The Office of Talent Management department of Benefits and Pension Administration welcomes you to Howard University. The University offers a comprehensive health and welfare benefits package that is designed to assist you in achieving and maintaining a healthy, balanced, and secure living. This presentation will give you an overview of these benefits.
Let’s begin with the benefits that will assist you in maintaining a healthy living.
Eligibility & Effective Dates

• Eligibility
  – Full-time Staff and Faculty
  – Dependent Eligibility
    • Spouse
    • Child(ren) up to the age of 26

• Coverage effective 1st of the month following hire date or effective date of approve status change.

Full-time staff and faculty are able to enroll in healthy living benefits. They may also cover their dependents. Dependents include your spouse and/or child(ren). Children can be covered up to the age of 26 or indefinitely if certified as disabled before their 19th birthday. Employees must submit proof of marriage and dependency (i.e. marriage license, birth certificate, court appointed custody) Coverage for new-hires generally begins the 1st of the month following the date of hire. For example, if the hire date is June 15th benefits become effective July 1st.
Howard University’s medical program is administered by CareFirst and CIGNA. Eligible employee’s may enroll in one of the three medical plans offered by CareFirst and CIGNA. The three plan options you may choose from are an HMO (Health Maintenance Organization), POS (Point of Service), or the PPO (Preferred Provider Organization). When an employee enrolls in the medical program, they are automatically enrolled in the prescription drug program and vision program administration by CIGNA. There is no additional cost for the automatic enrollment in the prescription and vision program.
Before we move into cost, let’s review the medical options. Each of the medical options has distinct features that should be taken into consideration when deciding which plan is best for you and your family. In the HMO plan, services must be performed in-network. An advantage of being in an HMO is that your costs are always known when the plan guidelines are followed. If choosing the HMO plan with CareFirst, you must have a primary care physician and a referral must be obtain before having covered services by a specialist. Services also must be obtained within a 50 mile radius unless prior authorization is give by CareFirst or it is a life threatening emergency. There is no primary care physician or referral requirements under CIGNA. In addition services can be obtained anywhere in the United States as long as the provider is in CIGNA’s open access plus network.
The POS plan is sometimes referred to as a hybrid because it is a combination of the HMO plus the option to obtain out-of-network services. In-network benefits works exactly like the afore mentioned HMO plan. If you obtain services out-of-network, you will incur higher out-of-pocket costs. If services are obtained out of network the deductible must be met before the plan will pay a percentage of medical cost.

In a PPO plan, whether services are performed in-network or out-of-network, participants must meet the applicable deductible first and then is responsible coinsurances. When services are performed in-network, participants enjoy a lower deductible and coinsurance.

No matter which plan you choose, if you obtain services within the Howard University Hospital network, most services are covered at 100%. A list of providers and facilities for the HMO, POS, and PPO plan can be found the CareFirst and CIGNA website. A summary of the benefits can be found on the Benefits and Pension Administration website www.hr.howard.edu/bpa/Benefits.
To assist you further in choosing a medical plan here is a comparison of the three medical plans. Some terms to be familiar with are PCP, deductible and out of pocket maximum.

**PCP**

PCP is the acronym for Primary Care Physician. The PCP is selected by the participant and can be changed anytime. If you decide to participate with CareFirst in the HMO or POS program, a primary care physician is required for in-network services. In addition, a referral must be obtained from your primary care physician before covered services can be obtained from a specialist in-network.

