



STETSON
UNIVERSITY

BENEFITS OVERVIEW

January 1, 2023 - December 31, 2023

Medical Insurance Coverage Options



Provided by Cigna

www.mycigna.com

1 (800) 244-6224

Plan Name	STETSON OAP PLAN
Name of Network	Open Access Plus
Calendar Year Deductible	
Individual	\$1,500
Family	\$4,000
Annual Out-of-Pocket Maximum (includes deductible, copays & Rx)	
Individual	\$8,000
Family	\$16,000
Coinsurance (Coins)	
You pay...	20%
Physician Services	
Office Visit	\$30 Copay
Specialist	\$30 Copay (CCD) \$50 Copay (Non-CCD)
Chiropractic Care	\$50 Copay
MD Live	\$10 Copay
<u>Adult and Child Wellness Exams</u>	100% Covered
Hospital Services	
Inpatient Hospital Per Admission	\$550 Per Day (days 1-5)
Emergency Room	Deductible + Coinsurance
Urgent Care	\$45 Copay
Prescription Drugs	
Retail (30 day supply):	
Generic	\$5 Copay
Preferred Brand	\$75 Copay
Non-preferred Brand	\$150 Copay
Mail Order (90 day supply):	\$12.50 / \$188 / \$375 Copay
Diagnostic Services	
Lab & X-Ray - Outpatient	\$75 Copay
Advanced Imaging (MRI, MRA, PET, CT)	\$300 Copay
Non-Network	
Calendar Year Deductible Ind/Fam	\$3,000 / \$8,000
Out of Pocket Max Ind/Fam	\$12,000 / \$24,000
Coinsurance	30%

Monthly Rates*	Option Open Access Plus
Employee	\$273.96
Employee + Spouse	\$709.08
Employee + Child(ren)	\$591.75
Employee + Family	\$870.24

*Employees may be eligible for a reduced rate based on salary level.

Dental Coverage – PPO/DHMO Options



Provided by Delta Dental

www.deltadental.com

1 (800) 521-2651

DHMO Plan	
DHMO Dental Services	In-Network Only
Office Visit Copay	\$0
Preventative Procedures:	
Teeth Cleaning	No Charge
Fluoride Treatments	No Charge
Bitewing X-Ray	No Charge
Full Mouth X-Ray	No Charge
Sealant (per tooth)	No Charge
Basic Procedures:	
Fillings (permanent teeth):	
Amalgam (1 surface)	No Charge
Amalgam (2 surfaces)	No Charge
Amalgam (3 surfaces)	No Charge
Simple Extraction	\$45 Copay
Surgical Extraction	\$30 Copay
Major Procedures:	
Single Root Canal-Anterior	\$110 Copay
Periodontal Deep Scaling	\$50 Copay
Osseous Surgery	\$285 Copay
Crowns	\$410 Copay
Bridges	\$465 Copay
Denture	\$510 Copay
Orthodontic Procedures:	
Dependent Children	\$2,150
Adult Children	\$2,250
Out Of Network:	
NOT COVERED ON LOW PLAN	N/A

PPO Dental Services	Standard Plan	Enhanced Plan
Annual Maximum Benefit	\$1,000	\$1,500
Calendar Year Deductible:		
Individual	\$50	\$50
Family	\$150	\$150
Preventative Procedures	Deductible Waived	
Routine Exams	Plan pays 100%	Plan pays 100%*
Teeth Cleaning		
Bitewing X-rays Full		
Mouth X-rays		
Fluoride Treatments		
Basic Procedures:	Deductible Applies	
Sealants	Plan pays 80%	Plan pays 80%*
Periodontal Scaling/Surgery		
Root Canal Therapy		
Fillings		
Major Procedures:	Deductible Applies	
Crowns	Plan pays 50%	Plan pays 50%*
Fixed Bridges & Repairs		
Full & Partial Dentures & Repairs		
Oral & Periodontal Surgery		
Orthodontic Procedures:	Deductible Waived	
Lifetime Maximum	50% up to \$1,000	50% up to \$1,500
*Dependent Children to Age 19		
Out Of Network:	Based on 80th percentile	
Deductible (Ind./Family)	\$100/\$300	\$50/\$150
Preventive	80%	100%
Basic	60%	80%
Major	40%	50%
Orthodontic	50%	50%

