

# 2024 Benefits-In-Brief

## Your Benefits.

## Your Choices.



The health and happiness of you and your family is a high priority. That's why we offer a benefits package to help you and your loved ones feel secure.

### Plan Year Coverage

The benefit plans are in effect from January 1 to December 31, 2024. Visit the Benefits Portal for more information, <https://marymount.edu/faculty-and-staff/human-resource-services/>

### Eligibility Information

As a full-time employee, 30+ hours per week, you, your spouse, and dependent children up to age 26 are eligible for Medical, Dental, and Vision insurance benefits.

### When Coverage Begins

Coverage begins the first day of the following month after your hire date.

### Changes During the Year

Generally, you can only change your benefit elections during the annual benefits Open Enrollment period. An exception is made for any Qualified Life Event (QLE), such as marriage, divorce, birth, or adoption.

You must notify Human Resources within 31 days of any QLE to make changes. Otherwise, you will have to wait until the next enrollment period. Any changes you make to your benefit choices must be directly related to the Life Event. You must enclose documentation of the event and it must show the date of the event (for example: a marriage license or birth certificate).

### When Coverage Ends

Most benefits end on the last day of the month following your last day worked. However, under certain circumstances, you may continue your health care benefits through COBRA.

### MEDICAL/RX INSURANCE



One way Marymount University helps look after the health and welfare of you and your family is with comprehensive and flexible medical insurance provided by CareFirst BlueCross BlueShield. Rx coverage is provided by CVS Caremark. Your plan gives you access to broad provider networks, and generous benefits.

COVERAGE	BlueChoice Advantage High PPO		BlueChoice Advantage HSA		CareFirst HMO BlueChoice
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only
<b>Annual Deductible</b> • Individual • Family	\$600 \$1,200	\$1,200 \$2,400	\$1,600 \$3,200	\$3,200 \$6,400	None
<b>Out-of-Pocket Max</b> • Individual • Family	\$3,000 \$6,000	\$6,000 \$12,000	\$3,500 \$7,000	\$7,000 \$14,000	\$3,500 \$6,000
<b>Office Visits</b>	\$25 PCP \$40 SP	Deductible, then 40%	Deductible, then 20%	Deductible, then 40%	\$25 PCP/\$40 SPC \$200 Hospital
<b>Well-Child Care</b>	No charge		No charge		No charge
<b>Preventive Care</b>	No charge	Deductible, then 40%	No charge	20%	No charge
<b>Emergency Room</b>	Deductible, then \$150 copay		Deductible, then 20%		\$150 per visit
<b>Urgent Care Center</b>	\$40 per visit	Deductible, then 40%	Deductible, then 20%	Deductible, then 40%	\$40 per visit
<b>Labs and X-rays</b>	Non-Hospital: \$20 PCP / \$40 SPC Hospital: Deductible, then 20%	Deductible, then 40%	Deductible, then 20%	Deductible, then 40%	No Charge

CareFirst		COVERAGE	2024 Bi-weekly Rates		
Salary Bands		Band 1: < \$60,000	Band 2: \$60,000-\$120,000	Band 3: > \$120,000	
PPO	Employee	\$ 114.19	\$116.90	\$119.61	
	Employee +1	\$ 309.64	\$316.98	\$324.32	
	Family	\$ 425.68	\$435.78	\$445.87	
HSA	Employee	\$42.54	\$43.55	\$44.56	
	Employee +1	\$127.46	\$130.48	\$133.50	
	Family	\$175.23	\$179.39	\$183.54	
HMO	Employee	\$71.49	\$73.19	\$74.88	
	Employee +1	\$189.38	\$193.87	\$198.36	
	Family	\$260.87	\$267.05	\$273.24	

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## Think Healthy.



## Live Well.

### DENTAL INSURANCE

Everyone deserves a healthy smile. Keep your family smiling with affordable Dental coverage provided by [Delta Dental](#).

 COVERAGE	High Plan		Low Plan	
	PPO Network	Premier/ Out-of-Network	PPO Network	Premier/ Out-of-Network
<b>Annual Deductible</b> • Individual • Family	None	\$50 \$150	\$50 \$150	\$100 \$300
<b>Preventive and Diagnostic Treatment</b>	100%	100%	100%	100%
<b>Basic Treatment</b>	90%	80%	80%	70%
<b>Major Treatment</b>	60%	50%	50%	40%
<b>Orthodontia Treatment</b>	50%	50%	No coverage	No coverage
<b>Annual Maximum Benefit</b>	\$2,250	\$2,250	\$1,250	\$1,250
<b>Orthodontia Life Time Maximum</b>	\$1,500	\$1,500		

Bi-weekly Rates	High Plan	Low Plan
Employee	\$20.53	\$15.68
Employee +1	\$41.25	\$30.42
Family	\$72.87	\$45.74

- Preventive/Diagnostic services are exempt from deductible & annual maximum benefit  
 - Orthodontia coverage provided for adults & dependents through age 26

### VISION INSURANCE

Better vision for you and your dependents is just a blink away. Vision coverage is provided by [EyeMed](#) through their SELECT network and helps pay for periodic eye exams, eyeglasses, and contact lenses.

