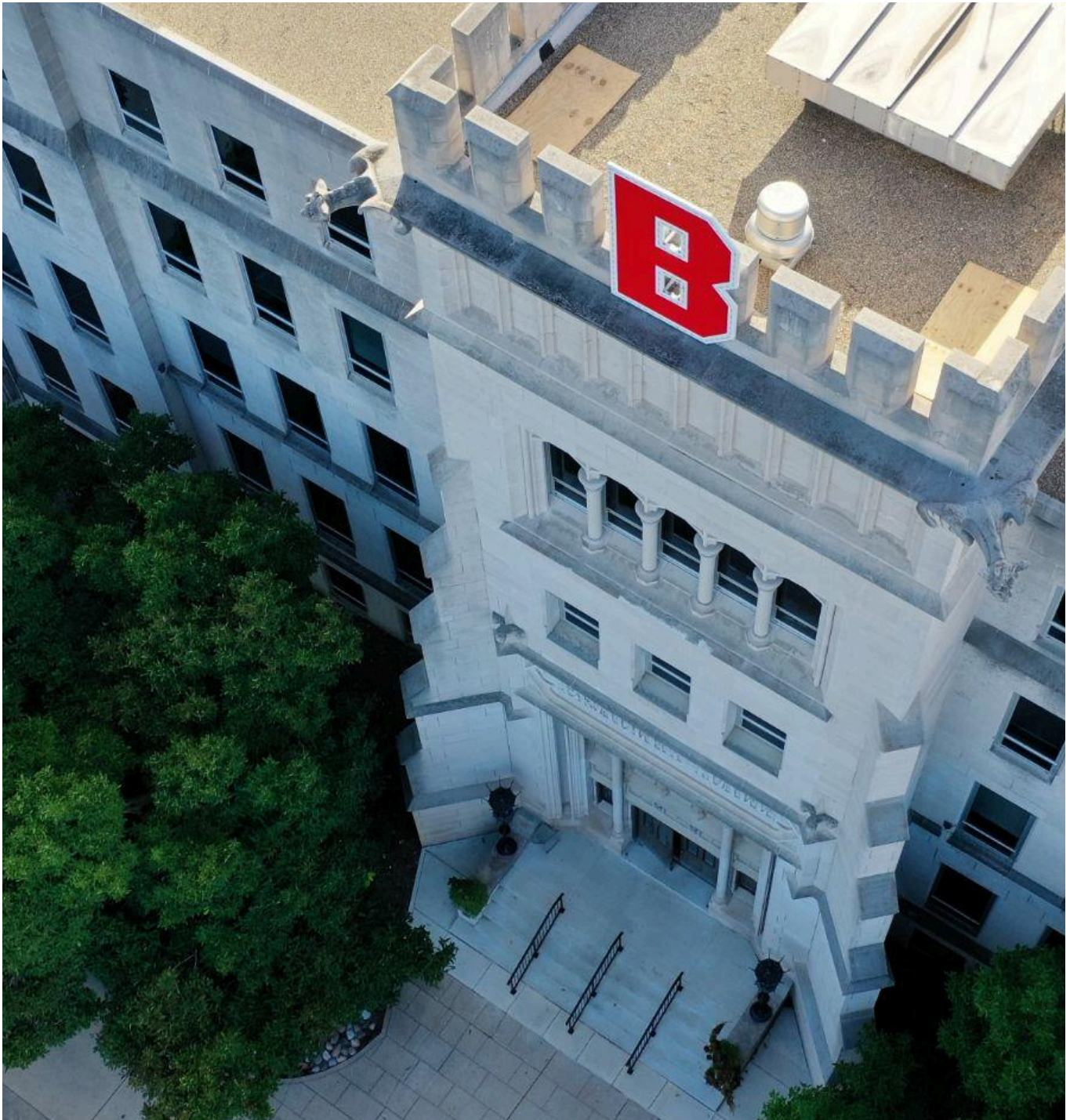


# Benefits Guide



Police Benevolent Association



Revised January 2025



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## Medical Insurance

Bradley University offers two Medical plans - a PPO and a Qualified High Deductible Health Plan through Blue Cross Blue Shield. The medical/Rx/dental/vision and flex plans run from January 1st through December 31st. Full-time employees are eligible to enroll within their first 31 days of employment and coverage begins on the First of the Month following their date of hire. Members should utilize the hospitals, ancillary facilities and providers in the BCBS network whenever possible for the highest benefit. The BCBS network includes over 90% of providers nationwide and is in over 170 countries around the world.

