



Employee Benefits Program 2020



ST. JOHN'S
UNIVERSITY

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The employee benefit programs described in this guide are effective in 2020. The information in this guide is a summary of St. John's University benefits, and every attempt has been made to ensure its accuracy. The actual provisions of each benefit program will govern if there is any inconsistency between the information in this guide and St. John's University's formal plans, programs, policies, or contracts or any subsequent change in such plans, programs, policies, or contracts.

Please refer to the Summary Plan Descriptions for more detailed information regarding coverages, benefits, limitations, and other provisions, as well as important information regarding how to submit benefit claims, appeal claim denials, and your rights under ERISA. Summary Plan Descriptions are available on the Employee Benefits page of the St. John's University website or on the Internet at <https://www.sju.bswift.com>.

Benefit Basics

St. John's University offers a comprehensive suite of benefits to promote health and financial security for you and your family. This booklet provides you with a summary of your benefits. Please review it carefully so you can choose the coverage that's right for you.

As a St. John's University employee, you are eligible for benefits if you work at least 30 hours per week. Benefits are effective on the first day of the month coincident with or following your date of hire.

You may enroll your eligible dependents for coverage once you are eligible. Your eligible dependents include your legal spouse and your children up to age 26.

Once your benefit elections become effective, they remain in effect until the end of the year. Normally you may only change coverage within 31 days of a qualified life event. **See the note below regarding changes to this deadline due to the Coronavirus pandemic.**



Qualified Life Events

Generally, you may change your benefit elections only during the annual enrollment period. However, you may change your benefit elections during the year if you experience a qualified life event, including:

- Marriage
- Divorce or legal separation
- Birth of your child
- Death of your spouse or dependent child
- Adoption of or placement for adoption of your child
- Change in employment status of employee, spouse or dependent child
- Qualification by the Plan Administrator of a child support order for medical coverage
- Entitlement to Medicare or Medicaid

You must log onto Bswift and you will be asked to provide proof of the event.

Due to the Coronavirus Pandemic, updated legislation has extended this timeframe until 30 days after the end of the "Outbreak Period". As of July 2020, the end of the "Outbreak Period" has not yet been announced.

Please contact a representative at 718-990-2363 or visit <https://www.sju.bswift.com> to enroll and upload applicable documentation.

Medical Coverage

St. John's University offers a choice of medical plan options so you can choose the plan that best meets your needs – and those of your family.

Each plan includes comprehensive health care benefits, including free preventive care services and coverage for prescription drugs, as well as out-of-network benefits.

While both plans cover out-of-network benefits, you will be responsible for any expense above the reasonable and customary charge (R&C).

Important Benefit Information:

- Oxford Freedom Network
- No referrals required for specialists visits
- One pediatric dental visit per calendar year up to the dependent's 12th birthday

For more information on COVID-19 Testing & Treatment Coverage, please contact Oxford at 1-800-444-6222 or www.oxfordhealth.com



COVID-19 Benefit Update

Due to the Coronavirus Pandemic, cost-sharing (copayments, coinsurance, deductibles) for medically necessary COVID-19 Testing will be waived through July 24th or the end of the Public Health Emergency*. Tests must be FDA-authorized to be covered without cost-sharing, so be sure to ask your health care provider to order an FDA-authorized test.

Treatment for COVID-19 is covered under the plan based on where you receive treatment (for example, at an office visit or in the hospital). Review your plan coverage below for the applicable cost-share.

*as declared by Department of HHS

Plan Provisions	Freedom Core Plan		Freedom Premier Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible (Individual/Family)	\$500/\$1,000	\$1,000/\$2,000	None	\$500/\$1,000
Out-of-Pocket Maximum (Includes Deductible)	\$1,500/\$3,000	\$3,000/\$6,000	\$2,500/\$5,000	\$3,000/\$6,000
Health Reimbursement Account (HRA)	\$200 single / \$400 family		None	
Lifetime Maximum	Unlimited		Unlimited	
Preventive Care	100%	70%*	100%	80%*
Primary Physician Office Visit	\$20 copay	70%*	\$20 copay	80%*
Specialist Office Visit	\$35 copay	70%*	\$35 copay	80%*
Inpatient Hospital Services	90%*	70%*	100%	80%*
Outpatient Hospital Services	90%*	70%*	100%	80%*
Urgent Care	\$50 copay	70%*	\$50 copay	80%*
Emergency Room Care	\$100 copay waived if admitted		\$100 copay waived if admitted	
Retail Prescription Drugs (30-day supply) • Generic • Brand Preferred • Brand Non-preferred	\$5 copay \$30 copay \$50 copay	Not covered	\$5 copay \$20 copay \$30 copay	Not covered
Mail Order Prescription Drugs (90-day supply) • Generic • Brand Preferred • Brand Non-preferred	\$10 copay \$60 copay \$100 copay	Not covered	\$10 copay \$40 copay \$60 copay	Not covered

**After deductible is met.*

Note: This is a summary only of your coverage.