**Deductible**

<table>
<thead>
<tr>
<th>Medical Plan Comparison</th>
<th>HMO</th>
<th>POS (in-network)</th>
<th>PPO (in-network)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Howard University Hospital Rate</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>PCP Required</td>
<td>CIGNA - No CareFirst - Yes</td>
<td>CIGNA - No CareFirst - Yes</td>
<td>CIGNA - No CareFirst - No</td>
</tr>
<tr>
<td>Deductible</td>
<td>None</td>
<td>None In-network</td>
<td>$100 individual $200 Family</td>
</tr>
<tr>
<td>Out of Pocket Maximum</td>
<td>$650 Individual $1500 Family</td>
<td>$650 Individual $1500 Family</td>
<td>$600 Individual $1200 Family</td>
</tr>
<tr>
<td>Doctor’s Visit Co-pay</td>
<td>$20</td>
<td>$20</td>
<td>20%</td>
</tr>
<tr>
<td>Emergency Room Visit</td>
<td>$45</td>
<td>$45</td>
<td>$25</td>
</tr>
<tr>
<td>Inpatient</td>
<td>100% after $250 per admission ded.</td>
<td>100% after $250 per admission ded.</td>
<td>20%</td>
</tr>
<tr>
<td>Outpatient</td>
<td>$25</td>
<td>$25</td>
<td>20%</td>
</tr>
<tr>
<td>Diagnostic Test and X-rays</td>
<td>$0</td>
<td>$0</td>
<td>20%</td>
</tr>
</tbody>
</table>
A deductible is an amount that the participant has to pay before the plan will pay any eligible services. There is an individual deductible that applies to each participant and a family deductible that applies to everyone covered under the employee’s plan. The family deductible can be met by one or more participants. Once the family deductible is met the plan will pay for eligible services for all family members even if each member has not met the individual deductible.

**Out-of-Pocket Maximum**

The out of pocket maximum is the most a participant will have to pay in a plan year. Once the out-of-pocket maximum is met, the plan will pay 100% for eligible services.
Howard University’s Prescription Drug Program is administered by CIGNA. Covered prescriptions fall into one of three tiers; generic, preferred, or non-preferred. A co-pay is required when a prescription is filled. Generic prescriptions are the most economical for the plan and the participant. The difference between a preferred drug and non-preferred is based on its cost effectiveness in most cases. Two brand name drugs may be prescribed for the same condition. Both are therapeutically equivalent. One may be less expensive than the other. In most cases the less expensive drug becomes the preferred drug and the other the non preferred.

To view the current list of covered drugs and their class log on to www.mycigna.com. It is a good practice to allow your provider to review this list when determining which drugs to prescribe for your medical treatment.
Prescriptions can be filled through participating retail pharmacies like Walgreens or CVS. They may also be filled through the CIGNA mail order program. Participants may have a 34-day prescription filled at the retail pharmacy or a 90-day supply filled through mail order at a discounted price. Participants usually save time and money by having maintenance drugs such as birth control, blood pressure or cholesterol medicine filled through the mail order program.
The University’s vision program is administered through CIGNA. Covered services include an eye exam and lenses or contacts every 12 months. Frames are covered every 24 months. To find an in network provider visit www.myCIGNA.com. If an out-of-network provide is used, the participant will have to file the claim and the appropriate reimbursement will be made.
In-network Provider & Facility Search

• **www.CIGNA.com**
  1.) Under Find a Doctor enter search criteria and click next.
  2.) Next select Open Access Plus Only.
  3.) Select the parameters for your search

• **www.CareFirst.com**
  1.) Under Solution Center click Find a Doctor
  2.) Select the type of doctor or facility you are looking for
  3.) Select the appropriate network. For HMO and POS plans, select CareFirst Blue Choice. For the PPO plan select Preferred Provider Organization

• Register online and get specific plan information.

To search for an in-network provider under CIGNA, the key thing to remember is the name of the network to search from. In-network doctors under the OAP-in HMO, OAP POS and OAP PPO must participate in the Open Access Plus Only Plan. To search for a CareFirst provider there are two networks you should be aware of to perform your search. To find in-network HMO and POS providers, you will need to select the CareFirst Blue Choice network. To find a PPO provider select the Preferred Provider Organization network. Once you have enrolled in a medical plan with CareFirst or CIGNA, within 10 business days you are able to register and log-on to your plan administrators website for specific information.
Upon enrolling in a medical plan the appropriate bi-weekly premium will be deducted from your pay on a pre-tax basis. Generally staff will be pay the premium over a 12-month period and faculty will pay the premium over a 9-month period.

