



Benefits At A Glance

For Benefit Eligible Faculty and
Administrative/Professional Staff

November 1, 2022 to October 31, 2023

Revised 11/18/2022



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 2022-2023 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 Office of Human Resources.



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
- Commuter Benefits Program
- Retirement Plans
- Paid Holidays and Paid Time Off
- Leave Time
- Tuition Assistance
- Hafter Community Center – Gym Membership
- Discount GlobalFit Membership
- Discount Verizon Wireless Plan
- Voluntary Pre-Paid Legal Insurance
- Voluntary Identity Theft Insurance
- Discount Auto, Home, and Renter's Insurance
- Discount Pest Services
- Discount Auto Buying and Auto Service Program with local dealer
- Discount Philadelphia Orchestra Tickets
- Tuition Savings – 529 Plan
- American Heritage Credit Union
- Allied Mortgage Group

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 University 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 the University)

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 Office of Human Resources.

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 2022-2023 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 Office of Human Resources.

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 Office of Human Resources within 30 days of the date of the family status change.** No changes will be allowed beyond the 30-day limit. Documentation will 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. If this is elected, a member is required to pay post-tax contributions for the remainder of the plan year (you lose the pre-tax benefits) + 2% COBRA administration fee. If you are enrolled in the University’s medical, dental, and/or vision plans, you have the option to continue your coverage under COBRA as well.

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 Office of Human Resources 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.

Plan Options:

1. Independence Blue Cross HMO 25/35 (HMO)
2. Independence Blue Cross Point of Service 15/25 (POS)
3. Independence Blue Cross High Deductible (HDHP) 2500/5000

You will be provided with a Summary of Benefits and Coverage (SBC) documents for each plan listed above. You will also be provided with a rate sheet showing what you would have to pay from your pay check for coverage.

For the High Deductible Plan – single level coverage or employee/child(ren) coverage level - the University will contribute a set amount to a Health Savings Account (HSA) for you unless you decline the contribution. This optional HSA contribution by the University is not taxable income and is not exchangeable for any other benefit or additional compensation.

PRESCRIPTION COVERAGE: Provided through Independence Blue Cross.

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	See evidence of coverage
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	

The Office of Human Resources will provide you with a rate sheet showing what you would pay monthly for coverage if you elect dental coverage for yourself and/or your dependents.

Access the Delta Provider Network at:

www.deltadentalins.com

SALUS UNIVERSITY

Benefit Waiver Information

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.

At any time 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.

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 Amounts

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

Dental Plan \$ 13.75 per pay

Vision Care Plan

Following any applicable probationary period, all Salus University 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. Eligible 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 prior to the visit. These forms are available from the Office of Human Resources.

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, Salus University 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*, employee's parents and any children. Eligible 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 Office of Human Resources (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, Salus University 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. Eligible 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 Office of Human Resources (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 Unum 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 your last day of employment with the University. 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 Unum. 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 Unum. 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 Unum. 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 Unum representative can provide application and coverage information for you at your request.

Employee Assistance Plan

Through Unum 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 <https://www.unum.com/employees/services/life-balance> where you can:

- Read work-life 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 1-800-854-1446 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 after one year of service. 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



Health Savings Account (HSA)

If you enroll in the 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.
- You are not covered by another non HDHP 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 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.
- If you open an account through an institution other than the University's partner (Health Equity), 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.

Maximum Contribution Limits for 2022:

Individual: \$3,650

Family Coverage: \$7,300

Catch up allowed for those 55 and over: \$1,000

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 \$2,850 to your health care FSA for the 2022-2023 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 Health Equity, the FSA vendor.

You may be required to submit documentation with the following to Health Equity:

- ✓ 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.

You can use your FSA money on everyday health essentials like baby health items, health trackers, pain relief products and more.

Visit <https://media.healthequity.com/fsastore/> for the largest selection of guaranteed FSA-eligible products.

Commuter Benefits Program

Commuter Benefits

Commuter benefits let you use pre-tax dollars to pay for eligible transit and parking expenses.

Unlike other pre-tax savings programs, it works from month-to-month with no annual election required—you can sign up, make changes, or cancel at any time, subject to monthly election and cut-off deadlines.

If you ride public transportation to work, HealthEquity has convenient options for you to receive your passes, tickets, smart cards, or other fare media.