Common services not covered by either plan include (but are not limited to): chiropractic care, acupuncture, infertility treatment, holistic medicine, cosmetic procedures

## Network Information

- Administrator: BlueCross BlueShield
- Hospitals: OSF, Carle Hospitals (Methodist, Proctor, Pekin)
- Network: BCBS - PPO
- Pharmacy Benefit Manager: ExpressScripts (mail order)
- Flex Plan Administrator: Chard Snyder, a WEX Company
- Dental: BCBS

## Spousal Carve Out

An Employee's spouse who has access to health care that provides minimum value, as defined by the Affordable Care Act, through their own employer is not eligible for enrollment in the Bradley University Health Plan, regardless of the cost to the spouse and regardless of whether the spouse has been offered an incentive to decline such coverage. The Bradley University Health Plan does not provide secondary coverage on a spouse who has primary coverage.

This allows the University to maintain affordable coverage for its employees, spouses who have no other health care choice, and dependent children. Please note that this only applies to Medical coverage; no other benefits are affected by this policy.



## PPO Plan

Full plan details can be found in the current Summary of Benefits and Coverage (SBC) documents and the benefit highlight sheet on the Bradley University website under the Human Resources page/Benefits/Health Insurance.

	<b>In Network</b>	<b>Out-of-Network</b>
<b>Deductible</b>	\$1,000 for Individual \$2,000 for Family	\$2,000 for Individual \$4,000 for Family
<b>Office Visits</b>	Primary Care - \$30 copay Specialist - \$60 copay Virtual* - \$0 copay	Primary Care, Specialist and Virtual - Out of Network Deductible applies then 60/40 coinsurance
<b>Hospital Services</b>	Deductible applies, then 80/20 coinsurance	Out of Network Deductible applies, then 60/40 coinsurance
<b>Emergency Services</b>	\$175 copay, deductible then 20% coinsurance	\$175 copay, deductible then 20% coinsurance
<b>Out-of-Pocket maximums (Deductible &amp; copay)</b>	\$4,500 for Individual \$9,000 for Family	\$9,000 for Individual \$18,000 for Family

\*Virtual visits with \$0 copay are only available through the BlueAccess for Members® app

## Prescription Drug Plan - PPO

- Generic Copay - \$10 retail 30-day supply \*or\* \$20 for 90-day mail order supply
- Preferred Brand (Formulary) Copay - \$20 retail 30-day supply \*or\* \$40 for 90-day mail order supply
- Non-Preferred Brand Copay - \$70 retail 30-day supply \*or\* \$140 for 90-day mail order supply
- Specialty Drug Copay - \$150 for a 30 -day supply
- **Prescriptions obtained at an out-of-network pharmacy are not covered (out-of-network pharmacies include all CVS locations, Alwan's)**



## Qualified High Deductible Health Plan (QHDHP)

A QHDHP covers the same health care services (office visits, hospital services, therapy, prescriptions, etc.) as the PPO plan, but only after an individual or a family has met the deductible. The only benefits not subject to the deductible are the adult & child routine wellness services when performed by an In-Network provider – these wellness services are covered by the Plan at 100% / no deductible, no copay. The QHDHP has lower employee premiums than the PPO plan.

	<b>In Network</b>	<b>Out-of-Network</b>
<b>Deductible</b>	\$2,000 for Individual \$4,000 for Family	\$4,000 for Individual \$8,000 for Family
<b>Office Visits</b>	Deductible applies, then 80/20 coinsurance	Out of Network Deductible applies, then 60/40 coinsurance
<b>Hospital Services</b>	Deductible applies, then 20% coinsurance up to out-of-pocket max	Out of Network Deductible applies, then 60/40 coinsurance
<b>Emergency Services</b>	Deductible applies, then 20% coinsurance up to out-of-pocket max	Out of Network Deductible applies, then 60/40 coinsurance
<b>Out-of-Pocket maximums (Deductible &amp; Coinsurance)</b>	\$4,000 for Individual \$8,000 for Family	\$8,000 for Individual \$16,000 for Family

## Prescription Drug Plan - QHDHP

- All tiers of prescription drugs are subject to deductible, then 80/20 coinsurance for In-Network providers. This includes a 30-day retail supply as well as a 90-day mail order supply.
- Prescriptions are paid at 100% once the out-of-pocket maximum is met
- **Prescriptions obtained at an out-of-network pharmacy are not covered (out-of-network pharmacies include all CVS locations, Alwan's)**



## Dental

There is no preferred network for dental - you are able to choose any provider for dental services. However, using an in-network dentist will extend your benefits because of contractual discounts and no balance-billing.