The medical plans at Howard University are self-insured; Howard pays the actual cost of the claims. Therefore, participants play an important part in this equations; when claims decrease, your premium is impacted as well. Participants can help control costs by going to their doctor for an annual wellness visit, utilizing in-network providers and facilities, and generic drugs when available.
Upon enrolling in a medical plan the appropriate bi-weekly premium will be deducted from your pay on a pre-tax basis. Generally staff will be pay the premium over a 12-month period and faculty will pay the premium over a 9-month period.

The medical plans at Howard University are self-insured; Howard pays the actual cost of the claims. Therefore, participants play an important part in this equations; when claims decrease, your premium is impacted as well. Participants can help control costs by going to their doctor for an annual wellness visit, utilizing in-network providers and facilities, and generic drugs when available.
Dental

• CIGNA—plan administrator

<table>
<thead>
<tr>
<th>Dental Plan Comparison (in-network benefits)</th>
<th>Silver</th>
<th>Gold</th>
</tr>
</thead>
<tbody>
<tr>
<td>Howard Dental Suite Rate</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Deductible</td>
<td>$25 Individual, $50 Family</td>
<td>$50 Individual, $100 family</td>
</tr>
<tr>
<td>Benefit Maximum</td>
<td>$2000</td>
<td>$1500</td>
</tr>
<tr>
<td>Preventive &amp; Basic Services</td>
<td>20%</td>
<td>10%</td>
</tr>
<tr>
<td>Prosthodontics</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Repair of any one crown, bridge or denture</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

The Howard University dental program is administered through CIGNA. Eligible employee’s may enroll in one of two plans; the Silver plan or the Gold plan. In this comparison of the two plans, you will note that the silver plan offers orthodontia benefits and has a lower deductible. The Gold plan pays 90% for preventive services. Participants receive a discount if they utilize the Howard University Dental Suite or the Howard University Dental Clinic. With both plans services may be obtained out-of-network.
Upon enrolling in a dental plan the appropriate bi-weekly premium will be deducted from your pay on a pre-tax basis. Generally most staff will be covered the 12 month plan and faculty under the 9 month plan. The individual plan is for employee only enrollments. The family plan can consist of employee and spouse or employee, employee + spouse and child(ren) or employee and child(ren).
Howard University supports a work-life balance for its employees. The benefits under “balanced living” all serve as resources for employees to maintain a well balanced life. Some of the benefits are Basic and Supplemental Life insurance, Short and Long Term Disability, Tuition Remission, Flexible Spending Account and a host of others.
The plan administrator for the University’s life insurance is Sun Life Insurance. Full time regular employees may receive Basic life insurance and Accidental Death and Dismemberment coverage that is 100% paid for by the Howard University. The coverage amount for basic life insurance is one times the base annual salary up to $500,000.00. The minimum coverage is $50,000.

Accidental Death and Dismemberment places a dollar amount on the loss of life and/or limb should this loss result from an accident. The maximum coverage amount is also one times the base salary up to $500,000.00.

It is important that employees keep their beneficiary assignment up to date. These updates may be done through PeopleSoft or by completing the Beneficiary change form.
Basic Life insurance becomes effective on the first day of hire. Enrollment is automatic.
Supplemental Life insurance provides you with coverage in addition to the Basic plan. The premium for this benefit is 100% paid for by the employee with after-tax dollars. The employee may select a coverage amount from one to five times his/her base salary not to exceed $500,000.00. There is no evidence of insurability needed for a selection of up to three times the employee’s annual salary upon initial enrollment as a new hire. When electing an amount beyond three times the base annual salary during an employee’s new hire period or anytime after, evidence of insurability will be required.

The evidence of insurability form can be found at www.hr.howard.edu/BPA.
The evidence of insurability form should be submitted to the Office of Benefits of Pension Administration once completed.

