay out of your paycheck on a pre-tax basis.

Options with lower contributions have higher deductibles, copay amounts, and out-of-pocket maximums. As you consider which plan best meets the needs of you and your family, think about whether you prefer to pay more each paycheck but less when you need care or less per paycheck but more when you need care.

1. **Plan Options:**

1. Keystone Health Maintenance Organization (HMO) 515
2. Keystone Point of Service (POS) S
3. Personal Choice High Deductible Health Plan (HDHP)

See attached Summary of Benefits and Coverage (SBC) documents for each plan listed above.

Also attached is a rate sheet showing what the University pays for you and/or your dependents and what you would have to pay from your pay check for coverage.

To the extent that the actual cost of coverage under the Personal Choice High Deductible Plan (HDHP) for you and/or your dependents for any year is less than the University contribution shown on the rate sheet, the University will contribute the excess to your HSA, if you are eligible for, and have established, an HSA (as explained in the section of this guide on Health Savings Account), unless you decline the contribution. This optional HSA contribution by the University is not exchangeable for any other benefit or additional compensation.

Delta Dental

The University provides dental insurance through Delta Dental. The Plan is considered comprehensive

The **Delta Dental Plus Premier Enhanced PPO** plan provides in- and out-of-network benefits. In-network providers vary by plan as listed below:

- **PPO Network:** You will enjoy the greatest out-of-pocket savings if you stay in the Delta Dental PPO network. Participating dentists file claims directly with Delta Dental and accept Delta Dental’s reimbursement as payment in full. You are only responsible for your deductible and coinsurance (as determined by your plan), as well as any charges for non-covered services up to Delta Dental’s approved amount.
- **Non-Participating Providers:** If you choose to see a non-participating dentist, you will incur additional out-of-pocket expenses and will be billed the total amount the dentist charges (called balance-billing). When you see a PPO dentist, you are protected from balance-billing.

The table below summarizes the key features of the dental plans. The coinsurance amounts listed reflect what the plan pays.

Summary of Benefits	Delta Dental Base PPO Plan	
	In Network	Out of Network
Calendar Year Deductible Individual Family	n/a n/a	See evidence of coverage booklet*
Calendar Year Maximum Benefit	\$1,500	
Preventative Services	100%	
Basic Services	100%	
Major Services	Covered at 50%	
Orthodontia (children up to age 19 only)	50%	
Orthodontic Lifetime Benefit	\$1,500	

See attached rate sheet for University contributions and what you would pay monthly for coverage.

- Available from the Human Resources Department

Access the Delta Provider Network at:

http://www.deltamass.com/find_a_dentist/search.asp

SALUS UNIVERSITY
Benefit Waiver Information
Plan Year – November 1, 2016 to October 31, 2017

I hereby elect to waive my health and/or dental benefits as indicated below under the Salus University employee benefit plan. I understand that by waiving the University’s coverage, I agree to provide the University with proof of my medical and/or dental coverage through another source. I will supply the University with the name of the insurance carrier and the groups and identification numbers of my plans. I also agree to provide a copy of my current insurance identification card(s).

I understand that the University will pay me, as additional compensation, the equivalent of one-half of the annual University contribution towards the premium which the University would have otherwise paid on my behalf, depending upon level of coverage. This money is subject to applicable federal, state and local taxes and is paid in twenty-four (24) pays.

I understand the renewal of this waiver option is not automatic and I must contact the Human Resources Department each year to complete the forms necessary to process this option. I understand this waiver is available and renewable to me only during the annual University Open Enrollment Period or at another time of the year if I provide proof of coverage elsewhere due to open enrollment through another benefit source.

At anytime during the Plan Year, I may re-enroll in the University’s health plans in the event of loss of my benefits provided through another source. At that time, I may be subject to an eligibility waiting period provision, which may limit or postpone my entitlement to coverage or benefits.

The amounts below are paid each pay period (for 24 pays per calendar year).

Note: You must renew this option each year so if you already participate in the waiver program, please complete the form for the new plan year.