- Plan year begins January 1 and ends December 31
- Annual Deductible: \$50 Individual / \$150 Family
- Preventive Care (routine exams, cleanings & x-rays): covered at 100%, no deductible; limited to twice per calendar year per covered person
- All other dental services (restorative/general, major services, etc.): subject to deductible, then 80/20 coinsurance
- \$1,000 annual maximum benefit per covered person
- Orthodontia is not covered

## Vision

The vision plan is provided by EyeMed, a division of BCBS. Vision plan participants will receive an EyeMed Welcome Packet in the mail, which will include a courtesy vision ID card; however, an ID card is not required in order to use the vision benefit - simply let your vision provider know that you have EyeMed vision insurance. If you need a replacement vision ID card, they are only available through the EyeMed member website, or virtually through the EyeMed mobile app. HR cannot order replacement vision ID cards.

EyeMed offers over 24,000 in-network providers Nation-wide, including many local providers such as Illinois Eye Center (all locations), Gailey Eye Clinic, Bard Optical, Bond Eye Associates, etc., as well as online options through: [ContactsDirect.com](http://ContactsDirect.com), [Glasses.com](http://Glasses.com), [Lenscrafters.com](http://Lenscrafters.com), [Targetoptical.com](http://Targetoptical.com), and [Ray-ban.com/insurance](http://Ray-ban.com/insurance), and many more

- Provider search: [eyemedvisioncare.com/bcbsilvis](http://eyemedvisioncare.com/bcbsilvis)

Covered members have the right to obtain vision care from the provider of his or her choice; however, payment of benefits varies depending on the type of provider chosen. Be sure to utilize network providers for the most benefit. **Note: COSTCO & Walmart are not in-network**

The following Member Costs are for In-Network services for each enrolled member:

- Eye exam - \$10 copay; once every 12 months
- Frames - \$150 allowance & 20% discount off balance over \$150; once every 24 months

(Please note: If the entire allowance is not used during a purchase, the balance of the allowance cannot be used at a later visit.)



- Eyeglass Lenses or Contact Lenses – once every 12 months:
  - Eyeglass Lenses - \$25 copay (single vision, bifocal, trifocal, lenticular); there is an additional member cost for options such as tinting, UV coating, etc.
  - Contact Lenses (in lieu of eyeglass lenses) :
    - Conventional - \$150 allowance & 15% discount off balance over \$150
    - Disposable - \$150 allowance, plus balance over \$150
- Additional discounts are available on the following In-Network services: 40% additional pair discount, 15% off LASIK, and more

Out-of-Network benefits are on a reimbursement basis (e.g., member pays in full) and benefits are limited. Please refer to your plan materials for Out-of-Network benefits

## Flexible Spending Account

The Flexible Spending Account is administered by Chard Snyder, a WEX Company. The Flexible Spending Account is a voluntary plan with two provisions: First, it allows full-time employees to pay their employee benefit premiums with tax-free dollars. Secondly, full-time employees may also set aside tax-free dollars to help pay for unreimbursed medical expenses and/or dependent care. The money you contribute to either FSA account is not subject to payroll taxes, so you end up paying less in taxes and taking home more of your paycheck.

The Flexible Spending Account can be utilized when enrolled in either the PPO or the Qualified High Deductible Plan (IRS rules apply; see the Health Savings Account (HSA) section, next).

## FSA Medical

2025 annual limit is \$3,300. You have two ways to access the funds in your account – via auto reimbursement or manual submission of claims. You have immediate access to 100% of your elected total, regardless of what is actually in your account.

Auto reimbursement is the default. Claims are automatically submitted from BCBS to Chard Snyder and then reimbursed to you through an established direct deposit account or a paper check will be mailed to you. Direct deposits & checks are processed daily; however, paper checks are only issued when the reimbursement is over \$25. You can select your method of reimbursement on the Chard Snyder website or app.

## FSA Dependent Care

Current annual limit is \$5,000. This account is used to pay for eligible dependent care services, such as preschool, summer day camp, before- or after-school programs, and child or adult



daycare. Access to the funds in the Dependent Care FSA is limited to the amount that is currently in your account at the time you request reimbursement.

