

Concordia University, St Paul
2019

Benefits Summary for
Eligible Employees

This is not a legal summary plan description

*Issued by:
Concordia University, St Paul
Human Resources Department*

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Health Insurance

Health Care Provider: Blue Cross Blue Shield of Minnesota

Mental Healthcare Provider: Cigna Behavioral Health

Prescription Drug Provider: Express Scripts

Options: Select 1000, HDHP, or Choice 3000

Eligibility: Employees: .75 - 1.00 FTE

Dependent Eligibility is to the end of the month that the dependent turns 26 years of age.

Medical Benefits	Select 1000	HDHP	Choice 3000
<u>In Network Benefits</u>			
Annual Deductible (Calendar Year)	\$1000/ \$2000 Individual/ Family	\$2850/ \$5700 Individual/ Family	\$3000/ \$6000 Individual/ Family
Annual Medical Out of Pocket Maximum	\$3000/ \$6000 Individual/ Family	\$2850/ \$5700 Individual/ Family	\$5000/\$10000 Individual/ Family
Preventative Health	100% Coverage	100% Coverage	100% Coverage
Co-Insurance	20%	n/a	20% after deductible
Office Visits	\$25/\$50 (urgent care)	\$0 after medical deductible	20% after deductible
<u>Mental Health Benefits</u>			
Outpatient Individual/ & Group Therapy	\$25 Co-Pay	\$0 after medical deductible	20% after deductible
Outpatient Psychological & Lab test	20% after deductible	\$0 after medical deductible	20% after deductible
Inpatient Care	20% after deductible	\$0 after medical deductible	20% after deductible
<u>Prescription Drug Benefits</u>			
Generic Drug	\$15	\$0 after medical deductible	20% after deductible
Brand Name Formulary	20% (\$20 min/\$80 max)	\$0 after medical deductible	20% after deductible
Brand Name Non- Formulary	40% (\$40 min/ \$100 max)	\$0 after medical deductible	20% after deductible

- ❖ For Out of Network Costs please reference www.mycps.org
- ❖ Office Co-Pays do not apply to the deductible but do apply to the out of pocket maximum
- ❖ Out-of-Pocket Maximums include co-pays, deductibles, and co-insurance (if applicable) cost for medical, mental health/substance abuse, and prescription drug services.
- ❖ For Medical Cost Summary 2019, please reference Page 9, Appendix A.

Dental Insurance

Dental Care Provider: Cigna Dental

Options: Select 1000, HDHP, or Choice 3000

Eligibility: Employees: .75- 1.0 FTE (cost is covered in medical premium)

<u>Benefits</u>	<u>Employee Responsibility</u>
Annual Deductible	\$100
Annual Maximum	\$1500
Preventative Care	100% Coverage
Fillings/ Oral Surgery	20% after deductible
Special Care/ Prosthetics	20% after deductible
Orthodontia	50% after deductible w/ \$1500.00 Lifetime

Preventative care included for the calendar year:

Two Oral Examinations, Two Cleanings, One X-Ray, One fluoride treatment for enrollees under the age of 19, Sealants (one treatment per tooth every 3 calendar years for enrollees under the age of 16), Space maintainers (non-orthodontic purposes), and emergency treatments for pain

Vision Insurance

Vision Care Provider: VSP

Options: Select 1000, HDHP, or Choice 3000

Eligibility: Employees: .75 - 1.0 FTE (cost is covered in medical premium)

<u>Benefits</u>	<u>Employee Responsibility *In-Network</u>
Eye Exam	\$10 Co-Pay
Lenses	\$25 Co-Pay
Contact Lenses	\$150 w/ 15% off on contact lens exam
Frames	\$150 w/ 20% off the difference of the frames

Participants are eligible for either Contact Lenses or Lenses every calendar year and eligible for frames every other calendar year. No cost eye exams or eyeglasses from the VSP Pediatric Exchange Collection (Children under 19) Frames for children from any other collection are covered up to \$150.00. Please see www.mycsp.org for out-of-network costs.