Waiver Options

Waiver Amounts

SINGLE COVERAGE: (check these if you would only have purchased insurance for yourself)

Single Coverage-Health and Prescription Drug \$178.25 per pay _____

Dental Plan (Single coverage) \$ 9.39 per pay _____

ABOVE SINGLE COVERAGE: (check here if you would have purchased coverage for yourself and any other dependents from Salus)

Health and Prescription Drug \$277.50 per pay _____

Dental Plan \$ 13.75 per pay _____

Vision Care Plan

Following any applicable probationary period, all SU employees, both full and part-time and their immediate families are eligible for covered services. Immediate families for employees include spouse, domestic partner* and any children. For employees without spouse, domestic partner or children, the employee's parents are covered. SU Retirees are also covered.

The University requires the application of any available insurance benefits which the employee or their family members or retirees may have. Insurance information will be collected and insurance companies billed for services as applicable. If insurance is available, there will be no additional charge for the covered benefit. No insurance co-payment is required for any covered service.

Eligibility / Authorization: All eligible individuals seeking to use this benefit must first obtain an eligibility form (PCO-357) prior to the visit. These forms are available from the Human Resource Office.

Covered Services

1. **Comprehensive Vision and Ocular Health Examination:** One comprehensive vision and ocular health examination per fiscal year is provided during times students are in The Eye Institute (teaching mode).

2. **Specialty Consultation and Diagnostic Testing:** In most cases an employee's medical insurance will cover specialty consultations (retina, glaucoma, neuro-ophthalmology, cornea external disease, emergency care), specialty diagnostic testing (visual field study, ultrasound, HRT, GDX, OCT), or specialty care provided in the binocular vision service at The Eye Institute. Authorization for specialty testing or consultation typically requires a referral from the employee's primary care physician. Available medical insurance will be billed for the above specialty services.

If an employee or family member does not have insurance covering the above services, the individual is entitled to one specialty consultation or specialty diagnostic test per fiscal year, at no cost to the employee or family member. If more than one specialty consultation or diagnostic test is required in a fiscal year, additional services will be provided at 50% of the prevailing charges.

3. **Eyewear:** One pair of glasses, including frame (\$32 allowance toward the wholesale cost of the frame) and single vision, bi-focal lenses, or basic progressive lenses will be provided to each eligible individual at no charge. Any additional lens items selected by the eligible individual (coatings, tints) will be available at the University's cost.

Employees and dependents are entitled to one pair of glasses per year under the terms of the benefit described above. Additionally, employees and dependents are entitled to two additional pairs per fiscal year, at the wholesale cost of materials, plus a \$20.00 service charge for each additional pair.



4. **Contact Lenses:** Employees and dependents are entitled to annual contact lens care. Contact lens care includes the contact lens fitting, lens dispensing, and associated follow up visits. Contact lenses (daily wear soft, rigid gas permeable, frequent replacement, extended wear) for any given fiscal year will be provided at the College's wholesale cost. (If contact lens orders are placed more than once per fiscal year, a \$10.00 service charge will be added to the wholesale cost of additional orders. An annual comprehensive examination is required, in order to continue to place contact lens orders.

Other: No additional services are included under this vision care benefit. Payment for all additional services is required at The Eye Institute's prevailing charges.

Audiology Care Plan

Following any applicable probationary period, SU Faculty, Administrative and Professional Staff and Union Staff, both full and part-time and their immediate families are eligible for covered services. Immediate families for employees include spouse, domestic partner* and any children. For employees without spouse, domestic partner or children, the employee's parents are covered. SU Retirees are covered as well.

The University requires the application of any available insurance benefits which the employee, their family members or retirees may have. Insurance information will be collected and insurance companies billed for services as applicable. If insurance is available, there will be no additional charge for the covered benefit.

Eligibility/Authorization: All eligible individuals seeking to use this benefit must first obtain an eligibility form prior to the visit. These forms are available from the Human Resources Office (215-780-1266).

Appointments: Please call 215-886-8660 to schedule an appointment.

Covered Services

Consultation: One routine consultation is provided during times students are in the Pennsylvania Ear Institute (PEI) clinics or by PEI clinical staff.

Examination: One examination with necessary follow up visits will be provided during times students are in PEI clinics or by PEI clinical staff.

Hardware: Hearing aids will be provided at a 30% discount.