In-network services are based on negotiated charges; out-of-network services are based on reasonable and customary (R&C) charges.

Oxford Programs

If you enroll in the one of the University's medical plans you will have access to the following value-added services.

24-hour emergency nurse line

Members have access to a 24-hour nurse line for immediate medical advice and referrals.

Gym Reimbursement

The Sweat Equity Program with Oxford will reimburse members up to \$400 per year for employees and \$200 per year for covered spouses.



Important

You can only apply once in a six month period for the gym reimbursement.

You can apply for the program as long as you have gone to the gym and/or exercise classes 50 times in six months.

Your reimbursement period begins on the date of your first fitness facility visit or class and ends six months later, after you have completed 50 visits/classes.



Health Reimbursement Account (HRA)

If you are enrolled in the **Oxford Freedom Core Plan**, then you will have a Health Reimbursement Account.

The employer paid HRA is administered by The P&A Group and is included with this plan to help participants offset the costs of copays, deductibles and co-insurance.

The University funds the HRA:

- \$200 for single subscribers and
- \$400 for family subscribers.

The funds are available via a debit card, provided by the P&A Group. Paper claim forms may also be used to submit for reimbursement.

The normal deadline to submit claims is March 31st of the following year. **Due to the Coronavirus Pandemic, updated legislation has extended this timeframe until 60 days after the end of the "Outbreak Period". As of July 2020, the end of the "Outbreak Period" has not yet been announced.**

Need Help?

Contact P&A Customer Service

- Customer service representatives available Monday through Friday, 8:30 a.m. to 10:00 p.m. ET
- Toll-free account information available in English & Spanish
- Live online chat available during customer service hours

Contact Information

Phone: (800) 688-2611
Web: www.padmin.com
Address: 17 Court Street, Suite 500
Buffalo, NY 14202

Dental Coverage

St. John's University offers two dental plan options to fit your family's needs:

- PPO Plan with Cigna
- DHMO Plan with Aetna (in-network only)

The dental benefit comparison chart on this page does not list a full description of coverage, but serves as a quick summary to assist you in making your decision.



Plan Provision	Cigna PPO Plan			Aetna DHMO
	In-Network		Out-of-Network	In-Network Only
	DPPO Advantage	DPPO		
Primary Dentist & Referrals	Not Required			Required
Annual deductible (Individual/Family)	\$25 / \$75		\$25 /\$75	None
Annual maximum (per person)	\$2,000	\$2,000	\$2,000	None
Diagnostic and preventive care: Cleanings, fluoride treatments, sealants and x-rays	100% no deductible	80% no deductible	80% no deductible	\$5 copay, then covered 100%
Basic Services: Fillings, periodontics, scaling and root planing, and oral surgery	80% after deductible	80% after deductible	80% after deductible	\$5 copay, then covered at 100%
Major Services: Crowns, bridges and full and partial dentures	50% after deductible	50% after deductible	50% after deductible	\$5 copay, then covered at 60%
Orthodontia (Children to age 19)	\$50 deductible, then covered at 60% with a Lifetime maximum of \$1,500			\$2,000 copay

Cigna PPO Plan

If you choose to enroll in the Cigna PPO Plan, you will have access to the *Total Cigna DPPO* network. The Plan also provides you with comprehensive coverage and maximum flexibility with in-network and out-of-network benefits.

- **In-Network:** the Cigna Total DPPO network plan offers two levels:
 - **DPPO Advantage:** the highest benefit level that may result in a lower cost.
 - **DPPO:** lower benefit level than the DPPO Advantage.
- **Out-of-Network:** If you choose a Nonparticipating Dentist, the percentages shown indicate the portion of Cigna's Nonparticipating Dentist Fee that will be paid for those services.
- The plan is based on coinsurance levels that determine the percentage of costs covered by the plan for different types of services.
- To find an in-network provider go to www.cigna.com

Aetna DHMO Plan

If you choose to enroll in the Aetna DHMO plan, your dental care will only be covered if you use a DHMO participating dentist.

