

Employee Benefits Program **2018**

Full-time Staff, Administrators, Law Faculty, and Contract Faculty



ST. JOHN'S UNIVERSITY

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This booklet contains brief descriptions of the benefits available to you. You should direct any questions you have to the Plan Administrator. Plan Documents and Summary Plan Descriptions (SPDs) are on file with the Employee Benefits Department and are also available on the Internet at <https://www.stjohns.edu>

If there is a conflict between this booklet and the Plan Document and the SPD, the Plan Document will control. St. John's University fully intends to maintain these Plans indefinitely. However, the University reserves the right, subject to applicable collective bargaining agreements, the Patient Protection and Affordable Care Act, and the Health Care and Education Affordability Reconciliation Act (the Affordable Care Act), to terminate, suspend, discontinue, or amend any plan at any time and for any reason.

Employee Benefits Program–2018

St. John's University has designed a benefits program that meets the needs of our diverse employee population. Some of these benefits include the following:

- Health Insurance
- Dental Insurance
- Flexible Spending Accounts: Health Care and Dependent Care
- Optional Long-Term Disability
- Basic and Supplemental Life Insurance
- Auto and Homeowners Insurance
- Tuition Remission
- Tuition Exchange
- Employee Assistance Program
- Qualified Transportation Expense (QTE) Plan
- New York's 529 College Savings Program
- Adoption Assistance Program
- Group Legal Insurance
- Veterinary Pet Insurance
- The St. John's 403(b) Defined Contribution Retirement Plan

All of these programs are designed to provide comprehensive protection for you and your family's needs.

From time to time, those needs change, so you should take a moment to review all of the programs available to you. Additionally, you should review your beneficiary information whenever there is a change in your life status. To review or change your beneficiary for either your life or travel accident insurance, please make this change directly on <https://www.sju.bswift.com>. To change your beneficiary for the 403(b) Defined Contribution Retirement Plan, contact your fund provider directly: TIAA, 1-800-842-2776 or Fidelity Investments, 1-800-343-0860.

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 in the Employee Benefits Department or on the Internet at <https://www.sju.bswift.com>.

Reminder

The benefits elections that you make during open enrollment period **may not be changed** until January 1, 2019, unless you experience a qualifying event such as marriage, divorce, birth, adoption, or gain or loss of coverage. You can make changes to your 403(b) contributions once every calendar quarter.

You must notify the benefits office within **31 days** of a qualifying event for changes to become effective; otherwise, you will not be able to make changes until the next open enrollment period. Feel free to contact a representative at 718-990-2363 or visit <https://www.sju.bswift.com> to enroll and upload applicable documentation.

2018 Medical Plans

Oxford Freedom Core Plan

The Oxford Freedom Core Plan offers employees an in-network deductible of \$500 for individuals and \$1,000 per family. Deductibles and copays apply to your out-of-pocket maximum. Once you meet your annual out-of-pocket maximum, you will be reimbursed at 100 percent. Your maximum annual in-network out of pocket expense under this Plan is \$1,500 for individual or \$3,000 for family. **This Plan has a 10% in-network co-insurance cost for major medical expenses (i.e., MRI, CT Scan, X-rays, etc.)**

The Oxford Freedom Core Plan also offers out-of-network benefits. The annual out-of-network deductible is \$1,000 for individuals and \$2,000 per family. Once satisfied, benefits are then payable at 70% of reasonable and customary charges. Your maximum annual out-of-pocket expense is \$3,000 per individual or \$6,000 per family. When the out-of-pocket limit is reached, reasonable and customary expenses will be reimbursed at 100 percent for the remainder of that calendar year. Note: the employee is responsible for any expenses above the reasonable and customary charge.

The **employer paid** Health Reimbursement Account (HRA), administered by The P&A Group, is included in this plan to help participants offset the costs of copays, deductibles and co-insurance. The University will provide \$200 (single subscribers) and \$400 (family subscribers) in funds that will be available via a debit card or accessed via paper claims to The P&A Group for reimbursement.