Other:

- Any available insurance will be billed and insurance requirements (such as referrals) will prevail in all cases, including the first consultation.
- For additional consultations, the eligible individual will receive a discount for the balance due after insurance payment (if any) up to 50% of the prevailing charges. Any remaining balance will be the responsibility of the individual.
- No additional services are included under the Audiology Plan. Payment for all such services is required at the prevailing PEI charge.

Speech and Language Pathology Benefits

Following any applicable probationary period, SU Faculty, Administrative and Professional Staff and Union Staff, both full and part-time and their immediate families are eligible for covered services. Immediate families for employees include spouse, domestic partner* and any children. For employees without spouse, domestic partner or children, the employee's parents are covered. SU Retirees are covered as well.

Eligibility/Authorization: All eligible individuals seeking to use this benefit must first obtain an eligibility form prior to the visit. These forms are available from the Human Resources Office (215-780-1266).

Appointments: Please call 215-780-3150 to schedule an appointment.

Covered Services

Evaluation: One (1) routine evaluation of speech, language, voice, fluency, cognition and/or swallowing per year.

Follow-up: Treatment and/or re-evaluation will be determined based on the initial evaluation, not to exceed 52 visits per year without prior written authorization.

Life Insurance

BASIC LIFE AND AD&D INSURANCE

All appointed employees working at least 26 hours per week are eligible for a basic life benefit of one and one-half times annual salary—up to \$50,000 (minimum of \$10,000)—at no cost to you through Guardian Insurance Company.

Additionally, all appointed employees working at least 26 hours per week are eligible for a basic AD&D benefit. Accidental Death & Dismemberment insurance will pay certain benefits if you suffer an irreversible covered loss due to an accident that occurs while you are insured. The loss must be a direct result of the accident, independent of all other causes. And, it must occur within 365 days of the date of the accident.

You will need to complete the beneficiary designation form for the core life and AD&D coverage.

Your life insurance coverage from Salus University remains in effect until the end of the month after you leave employment with Salus. When you retire or resign from employment, you have the option of taking the Salus University Life Insurance Plan with you. You will be responsible for paying for the premiums on your own.

You may apply for conversion any time within 30 days after the resignation. If you do not apply within 30 days, the option to convert will no longer be available to you.

A Human Resources Representative will be able to provide you with the appropriate forms if you are interested in this option.

Voluntary Life & AD&D Insurance

Voluntary Life Insurance

The University provides you the option of purchasing voluntary life insurance for yourself, your spouse/partner, and your child(ren) through Guardian. Employee and spouse/partner rates are based on age and tobacco/non-tobacco user status.

- Employee—You may purchase voluntary life coverage in increments of \$10,000, up to \$500,000 or 5x annual salary, whichever is less. The guarantee issue amount is \$150,000 if you elect coverage when first eligible.
- Spouse/Partner—If you purchase voluntary life coverage for yourself, you may also purchase coverage for your spouse/partner in \$5,000 increments, up to 50% of employee voluntary coverage. The guarantee issue amount for your spouse/partner is \$20,000 if you elect coverage when first eligible.
- Child(ren)—If you purchase voluntary life coverage for yourself, you may also purchase coverage for your dependent child(ren) in \$2,000 increments up to maximum of \$10,000.

Voluntary AD&D Insurance

The University provides you the option of purchasing voluntary Accidental Death & Dismemberment (AD&D) insurance for yourself, your spouse/partner, and your child(ren) through Guardian. Dependent coverage is available only when you elect coverage for yourself. You may purchase voluntary AD&D coverage for yourself, your spouse and/or your children in the same increments listed above.

Note: You may not elect coverage for your spouse if your spouse/partner is already covered as an employee under this policy.



Voluntary Cancer Insurance

Salus University employees are eligible to purchase (at their own expense) cancer insurance through Guardian. Cancer Insurance pays benefits directly to the covered individual for covered cancer treatments and expenses. Cancer Insurance can help ease the financial burden associated with this illness, including large out-of-pocket costs and bills which may not be covered under existing health plans.

Coverage is available to employee, their spouse and children. Rates are guaranteed renewal for life and the product may be taken with employees, should they ever terminate their employment relationship with Salus.