- **In-Network only:** You must receive dental care from an Aetna DHMO Dentist in order to receive Benefits.
- **Out-of-Network:** If you receive services from a Non-EPO Dentist, you will be responsible for paying for those services in full.
- To find a participating Aetna DHMO dentist, visit www.aetna.com



IMPORTANT

For the Cigna PPO Plan the Nonparticipating Dentist Fee may be less than what your dentist charges and you are responsible for that difference.

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) are designed to save you money on your taxes. They work in a similar way to a savings account. Each pay period, funds are deducted from your pay on a pretax basis and are deposited to your Health Care and/or Dependent Care FSA. You then use your funds to pay for eligible health care or dependent care expenses.

Account Type	Eligible Expenses	Annual Contribution Limits	Benefit
Health Care FSA	Most medical, dental and vision care expenses that are not covered by your health plan (such as copayments, coinsurance, deductibles, eyeglasses and over the counter medications)	Maximum contribution is \$2,700 per year	Saves on eligible expenses not covered by insurance; reduces your taxable income
Dependent Care FSA	Dependent care expenses (such as day care, after school programs or elder care programs) so you and your spouse can work or attend school full-time	Maximum contribution is \$5,000 per year (\$2,500 if married and filing separate tax returns)	Reduces your taxable income

Save on Your Taxes with an FSA

Your FSA elections will be in effect from January 1 through December 31. Please plan your contributions carefully. **You can only carry over \$550 into the next plan year.**

Claims for reimbursement are normally due by March 31 of the following year. **Due to the Coronavirus Pandemic, updated legislation has extended this timeframe until 60 days after the end of the "Outbreak Period". As of July 2020, the end of the "Outbreak Period" has not yet been announced.**

The law requires that you forfeit amounts in excess of \$550 after all eligible expenses have been reimbursed. This is known as the "use it or lose it" rule and it is governed by IRS regulations. Note that FSA elections do not automatically continue from year to year; you must actively enroll each year.

The chart below is an example of how much you can save when you use the FSAs to pay for your predictable health care and dependent care expenses.



With an FSA, the money you contribute is never taxed—not when you put it in the account, not when you are reimbursed with the funds from the account, and not when you file your income tax return at the end of the year.

	With FSA	Without FSA
Your taxable income	\$50,000	\$50,000
Pretax contribution to Health Care and Dependent Care FSA	\$2,000	\$0
Federal and Social Security taxes*	\$15,696	\$16,350
After-tax dollars spent on eligible expenses	\$0	\$2,000
Spendable income after expenses	\$32,304	\$31,650
Tax savings with the Medical and Dependent Care FSA	\$654	N/A

*This is an example only; not your actual experience. It assumes a 25% federal income tax rate marginal rate and a 7.7% FICA marginal rate. State and local taxes vary, and are not included in this example. However, you will save on any state and local taxes as well.

Life Insurance

Life Insurance is an important part of your financial security, especially if others depend on you for support.

The University provides Basic Life and Accidental Death and Dismemberment (AD&D) Insurance to all active full-time employees working at least 30 hours each week.

- **Administrators/Faculty:** One times your basic annual earnings up to a maximum \$200,000 (\$30,000 minimum benefit)
- **Staff:** One times your basic annual earnings up to a maximum of \$75,000 (\$10,000 minimum benefit)

The Basic Life Insurance is provided by the University at **no cost to you**. You may elect to purchase Optional life insurance through the convenience of payroll deduction.

Optional Life Insurance

Coverage	Benefits
Employee	• 1x to 4x your annual salary up to \$600,000 • Minimum benefit of \$10,000 • Guarantee Issue amount is the lesser of 3x your annual salary or \$300,000
Spouse	• Available if you purchase Optional Life for yourself • Election amounts of \$10,000, \$25,000, or \$50,000 • Cannot exceed 100% of your Life Insurance Benefits • Evidence of Good Health is required for amounts over \$25,000 when first eligible
Dependent Child	• Available if you purchase Optional Life for yourself • 6 months to age 26 is \$4,000 • Less than 6 months old is \$500

Age Reduction Schedule

Benefit reduces to 65 percent at age 65
Benefit reduces to 50 percent at age 70

High levels of life insurance require you to demonstrate your good health by completing an Evidence of Insurability form (EOI). The EOI is a medical questionnaire, though a medical exam may also be required.