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Be Well Serve Well Wellness Reward Program

Provider: Power of Vitality, Doctor on Demand, Omada, Concordia Total Health Team, Healthy Pregnancies/Healthy Babies

Eligibility: Eligible Employees .75 - 1.0 FTE who have elected in a medical plan

The **Power of Vitality** program allows employees that are enrolled in the health plan to personalize a wellness program that makes it easy for them to live a healthy life style by interactively taking part in it online or through an app on an electronic device. If an employee decides to enroll in Power of Vitality, the employee will receive a \$100.00 credit toward the purchase of a fitness device through Vitality's website. The employee will also receive a \$250.00 gym subsidy for eligible participation. Vitality subsidies are considered taxable income due to IRS regulations. For more information please visit <https://www.powerofvitality.com>

Doctor on Demand is an online and app resource that allows employees to see a doctor for minor illnesses from the comfort of their own homes. Depending on the employees' health plan, there may be some minor costs. Please visit <https://www.doctorondemand.com/> to sign up for an account.

Omada Health is a weight loss program available free of cost to employees and their adult dependents at risk for Type 2 diabetes or heart disease. Eligible employees or adult dependents must be enrolled in the Concordia Health Plan to participate. Omada is a 16-week program that separates itself into 4 weeks per 4 courses. The program is as follows: Eating Healthier, Increasing Activity, Overcoming Challenges, and Strengthening Habits. Successful employees are dedicated to tracking meals, fitness, and participating in discussion boards. Once the employee is accepted for enrollment, they will be placed with a group and sent materials to assist them toward success. Employees may participate via the web or app.

Concordia Total Health Team is a dedicated team of specialists who can help employees get healthy and stay healthy. The team includes nurses, coaches, dietitians, clinicians, and counselors. They can assist with disease management, lifestyle management and much more. This resource is free of cost.

Healthy Pregnancies/ Healthy Babies program is designed to:

- ❖ Improve the quality of maternity care through comprehensive clinical assessment
- ❖ Develop care management plans tailored to each member's specific needs
- ❖ Deliver improved education and tools for self-care

Members will speak with licensed nurses throughout their pregnancy and assist with management services that will accommodate the member. Members who enroll by the end of their first trimester will receive \$150 and members who enroll by the end of their second trimester will receive \$75. Please call Cigna at 1-800-605-6621 to enroll.

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Employee Assistance Program

Provider: Cigna Behavioral Health

Eligibility: Eligible Employees: All University Employees including: Students, Faculty, Contracted Faculty of Practice, and Full/Part Time Staff

The Employee Assistance Program (EAP) is designed to provide confidential assistance to employees that may need help with any work or life challenge that may arise. In this program, the EAP provides assistance for Adoption, Child, Senior, or Pet Care, Education, Financial, Identity Theft, Legal, Parenting, Prenatal Care, Special Needs, and Summer Care. In addition to these services, the EAP also provides 6 face-to-face counseling sessions per issue per year with a mental health or substance abuse professional. To obtain more information about the EAP program please contact 1-866-726-5267 or visit www.cignabehavioral.com . To login, please use the company's employer ID: LCMS

**Please note that not all services are free and may have a certain percentage off or a time allotted consultation.*

Health Savings Account (HSA)

Provider: Further

Eligibility: Eligible Employees .75 - 1.0 FTE who have elected a High Deductible medical plan

This plan allows eligible employees use of pre-tax dollars to pay for qualified expenses. Employees file claims against their account and are reimbursed for expenses by check or debit card. Unclaimed accounts are rolled over from year to year.

Options: For 2019 up to \$3500 for an individual and \$7000 for a family annually can be deposited for medical expenses. Employees over the age of 55 can contribute \$4500 for an individual and \$8000 for a family. Once the account gets to \$10,000 an employee can start investing it into a Charles Schwab account.

Flexible Spending Accounts- Health and Dependent Care (FSH or FSD)

Provider: Further

Eligibility: Eligible Employees .75 - 1.0 FTE who have elected in a High Deductible medical plan

This plan allows eligible employees to use pre-tax dollars to pay qualified medical and/or dependent care expenses. Employees file claims against their account and are reimbursed for their expenses. Unclaimed amounts are forfeited at the calendar year-end. Employees can only enroll during open enrollment or if they are new to the university during benefit orientation.

Options:

Health Care Reimbursement: up to \$2,700 can be elected annually for medical expenses

Dependent Reimbursement: up to \$5,000 can be elected annually for daycare expenses

**If an employee enrolls in a high deductible health plan they will only qualify for a limited purpose medical flexible spending account which will allow for qualified dental and vision expenses only.*

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Concordia Disability Plan

Provider: Concordia Plan Services administered by Liberty Mutual

Eligibility: Eligible Employees .51 - 1.0 FTE who have enrolled in Concordia Plan Services

Concordia Disability benefit provides financial protection by paying a portion of an employee's income while they are unable to earn full income due to a covered injury, sickness, or pregnancy. The plan does not distinguish between short-term and long-term disability.