Again, it is important that employees keep their beneficiary assignment up-to-date. These updates may be made through PeopleSoft or by completing the Beneficiary Change Form.
Supplemental Life Insurance

- Supplemental Life Insurance and Accidental Death & Dismemberment *Continued*
  - Spousal Life Coverage Available
    - May elect without purchasing employee supplemental life
    - 50% of basic and supplemental coverage
    - Guaranteed Issue Amount - $25,000
    - Maximum amount - $50,000
  - Dependent Life Coverage Available
    - May elect without purchasing employee supplemental life
    - Child(ren) up to age 19 (age 25 if full-time students)
    - Maximum amount - $10,000

Supplemental Life insurance is also available for your spouse and dependent children. The premium for this benefit is 100% paid for by the employee with after-tax dollars. This coverage may be purchased with or without employee supplemental life insurance.

For spousal life insurance coverage, employees may elect 50% of their combined basic and supplemental life insurance up to a maximum of $50,000. The guaranteed issue amount is $25,000. Dependent life insurance for children may be purchased in the amount of $10,000 and one premium covers all eligible dependent children.
Short Term Disability is 100% paid for by the University. Sun Life is the plan administrator. This benefit serves as a form of income protection in the event that the employee should need to take an extended leave of absence due to disability. There is a 30 day elimination period before benefits begin, if approved. Short Term Disability pays 50% of base weekly pay up to $1,000 per week. The benefit period is six months or until the disability ceases – whichever comes first.

Short-term disability insurance is effective the employee’s first day of hire. Enrollment is automatic.
Long-Term Disability

- Sun Life Insurance (www.sunlife.com)
- Income protection for employee should they need to take an extended absence due to a disability
- Long-term Disability
  - 100% Paid by the University
  - 1 year of service required
  - 6 month elimination period
  - 60% of base pay up to $10,000 per month
  - Continues until disability ceases or reach Social Security Retirement Age, whichever come first

Long term disability also serves as a form of income protection in the event that an employee needs to take an extended leave of absence due to disability. This benefit is 100% paid by the University and Sun Life is the plan administrator. One year of service must be completed before an employee is eligible for long-term disability. Enrollment is automatic. There is a six month elimination period before benefits begin, if approved. The benefit pays 60% of monthly base pay up to $10,000 per month and continues until the disability ceases or Social Security Retirement Age is reached – whichever comes first.
Other Supplemental Insurances

- **North Carolina Mutual Life Insurance**
  - VIP Select
- **MetLife**
  - Home
  - Renters
  - Auto
  - Long-term Care
- **AFLAC**
  - Off-the Job Only Personal Accident Indemnity Plan
  - Specific Health Event Protection
  - Hospital Protection

Employee may also enroll in other supplemental insurances. Details on these plans and enrollment forms can be found at the Benefits and Pension Administration website – www.hr.howard.edu/bpa.
Next we will talk about the flexible spending and commuter benefit programs. These programs offer employees an opportunity to save money and increase their take home pay. Employees save money by using pre-taxed dollars to pay for medical, dependent care and commuter costs. Because the employee contributes to these programs with pre-tax dollars, the employee immediately sees an increase in their take home pay because these pre-tax contributions reduces the amount paid for federal, FICA and state tax.
Howard University offers its employees the option to participate in the Healthcare Flexible Spending program. CIGNA is the plan administrator. Upon enrolling in the Healthcare Flexible spending program employees set aside pre-tax money from their pay for the cost of approved healthcare services and medicine. Let’s discuss how the program works.

1.) The participant elects an annual contribution amount each year up to $3,000. On a bi-weekly basis, an equal installment amount is deducted on a pre-tax basis and deposited into your account held at conexis. For example if a participant starts at the begin of the plan year, July 1, in this program and elects an annual contribution amount of $2,600, the participant would have $100 deducted from their pay for approved health care expenses.
2.) The participants has the entire plan year, July 1 to June 30 to incur eligible healthcare expenses. Healthcare expenses include, prescription medicine, co-pays, deductible, and coinsurance. A complete list of approved expenses can be found at the Conexis website. (www.Conexis.com).