If an EOI is required, you will be covered at your previous level (or the guaranteed issue amount) until the EOI has been approved. You will only be charged for the coverage you are receiving.

Approval is determined by Cigna in accordance with their guidelines.

Important

- Basic life insurance never requires an EOI
- Employee Optional life insurance amounts of more than 3x your annual salary or more than \$300,000 will require EOI
- Increasing Employee Optional life insurance coverage more than 1x your annual salary during Annual Enrollment will require EOI

Optional Life Insurance Cost Calculations

Your cost for supplemental life coverage is based on your age bracket and the amount of coverage elected. To calculate the cost of this coverage, use the following formulas.

For Employee & Spouse Coverage:

$$\begin{array}{ccccc} \$ \underline{\hspace{1cm}} & \div & \$1,000 & = & \underline{\hspace{1cm}} \times \underline{\hspace{1cm}} = \$ \underline{\hspace{1cm}} \\ \text{Benefit} & & & & \text{Rate based} & & \text{Monthly} \\ \text{Amount} & & & & \text{on Age} & & \text{Premium} \\ & & & & \text{(from chart)} & & \end{array}$$

Age	Employee and Spouse*
Under 30	\$0.057
30-34	\$0.076
35-39	\$0.086
40-44	\$0.095
45-49	\$0.152
50-54	\$0.285
55-59	\$0.494
60-64	\$0.656
65-69	\$1.207
70+	\$2.547

*Spouse rates based on spouse's age

Dependent Child Life:

The cost to purchase coverage for your child(ren) is \$0.60/per month. This amount covers all of your dependent children.

For additional information, please contact the Employee Benefits Department at 718-990-2363 or visit <https://www.sju.bswift.com>.

Disability Insurance Coverage

NY DBL

The goal of the St. John's University disability plan is to provide you with income replacement should you become disabled and unable to work due to a non-work-related illness or injury.

You also have State benefits available.

NY Paid Family Leave Program

Grants eligible employees time away from work with partial salary replacement to bond with a new child, care for a family member with a serious health condition, or qualifying military exigency.

Core Long Term Disability (LTD)

The University provides eligible employees with disability income benefits at not cost to you. You are eligible for the Core Long Term Disability coverage if you are full-time employee and have completed one year of employment with the University.

The Core LTD plan provides the following benefits;

- **Administrators/Faculty:** 60% of monthly pre-disability earnings to a maximum of \$3,000
- **Staff:** 60% of monthly pre-disability earnings to a maximum of \$2,000

Benefits begin after 180 days of disability or illness and continue to the earlier of recovery or the later of Social Security Normal Retirement Age or the maximum benefit period listed below.

Age on Date of Your Disability	LTD Maximum Benefit Period
59 or under	To Age 65
60-64	5 years
65-68	To Age 70
69 or older	1 year

For additional information, please contact the Employee Benefits Department at 718-990-2363 or visit

<https://www.sju.bswift.com>.



Option Long Term Disability (LTD)

You may also purchase optional (Buy-Up) coverage, however, because each person's financial situation during a disability can vary, you should evaluate your needs and decide if additional salary protection is right for you.

With the Optional LTD you have the option to increase your maximum monthly LTD benefit up to 66 2/3% of your monthly pre-disability to a maximum monthly benefit of \$10,000 less deductible sources of income (i.e., Social Security, salary continuation, sick time, etc.). You pay the full cost of this option.

Also with the Optional LTD Plan, the University makes a monthly contribution to a TIAA annuity during disability period; 15 % of monthly wages for administrators and faculty; 10% for staff.



Important

LTD Benefits are not payable for medical conditions for which you incurred expenses, took prescription drugs, received medical treatment, care or services during the three months just prior to the most recent effective date of insurance. Benefits are not payable for any disability resulting from a preexisting condition unless the disability occurs after you have been insured under this plan for at least 12 months after your most recent effective date of insurance.

Qualified Transportation Expense (QTE) Plan

Employees can use pre-tax dollars to pay for public transportation expenses while commuting to work.

You may contribute up to \$270 per month for Qualified Transit Expense (QTE) for a commuter highway vehicle (e.g., bus, train, subway, vanpool).



How the Plan Works

- You will receive a QTE debit card from The P&A Group, which can be used to purchase applicable transit vouchers and tickets.
- Debit cards will be funded with the specific amount you elect to pay each pay period.
- Any excess balances in your QTE account will roll-over from month to month.