Cost: Employer pays the full cost of the contributions for the plan. There is no employee cost

Elimination Period: Before benefits are payable, the employee must be absent from work due to a disability (determined by the claims administrator) for a period of 14 consecutive calendar days, called the "elimination" period.

Benefit Payment: After 14 days of disability the Plan pays 70% of employees' pre-disability compensation

Benefit Reductions: The employee disability benefit payments will be reduced dollar for dollar by any benefits for which the employee is eligible for their disability, such as benefits from Social Security (including dependent benefits), any state disability plan, workers' compensation, etc. Some disabilities may not be covered or may have limited coverage under the Plan as determined by the provider.

Concordia Survivor Plan

Provider: Concordia Plan Services administered by Minnesota Life Insurance

Eligibility: Eligible Employees .51 - 1.0 FTE who have enrolled in Concordia Plan Services

Survivor Benefits: Enrolled active employees and their enrolled dependents will receive a lump sum death benefit.

- **Cost:** The costs for the CDSP lump-sum death benefits are 100% employer-paid and the employee is not required to provide evidence of insurability (EOI).
- **Additional Coverage:** Employees may also apply directly to Minnesota Life for supplemental life coverage for themselves and their eligible dependents, at their own expense. EOI requirements will apply for supplemental coverage above guaranteed issue amounts or if the initial eligibility period has ended.

The amount of the death benefit is a multiple of the employees' annual compensation, calculated as follows:

- 2 times annual compensation *plus*
- 1 times annual compensation for each eligible enrolled dependent child

The total maximum benefit does not exceed 6 times the employee's annual compensation and minimum benefit shall not be less than \$20,000.

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Dependent’s death: In the event of the death of an eligible enrolled dependent spouse or child while an employee is enrolled in the Plan, a lump-sum death benefit of \$10,000 will be paid to the employee. *Dependent* means the employee’s enrolled spouse or child as defined by the Plan.

Accidental Death and Dismemberment Benefit

Provider: Concordia Plan Services administered by Securian

Eligibility: Eligible Employees .51 - 1.0 FTE who have enrolled in Concordia Plan Services

Accidental death or dismemberment by accidental injury occurs when an employee’s death or dismemberment results, directly and independently of all other causes, from an accidental injury which was unintended, unexpected and unforeseen. The benefit will be paid in a single sum. Concordia University, St Paul covers the employees first “individual” \$25,000. Any additional amount will be at the expense of the employee. Coverage ranges from \$25,000-\$300,000.

<u>Type of Loss</u>	<u>% of Amount of Insurance</u>
Life	100%
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
Speech and Hearing in both ears	100%
One Hand and One Foot	100%
One Foot and Sight of One Eye	100%
One Hand and Sight of One Eye	100%
Sight of One Eye	50%
Speech	50%
Hearing in Both Ears	50%
One Hand or One Foot	50%
Thumb and Index Finger of One Hand	25%

Group Voluntary (Critical Illness and Accident) Insurance - *NEW in 2019*

Provider: Securian Financial

Eligibility: Eligible Employees .51 - 1.0 FTE who have enrolled in Concordia Plan Services

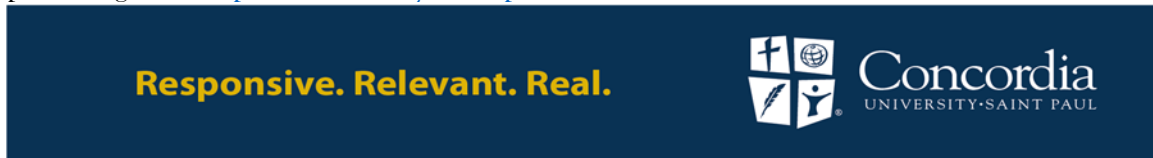
Group voluntary insurance provides a cash payment directly to participants for out-of-pocket and uncovered expenses in the event of a critical illness diagnosis or accident. Critical illness insurance provides a lump-sum cash benefit when a covered condition is diagnosed. Coverage is at the expense of the employee at a level determined by the participant.

Concordia Retirement Savings Plan

Provider: Concordia Plan Services administered by Fidelity Financial

Eligibility: Eligible Employees .51 - 1.0 FTE who have enrolled in Concordia Plan Services

Concordia University offers two retirement savings options: a 403(b) pre-tax plan and a 403(b) ROTH post-tax plan. The university will match 50% of your contribution up to 2%. The university will match contributions that are placed in a Roth account by the employee, however the match will be distributed in the 403(b) account. For more information regarding retirement, please log into <https://nb.fidelity.com/public/nb/atwork/home> .