Oxford Freedom Premier Plan

The Oxford Freedom Premier Plan offers employees a choice to use in-network or out-of-network providers. If you decide to use a physician or a provider that participates in the Oxford network, you will be responsible for a copay for most services. If you choose a physician or provider that **does not participate in the network**, you will first have to satisfy a calendar year deductible of \$500 per individual or \$1,000 per family. Once satisfied, benefits are then payable at 80% of reasonable and customary charges, until your calendar year, out-of-pocket expenses reach \$3,000 per individual or \$6,000 per family inclusive of deductible. When the out-of-pocket limit is reached, your reasonable and customary expenses will be reimbursed at 100 percent for the remainder of that calendar year. Note: the employee is responsible for any expenses above the reasonable and customary charge.

The following benefits are available to members of both the Oxford Core and Premier Plans:

- Access to the Oxford Freedom Network
- No referrals required to access medical specialists
- No claim forms to complete for in-network visits or prescriptions
- Free annual physicals, childhood immunizations and well-woman care
- Health club reimbursement up to \$400 per year for employees and \$200 per year for covered spouses
- 24-hour emergency nurse line for access to immediate medical advice and referrals
- One Pediatric dental visit per calendar year up to the dependent child's 12th birthday

Oxford Medical Plan Design Summary Comparison

	Freedom Core Plan		Freedom Premier Plan	
Benefit Highlight	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible (<i>single/family</i>)	\$500/\$1,000	\$1,000/\$2,000	None	\$500/\$1,000
Coinsurance (<i>member cost</i>)	10%	30%	None	20%
Out-of-Pocket				
Maximum (<i>single/family</i>)	\$1,500/\$3,000	\$3,000/\$6,000	\$2,500/\$5,000	\$3,000/\$6,000
Primary Care Physician	\$20 Copay	Deduct & 30% Coins	\$20 Copay	Deduct & 20% Coins
Specialist Visit	\$35 Copay	Deduct & 30% Coins	\$35 Copay	Deduct & 20% Coins
Routine Preventive Care	No Charge	Deduct & 30% Coins	No Charge	Deduct & 20% Coins
Inpatient Hospitalization**	Deductible & 10% Coins	Deduct & 30% Coins	No Charge	Deduct & 20% Coins
Outpatient Facility Surgery**	Deductible & 10% Coins	Deduct & 30% Coins	No Charge	Deduct & 20% Coins
Advanced Imaging**	Deductible & 10% Coins	Deduct & 30% Coins	No Charge	Deduct & 20% Coins
Emergency Room*	\$100 Copay	\$100 Copay	\$100 Copay	\$100 Copay
Urgent Care Center	\$35 Copay	Deduct & 30% Coins	\$35 Copay	Deduct & 20% Coins
Routine Maternity	No Charge	Deduct & 30% Coins	No Charge	Deduct & 20% Coins
Pre & Post Natal Care Hospital Services for Mother and Child	Deductible & 10% Coins	Deduct & 30% Coins	No Charge	Deduct & 20% Coins
Inpatient Mental Health/Substance Abuse	Deductible & 10% Coins	Deduct & 30% Coins	No Charge	Deduct & 20% Coins
Outpatient Mental Health	\$35 Copay	Deduct & 30% Coins	\$35 Copay	Deduct & 20% Coins
Outpatient Substance Abuse	\$35 Copay	Deduct & 30% Coins	\$35 Copay	Deduct & 20% Coins
Laboratory Services Participating**	No Charge <i>(see Summary Plan Description for additional details)</i>	Deduct & 30% Coins	No Charge <i>(see Summary Plan Description for additional details)</i>	Deduct & 20% Coins
Retail Prescription Drug <i>(30 day supply)</i>				
Tier 1	\$5 Copay	Only covered at participating pharmacies	\$5 Copay	Only covered at participating pharmacies
Tier 2	\$30 Copay		\$20 Copay	
Tier 3	\$50 Copay		\$30 Copay	
Mail Order Prescription Drug <i>(90 day supply)</i>	2x Retail	Not Covered	2x Retail	Not Covered