Zipcar Program

St. John's University Queens Campus is a designated Zipcar program location. Zipcar is a 24/7 on demand car-sharing service currently available to staff, administrators, and faculty members on the Queens campus that enables participants to reserve cars by the hour or the day.

For more information, including applications, rates, and rental procedures, please contact Zipcar directly.

Phone: 1-866-494-7227
Website: <https://www.zipcar.com>

Adoption Assistance Program

In support of the University's work-life initiatives and to assist all employees who are building families, St. John's University has a policy to provide eligible employees with adoption benefits, including financial reimbursement, adoption leave of absence, and resource and referral services.

Eligibility:

- Adopted child must be under the age of 18, or physically or mentally incapable of caring for him or herself, and may not be related to either parent
- Kinship adoptions and stepchild adoptions do not qualify under this program.
- The University's Adoption Assistance program does not cover surrogate parenting agreements.

To learn more, call the Employee Benefits Department at 718-990-2363.

The University will reimburse eligible employees;

- Up to a maximum of \$5,000 per child for qualifying adoption expenses incurred by the eligible employee, or
- Up to \$6,000 for qualifying adoption expenses incurred by the eligible employee for the adoption of a child with special needs (as defined by IRS Code Section 23(d)(3)).
- The maximum reimbursement per calendar year is \$10,000, with no additional compensation for a child with special needs.



Tuition Remission

The University provides a tuition remission benefit to you, your spouse, and eligible children or one designee, as defined by policy and subject to IRS tax regulations.

Policies can be found in the HR Policy Manual located on at www.stjohns.edu/mysju.

For information on the application process, which is web-based, please contact the Office of Student Financial Services at 718-990-2000.

Full-Time	Policy Information
Staff and Administrators, hired on or after June 1, 2010	Governed by tuition remission guidelines in policies #608-AA and #608-BB.
Staff and Administrators, hired prior to June 1, 2010, or Employees with adjusted service date prior	Governed by tuition remission guidelines in Policies #608-A and #608-B.
Contract and Law School Faculty	Governed by Faculty Tuition Remission Policy Not eligible for tuition remission benefits for themselves and are not subject to Policies #608-AA and #608-BB

Tuition Exchange Program

The Tuition Exchange Inc. (TE) is a partnership of over 650 colleges and universities offering competitive scholarships between member schools. Membership in this network of higher education institutions forms the basis for St. John's University's Tuition Exchange Program (TEP).

The TEP provides undergraduate scholarships to eligible employees, dependent children and legal dependents of eligible staff, administrators and faculty.

Eligibility:

- **Staff and Administrators:** must be full-time with at least two years of full-time service
- **Faculty:** must be full-time with at least three years of full-time service.

The University's TEP scholarships are determined based on the employee's years of service to the University and the available TEP scholarships available in each given year. These scholarships are competitive awards and as such are not guaranteed to any applicant. In exchange, dependent children of employees from other colleges and universities may apply for scholarships to attend St. John's University.

The number of scholarships varies each year, depending on the balance between TEP students enrolling in St. John's and TEP students that we transfer to other TEP member institutions.

For more information or questions, please contact the Employee Benefits Department at 718-990-2363 or the University's TEP Officer at 718-990-2020.

New York's 529 College Savings Program

The University offers the New York's 529 College Savings Program with Vanguard that makes saving for higher education expenses convenient. The Program is designed to help you save for higher-education expenses for your child, grandchild, friend - or even yourself.

What is a Qualified Expense?

Education expenses include tuition, fees, supplies, books, and equipment required for enrollment at eligible undergraduate, graduate or professional institutions (including vocational, business, and trade schools) in the United States and around the world.

Benefits of the Program:

- Contributions and earnings grow tax-deferred
- Qualified withdrawals are tax exempt from federal and New York State taxes
- Eligibility for a tax deduction (\$10,000 married filing jointly; \$5,000 filing single)
- As an account owner, you will have investment options that you can choose from.

To enroll, visit <https://www.nysaves.org> or call 1-877-697-2837 and follow the online enrollment instructions.