- Home Delivery—when you order your monthly passes or tickets for public transportation through HealthEquity, you can enjoy the convenience of automatic home delivery every month.
- HealthEquity Commuter Card—if you ordered a HealthEquity® Visa® Commuter Card (Commuter Card), use it to pay for your qualified commuting expenses.

Funds from each month's order will become available through your card on the 20th of the month before the benefit month (e.g. June 20 for the July benefit month). You can check your balance anytime by logging in to your account.

The IRS rules that govern the program have monthly pre-tax statutory limits. The transit account monthly pre-tax contribution limit is \$300 in 2023.

It's important to make sure you only spend your commuter benefits program dollars on expenses deemed qualified by the IRS. Whether you have public transportation, parking, or park and ride expenses, you can save on just about any way you get to work:

- Bus, light rail, regional rail, streetcar, trolley, subway or ferry
- Vanpool
- Parking at or near work
- Parking at or near public transportation for your commute

Some expenses, however, are not qualified. These include:

- Parking costs that are not work-related
- Mileage and tolls
- Taxis and limousines
- Parking at an airport for air travel

Discover the full power of your Commuter benefits. Just input your planned spending and watch the savings add up: <https://www.wageworks.com/calculators/commuter-savings-calculator/>

Retirement Plan Annuity and Supplemental Retirement Plan Annuity

Retirement Annuity

Salus University maintains a retirement plan for all eligible employees whose working hours exceed a specified level. The University will contribute a percentage of each employee's base salary income to the retirement plan. The retirement plan does not require an employee contribution.

For each plan year beginning on or after January 1, 2012, the Employer Contribution made by the University to the account of each Participant who remains an eligible employee will equal 10.5% of the Participant's Compensation*. Participants must work at least 910 hours during the Plan Year in order to receive the Employer Contribution for that year.

Participation in this Plan, (for eligible employees as stated above) for purposes of Employer Contributions and any Matching Contributions, will begin on the first Entry Date (January 1, April 1, July 1 or October 1) which coincides with or next follows that date on which the eligible employee attains age 18 and complete 12 consecutive months of service with the University, provided that employee worked at least 910 hours during that consecutive twelve-month period.

If an eligible employee was vested under the terms of a prior employer's 403(b) plan, their participation in the Salus University Retirement Plan will begin as of the first Entry Date coinciding with or next following their employment or, if later, the date proof satisfactory to the University that the individual was fully vested in a prior employer's 403(b) plan was provided.

*Compensation means an employee's basic salary or hourly wages reported on their W-2, excluding bonus, commission, overtime, and any other additional compensation, and determined without reducing the compensation for any Elective Deferrals elected. Under law Compensation taken into account under the Plan cannot exceed a specified threshold which is subject to periodic cost-of-living adjustments. Only the Compensation received while the individual is a participant will be counted.

Participants are 100% vested immediately which means that, should a participant's employment with the University terminate for whatever reason, the individual is entitled to the full balance in their account.

Note: Residents, Fellows, and Temporary Employees are not eligible for this benefit.



Supplemental Retirement Annuity Plan

Employees can build extra financial security for retirement by participating in the Supplemental Retirement Annuity Program. This program permits all employees to make contributions through payroll deductions to a special retirement account with “before-tax” dollars. These funds grow “tax-free” in the account and are taxed when redeemed. For more information about this program, contact the Office of Human Resources. All employees are eligible to participate in the Supplemental Retirement Annuity Plan as of the first of the month following their date of hire or anytime thereafter.

Note: Residents, Fellows, and Temporary Employees are eligible to participate in this benefit.

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
- Spring Break (the Friday before Easter and the Monday after Easter)
- Memorial Day
- Juneteenth
- 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: Unused Vacation days cannot be carried over from year to year.

Parental Leave

Salus University will provide up to a maximum of four (4) weeks of paid parental leave to eligible employees following the birth of an employee's child or upon receipt of final adoption decree. Parental leave runs concurrently with an approved leave under FMLA.

Paid parental leave may be taken at any time during the 12-month period immediately following the birth or final adoption of a child. Paid parental leave may not be used or extended beyond the 12-month time frame and must be completed before the child's first birthday or the first anniversary of the adoption of the child.

Additional Leave Time

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 Office of Human Resources 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 Office of Human Resources for additional information.

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.