Your human resources manager or Guardian representative can provide application and coverage information for you at your request.

Employee Assistance Plan

Through Guardian Insurance Company, employees have unlimited access to consultants by telephone, resources and tools on line, and up to three (3) face-to-face visits with counselors for help with a short term problem.

Keeping your work and personal life in balance can sometimes be tricky. Stressful situations can affect your health, well-being and ability to focus on what's important.

That's when you can pick up the phone and speak confidentially' to a local counselor who can help you:

- Locate childcare and eldercare services, adoption assistance, special needs care, in-home services, and parenting classes/support groups
- Speak with financial experts regarding issues such as budgeting, credit and collections, retirement planning, retirement planning, basic tax planning and savings and investing
- Work through complex, sensitive issues such as divorce and separation, health and wellbeing, grief and loss, career planning and balancing work and home life
- Get advice on how to deal with a conflict with you and a co-worker
- Get a referral to an attorney for a free 30-minute consultation and a 25% discount on legal fees if the attorney is retained to provide legal services

You'll have access to an attorney for state specific Legal information and services. If you decide to retain the attorney, you may be eligible to receive a 25% discount on additional services.

You also have unlimited website access at www.ibhworklife.com where you can:

- Read worklife resources
- Get legal and financial services
- View behavioral Health Consumer Information
- Email a counselor
- Chat with a counselor

Guidance for work-related conflicts

If you're a manager dealing with staff issues such as an employee who's feeling overwhelmed by his or her workload, call you have unlimited access to telephonic assistance consultation experts. Call toll free 1-800-386-7055 and get help with topics such as:

- Critical incidents
- Conflicts in the workplace
- Drug free workplace
- Education and training
- Job stress
- Organizational development
- Team building



Long Term Disability Coverage

The University is pleased to provide long-term disability coverage at no cost to you. Long-term disability (LTD) coverage provides salary continuation in the event your disability continues beyond the short term disability (STD) period. The table below summarizes the key features of the disability plans.

Coverage	Elimination Period	Benefit Duration	Benefit Amount
Long Term	90 days	Up to Social Security Normal Retirement Age (SSNRA)	60% of basic salary (up to \$10,000 or \$12,500 per month depending upon annual salary at time of disability)



Health Savings Account (HSA)

If you enroll in the IBC HSA-qualified HDHP medical plan, you may be eligible to open and fund a health savings account (HSA). An HSA is a personal health care savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars. Your contributions are tax free, and the money remains in the account for you to spend on eligible expenses no matter where you work or how long it stays in the account. An HSA allows you to control your own money, year in and year out. **You may contribute to an HSA on a pre-tax basis by payroll deduction through the Section 125 Cafeteria Plan.**

HSA Eligibility

You are eligible to open and fund an HSA if:

- You are covered by an HSA-eligible high deductible health plan like the Kaiser CDHP.
- You are not covered by another non CDHP health plan, a traditional health care FSA, or health reimbursement arrangement.
- You are not eligible to be claimed as a dependent on someone else's tax return.
- You are not enrolled in Medicare or TRICARE for Life.
- You have not received Veterans Administration Benefits.

Your HSA is an Individually Owned Account

- You own and administer your HSA.
- You determine how much you will contribute to your account and when to use the money to pay for eligible health care expenses.
- You must establish an HSA prior to the date of service for expenses to be eligible for reimbursement.
- Like a bank account, you must have a balance in order to pay for eligible health care expenses.
- It is important that you keep receipts for tax documentation.
- An HSA allows you to save and “roll over” money if you do not spend it in the calendar year.
- The money in the account is always yours, even if you change health plans or jobs.
- There are no vesting requirements or forfeiture provisions.

Use Your HSA to Pay for Qualified Medical Expenses

- Use your HSA money to pay for eligible expenses now or in the future.
- HSA funds can be used for your expenses and those of your spouse/partner and eligible dependents, even if they are not covered by the IBC HDHP.
- Eligible expenses include your medical and dental deductible, copays, eye exams, prescription expenses, and LASIK surgery.
- IRS Publication 502 provides a complete list of eligible expenses and can be found at www.irs.gov.