**Use it or lose it rule:** Both FSAs are a calendar year benefit (Jan 1-Dec 31). However, you have until March 15<sup>th</sup> of the following calendar year to incur more expenses to use up any remaining funds; claims must be submitted for reimbursement by April 30<sup>th</sup>. Any money not claimed by April 30<sup>th</sup> will be forfeited.

## Health Savings Account (HSA)

If you are enrolled in a Qualified High Deductible Health Plan, you can establish a tax-exempt Health Savings Account with your own funds. The 2025 limit is \$4,300 (single) or \$8,550 (family). Employees age 55+ can contribute an additional \$1,000. These funds may be used to pay for qualified medical, dental, and prescription services. Unlike an FSA, your HSA dollars roll over from year to year.

To contribute to an HSA you must first establish an HSA at a bank of your choice – Bradley does not provide this service. Once the HSA is opened, you need to enroll in ADP and complete an HSA Direct Deposit form so payroll knows where to send your contributions. Claiming eligible expenses is between you & the IRS; however, once you reach age 65 you can use your HSA funds for anything you wish.

## Basic Life Insurance

Bradley University provides a free Basic Group Term Life policy of \$2,500 and coverage is effective on the first of the month following the date of employment. Bradley also provides a free matching Accidental Death & Dismemberment coverage of \$2,500. We offer Open Enrollment for life insurance every November which allows employees to make changes to their life insurance coverage. The life insurance plan year runs from January 1<sup>st</sup> through December 31<sup>st</sup>.

## Basic Buy-Up Life Insurance

Employees who are enrolled in the Basic Group Term Life may also elect “buy-up” life insurance equal to 1-times their annual salary, not to exceed \$75,000. The premium for the buy-up life is based on the employee’s annual salary (rounded up to the next \$1,000), less the free \$2,500 coverage of the Basic Group Term Life.

## Voluntary Life Insurance

Employees who would like additional life coverage have the option to purchase Voluntary Life coverage through Standard for themselves, their spouse and/or child(ren). The employee pays full





premium for the voluntary coverage(s). Open Enrollment for life insurance is held in November and allows employees to make changes to their life insurance coverage. The life insurance plan year runs from January 1<sup>st</sup> through December 31<sup>st</sup>.

- Employee Voluntary Life can be purchased in \$10,000 increments up to 5-times their annual wages with a maximum benefit of \$500,000. Guarantee issue is \$190,000 – amounts exceeding the Guarantee issue require Evidence of Insurability
- Employee Voluntary AD&D can be purchased in \$10,000 increments up to 5-times their annual wages with a maximum benefit of \$500,000.
- Spouse Voluntary Life can be purchased in \$5,000 increments up to \$250,000, not to exceed 100% of the Employee's approved Voluntary Life amount. Guarantee issue is \$25,000 – an amount over the Guarantee issue requires Evidence of Insurability.
- Child Voluntary Life can be purchased in \$2,000 increments up to \$10,000 for each dependent child under the age of 26.

## Long-Term Disability

Long-term disability insurance is available for all full-time employees through Standard after one year of continuous service at Bradley. New full-time employees are eligible to join immediately if employed by the University within three months of leaving another group's total disability insurance plan. The University pays two-thirds of the total premium for employees through a total disability insurance policy on the first \$2,000 benefit. Employees may elect to pay 100% of the premium to have additional coverage of up to \$5,000 monthly benefit based on salary. If approved, long-term disability becomes effective following the first 180 consecutive days of disability. When eligible for benefits, employees receive 60% of their base monthly salary up to the elected maximum benefit per month, less any benefit from Social Security (including dependents' benefit) and workers' compensation. The benefit paid will never be less than \$100. During total disability, the monthly income and the annuity premium benefit will be increased each year by 3% compounded annually.

## Long-Term Care

As an employee, you may purchase coverage during the enrollment period through Unum without having to fill out a medical questionnaire, as long as you do not choose benefits that exceed the Guarantee Issue limits. Your enrollment kit contains complete information on the Guarantee Issue limits. If you wait to enroll, you will need to fill out the medical questionnaire and may not be accepted. This benefit is available for employees and family members. The levels of care that this plan could cover include a long term care facility, professional home and community care and



total choice home care. This benefit also can include inflation protection. You can select from 4 plan options, each option has 9 levels of monthly benefit and 3 levels of duration.