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 calendar year (January – December).

Dependent Tuition Credits – for Salus University

Salus University will issue tuition credits up to the Limit for each Eligible Child of a Benefit Eligible Employee who pursues an Educational Offering(s) at Salus University. For clarity, the tuition credits may be issued toward multiple (concurrent, consecutive or otherwise) Educational Offerings being pursued so long as the tuition credits do not exceed the Limit. This benefit is limited to tuition credit which cannot be applied towards administrative fees; the costs of books, instruments and other supplies; or any other costs and expenses.

For purposes of this policy, Benefit Eligible Employee is defined as faculty and staff who are employed by Salus University at a full-time equivalent (FTE) of .75 or higher in the current academic year and the three (3) immediately preceding academic years. The amount of tuition credit will be treated as gross income, with corresponding payroll tax deductions, for the Benefit Eligible Employee.

Eligible Child: those who meet each of the following two criteria:

1. The child is under the age of 35 at matriculation, and
2. The child is one of the following:
 - the biological child of a Benefit Eligible Employee;
 - the legally adopted child of a Benefit Eligible Employee; or
 - a child for whom the Benefit Eligible Employee is the legal guardian.

Stepchildren of Benefit Eligible Employees are not eligible for tuition waiver unless the Benefit Eligible Employee has legally adopted the child or been appointed the legal guardian of the child.

Limit means an amount equal to the then current total tuition to be charged by Salus for its most expensive Educational Offering then offered.

The full policy and application form for this benefit is available on the Salus website.

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 normal operating hours for the Center are 6:00 a.m. until 8:00 p.m. Monday – Friday and from 8:00 AM to 7:00 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/salusu or by calling 1.800.294.1500.



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 Office of Human Resources for more information on this benefit and how to enroll.



Countrywide Prepaid Legal and Identity Theft

Prepaid Legal Insurance

A legal plan will provide you access to attorneys in an affordable way. This voluntary benefit is offered to all regular full-time and regular parttime employees, and is designed to provide specific legal services when the need arises, in an affordable way.

Benefits include:

- Unlimited Phone Consultations and Advice
- Face to Face Consultations
- Simple Wills
- Living Wills and Medical Power of Attorney
- Legal Documents Reviewed
- Advice on Government Programs
- Online Legal Library and online forms
- Guaranteed reduced rates on other legal services and more

The legal plan is available through payroll deduction for benefit eligible employees, their spouses, domestic partners and dependents up the age of 26 at no additional cost.

Payroll deduction is \$6.89 bi-monthly.

Identity Theft Protection Insurance

Provides complete 24/7 Identity theft protection, credit monitoring and identity theft insurance.

Benefits include:

- Credit monitoring and Alerts
- ID Theft Fraud Restoration Services
- SSN Monitoring and Alerts
- Lost Wallet Protection and Assistance
- ID Theft Victim Assistance
- Online Knowledge Center and more

The Identity Theft protection insurance is available through payroll deduction for benefit eligible employees, their spouses, domestic partners and dependents up the age of 26.

Countrywide offers two levels of coverage options: Silver Plus ID plan for \$4.49/person/bi-monthly or Diamond ID plan for \$6.48/person/bi-monthly.

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 Office of Human Resources 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



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.

The Philadelphia Orchestra

Yannick Nézet-Séguin Music Director



The Philadelphia Orchestra Corptix

Welcome to The Philadelphia Orchestra's Corptix! This program offers your company's employees and guests discounted tickets to select Philadelphia Orchestra concerts. We hope to see you and your colleagues, friends, or families at one of our thrilling performances this season!

How to apply your special savings:

1. Employee selects concert of interest from those found at www.philorch.org/corptix, and click "buy tickets."
2. After selecting a concert, the employee will utilize a special promo-code, to enter into the promotion box.
3. This promo-code will adjust the pricing for all available seats in Verizon Hall at the Kimmel Center to include the appropriate discount, and allow your employee to register an account and finish the transaction.
4. The employee will then have the option to print tickets at home, have them mailed, or left at will call.