*Please see carrier benefit summary for additional plan details

Monthly Rates	DHMO Plan	Standard Plan	Enhanced Plan
Employee	\$10.18	\$ 40.99	\$ 54.10
Employee + One	\$17.50	\$ 79.51	\$104.95
Employee + Family	\$25.95	\$129.68	\$171.17

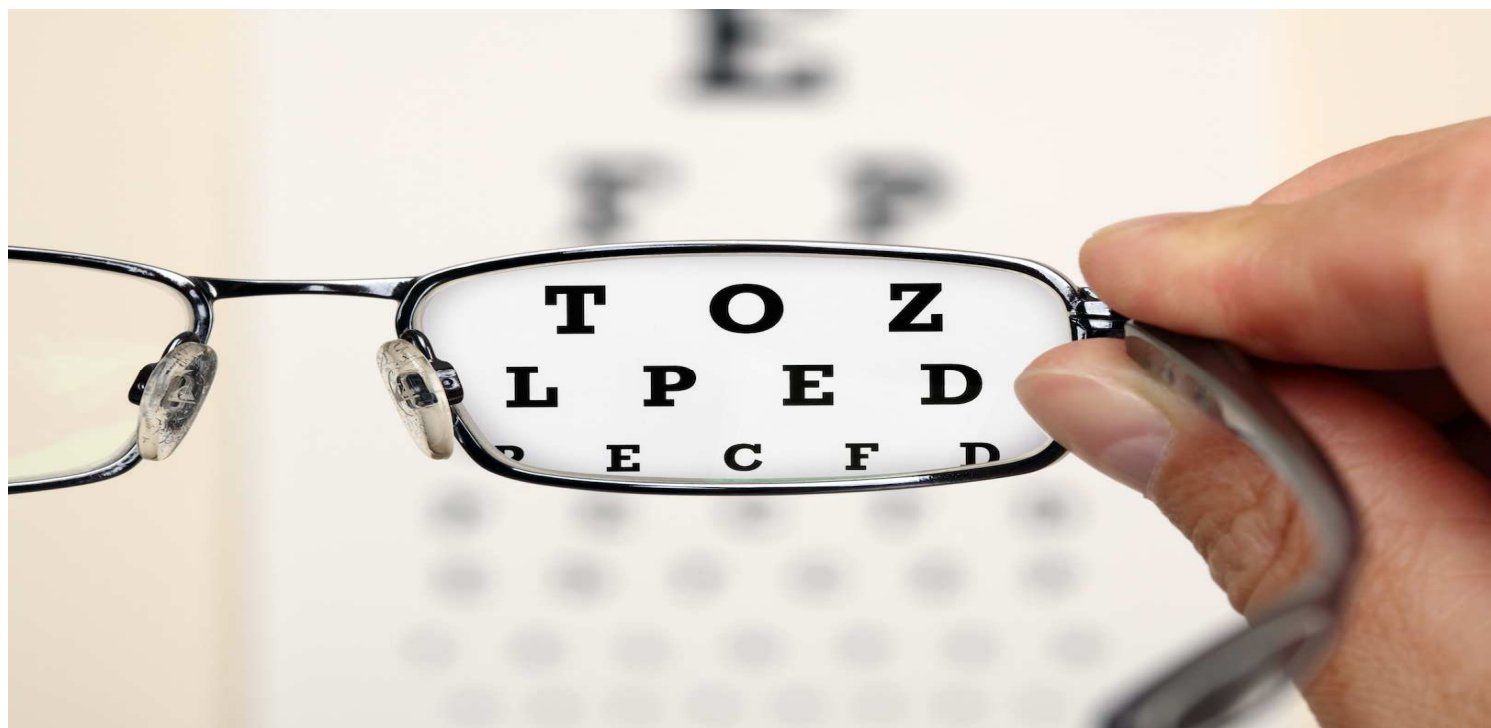
Vision Coverage



Provided by VSP

www.vsp.com

1 (800) 877-7195



Vision Services	In-Network	Out-of-Network
Eye exams	\$10 Copay	Up to \$45
Frequency	Every Calendar Year	Every Calendar Year
Basic lenses		
Frequency	Every Calendar Year	Every Calendar Year
Single vision	\$30 Copay	Up to \$30
Bifocal vision	\$30 Copay	Up to \$50
Trifocal vision	\$30 Copay	Up to \$65
Frames		
Frequency*	\$130 Allowance (20% off balance)	Up to \$70
Benefit	Every Other Calendar Year	Every Other Calendar Year
Contacts		
Frequency*	\$130 Allowance	Up to \$105
Benefit	Every Calendar Year	Every Calendar Year

*Contacts and eyeglasses cannot be purchased in the same year

Monthly Rates	Vision Plan
Employee	\$ 7.45
Employee + Family	\$16.01

Disability Coverage



Provided by The Standard

www.standard.com

1 (800) 368-2859/1 (800) 368-1135

Short-Term Disability – This coverage is 100% paid for by Stetson University.

If you become disabled because of a non-occupational illness or injury and cannot work, you can be covered by the short-term disability insurance policy. Benefits can begin on the 31st day following an accident or illness. The short-term disability plan replaces up to 80% of your basic weekly earnings, with a maximum weekly benefit of \$2,309. You can receive short-term disability benefits for up to 60 days.

Long-Term Disability - This coverage is 100% paid for by Stetson University.

If you become unable to perform your regular job duties for an extended period of time due to sickness, or accidental injury, you can be covered by the long-term disability (LTD) policy.

Your income replacement benefit would equal 60% of your basic monthly earnings. The maximum monthly benefit you can receive is \$9,592. Benefits begin after you have been unable to work for 90 days due to a covered sickness or accident and will continue to be paid for up to 2 years if you are disabled in your own occupation.