Maximize Your Tax Savings

- Contributions to an HSA are tax free, and can be made through payroll deduction on a pre-tax basis when you open an account with Bancorp—Independence Blue Cross' banking partner.
- If you open an account through an institution other than Bancorp the University cannot deduct pre-tax contributions from your paycheck; you will need to make post-tax contributions directly to the institution of your choice and take an "above the line" deduction on your federal income tax filing for any amounts you contribute to your HSA.
- The money in your HSA (including interest and investment earnings) grows tax free.
- As long as you use the funds to pay for qualified medical expenses, the money is spent tax free.

If you enroll in an HSA, you cannot contribute pre-tax dollars to a traditional health care FSA.

Flexible Spending Accounts (FSA)

Health Care FSA

Through your health care flexible spending account (FSA), you may pay for qualified out-of-pocket health care expenses with pre-tax dollars that you or your covered dependents incur.

Qualified expenses include the following:

- Deductibles, copayments, and prescriptions
- Health services, supplies, or expenses not covered by your medical, dental, or vision plans
- Charges above the usual and customary limits or maximum limits set by the plans
- Orthodontia expenses not covered by the plan

You may contribute up to \$2,500 to your health care FSA for the 2016-2017 plan year (November 1–October 31).

The entire amount you elect is available to you on your first day of eligibility. For a full list of eligible expenses, go to: www.irs.gov/publications and search for Publication 502.

Dependent Care FSA

The dependent care FSA allows you to use pre-tax dollars to pay for certain dependent care expenses such as licensed daycare, after school camp, and elderly care if you or your spouse/partner need these services so you may work or attend school full time.

The annual IRS contribution limit is \$5,000 (per calendar year). If you are married and file separate returns, you and your spouse/partner can each elect \$2,500 for the plan year (Nov 1–October 31).

Certain rules apply. Note: You can only be reimbursed up to the amount that has been deposited into your dependent care FSA.

Expenses may be paid from this account if your dependents are eligible to be claimed as dependents on your federal tax return and are either:

- Under age 13
- Mentally or physically unable to care for themselves, regardless of age (this may include a disabled spouse/partner or older relatives)

If you use a care provider who is your own child or relative, you may only be reimbursed for eligible expenses if the care provider is at least 19 years of age. You must report the name, address, and Social Security number or Tax Identification number of your care provider on your federal tax return (IRS Form 2441).

How does an FSA work?

You decide how much to contribute to your health care FSA, limited purpose FSA, and/or dependent care FSA on a plan year basis to the maximum allowable amount. Your annual election will be divided by the number of pay periods and deducted evenly on a pre-tax basis from each paycheck throughout the year.

When you have expenses to be reimbursed, you can submit your claim online or submit a manual claim to PayFlex, the FSA vendor.

You may be required to submit documentation with the following to PayFlex:

- ✓ Date of service/item purchased
- ✓ Description of service/item
- ✓ Provider/merchant name
- ✓ Person receiving services
- ✓ Amount you are required to pay

Things to consider before contributing to an FSA:

- Be sure to fund your FSAs wisely. Due to the favorable tax treatment of FSAs, the IRS requires that you forfeit any money left in your account if you do not spend it by the end of the plan year.
- You cannot stop or change contributions to your FSA during the year unless you have a qualified change in family status consistent with your contribution change.
- You cannot take income tax deductions for expenses you pay with your FSAs.

For more information on FSAs and a calculator to assist you in determining your election, go to www.payflex.com.

Your FSA election(s) do not carry over from plan year to plan year; you must elect your contributions annually.



Parking and Transit Commuter Benefits

What Are Commuter Benefits?

In 1984, the IRS decided to give hard-working citizens, like you, tax-free benefits for commuting to work via public transportation since most employers offered free parking. Today's benefits, IRS Section 132(f), have been expanded to include parking, vanpools and even biking as parking costs in most cities are at a premium, and transit ridership fees are on the rise. IRS Section 132(f) makes it possible for tax-paying commuters to get more out of their paychecks by reducing commuting costs. Commuter benefits can add up to some serious tax savings. But how? You save money on taxes every month you participate (no waiting until the end of the year), which means more money in your pocket each month. Savings can add up to a whopping 40%.