Group Legal Insurance

You may elect to participate in the ARAG Legal Plan, which provides you and your covered dependents with legal services such as these:

- Representation when you buy or sell a home
- Preparation of documents such as wills and estate planning
- Resolution of debt problems and bankruptcy
- Uncontested adoptions

ARAG Group Legal Insurance

ARAG Legal Plan provides a flexible platform of affordable legal solutions to meet your needs. Along with “everyday” legal needs, ARAG covers needs related to family, home, automobile, caregiving, identity theft, immigration issues, and financial

needs. ARAG provides access to exceptional attorneys by partnering with many Fortune 500 companies and providing award-winning member care. In most instances, attorney fees for legal needs are 100% paid in full when you use a network attorney.

You may enroll at hire or through Open Enrollment. You cannot cancel the plan at any point during the year. The monthly \$23 cost for the plan is deducted from your paycheck on a post-tax basis.

To learn more, please visit the ARAG site at <http://www.aragggroup.com>, or call 1-800-247-4184. Also contact the Employee Benefits Department for additional information at 718-990-2363.

Veterinary Pet Insurance

St. John's University offers the opportunity to purchase insurance for a beloved member of the family—the family pet. The plan is offered through Nationwide Insurance (formerly VPI).

The plan allows employees to visit any veterinarian in the country and then submit a claim form to Nationwide. Payment is made according to a benefit schedule. A policy is issued on each pet as an individual contract.

The plan allows the employee to select among various plan options. To learn more, receive a quote, and enroll at <http://www.petinsurance.com>, or call 1-888-899-4874. Be sure to mention St. John's University. Once you enroll, St. John's University will be notified and you can pay for the insurance through convenient post tax payroll deductions. The plan is

completely portable, so if you leave St. John's University, you can keep your policy at the same group rate.



Employee Assistance Program – “cca”

cca™ is a free, confidential benefit to help faculty, administrators, and staff – and their household or family members – handle life’s challenges successfully, from routine concerns to major crises. St. John’s employee’s and their household or family members have immediate access to a wealth of resources and information. Additionally, professional counselors are available 24 hours a day, 365 days a year to offer support and resources covering an extensive list of topics relating to the following areas:

- Marital and family conflicts
- Job related difficulties

- Stress, anxiety, depression and overall emotional well-being
- Parent and child relationships
- Legal and financial counseling
- Financial planning
- Various other related issues

If you need help or guidance, you may reach out to the EAP through cca™ at 1-800-833-8707 or visit <https://www.myccaonline.com> and the company code is STJOHNS.



403(b) Defined Contribution Retirement Plan

The St. John’s University 403(b) Defined Contribution Retirement Plan offers a convenient way for you to save for the future while tax-deferring part of your annual income. Program guidelines in effect under policy #607 will continue to govern retirement plan benefits for staff and administrators hired prior to July 1, 2010, or who have an adjusted service date prior to July 1, 2010. This policy indicates a **one year waiting period and minimum age of 26 to receive a 10% employer contribution provided your contribution is at least 5%**. Effective July 1, 2020, the employer contribution for staff, administrators and law faculty will be 7%. Additionally, you must opt in to participate.

For staff and administrators hired on or after July 1, 2010 and for law school and contract faculty hired on or after October 1, 2012: Upon completion of one year of service, you are eligible to receive a University contribution of 5% of your base salary, provided you contribute a minimum of 5% of your base salary to one of the plan options. After the five year anniversary of employment, the St. John’s University contribution will increase to 10%, provided you contribute at least 5% of your base salary.

Effective July 1, 2020, upon completion of one year of service, the match for staff, administrators and law faculty will be 2% of your base salary and after five years of service, the university contribution will be 7% of base salary. There is no age requirement. You will be automatically enrolled when you become eligible for the employer contribution, unless you choose to opt-out of such enrollment or are already enrolled at 5% or more.

Effective January 1, 2014, you may elect to contribute all or a portion of your salary deferrals as Roth contributions. The Roth contributions may be a good option for: younger employees who have a longer retirement horizon and more time to accumulate tax-free earnings, highly compensated individuals who are not eligible for Roth IRA, and/or employees who wish to leave tax-free money to their heirs.

For additional details about the 403(b) Retirement Savings Plan or to enroll or change your contribution rates or investment elections, please contact the Employee Benefits Department at 718-990-2363.