* Fee waived if patient is admitted into facility

** Service may require pre-certification through Oxford

CIGNA Dental Plan

The St. John's CIGNA dental plan provides you with comprehensive coverage and maximum flexibility. You may seek care from a participating dentist in the robust CIGNA Network or visit a nonparticipating dentist. Network dentists are listed at <https://www.cigna.com>. *If originally waived election as a new hire, please note that there is a one-year waiting period for major services (see Benefit Summary for details).*

Covered Services	In-Network	Out-of-Network
Deductible		
Single:	\$25	\$25
Family:	\$75	\$75
Calendar Year Benefit Maximum		
Per Person for Class A, B, and C services:	\$2,000	\$2,000
Dental Percentage Payable		
Class A Services—Preventive:	100% (not subject to deductible)	80% (not subject to deductible)
Class B Services—Basic:	80% after deductible	80% after deductible
Class C Services—Major:	50% after deductible	50% after deductible
Orthodontia Lifetime Benefit Maximum		
Per Person:	\$1,500	\$1,500

Aetna DMO Dental Plan

The Aetna Dental Maintenance Organization (DMO) is a managed dental care plan designed to offer a broad range of dental services and access to the largest network of managed care dentists in the country—while helping you control the cost of your care. **This is an in-network only benefit.**

With the Aetna DMO plan, you select a primary care dentist (PCD) for yourself and each covered family member. When you visit your PCD for covered services, there are:

- No deductibles
- No dollar annual maximum
- No claim forms to submit

The following chart details some of the benefits of the Aetna DMO:

Covered Services	In-Network Only		
Deductible		Dental Percentage Payable	
Single:	N/A	Preventive:	100%, \$5 copay
Family:	N/A	Basic:	100%, \$5 copay
Orthodontia Lifetime Deductible:	N/A	Major:	60%, \$5 copay
		Orthodontia:	\$2,000 copay
Calendar Year Benefit Maximum		Orthodontia Lifetime Maximum Amount:	
Per Person:	None		N/A

It's easy to find a participating dentist by using DocFind, at <https://www.aetna.com>—Aetna's online provider directory. Each covered family member may select his/her own PCD. In addition, you can change your PCD as often as once a month.

Dental Plan Design Summary Comparison

Benefit Summary	CIGNA		Aetna DMO
	In-Network	Out-of-Network	In-Network Only
Preventive and Diagnostic *Oral examination: *Cleanings: *Fluoride: *Sealants (permanent molars only): *Bitewing X-rays: *Full-mouth series X-rays: *Space maintainers:	100% 100% 100% (Not covered) 100% 100% 100%	80% 80% 80% (Not covered) 80% 80% 80%	100% 100% 100% 100% 100% 100% 100%
Basic Root canal therapy, with X-rays and cultures for anterior teeth/bicuspid teeth: Amalgam (silver) fillings: Composite fillings (anterior teeth only): Stainless steel crowns: *Scaling and root planning: Gingivectomy, incision, and draining of abscess: Uncomplicated extractions: Surgical removal of erupted tooth: Surgical removal of impacted tooth (soft tissue):	80% 80% 80% 80% 80% 80% 80% 80% 80% 80%	80% 80% 80% 80% 80% 80% 80% 80% 80% 80%	100% 100% 100% 100% 100% 100% 100% 100% 100% 100%
Major Molar root canal therapy, with X-rays and cultures: *Osseous surgery: Surgical removal impacted tooth (partial bony/full bony): General anesthesia/intravenous sedation: Inlays/onlays, crowns, full and partial dentures: Denture repairs, pontics:	50% 50% 50% 50% 50% 50%	50% 50% 50% 50% 50% 50%	60% 60% 60% 60% 60% 60%
Orthodontia Benefit: Lifetime maximum: Deductible:	60% (dependents under age 19) \$1,500 \$50	60% (dependents under age 19) \$1,500 \$50	\$2,000 copay (adults and children) None None
*Bitewings *Exams: *Dental crown restorations: *Dental adjustments: *Fixed bridge: *Fluoride: *Full-mouth X-ray: *Inlays/onlays: *Prophylaxis: *Space maintainers:	One series every 24 months Two per calendar year Replacement after five years Allow six months from installation 60 months before replacement To age 19 One every 60 months Replacement after 60 months Two per calendar year To age 19	One set per calendar year (Vertical—one set every three rolling years) Four total exams per calendar year Replacement after five years Within six months after installation Replacement after five years One treatment per calendar year for children under 16 One set every three rolling years One every five years Two treatments per calendar year Employees and dependents	

*Indicates that frequency and/or age limitations may apply to these services. These limits are described in the Summary Plan Description.