The LTD plan contains a pre-existing condition exclusion. The exclusion applies only to conditions for which medical advice, diagnosis, care or treatment was recommended or received or for which a reasonably prudent person would have sought care within the 3 month period prior to the effective date of coverage and the disability begins within 12 months of the effective date of coverage.

Basic Life & AD&D Insurance - This coverage is 100% paid for by Stetson University.

Stetson University provides eligible employees 1x's your annual salary up to a maximum of \$250,000 of Basic Life and AD&D insurance with The Standard at **no cost**. Stetson University also provides eligible employees to enroll in Voluntary Life and AD&D insurance with The Standard at a group rate (located on the next page).

The following are attached to this group term life insurance policy: 1) Waiver of Premium 2) Accelerated Life Benefit 3) Conversion/Portability (insured employees who meet eligibility requirements may convert or port coverage when their employment ends).

Summary of Voluntary Life and AD&D Insurance

If you chose to enroll in Voluntary Life insurance, you may also insure your spouse and eligible dependent children up to the age of 26. A summary of your life and AD&D insurance coverage is listed in the table below, if you should have questions on this policy see your Standard Certificate of Benefits, or visit www.standard.com.

Summary of Insurance	
Guaranteed Issue	\$200,000
Maximum Benefit Amount	\$350,000
Increments of...	\$10,000
Spouse Coverage	
Spouse Guarantee Issue	\$50,000
Maximum Benefit Amount	\$100,000 (Not to exceed 100% of employee amount)
Increments of...	\$10,000
Child(ren) Coverage	
Birth to 26 years old	\$10,000

Please note: Basic Life and Voluntary Life cannot exceed 8x's annual earnings

Voluntary Life and AD&D Costs

Employee/Spouse Monthly Cost:

If your age is...	Your cost for each \$1,000 of supplemental life...AD&D cost is separate....	
	Employee	Spouse
<25	\$0.050	\$0.050
25-29	\$0.050	\$0.050
30-34	\$0.060	\$0.060
35-39	\$0.070	\$0.070
40-44	\$0.100	\$0.100
45-49	\$0.180	\$0.180
50-54	\$0.300	\$0.300
55-59	\$0.470	\$0.470
60-64	\$0.730	\$0.730
65-69	\$1.300	\$1.300
70-74	\$2.090	\$2.090
75-79	\$3.300	\$3.300
80-84	\$5.150	\$5.150
85-89	\$7.860	\$7.860
90+	\$13.860	\$13.860
AD&D Cost	\$0.020	\$0.015