To view benefit information please visit [www.BradleyLTC.com](http://www.BradleyLTC.com). Informational video available at <http://www.agltc.com/BradleyUniversity/Seminar/>

## Retirement Plan

### 5% or 7% Employer Match 403b Plan - Defined Contribution (RA)

A new full-time staff member immediately coming from a four year degree granting institution or employees meeting the year of service requirement\*, are eligible to participate in the plan.

Employees, except students and employees with retirement benefits provided under a collective bargaining agreement, who do not meet the above requirement, are eligible to participate in the TIAA Plan one year from their date of employment. Eligible employees may contribute up to 5% of their base salary and the University matches the contribution up to the amount allowed by the IRS depending on their postretirement benefit selection.

If the employee's post retirement selection is the enhanced Defined Contribution Plan then the University will contribute an automatic 2% beginning with the pay period following the first of the month after the employee's eligibility date. Eligible employees may voluntarily contribute more to purchase additional annuity benefits. However, University contributions are limited to the extent allowable under IRS Guidelines.

\*The term "year of service" is defined as the 12-month period immediately preceding the employee's date of employment with Bradley University during which the employee was employed in a regular non-student capacity and worked 1,000 or more hours with a four-year bachelor degree granting institution of higher education.

If you decide to enroll in the Defined Contribution plan, the employer match will vary depending on your contribution (see below.) The most Bradley University will contribute is 7% when you contribute 5%.

#### **Schedule of Contribution**

Employee Elective Deferral 0-1% → Total Employer Contribution 2%

Employee Elective Deferral 2% → Total Employer Contribution 2.8%

Employee Elective Deferral 3% → Total Employer Contribution 4.20%

Employee Elective Deferral 4% → Total Employer Contribution 5.60%

Employee Elective Deferral 5% → Total Employer Contribution 7%



## Supplemental Retirement Account -Tax Deferred Annuity (GSRA)

Contributions to this Plan are made on a tax-deferred basis in addition to any contributions which may be made to Bradley University's Retirement Annuity Plan. No contributions are made by the University. All employees except students and employees with retirement benefits provided under a collective bargaining agreement are eligible for participation the first of the month following employment. To participate in this Plan, an eligible employee must complete the necessary enrollment form(s), as well as a Salary Reduction Agreement. Under this agreement, the employee's salary is reduced and the amount of the reduction is applied as premiums to the GSRA. Limitations on GSRA contributions are subject to IRS limitations. Enrollment forms are available in the Human Resource Department.

If you wish to start contributing into an investment plan before completing your 12-month waiting period, or if you want to contribute more than 5% into the Defined Contribution plan, then you have four other options. Please note there is no employer match in these options:

- Supplemental Retirement Account, Dollar Amount
- Supplemental Retirement Account, Percentage
- Supp Retirement Acct TIAA Traditional w/diff distribution rule, Dollar Amount
- Supp Retirement Acct TIAA Traditional w/diff distribution rule, Percentage

## Social Security

Bradley participates in the Social Security program with equal contributions from the employee at the current legal rate.

## Vacation

Please refer to your Union contract.

## PTO

Please refer to your Union contract.



## Tuition Provisions

For detailed information about this benefit, contact the Financial Assistance Department at 309-677-3089 as they are the administrators of this benefit.

### General Information:

A full-time employee, with one year of service, may take a maximum of six semester hours of undergraduate and graduate courses\* per session at \$5.00 per semester hour. For more information please call the Financial Aid Office.

A full-time employee's dependents and spouse must meet the University's academic standards before they are accepted into the institution. After they become accepted, as defined in the Tuition Policy, are eligible for tuition remission for undergraduate courses based on the following number of years of full-time service:

- After 1st year 25%
- After 2nd year 50%
- After 3rd year 75%
- After 4th year 100%

\*The spouse of a full-time employee who is exempt under the Fair Labor Standards Act may take graduate courses at \$5.00 per semester hour.

\*Dependents of a full-time exempt employee are eligible for graduate course tuition remission of 50% if classroom space is available. Tuition remission for graduate courses is taxable for dependents and spouses.

## Other Benefits

Use of all recreational facilities, discounted tickets for sports events, Bradley Theatre Department productions and a discount at the Bradley Bookstores.

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**Note: This document is intended as a summary only. The benefits will be administered as outlined in Bradley University's plan document and current policies.**