Contacts

Plan	Contact	Phone Number	Website
Medical Plan	Oxford	1-800-444-6222	www.oxfordhealth.com
Cigna Dental Plan	Cigna	1-800-244-6224	www.mycigna.com
Aetna DMO Dental Plan	Aetna	877-238-6200	www.aetna.com
Vision	Oxford	1-800-444-6222	www.oxfordhealth.com
Flexible Spending Accounts	P&A Group	1-800-688-2611	www.padmin.com
Life & AD&D Insurance	Cigna	888-842-Cigna (888-842-4462)	www.mycigna.com
Long-Term Disability Insurance	Cigna	888-84-Cigna (888-842-4462)	www.mycigna.com
Commuter Benefits	P&A	800-688-2611	www.padmin.com
Employee Assistance Program (EAP)	cca tm	1-800-833-8707	https://www.myccaonline.com (company code: STJOHNS)
403(b) Retirement Savings Plan	Employee Benefits Department	718-990-2363	www.sju.edu Employee Benefits

About This Guide: This benefit summary provides selected highlights of the St. John's University employee benefits program. It is not a legal document and shall not be construed as a guarantee of benefits nor of continued employment at the University. All benefit plans are governed by master policies, contracts and plan documents. Any discrepancies between any information provided through this summary and the actual terms of such policies, contracts and plan documents shall be governed by the terms of such policies, contracts and plan documents. St. John's University reserves the right to amend, suspend or terminate any benefit plan, in whole or in part, at any time. The authority to make such changes rests with the Plan Administrator.



Compliance Notices

Women's Health and Cancer Rights Act

Special Rights Following Mastectomy. A group health plan generally must, under federal law, make certain benefits available to participants who have undergone a mastectomy. In particular, a plan must offer mastectomy patients benefits for:

- Reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of mastectomy.

Our Plan complies with these requirements. Benefits for these items generally are comparable to those provided under our Plan for similar types of medical services and supplies. Of course, the extent to which any of these items is appropriate following mastectomy is a matter to be determined by consultation between the attending physician and the patient. Our Plan neither imposes penalties (for example, reducing or limiting reimbursements) nor provides incentives to induce attending providers to provide care inconsistent with these requirements.

Patient Protection Disclosure

Oxford generally allows the designation of a primary care provider for you and a pediatrician as the primary care provider for your children. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a primary care provider, and for a list of the participating primary care providers contact Oxford.

You do not need prior authorization from Oxford or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology contact Oxford United HealthCare a <https://www.oxhp.com>.

HIPAA Special Enrollment Notice

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself or your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage).

Due to the Coronavirus Pandemic, updated legislation has extended this timeframe until 30 days after the end of the "Outbreak Period" to notify St. John's University and request enrollment and/or election changes.

In addition, if you have a new dependent as result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents.

Due to the Coronavirus Pandemic, updated legislation has extended this timeframe until 30 days after the end of the "Outbreak Period" to notify St. John's University and request enrollment and/or election changes.

Special enrollment rights also may exist in the following circumstances:

If you or your dependents experience a loss of eligibility for Medicaid or a state Children's Health Insurance Program (CHIP) coverage and you request enrollment **within 60 days after the end of the "Outbreak Period" once that coverage ends;** or

If you or your dependents become eligible for a state premium assistance subsidy through Medicaid or a state CHIP with respect to coverage under this plan and you request enrollment **within 60 days after the end of the "Outbreak Period"** and there has been a determination of eligibility for such assistance.

Note: The 60-day period for requesting enrollment applies only in these last two listed circumstances relating to Medicaid and state CHIP. As described above, a 30-day period applies to most special enrollments.

To request special enrollment or obtain more information, contact: the Executive Director Talent Engagement and Retention at 8000 Utopia Parkway, University Center Suite C, Queens, NY 11439; via phone: 718-990-6587 or via fax: 718-990-5887

Notice of Availability of Privacy Practices

This notice describes how you may obtain a copy of the Plan's notice of privacy practices, which describes the ways that the Plan uses and discloses your protected health information.

Oxford United HealthCare (the "Plan") provides health benefits to eligible employees of St. John's University (the "Company") and their eligible dependents as described in the summary plan description(s) for the Plan. The Plan creates, receives, uses, maintains, and discloses health information about participating employees and dependents in the course of providing these health benefits.

The Plan is required by law to provide notice to participants of the Plan's duties and privacy practices with respect to covered individuals' protected health information, and has done so by providing to Plan participants a Notice of Privacy Practices, which describes the ways that the Plan uses and discloses protected health information. To receive a copy of the Plan's Notice of Privacy Practices, you should contact the Executive Director Talent Engagement and Retention, who has been designated as the Plan's contact person for all issues regarding the Plan's privacy practices and covered individuals' privacy rights. You can reach this contact person at: 8000 Utopia Parkway, University Center Suite C, Queens, NY 11439; via phone: 718-990-6587 or via fax: 718- 990-5887.