For all Philadelphia Orchestra concerts and events, please visit www.philorch.org/concert/calendar

Photos: Jessica Griffin, Ryan Donnell, Peter Checchia

Employees can use this ticket purchase link, with the promo code already embedded: <https://tickets.philorch.org/account/login/?promoCode=SALUS> or they can follow the steps listed below to purchase tickets. The promo code is: **SALUS**

Tuition Savings-529 Savings Plan

A 529 plan is an account that allows you to invest specifically for future education expenses. Similar to IRAs and 401(k)/403(b) plans designed to help save for retirement, 529 plans are aimed at helping families save for college. The accounts are administered at the state level, and are managed by a financial services company that handles all the paperwork and oversees the investments.

Contributions grow tax-deferred, meaning potentially bigger gains over time. Withdrawals are tax-free when the money is used for qualified higher education expenses.

Anyone who is a U.S. citizen or resident alien and at least 18 years old who would like to contribute on behalf of a beneficiary (the person for whom you are contributing money, including a minor child, a spouse or yourself) can establish a 529 account.

Funds can be used at eligible schools nationwide. 529s can be used to cover a range of expenses, including mandatory fees, books, supplies, and equipment required for enrollment or attendance, along with certain room and board costs.

For more information, employees can call 1-800-544-5248 or visit [ScholarShare529.com](https://www.scholarshare529.com)



Benefits of Membership

American Heritage Credit Union has many **FREE** benefits and financial opportunities. It is our goal to help you through our products, our services and education. Regardless of age or life stage, income or education, employees have access to the services they need.

- Over 30,000 Surcharge-FREE ATM's, Debit Cards & FREE* Checking with Interest
- FREE Mobile Banking, Online Banking & Bill Payer
- **"NEW"** Video Advisor-Our Virtual Face to Face Experience
- **"NEW"** American Heritage U-Our Educational & Financial Wellness Platform
- High Yielding Savings, Money Markets, Certificates of Deposit & IRAs
- Investment & Retirement Center
- Convenient Auto Buying Center
- Full Service Real Estate, Home Mortgages & Home Equity Loans
- Vacation & Holiday Savings Clubs
- 37 Local Branches & 5,000 Shared Branches
- Free Credit Counseling through Money Management International (MMI)

Ready to become a member? You can apply in as fast as five minutes by selecting one of the options below.

Option A: Visit our membership application web link at ahcu.co/join-ma

Option B: Video Advisor (VANA), virtual face-to-face experience. Can be accessed through our website. Website can be found below.

Option C: Scan the below QR Code from your iPhone or Android Device



To scan a QR code on your iPhone, all you have to do is open the Camera app and point your phone at the QR code

To scan a QR Code on your Android 8 or later, scan a QR code by long-pressing the home button and selecting Lens

For the "Select Your Eligibility" question on the application, select you are employed by a workplace partner, and then select **"Salus University"** from the drop-down list.

For more information, contact your American Heritage Senior Partnership Account Manager:
Marcella Alston

(267) 512-1366, malston@amhfu.org or visit us at <https://www.americanheritagecu.org/>



The Corporate Partner Program



- ☆ Closing Cost Lender Credit up to \$980
- ☆ Quick Pre-Qualifications
- ☆ Free Home Warranty
- ☆ Homebuyer Privileges Program offering unique discounts from top retailers like Lowes and Blinds.com
- ☆ Local Service from application to closing
- ☆ Marketing supports and collateral to help spread the word to your employees.

As a Corporate Partner, your employees will be able to save on their home mortgage while receiving personalized attention through the home buying process.

Allied Mortgage Group offers a variety of fixed rate, adjustable-rate, VA, FHA and Jumbo loans, so borrowers have the freedom to choose which one is right for them. This program is designed to be quick and simple for you to implement with no cost to the company.



Mark Burkert, Realtor
C: 215.280.3903
E: mark.burkert@cbpref.com



PREFERRED



Lori Geib, Senior Loan Officer
NMLS# 1070051
P: 215.287.3007
E: lgeib@alliedmg.com
www.lorigeib.alliedmg.com



Allied Mortgage Group Inc. (NMLS #1067) corporate office is located at 225 E. City Avenue, Suite 102, Bala Cynwyd, PA 19004 (610) 668-2745. The content in this advertisement is for informational purposes only. This is not an offer for extension of credit or a commitment to lend. All loans are subject to underwriting guidelines and are subject to change without notice. Allied Mortgage Group is not affiliated with any government agency. Loan programs may not be available in all states. Full licensing is found at www.nmlsconsumeraccess.org.