Concordia Retirement Plan (Pension)

Provider: Concordia Plan Services

Eligibility: Eligible Employees: .51 - 1.0 FTE who have enrolled in Concordia Plan Services

Employees are vested once they have been enrolled in the Concordia Retirement Plan for five years. The benefit is based on average of five highest years of consecutive compensation and years of service with Concordia Plan Services. This allows employees to receive a monthly income once they retire.

Paid Time Off and Holidays

Provider: Concordia University, St Paul

Eligibility: Exempt and Non-Exempt Employees Who Track Time

Paid Time Off (PTO) is to provide time off from work with pay due to illness, vacation, or personal convenience. Paid Time Off accrual begins on the first day of employment and is available after the employee's first 60 days of employment. Please reference the employee handbook for PTO accrual.

In addition to PTO, employees are paid for the following holidays; New Year's Day, Martin Luther King Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the day after, and Christmas through New Year's Eve Day. While some offices are open over the Christmas through New Year's Eve Day holiday, employees required to work are eligible to take time off equal to time worked during the holiday within 30 days of the University reopening.

Tuition Remission

Provider: Concordia University, St Paul

Eligibility: Employees .75-1.0 FTE

A tuition remission of 75% for Bachelors/Masters/Doctoral programs is available for eligible employees. In addition, employee's spouses are eligible for 50% tuition remission and dependents of employees are eligible for 100% tuition remission, both for bachelor courses only. Eligible employees, spouses, and dependents are able to enroll in colleges or university that participate in the Council of Independent Colleges (CIC). If there is interest in CIC please contact Kelly Macik at macik@csp.edu. Employees and/or dependents attending Concordia University must submit a completed tuition waiver form to Human Resources in advance of beginning classes each semester. *Tuition is taxable and once the employee has reached \$5250 a tax deduction will be taken out of their paycheck in a series of payments.

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Additional University Benefits

Provider: Concordia University, St Paul

Eligibility: All Employees

All university employees are able to receive discounted tickets to theater and music shows, complimentary tickets to home games that are hosted by Concordia Athletics, and access to fitness facilities; the Bear Den in Hyatt Basement and Gangelhoff Arena 2nd floor.

Employees also receive a 10% discount on apparel in the university bookstore.

Employees who have dependents enrolled at Concordia Academy in Roseville, MN will receive \$100.00 per year toward dependent tuition. Please contact Human Resources for more information.

Appendix A

2019 Medical Cost Summary Plan for Employees									
	Select 1000 (Monthly)			HDHP (Monthly)			Choice 3000 (Monthly)		
Plan Cost	Total	CSP	Employee	Total	CSP	Employee	Total	CSP	Employee
Self	\$761.27	\$552.27	\$209	\$672.02	\$563.02	\$109	\$614.88	\$541.88	\$73
Self & Spouse	\$1530.76	\$780.76	\$750	\$1350.76	\$803.76	\$547	\$1235.91	\$759.91	\$476
Self & Child(ren)	\$1271.82	\$710.82	\$561	\$1122.27	\$730.27	\$392	\$1026.85	\$693.85	\$333
Family	\$2040.01	\$919.01	\$1122	\$1801.01	\$949.01	\$852	\$1647.88	\$891.88	\$756

For additional questions or benefit support please stop in the Poehler Administration Building, office 111 or contact Human Resources at humanresources@csp.edu or 651-641-8268. To contact benefit providers directly, please reference the list below.

Concordia Plan Services

Email: info@concordiaplans.org

Phone: 1-888-927-7526

Blue Cross Blue Shield of MN

Webpage: www.bluecrossmn.com/concordia

Phone: 1-800-793-6922

Cigna Behavioral Health

Webpage: www.cignabehavioral.com

Phone: 1-866-726-5267

Express Scripts

Webpage: www.express-scripts.com

Phone: 1-800-789-7488

Cigna Dental

Webpage: www.cigna.com

Phone: 1-800-244-6224

Vision Service Plan (VSP)

Webpage: www.vsp.com

Phone: 1-800-877-7195

Power of Vitality

Webpage: www.powerofvitality.com

Phone: 1-877-224-7117

Omada Health

Webpage: www.omadahealth.com

Phone: 1-888-987-8337

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