Flexible Spending Accounts

Effective January 1, 2018

You can save money by utilizing the Health Care and/or Dependent Care Flexible Spending Account (FSA).

This IRS authorized benefit allows you to pay for health care and/or dependent care expenses with pretax dollars (i.e., before deductions for federal, state, or Social Security taxes). By paying these expenses through the FSA, you lower your taxable income, thus giving you more take-home pay and more money in your pocket.

Here's how it works:

1. Estimate the amount you will spend on out-of-pocket health care and/or dependent care expenses during the plan year January 1, 2018–December 31, 2018. Be conservative. You can only carryover \$500 into the next plan year. The law requires that you forfeit amounts in excess of \$500 remaining in your account after all eligible expenses have been reimbursed. You will have until March 31, 2019, to submit claims for expenses incurred during calendar year 2018. Note: Should you terminate employment with St. John's midyear, you are eligible to submit FSA claims only for dates of service incurred while you were actively employed.
2. Decide how much money you wish to set aside for your:
 - Health Care Account - maximum of \$2,650 per year
 - Dependent Care Account - maximum of \$5,000 per year if married and filing a joint tax return or a single parent; \$2,500 per year if married and filing a separate tax return.

Contributions will be made to your account every pay period via payroll deduction. (Remember: You are not taxed on this money.)

3. In 2013, the IRS announced a carryover option for Health Care Flexible Spending Accounts (FSAs). This change allows Plan Sponsors, such as St. John's University, to permit FSA participants to carryover up to \$500 remaining in their Health Care Flexible Spending Account (FSA) balance at the end of a Plan year, into the following Plan year. Carryover amounts of up to \$500 do not apply to the maximum \$2,650 Health FSA elections. Thus, a participant who carries over \$500 from the 2018 Plan year may still elect the full \$2,650 for the 2018 Plan year. The participant would then have \$3,150 available for reimbursement in the 2019 Plan year. The carryover option is not available for the dependent care FSA.

Examples of Eligible Health Care Expenses:

Medical Expenses	Dental Expenses	Vision
Medical and Prescription Copays	Deductibles	Annual Eye Exam
In and Out-of-network Deductibles	Coinsurance	Prescription Glasses
In and Out-of-network Coinsurance	Routine Exams	Contact Lenses
Insulin/Syringes	Fillings	Contact Lens Solution
Chiropractic Treatments	Crowns	Prescription Sunglasses
	Bridges	RK-Radial Keratotomy
	Root Canals	
	Dental Implants	

Examples of Eligible Dependent Care Expenses **(Note: To take advantage of the dependent care account, a child must be under the age of 13):**

- Nursery Schools
- Babysitters per IRS regulations
- Child care centers that meet the IRS definition of a qualified day care center

Each year the Dependent Care Flexible Spending Account undergoes mandatory nondiscrimination testing by The P&A Group to determine if the plan may favor highly compensated Employees. Should the Plan fail, highly compensated employees must be taxed on all of their benefits received under this plan, unless their annual election amounts are reduced midyear. The Benefits Department will notify you in the event your annual election may need to be reduced.

Basic Life Insurance

St. John's University provides you with basic life insurance in the amount equal to one times your annual salary, to a maximum of \$200,000 for Administrators/Faculty and \$75,000 for Staff, underwritten by The Standard Life Insurance Company at no cost to you. You may elect to purchase additional (i.e., supplemental) life insurance through the convenience of payroll deduction.

Note: There is no age reduction schedule for basic life insurance.

Supplemental Life Insurance

The program allows you to choose an amount of coverage equal to one, two, three, or four times your annual salary up to a supplemental life maximum benefit of \$600,000.

During the Annual Open Enrollment period, you may elect, without evidence of good health, one additional salary increment not to exceed the greater of \$300,000 or three times your salary in total supplemental life insurance coverage.