How It Works

The amount of money you set aside to pay for your commute doesn't count as income, so you're not taxed on it. By having your commuting costs automatically deducted from your paycheck, you're actually taking home more money and giving less to Uncle Sam.

What Types Of Commuting Expenses Are Covered?

- Bus, ferry, train, trolley tickets and passes
- Parking expenses: meters, garages and lots
- Vanpool fees
- Bike maintenance and repairs

A Human Resources Representative will be able to provide you with the appropriate forms if you are interested in utilizing this benefit.

For more information about commuter benefits and allowable tax free annual limits please visit:

<<http://www.irs.gov/pub/irs-pdf/p15b.pdf>>

Retirement Plan Annuity and Supplemental Retirement Plan Annuity

Retirement Annuity

After one year of employment, employees regularly scheduled to work at least .50 FTE or more are eligible to receive a contribution from the University's towards a retirement plan. The University will contribute an amount equal to 10.5% of eligible salary and contributions are made monthly. Plan participants are 100% vested immediately upon enrollment. Contributions will be made to TIAA-CREF. (www.tiaa-cref.org.)

You may be eligible to be enrolled in the TIAA-CREF Retirement Plan (prior to the normal one-year waiting period) in accordance with entry guidelines in the Plan Document if you are currently 100% vested in TIAA-CREF or any other 403B retirement plan. Documentation of vesting will be required. Please contact the Human Resources Department for more information.

Distributions

Distributions from the above defined contribution plan are available only upon termination of employment from the University, except for a one-time "in-service" lump sum distribution of up to 10 percent of your account, which you can request at age 59 1/2 or older. Any distribution from this plan that does not qualify as a "periodic payment" under the IRC, or as a qualifying "roll-over" or "direct transfer" to another qualifying retirement plan must be "rolled-over" to an IRA, which can then be used as the vehicle for cash withdrawals.

Supplemental Retirement Annuity

The University offers a retirement plan under section 403(b) of the Internal Revenue Code (IRC), to enable you to invest in your retirement via the convenience of regular automatic payroll contributions.

Contributions are made on a pre-tax or tax-deferred salary reduction basis, which means that your current taxable income is reduced by the amount of your contributions, and those taxes on those contributions and their investment earnings are deferred until they are paid back to you in the form of retirement benefits or other distributions from these plans. Retirement contributions will be deducted from each paycheck. Participation in this plan is entirely voluntary.

You may direct your contributions into a wide array of investment options available through TIAA-CREF or Vanguard, the investment companies selected by the University to service this plan. Additional contributions are not permitted.

Paid Time Away from Work

Paid Holidays

The University provides paid holidays as follows:

New Year's Eve and New Year's Day

Martin Luther King's Birthday

Good Friday and Easter Monday

Memorial Day

July 4th

Labor Day

Thanksgiving and the day after Thanksgiving

Christmas Eve and Christmas Day

Note: A holiday that falls on a Sunday is usually observed on Monday. One that falls on a Saturday is usually observed on Friday.

Paid Vacation & Sick Leave

Appointed employees receive accrued paid time off. Please refer to your Employee Handbook for further details.

Note: Vacation days cannot be carried over from year to year.

Faculty Advancement Program

Faculty in certain positions (tenure track, tenure) are eligible to participate in the Faculty Advancement Program. Please refer to the Faculty Handbook for more information.

Family & Medical Leave

The University complies with the Federal Family & Medical Leave Act. It offers leaves for reasons listed under the Act. This enables a mother or father to take time off for birth, adoption, or foster placement of a child or an employee to take time away from work for

covered medical reasons for their own medical condition or to take a leave to care for a loved one for whom the employee is the primary caregiver.

Contact the Human Resources Office for details.

Whenever possible, faculty and staff intending to take a leave should inform their dean, chair, supervisor or department head no later than three months prior to the proposed beginning of leave. If this is not possible because of pre-term delivery, sudden availability of adoption or other unpredictable changes in family status, leave requests will still be considered.

Other Leaves

University policies provide for other kinds of leaves, such as for funerals, jury duty, sabbaticals, military, etc. Contact the Human Resources Office for additional information.