3.) When an expense is incurred, the employee can pay for the expense with their Flexible spending health care card that is pre-loaded with their annual election amount. The participant can also pay out-of-pocket and be reimbursed by filing a claim.

4.) If the participant pays out of pocket or the expense is incurred during the 2 ½ month grace period (July 1 to September 13) the participant must submit a claim by September 30th to be reimbursed.

If claims are not submitted by September 30th and there is a balance remaining, the participant will lose that money according to IRS regulations that govern this plan. The money is returned to Howard University and is used to pay for plan expenses.
Howard University also offers its employees the option to participate in the Dependent Care Flexible Spending program. CIGNA is the plan administrator. Upon enrolling in the Dependent Care Flexible spending program employees set aside pre-tax money from their pay for the cost of approved healthcare services and medicine. Let’s review how the program works.

1.) The participant elects an annual contribution amount each year of up to $5,000. On a per pay basis, equal installment amounts are deducted on a pre-tax basis and deposited into your account held at Conexis. For example if a participant starts at the beginning of the plan year, July 1, in this program and elects an annual contribution amount of $2,600, the participant would have $100 deducted from their pay for approved dependent care expenses.
2.) The participant has the entire plan year, July 1 to June 30 to incur an eligible dependent care expenses. Dependent care expenses include day care fees, after school fees, and eldercare. A complete list of approved expenses can be found at the Conexis website. (www.Conexis.com).

3.) When an expense is incurred, the participant must pay for the service out-of-pocket.

4.) Once the participant has accumulated enough funds in their dependent flexible account held with Conexis to cover the expense, the participant may be submit a claim for reimbursement.

If claims are not submitted by September 30th and there is a balance remaining, the participant will lose that money according to IRS regulations that govern this plan. The money is returned to Howard University and is used to pay for plan expenses.
Howard University offers its employees the option to participate in the Commuter Benefit program. Upon enrolling in the Commuter Benefit program employees set aside pre-tax money from your pay for cost of approved commuter expenses through METRO.

1.) The way the program works is the participant elect a monthly contribution amount of up to $230. The monthly contribution amount is annualized and divided in to equal installment amounts over 26 pay periods. For example if a participant elects to contribute $230 per month, $106.15 will be deducted each pay period on a pre-tax basis.

2.) The participant has to purchase and register their Smartrip card

- Smartrip ([www.smartrip.com](http://www.smartrip.com))
- Commuter Benefit
  - Pre-tax contribution – reduces taxable income
  - Metro Smartrip pass
  - Contribute up to $230 per month
  - Smartrip card balance can not exceed $300
3.) The participant will be able to load their Smartrip with their monthly contribution the 1\textsuperscript{st} of the following month in which they contribute.

4.) The participant may use their Smartrip card for approved expenses.

Smartrip balances may not exceed $300. Enrollment, changes or disenrollment may be done at anytime by completing the Commuter Benefit Enrollment form. This form can be found at www.hr.howard.edu/bpa.
Howard University offers and encourages employees to take advantage of its Remission of Tuition program. After completing one year of service, employees may be eligible for remission of tuition for undergraduate and graduate classes.

After completing two years of service, dependent children may be eligible for remission of tuition for undergraduate classes.