For example, if you currently have a supplemental life insurance policy of one times your salary, and during open enrollment you elect two times your salary, you can do so without evidence of good health, provided it does not exceed the greater of \$300,000 or three times your annual salary.

If you elect supplemental life insurance for yourself, you may also purchase coverage for your spouse (\$10,000, \$25,000, or \$50,000) and dependents (\$4,000 each). Evidence of good health is required on spousal coverage in the amount of \$25,000 or \$50,000. If an employee wishes to increase their spousal life insurance amount from \$10,000 or \$25,000 to \$50,000, evidence of good health will also be required. There is no evidence of good health needed for employees who increase their spouse's supplemental life insurance amount from \$10,000 to \$25,000.

Employees who terminate employment or retire from the University are entitled to the portability feature of The Standard Life Insurance Company supplemental life insurance plan. The portability feature provides up to \$300,000 of term life insurance coverage without the need to supply medical evidence of insurability. You must apply for portability within 31 days from your last date of employment or your retirement date. For more information on portability, please contact the Employee Benefits Department at 718-990-2363.

If you wish to update your life insurance beneficiary, please visit <https://www.sju.bswift.com>.

Plan Rates

Employee or Spouse Coverage

The rates shown below are based on your age. They represent your monthly cost for each \$1,000 of purchased coverage. Use the rate applicable to your age or your spouse's age (if purchasing spouse coverage).

Age	Rate Per Each \$1,000 of Coverage	Age	Rate Per Each \$1,000 of Coverage
30	\$.06	50-54	.30
30-34	.08	55-59	.52
35-39	.09	60-64	.69
40-44	.10	65-69	1.27
45-49	.16	70+	2.68

Age Reduction Schedule-Supplemental Life Insurance

Benefit reduces to 65 percent at age 65.

Benefit reduces to 50 percent at age 70.

Example: If you are 32 years of age, earning \$30,000 per year and elect supplemental coverage equal to two times your annual salary, your cost would be determined as follows:

Step 1: $\$30,000 \times 2 = \$60,000$

Step 2: $\$60,000 / 1,000 = 60$

Step 3: $60 \times \$0.08 = \4.80

The monthly premium for \$60,000 of life insurance would be \$4.80.

Note: Guarantee/Nonmedical Issue Limit for your spouse is \$25,000.

*Dependent Children Coverage

The cost to purchase coverage for your child(ren) is \$0.60/per month.

*This amount covers all of your dependent children.

Basic Long-Term Disability Insurance Plan

After one year of employment, if you are a full-time employee, St. John's provides you with Core Long-Term Disability coverage at no cost. This Core coverage provides you with 60 percent of base pay, up to a monthly maximum benefit of \$3,000 (faculty and administrators); \$2,000 (staff).

Optional Long-Term Disability Insurance Plan

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. Here are some compelling reasons to participate in the Optional Long-Term Disability Insurance Plan:

- Pays you monies over the Core monthly maximum benefit when you're disabled and cannot work
- Provides an additional 6 2/3 percent of salary to your basic long term disability benefit for a total of 66 2/3 percent (up to a total of \$10,000 per month)
- "Own Occupation" definition of disability, which means being unable to perform the duties of your normal occupation
- Benefits for partial disability
- Assistance applying for Social Security disability benefits
- Tax-free benefits paid from the optional insurance
- Rehabilitation services
- Survivor Benefits—provides eligible dependent with a benefit in the event of your death
- Conversion Privileges—allows employees to continue LTD coverage upon separation of employment
- The University makes a monthly contribution to a TIAA annuity during disability period (15 percent of monthly wages for administrators and faculty; 10 percent for staff)

This plan is underwritten by The Standard Life Insurance Company. The Standard provides assistance at every step along the way. If you have any questions, feel free to call the Employee Benefits Department at 718-990-2363.