Tuition Assistance Program

Employee Tuition Benefit

Salus University extends tuition assistance for job-related education to currently employed benefit-eligible faculty and Administrative & Professional staff who have completed one year of employment. Courses must be in direct relationship to a staff member's present position; required to complete a job-related undergraduate or graduate degree in a job-related area (or a degree which can be beneficial in a future position at the University). Reimbursement shall be for tuition expense only (cost such as registration fees, books, supplies, lab fees, etc. are not reimbursable under this program).

Participants will be reimbursed 80% of tuition cost per semester credit hour up to a maximum of \$5,000 per plan year (July – June).

Dependent Tuition Waiver – for Salus University

The University will waive tuition for the children of benefit-eligible faculty and staff who have completed three (3) years of continuous service to the University. For those faculty or staff who are employed part time, between .5 and 1.0 Full Time Equivalent and who have completed three (3) years of continuous service to the University, the University will waive a percentage of the University tuition, in direct proportion to the percentage of teaching and/or employed time devoted to the University. This benefit does not include fees, books, instruments and other supplies.

This benefit is available only to those applicants who have fulfilled the admissions criteria and have been accepted into the program. A rolling admissions process will apply to eligible children similar to that for all other applicants. The University reserves the right to limit the number of tuition waivers it awards each year to each program. If necessary, these limits will be recommended by the Dean or Program Director of each academic program to the President. This benefit is limited to enrollment into no more than one University program for each eligible child. This benefit does not include fees, books, instruments and other supplies.

If a faculty or staff member terminates his or her employment, voluntarily or involuntarily, any child already enrolled in the program will no longer be eligible for the benefit. If a faculty or staff member retires (and meets SU's criteria as a retiree) from SU after the child has been accepted into the program, the benefit will continue until the dependent completes the program. If the child is a stepchild of the University employee, the child would no longer be eligible for the benefit if the employee divorces the child's parent.

The term "children" is to include biological children, stepchildren and legally adopted children of University faculty and staff. In the case of stepchildren, the employee must present a copy of the marriage license with the stepchild's parent. There is no age limit for the child in order to be eligible. A child's marital status has no bearing on their eligibility. Spouses of faculty and staff are not eligible for this benefit.

Hafter Student Community Center Fitness Center Benefit

Salus University makes available to its employees the use of the Hafter Student Community Center to participate in aerobic and exercise activity. The Fitness Center has various equipment including aerobic exercise machines, treadmills, exercise bikes, exercise mats and free weights.

In order to participate, you must complete a membership application and provide health care clearance as necessary, which are available at the Hafter Center. Prior to your becoming a member of the Center, it is requested that you note the following:

- Participation in the exercise and aerobics programs and use of the equipment is solely at your own risk.
- The current operating hours for the Center are 6:00 a.m. until 10:00 p.m. Monday – Friday and from 8:00 AM to 8:00 PM Saturday and Sunday.
- Proper attire, including a Center Membership card, is required at all times. Please bring your own towel.
- No food, glass or open containers are permitted in the Center.
- Spouses, domestic partners, siblings, adult children (21 or older), dependents may join for \$50 membership fee and \$20 monthly fee
- Guest pass is \$5 per day



GlobalFit Employee Discount

GlobalFit offers employees of Salus University discount memberships on thousands of gyms. GlobalFit also offers flexible options including the ability to freeze, transfer, and visit other gyms while traveling! You can register to become a GlobalFit member by registering online at www.globalfit.com/salusuniv or by calling 1.800.294.1500.



Travel Assistance Program

Salus University employees are eligible to receive, at no cost, worldwide emergency travel assistance services. When traveling for business or pleasure, in a foreign country or just 100 miles or more from home, you and your family can obtain help in the event of a medical emergency.

Examples of services available:

- Hospital admission coordination
- 24/7 Multilingual Emergency Response
- Medical Evacuation and Repatriation
- Security and Political Evacuation
- International Medical Insurance and Claims Administration
- Travel Intelligence, Alerts and Destination Information
- Pre-Travel Immunization Information and Health Planning
- Specialized Security Assessments and Contingency Planning
- Travel Medical Kits



Freedom Credit Union

Employees of Salus University and their family members (spouse, children, parents, siblings, grandchildren, grandparents, stepparents or stepchildren) are eligible to join Freedom Credit Union.