Dependent Children Monthly Cost:

If your coverage level is...	Your cost for child supplemental life... AD&D cost is separate...
\$10,000	\$0.189
AD&D Cost	\$0.030



Additional Information

- Age reduction scale:
 - 35% of original amount at age 65
 - 85% of original amount at age 70
- Age-bracketed premiums: Premiums increase on plan anniversary after you enter next 5 year age group
- New Hires: Can elect up to the Guarantee Issue (GI) amount without having to complete an Evidence of Insurability form (EOI). Any amounts above the GI, require EOI.
- Annual Enrollment: New enrollees and those currently enrolled can elect up to two (2) increments, up to the GI amount without EOI. Any amounts above the two (2) increments or above the GI amount require EOI.

How to figure your voluntary life cost per paycheck:

1. Indicate your elected benefit amount (EBA)
2. Divide EBA by \$1,000
3. Enter age rate from cost table
4. Multiply Step 2 by Step 3 (*this is your per paycheck cost if you are paid monthly*)
5. Multiply Step 4 by 12 then divide by 26 (*this is your per paycheck cost if you are paid bi-weekly*)

Employee Assistance Program

HOW CAN WE HELP YOU TODAY?

The Cigna Employee Assistance Program (EAP) has you covered.



As an employee you have access to the valuable Cigna Employee Assistance Program (EAP) at no cost to you.

EAP personal advocates will work with you and your household family members to help you resolve issues you may be facing, connect you with the right mental health professionals, direct you to a variety of helpful resources in your community and more.

Take advantage of a wide range of services offered at no cost to you

- › **6** face-to-face counseling sessions with a counselor in your area, as well as video-based sessions.
- › **Legal assistance:** 30-minute consultation with an attorney, face-to-face or by phone.*
- › **Financial:** 30-minute telephone consultation with a qualified specialist on topics such as debt counseling or planning for retirement.
- › **Parenting:** Resources and referrals for childcare providers, before and after school programs, camps, adoption organizations, child development, prenatal care and more.
- › **Eldercare:** Resources and referrals for home health agencies, assisted living facilities, social and recreational programs and long-distance caregiving.
- › **Pet care:** Resources and referrals for pet sitting, obedience training, veterinarians and pet stores.
- › **Identity theft:** 60-minute consultation with a fraud resolution specialist.



We're here to listen. Contact us any day, anytime.

Call 1.877.622.4327

Or log in to [myCigna.com](https://mycigna.com).

Employer ID: stetson

(Needed for initial registration only)

If already registered on [myCigna.com](https://mycigna.com), simply log in and go to the EAP link under the Review My Coverage tab.

Together, all the way.®



*Employment-related legal issues are not covered.

Some work/life services offered under the Cigna Employee Assistance Program may be provided by a Cigna contracted third-party vendor.

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When life calls for legal help, MetLaw is there for you!

\$21.75 per month covers you, your spouse and dependents. Telephone and office consultations are available for an unlimited number of personal legal matters with an attorney of your choice.

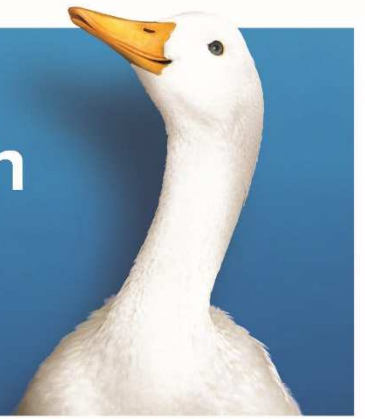
To learn more, visit info.legalplans.com and enter access code: LegalCM or call our Client Service Center at 1-800-821-6400 Monday-Friday, 8am-8pm (EST Time).