Auto and Homeowners Insurance

The Liberty Mutual Auto and Home plan is available to St. John's University employees. Liberty Mutual allows you to purchase quality personal insurance at special discounted rates. A variety of coverage is available to you through the program, including:

- Automobile
- Boat & watercrafts
- Identity Fraud Expense coverage
- Homeowners
- Recreational Vehicle
- Renters and Condominium Insurance

By enrolling in the Liberty Mutual program, St. John's University employees can benefit from exclusive savings. To help you decide if enrolling in the program makes sense for you, the Liberty Mutual program offers free insurance reviews and no-obligation premium quotes. Simply call Liberty Mutual toll-free at 1-800-225-8281 (mention St. John's #111094), or visit their website at <https://www.libertymutual.com/sjuemployees>. For the most accurate comparison, have your current policy with you when you contact Liberty Mutual.

Discounts and savings are available where state laws and regulations allow and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten. Not all applicants may qualify.

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.

For all full-time staff and administrators hired on or after June 1, 2010, please refer to Policies #608-AA and #608-BB, which indicate eligibility for tuition remission for employees and the spouse/children of employees. Policies can be found in the HR Policy Manual located on the St. John's at stjohns.edu/mysju.

Tuition remission benefits for full-time staff and administrators **hired prior to June 1, 2010**, or employees who have an adjusted service date prior to June 1, 2010, are governed by tuition remission guidelines in Policies #608-A and #608-B.

Contract and law school faculty are not eligible for tuition remission benefits for themselves and **are not** subject to Policies #608-AA and #608-BB. All full-time law school and contract faculty are eligible for educational benefits for their spouse and their qualifying children or eligible designee. For those faculty members hired after June 1, 2012, there is a two-year waiting period for dependents/spouses to receive tuition remission for undergraduate and graduate studies. Tuition remission benefits do not cover course and degree programs in the School of Law. For information on the application process, which is web-based, please contact the Office of Student Financial Services at 718-990-2000.

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 full-time staff and administrators with at least two years of full-time service and full-time faculty with at least three years of full-time service. St. John's TEP scholarships are allotted 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 export to other TEP member institutions.

Program details and guidelines are available. Please contact the Employee Benefits Department at 718-990-2363 or the University's TEP Officer at 718-990-2020.

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. A broad range of services are offered in the areas of emotional well-being, family and care giving, daily living, legal and financial assistance, and health and wellness. Whether your challenge is stress management, healthy aging, parenting, relationships, or substance abuse, cca™ can help. If you need help navigating adoption resources, eldercare options, or more complex matters that may require evaluation, crisis response, short-term counseling and referrals, cca™ is here for you.

Professional counselors are available 24 hours a day, 365 days a year to offer support and resources. Call the helpline at 1-800-833-8707. Your call will always be answered by a licensed/certified mental health professional that will assess your needs, respond competently to emergency situations, and direct you promptly to the appropriate expert area(s). To meet with a counselor in person (on campus, locally, or nationwide), call the helpline to schedule an appointment.

Also, visit the member website at <https://www.myccaonline.com> (company code: STJOHNS).

St. John’s employees and their household or family members have immediate access to a wealth of resources and information. To log on, enter the company code. Here, members can find valuable information, assessment tools, links, and resources covering an extensive list of topics relating to the following areas:

- Parenting
- Aging
- Balancing
- Thriving
- Working
- Living

Online and on-demand seminars are accessible on this site too.

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 at 1-866-494-7227, visit <https://www.zipcar.com>.

Qualified Transportation Expense (QTE) Plan

The QTE Plan allows eligible employees to pay for their workplace commute via mass transit by setting aside before-tax dollars from their paycheck into a separate QTE account. Participants may elect to set aside up to \$260 a month for Qualified Mass Transit Expenses. Qualified Mass Transit Expenses include expenses incurred for traveling in a commuter highway vehicle (i.e., van pool) or on mass transit facilities (i.e., bus, train, subway, ferry) between the eligible employee's residence and place of employment.

Participants will receive a QTE debit card from The P&A Group, which can be utilized to purchase applicable transit vouchers and tickets. Debit cards will be funded with participants' elected amounts per pay, following each pay date.

Under the QTE plan, you have the ability to stop or resume your deductions at any time. In addition, any excess balances in your QTE account will be carried over from month to month. Should you leave employment with SJU, debit cards will remain active until the last day of the month in which you actively work. After this time, cards will be deactivated.