Compliance Notices

Continuation Coverage Rights Under COBRA

Introduction

You are getting this notice because you may have coverage under St. John's University's group health, medical or dental. This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. **This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it.** When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage.

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

You may have other options available to you when you lose group health coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

What is COBRA continuation coverage?

COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a "qualifying event." Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you're an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you're the spouse of an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your spouse dies;
- Your spouse's hours of employment are reduced;

- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because of the following qualifying events:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the Plan as a "dependent child."

Sometimes, filing a proceeding in bankruptcy under title 11 of the United States Code can be a qualifying event. If a proceeding in bankruptcy is filed with respect to St. John's University's retiree health plan, and that bankruptcy results in the loss of coverage of any retired employee covered under the Plan, the retired employee will become a qualified beneficiary. The retired employee's spouse, surviving spouse, and dependent children will also become qualified beneficiaries if bankruptcy results in the loss of their coverage under the Plan.

When is COBRA continuation coverage available?

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. The employer must notify the Plan Administrator of the following qualifying events:

- The end of employment or reduction of hours of employment;
- Death of the employee;
- Commencement of a proceeding in bankruptcy with respect to the employer; or
- The employee's becoming entitled to Medicare benefits (under Part A, Part B, or both).

For all other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child, any other events which are not listed directly above as the employer's responsibility to notify the Plan Administrator), you must notify the Plan Administrator within 60 days from the last day of the "Outbreak Period" to make a COBRA election. You must provide this notice to: the Executive Director Talent Engagement and Retention at 8000 Utopia Parkway, University Center Suite C, Queens, NY 11439; via phone: 718-990-6587 or via fax: 718-990-5887.

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How is COBRA continuation coverage provided?

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

There are also ways in which this 18-month period of COBRA continuation coverage can be extended:

Disability extension of 18-month period of COBRA continuation coverage

If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to get up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage.

Second qualifying event extension of 18-month period of continuation coverage

If your family experiences another qualifying event during the 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if the Plan is properly notified about the second qualifying event. This extension may be available to the spouse and any dependent children getting COBRA continuation coverage if the employee or former employee dies; becomes entitled to Medicare benefits (under Part A, Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second qualifying event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

Are there other coverage options besides COBRA Continuation Coverage?

Yes. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at www.healthcare.gov.

If you have questions

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit www.dol.gov/ebsa. (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.) For more information about the Marketplace, visit www.HealthCare.gov.

Keep your Plan informed of address changes

To protect your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

Plan contact information

Executive Director Talent Engagement and Retention at 8000 Utopia Parkway, University Center Suite C, Queens, NY 11439; via phone: 718-990-6587 or via fax: 718-990-5887.

Important Notice from St. John's University About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with St. John's University and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. St. John's University has determined that the prescription drug coverage offered by Oxford are, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

You have the following options. No action is required when selecting Option #1.

1. Keep your existing coverage through St. John's University and do not enroll in a Medicare prescription drug plan; or
2. Enroll in a Medicare prescription drug plan in which case the Medicare prescription drug coverage will be supplemental to the prescription drug coverage provided by St. John's University. In making your decision, you should consider the extra premium that you may pay and that prescription drug claims paid by this plan do not count as true out-of-pocket expenses. This means that the point at which Medicare's standard prescription drug plan supplements group health benefits at the catastrophic (95 percent of total payment) level is extended or possibly never reached; or
3. Enroll in a Medicare prescription drug plan and discontinue your St. John's University health coverage (Medical and Prescription Drug). Be aware that if you elect this option, your next opportunity to enroll in St. John's University health coverage is January 1st of the following year, unless you meet special enrollment requirements (e.g. marriage, divorce, newborn, loss of coverage through spouse's employer, etc). If you meet the requirements, you may be able to re-enroll yourself and your dependent(s), provided that you request enrollment within 31 days after the event. When considering this option, you should compare your current coverage, including which drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area.

If you decide to join a Medicare drug plan and drop your current St. John's University Coverage (Option #3), be aware that you and your dependents may not be able to get this coverage back.

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When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with St. John's University and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through St. John's University changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date:	October 15, 2019
Name of Entity/Sender:	St. John's University
Contact--Position/Office:	Dominique Torres, Executive Director
Address:	8000 Utopia Parkway Queens, NY 11439
Phone:	718-990-6587



ST. JOHN'S
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