Money Matters	<ul style="list-style-type: none"> - Debt Collection Defense - Identity Theft Defense - Identity Management Services*1 	<ul style="list-style-type: none"> - Negotiations with Creditors - Personal Bankruptcy - Promissory Notes 	<ul style="list-style-type: none"> - Tax Audit Representation - Tax Collection Defense - Triple Bureau Credit Monitoring*1
Home & Real Estate	<ul style="list-style-type: none"> - Boundary & Title Disputes - Deeds - Eviction Defense - Foreclosure - Mortgages 	<ul style="list-style-type: none"> - Property Tax Assessment - Refinancing & Home Equity Loans of Primary, Second or Vacation Home 	<ul style="list-style-type: none"> - Sale or Purchase of Primary, Second or Vacation Home - Security Deposit Assistance - Tenant Negotiations - Zoning Applications
Estate Planning	<ul style="list-style-type: none"> - Codicils - Complex Wills - Healthcare Proxies - Living Wills 	<ul style="list-style-type: none"> - Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> - Revocable & Irrevocable Trusts - Simple Wills
Family & Personal	<ul style="list-style-type: none"> - Adoption - Affidavits - Conservatorship - Demand Letters - Garnishment Defense - Guardianship 	<ul style="list-style-type: none"> - Immigration Assistance - Juvenile Court Defense, Including Criminal Matters - Name Change - Parental Responsibility Matters - Personal Property Protection 	<ul style="list-style-type: none"> - Prenuptial Agreement - Protection from Domestic Violence - Review of ANY Personal Legal Document - School Hearings
Civil Lawsuits	<ul style="list-style-type: none"> - Administrative Hearings - Civil Litigation Defense - Incompetency Defense 	<ul style="list-style-type: none"> - Disputes Over Consumer Goods & Services 	<ul style="list-style-type: none"> - Pet Liabilities - Small Claims Assistance
Elder-Care Issues	<ul style="list-style-type: none"> - Consultation & Document Review for your Parents: - Deeds - Leases 	<ul style="list-style-type: none"> - Medicaid - Medicare - Notes - Nursing Home Agreements 	<ul style="list-style-type: none"> - Powers of Attorney - Prescription Plans - Wills
Vehicle & Driving	<ul style="list-style-type: none"> - Defense of Traffic Tickets*2 - Driving Privilege Restoration 	<ul style="list-style-type: none"> - License Suspension Due to DUI 	<ul style="list-style-type: none"> - Repossession
E-Services	<ul style="list-style-type: none"> - Attorney Locator - Financial Planning 	<ul style="list-style-type: none"> - Insurance Resources - Law Firm E-Panel 	<ul style="list-style-type: none"> - Self-Help Legal Documents - Work/Life Resources

1. These benefits provide the Participant with access to LifeStages Identity Management Services and FraudScout Triple Bureau Credit Monitoring Services provided by CyberScout, LLC. CyberScout is not a corporate affiliate of Hyatt Legal Plans.

2. Does not cover DUI.

Get help with expenses health insurance doesn't cover



Aflac for Stetson University

Like many Americans, you may have been blindsided by an unexpected medical bill. Did you think, "But I have health insurance. I should be covered?" That's why there's Aflac. We help with expenses health insurance doesn't cover, so those we insure can care more about everything else.

Help when you need it most

Aflac has been helping to keep people healthy and protected for more than 66 years. We can help protect your financial security with the following Aflac supplemental insurance policies:



Accident: Accidents happen. When a covered accident happens to you, our accident insurance policy pays you, unless assigned otherwise cash benefits to help with the unexpected medical and everyday expenses that begin to add up almost immediately.



Cancer/Specified-Disease: Aflac's cancer/specified-disease insurance policy can help you and your family better cope financially if a positive diagnosis of cancer ever occurs.



Critical Illness (Specified Health Event): An Aflac specified health event insurance policy is designed to help with the costs of treatment if you experience a covered health event.



Hospital Confinement Indemnity: Hospital stays are expensive. An Aflac hospital confinement indemnity insurance policy can help ease the financial burden of hospital stays by providing cash benefits.