Freedom Credit Union is a full service financial institution with over \$350 million in assets and 53,000 Members. Originally chartered in 1934 to provide financial services to employees of The School District of Philadelphia, Freedom now serves individuals and organizations throughout the Greater Philadelphia Area.

At Freedom, Members are also owners and their needs always come first. Keeping Members' best interests in mind, we offer a full line of convenient financial services. Unlike banks, Freedom works to provide the best possible services to Members, rather than paying dividends to stockholders. This translates into better rates on deposits, better loan rates, and lower fees, along with some special services not available at other financial institutions - such as Youth Accounts, Member only car sales, and various discounts. At Freedom, Members come first!

Applications for membership may be obtained from the Human Resources Department.

www.freedomcu.org

Verizon Wireless Employee Discount

Employees of Salus University (and their family members living at the same address) are eligible to take advantage of discounts on a monthly calling and data plan, phone and accessories.

The current discount is 22% of regular monthly fees.

See the Human Resources Department for more information on this benefit and how to enroll.



Discount Home, Auto & Renter's Insurance Liberty Mutual

Salus University has partnered with Liberty Mutual to help our employees save money on their car and home insurance by getting exclusive group savings.

Discounted rates are guaranteed as long as you are an employee of Salus University.

Please see the Human Resources Department for Liberty Mutual contact information.



Western Pest Services Discount

Salus University has partnered with Western Pest Services to help our employees save money on a number of pest control services by getting exclusive group savings.

Discounted rates are guaranteed as long as you are an employee of Salus University.

When contacting Western Pest Services please use the following code for discounts: EMP1

Contact Information: Phone 800-544-BUGS (2847) or visit westernpest.com

Please see the Human Resources Department for more information about Western Pest Services.



Discount Parking with the Parking Spot



Salus University has partnered with The Parking Spot as our preferred airport parking provider. Salus University faculty and staff now receive discounted parking at The Parking Spot for both business and leisure travel through our Spot Club Exec Program. To receive your discount, give the cashier your Spot Club Exec Card or show your Salus University business card, ID badge, or credit card. www.theparkingspot.com.

In addition to the discount, Spot Club Exec members receive:

- Discounts at every Parking Spot Location:
- Salus University associates will receive a 20% at our locations in Philadelphia, Newark (3 locations), New York (JFK) and New York (LGA)
- Salus University associates will receive a 10% at our locations in Atlanta, Austin, Buffalo, Chicago, Columbus, Dallas, Denver, Houston, Kansas City, Los Angeles, Memphis, Nashville, Oakland, Oklahoma City, Orlando, Phoenix, Pittsburgh, and St. Louis
- Spot Club Exec program enrollment to earn free parking points and online account management
- 37 convenient locations at 24 airports, all open 24 hours/7 days/365 days a year
- A discount on personal travel
- Continuous shuttle service (every 5-7 minutes)
- Free USA Today at check-in
- Complimentary bottled water at check-out
- Different parking options (Valet, Open-Air)
- Prompt and courteous staff
- Pick-up at your car and drop-off at the front door of the airport
- Complimentary luggage assistance
- Safe, well-lit, and fully-fenced facility
- Optional linkage of your Spot Club Exec card to a credit card
- Jump start, tire change, locksmith, and towing service at no charge

The Parking Spot in Philadelphia is located at 7780 Essington Avenue, Philadelphia, PA 19153.

Discount Auto Buying/Service Program



Salus University has partnered with Sussman Automotive who has several locations in the Elkins Park/Jenkintown area.

Below are the offerings from Sussman:

15% OFF
All service and parts
On **any brand** at any Sussman Dealership

10%
All Body Shop repairs
(Includes body work and deductible)
On **any brand** at the Sussman Collision Center

<http://www.sussmanauto.com/DealerLocator>

You must obtain a preferred discount card from Salus' Office of Human Resources prior to visiting a Sussman location if interested.

Discounted rates are guaranteed as long as you are an employee of Salus University.