New York's 529 College Savings Program

New York's 529 College Savings Program allows eligible employees to save for higher education expenses through convenient payroll deductions while enjoying federal and, if applicable, New York State income tax advantages. If you participate in New York's 529 College Savings Program, you may open an account for a child, grandchild, friend—or even yourself. The assets within your account will grow tax-deferred. When used for qualified higher education expenses, earnings on your withdrawals are exempt from federal and, if applicable, New York State income tax. In addition, if you are a New York State taxpayer, you can also deduct up to \$5,000 of contributions (\$10,000 for a married couple filing jointly) on your state income tax return each year (contributions are not deductible for federal income tax purposes).

The Vanguard Group provides account services for New York's 529 College Savings Program. As an account owner, you will have the choice of 15 investment options, including three age-based options and 12 individual portfolios.

The money for your account in New York's 529 College Savings Program can be used to pay for tuition, fees, books, room and board, supplies, and other qualified higher education expenses at any eligible postsecondary school in the United States and abroad. This includes most colleges, universities, graduate schools, and vocational schools.

To enroll, visit the program's website at <https://www.ny529atwork.org>, and follow the online enrollment instructions. You can get additional information from the Employee Benefits Department at 718-990-2363. Or you can contact a Vanguard education investment specialist at 1-800-420-8580.

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.

To qualify for this benefit, the 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.

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.

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

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 <https://www.araggroup.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 <https://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.

The St. John's 403(b) Defined Contribution Retirement Plan

The St. John's University defined contribution retirement plan, 403(b) Plan, provides a great opportunity for employees to save money for retirement while tax-deferring part of their 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 percent employer contribution provided the employee contribution is at least five percent. Additionally, employees 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, an employee is eligible to receive a University contribution of five percent of his/ her base salary, provided the employee contributes a minimum of five percent of his/her base salary to one of the plan options. After the five-year anniversary of employment, the St. John's University contribution increases to 10 percent, provided the employee contribution is at least five percent. There is no minimum age requirement. An employee will be automatically enrolled when he/she becomes eligible for the employer contribution, unless the employee chooses to opt-out of such enrollment. Please contact the Employee Benefits Department at 718-990-2363 for additional information.

Effective January 1, 2014, employees may elect to contribute all or a portion of their salary deferrals to a Roth 403(b). Contributions are made with after-tax dollars so the savings in a Roth plan, and any earnings, will be tax free at withdrawal, providing you with important tax benefits when you may need them most. Unlike a Roth IRA, a Roth 403(b) does not have adjusted gross income (AGI) limits, and contribution limits are higher than those of a Roth IRA. Additionally, assets may be passed along to your beneficiary's income on a tax-free basis. The Roth 403(b) 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 a Roth IRA, and/or employees who wish to leave tax-free money to their heirs.

The combination of your contributions to a Roth 403(b) and traditional, pretax 403(b) cannot exceed combined IRS limits. Should you choose to participate in both the traditional and Roth options of The Plan, you may not contribute more than the IRS limits, which combine all pretax and posttax contributions.

Once you meet the requirements to receive a University contribution, and as long as you contribute five percent (5%) of your regular salary to either the TIAA Regular Retirement Annuity Contract or the Fidelity Investment 403(b) Custodial Account on either a pretax or posttax basis, then you may receive a University contribution. You may elect to participate none, some, or all of your employee contributions to the 403(b) Roth option; however University contributions can only be contributed to your pretax TIAA or Fidelity account.

Notice of Availability

Oxford United HealthCare Notice 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, Jamaica NY 11439; via phone: 718-990-6587 or via fax: 718-990-5887.

Women's Health and Cancer Rights Act Notice

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
- 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.

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). However, you must request enrollment within 30 days after you or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

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. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

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 that coverage ends; or
- If you or your dependents become eligible for 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 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 Jamaica, NY 11439, or via phone 718-990-6587 or fax 718-990-5887.

Patient Protection Disclosure Notice

Oxford United HealthCare generally allows the designation of a primary care provider. 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 United HealthCare at <https://www.oxhp.com>.

You do not need prior authorization from Oxford United HealthCare 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 at <https://www.oxhp.com>.