To learn more, contact your Aflac agent, Jennie Hawkins, at jennie_hawkins@us.aflac.com or 386-547-3265.



This is a brief product overview only. Coverage may not be available in all states, including but not limited to ID, NJ, NM, NY or VA. Benefits/premium rates may vary based on plan selected. Optional riders may be available at an additional cost. Policies and riders may also contain a waiting period. Policies have limitations and exclusions that may affect benefits payable. Refer to the exact policies and riders for complete details, benefits, limitations and exclusions. For availability and costs, please contact your local Aflac agent.

Coverage is underwritten by Aflac. In New York, coverage is underwritten by Aflac New York. WWWQ | 1932 Wyrnton Road | Columbus, Georgia 31999

Retirement Plan

Stetson University is committed to helping employees reach their retirement goals and provides an employer-funded Defined Contribution 403(b) Retirement Plan through TIAA.

Staff employee participation in the plan begins after one year of meeting eligibility requirements and the University will contribute 5% of the employee's gross base annual salary; after two years of meeting eligibility requirements the University will contribute 10% of the employee's gross base annual salary.

Administrative and full-time Faculty employee participation begins the first of the month following date of hire. The University will contribute 5% of the employee's gross base annual salary. With proof of prior participation in an employer-sponsored retirement plan, the University will contribute 10% of the employee's gross base annual salary.

These contributions are provided on a bi-weekly or monthly basis.

TIAA offers a variety of retirement planning resources such as online tools, webinars, and personal counseling to help employees make informed decisions and enhance their financial wellness.



Employee Tuition Benefits

Tuition Benefits

As part of the Total Rewards benefits package, Stetson University faculty, staff, and their eligible dependents* can receive tuition benefits equaling 100 percent of the regular tuition charge for attendance in certain programs at the University. The amount of tuition benefit eligibility will be reduced commensurate with any award for tuition costs the student is eligible to receive.

*For purposes of tuition benefits eligibility, immediate family members include the employee's spouse, children, and stepchildren who have not reached their 24th birthday, and on a space available basis, children who have reached their 24th birthday and who, as defined by the IRS, are dependent on the employee.

Tuition benefits are available to full-time faculty and administrative officers (and their eligible dependents) immediately upon employment. Tuition benefits for other regular full-time employees begin after completion of the 90-day probationary period.

Tuition Exchange Benefits

Stetson University participates in two Tuition Exchange programs: the CIC (Council of Independent Colleges) and TEP (Tuition Exchange Program). Tuition exchange is a reciprocal scholarship opportunity for the dependents of eligible faculty and staff at consortium member schools. Each member institution has specific guidelines for imports and exports. Please visit <https://www.stetson.edu/administration/financial-aid/tuition-exchange.php> for detailed information on the program, including the application process and deadlines.

Questions can be directed to:

Office of Student Financial Aid
(386) 822-7100, Option #2
finaid@stetson.edu



Additional Services – MotivateMe

Cigna MotivateMe Program®

MotivateMe is an incentive program that helps you change unhealthy behaviors and rewards you for it. And that's important, because taking healthy actions will help reduce your risk of illness, disease and costly medical treatment. With MotivateMe, you'll work toward achieving real results that mean a real, healthy change for you.

Take care with things like a health assessment or biometric screening and you may earn awards,* such as lower plan premiums or deposits into your health fund account or paycheck. The more you do, the more you earn. Of course, the best reward is your good health.

A uniquely personalized experience

Anyone who's ever tried to undo a bad habit or maintain a new, healthy one knows how hard it can be. It takes time, determination and, sometimes, your own personal cheering section.

To help make it easy, our health coaches and customer service representatives will be there to support you throughout – online or by phone. We'll remind you about which health and wellness activities and programs you're eligible for, suggest helpful online resources like our MotivateMe incentive page, and encourage you – from start to finish.

I'm ready. How do I start?

Visit **myCigna.com** > Incentive Awards Program

There, you'll find:

- A list of available healthy actions and goals
- Details on how to get started
- Instructions on how to earn and redeem your rewards



You can also view your incentives information by downloading the myCigna Mobile App.**

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Additional Services – Behavioral Health

VIRTUAL SUPPORT FOR A HEALTHY MIND

Whenever and wherever you need it.