The tuition of remission policy may be found at www.hr.howard.edu under policies.
The Employee Assistance Program is administered through CompPsych – Guidance Resources. This program is paid at 100% by Howard University. Enrollment is automatic and utilization of this program is completely confidential. CompPsych – Guidance Resources can assist with your everyday life needs such as counseling, legal resources, financial resources, referrals for daycare, elder care, pet-care, wellness and much more. For more information about this program contact Employee Relations.
Staff-Annual/Sick Leave/Paid Holidays

• Sick Leave
  – 4 hours per pay day

• Annual Leave
  – 1-3 years  4 hours per pay
  – 3-15 years  6 hours per pay
  – 15+ years  8 Hours per pay

• 10 paid Holidays
  • Faculty should refer to their Faculty Handbook

Eligible employee’s accrue annual and sick leave on a per pay basis in accordance with the personnel guidelines. Howard University also offers 10 paid holidays. Additional information on the paid and unpaid leave policy can be found at www.hr.howard.edu under policies. Faculty should refer to their Faculty Handbook.
Howard University Credit Union

- [www.hufcu.org](http://www.hufcu.org)
- Eligibility – Full-time Salaried Employees
- $51.00 to join
- Shared Savings and Holiday Club accounts
- Personal Loan (six months of employment)
- Car Loans (1 year of employment)
- (202) 806-6128

Full-time salaried employees may enroll in the Howard University Credit Union. The enrollment deposit is $51.00 and a shared savings and/or a Holiday Club accounts may be opened. After six months of employment members may apply for a personal loan and after a year members may apply for a car loan. Membership is for life.
Resource & Discount Programs

- Home Buyers Assistance (http://howardu.homebuyersassist.net)
- Ford Motor Company Partner Recognition program (www.fordpartner.com – partner code: HOWUV)
- The Pulse (Burr Gymnasium Weight & Cardio Rooms www.howard.edu/gym)
- Early Learning Program – ages 3-6 (http://www.howard.edu/schooleducation/EarlyLearningProgram/index.htm)
- Zip Car (www.zipcar.com)
- And much more visit - http://www.howard.edu/directory/administration.htm

Howard University & Howard University Hospital employees receives additional resources and special discounts. Listed here are some of the services employees may receive.
Howard University encourages its employees to prepare for retirement now. Through the Howard University Savings plan, employees can plan and prepare for retirement.
The Howard University Savings Plan is a Defined Contribution Plan in which employees may set aside pre-taxed dollars for the purpose of retirement. Employee's may choose to participate with one of three providers TIAA-CREF, Lincoln Financial or VALIC. In 2010 employees may contribute up to the IRS maximum of $16,500. Employees 50 and older may contribute an additional $5,500 for an annual maximum of $22,000. Should it be necessary, loans and hardship withdraws are available through the Savings plan.
Howard University will contribute 6% and match up to 2% of the employee's base salary on a per pay basis to the Savings Plan. New hires may begin participating in the program right away. Howard will begin contributing the 6% the first of the month following 30 days of employment. The contribution and match are always 100% vested.

If you do not sign up within your first 30 days of employment, Howard University will open a basic account for you with TIAA-CREF for the purpose of depositing your 6% contribution. If you are automatically enrolled in the TIAA-CREF basic account for the employer 6% contribution, and you do not select investment funds, your funds will be invested in the appropriate LifeCycle Fund. The LifeCycle funds considers your age and how close you
are to retirement and invest your contributions in an appropriate mixture of funds to maximize your return. Changes can be made at anytime.
Eligible Employees have three opportunities to make benefits selections. They may enroll during their new hire eligibility period. New Hires have 30 days from their date of employment to enroll in benefits.

You may also, enroll in or change your benefit elections during the annual open enrollment. Changes can be also made within 30 days of a family status change. For more on a family status change, visit the our website at www.hr.howard.edu/bpa.
Enrollment is done online through PeopleSoft for medical, dental, life and flexible spending. For enrollment instructions click on Enrollment Instructions. To enroll in the savings plan, or participate in the Commuter Benefits program, savings bonds or other insurances, click on “forms” for the enrollment application for those programs.
Where To Find Additional Information

• www.HR.Howard.edu/BPA
• Summaries
• Forms

You may find plan summaries, documents, and additional forms at www.hr.howard.edu/bpa
Benefits and Pension Administration will be more than happy to assist you with any questions that you have pertaining to your benefit plans. To contact a team member call **202-806-1280**.