Whether you're struggling with anxiety or you simply need a boost for your mood, your Cigna plan offers convenient access to a variety of virtual care options that can help. Take a look.

	MDLive* Behavioral care via phone or video	Talkspace** Therapy via messaging or video calls	Ginger** All-in-one behavioral coaching and therapy	iPrevail** Behavioral coaching and online tools	Happify** Mood-boosting games and activities
Overview	<p>Talk to a licensed MDLIVE behavioral provider – and even have a prescription sent directly to your local pharmacy, if appropriate</p> <p>Get support for:</p> <ul style="list-style-type: none"> › Anxiety/stress › Depression › Grief/loss › Relationship issues › Panic disorders › Addictions › Trauma and more 	<p>Connect five days a week via live video sessions, private text, video, or voice messages, with a licensed behavioral therapist.</p> <p>Get support for:</p> <ul style="list-style-type: none"> › Stress, depression and anxiety › Relationships › Healthy living and sleep › Post-traumatic stress disorder (PTSD), trauma and grief › Addiction and substance use › Eating disorders › Identity struggles › Chronic issues and more 	<p>Text with a behavioral health coach, day or night. Your coach can recommend a licensed therapist or psychiatrist, if needed. You can also access educational resources to build emotional well-being skills.</p> <p>Get support for:</p> <ul style="list-style-type: none"> › Stress › Anxiety › Depression › Relationships › Sleep and more 	<p>Get coaching and learning tools tailored to your needs, created by health care professionals.</p> <p>Learn to:</p> <ul style="list-style-type: none"> › Overcome feelings of anxiety and loneliness › Reduce negativity and feelings of depression › Decrease stress from relationships, work, school and daily life › Build resilience and positivity 	<p>Use science-based games and activities to help build emotional skills and keep your mind at its best.</p> <p>Learn to:</p> <ul style="list-style-type: none"> › Defeat negative thoughts › Gain confidence › Reduce stress and anxiety › Increase mindfulness and emotional well-being › Boost health and performance
Cost	Covered at the same cost as an outpatient office visit to an in-network behavioral provider			Covered at no additional cost as part of your Cigna benefits	
How to connect	myCigna.com > "Talk to a doctor, counselor or nurse" > "Connect Now"	Talkspace.com/Cigna	Ginger.com/Cigna	iPrevail.com/Cigna	Cigna.Happify.com



Visit **myCigna.com** to learn more about all of the behavioral health resources available to you.

Additional Services – Omada



For eligible Stetson University employees and
their covered dependents



Omada® is a personalized program designed to help you reach your health goals, whether that's losing weight or improving your overall health. You'll get a dedicated health coach and the latest technology to support you in making lasting changes that fit your life, one step at a time.

Eat healthier

Learn how to enjoy every meal, no deprivation required.

Move smarter

Discover easy ways to increase activity and boost your energy.

Overcome challenges

Gain skills that allow you to break barriers to change.

Strengthen habits

Zero in on what works for you, and find lasting motivation.

Improve your overall health

Make gradual changes to the way you eat, move, sleep, and manage stress.

More great news:

All at no additional cost to you: If you or your covered adult dependents are enrolled in the company medical plan offered through Cigna, are at risk for type 2 diabetes or heart disease, and are accepted into the program, you'll receive the program at no additional cost.

Take a few minutes to see if you're eligible:

www.omadahealth.com/stetson

You'll get your own:



Personalized
program



Professional
health coach



Connected smart
scale



Weekly
online lessons



Online
community

The Omada® program is administered by Omada Health, Inc., an independent third party service provider. All Cigna® products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company or its affiliates. The Omada® program is not administered by Cigna. It is administered solely by Omada Health, Inc. which is responsible for the program.



Contact Information

Human Resources DeLand
Campus (386) 822 - 8710
humres@stetson.edu

Human Resources Gulfport
Campus (727) 562 - 7345
hr@law.stetson.edu