 COVERAGE	Vision	
	In-Network	Out-of-Network
<b>Annual Eye Exam</b>	\$10 copay	Up to \$35
<b>Frames (every 24 months)</b>	\$120 allowance; 20% off balance over \$120	Up to \$48
<b>Lenses (every 12 months)</b> • Single vision • Bifocal • Trifocal • Progressive	\$10 \$10 \$10 \$10; 20% off retail price less \$55 allowance	Up to \$25 Up to \$40 Up to \$60 Up to \$40
<b>Contacts (every 12 months)</b> • Medically necessary • Elective	Covered in full \$135 allowance; 0-15% off balance over \$135	Up to \$200 Up to \$95

Vision Bi-weekly Rates	
Employee	\$2.84
Employee +1	\$5.41
Family	\$7.94

### FLEXIBLE SPENDING ACCOUNTS (FSAs)



Set aside pre-tax dollars out of your paycheck—reducing your taxable income—to pay for certain **health care and dependent care** expenses, through **WEX**. The maximum amount for a medical flexible spending account is \$3,050. A maximum of \$610 can carry over to the next plan year. For dependent flexible spending accounts the maximum is \$5,000. There is no carryover into the next plan year.

### HEALTH SAVINGS ACCOUNT (HSA)

If you are enrolled in the Blue Choice Advantage HSA plan, you are enrolled in the **WEX** HSA account. This account allows for employee and employer contributions that roll over year to year to pay for certain healthcare expenses. Marymount contributes \$600 for an individual and \$1,200 for a family. Payments are made at the beginning of each plan year.

### METRO TRANSPORTATION

Marymount has partnered with the Washington Metropolitan Area Transit Authority (WMATA) to offer employees transit and parking benefits using **Metro SmartTrip** cards. The amount you designate for this benefit will be deducted on a pre-tax basis from your bi-weekly paycheck of up to \$300 per month for transit and \$300 for the parking.

# 2024 Benefits-In-Brief



## More Benefits

# Get To Know Your Benefits

We offer all employees access to additional benefit programs to help you live a more balanced life

### MARYMOUNT UNIVERSITY RETIREMENT SAVINGS PLANS



**Voya** Financial serves as the administrator for Marymount's 403(b) Defined Contribution and NQ retirement plans. These flexible plans allow employees to set aside money either on a pre-tax or Roth basis [403(b) only] via payroll deduction up to the IRS-permitted limits which can be invested in a wide array of low-cost investment options.

All full-time and part-time employees are eligible to participate in the 403(b) plan. Marymount will match 100% of employee contributions up to 6% of eligible pay. Marymount will also make a 2% non-elective contribution to eligible employees immediately after hire date with their first paycheck. Employees are 100% vested in their own contributions immediately. Employees are vested in employer contributions over a 4-year period, at a rate of 25% per year.

For employees that meet or exceed the IRS definition of highly compensated, they are eligible to participate in a 457(b) Deferred Compensation Plan.

Marymount's Retirement Savings Plans offer a convenient way to set aside money for your financial future. To learn more about the plans, tools and resources, go to <https://marymount.beready2retire.com/>.

### EMPLOYER PAID BENEFITS - We pay for you!

#### LIFE/AD&D AND DISABILITY INSURANCE

Life/AD&D and Disability insurance are not something you think about everyday. But they should be an important part of everybody's financial planning – no matter what your age. Your benefits program offers the following coverages provided by UNUM to help protect you and your family when it's needed most.

#### BASIC LIFE AND ACCIDENT (AD&D)

Coverage of 1x your annual earnings (\$50,000 max.) AD&D benefits are also paid if you die or become seriously injured or physically disabled in an accident. This plan also has an Accelerated Benefit Option which pays 100% of the benefit for the terminally ill.

#### SHORT TERM DISABILITY (STD)

75% of earnings not to exceed 16 weeks of duration including the elimination period (7– 14 days). Benefit eligible after six (6) months of continuous service.

#### LONG TERM DISABILITY (LTD)

66 2/3% of monthly earnings (\$4,500 to \$12,500 maximum per month depending on benefit class) after twelve (12) months of continuous service. Maximum period of payment depends on age at onset of disability.

#### IDENTITY THEFT TRAVELERS

Identity Fraud Expense Reimbursement policy from Travelers, provides you, your spouse, children under 18 and parents with this valuable coverage.

### EMPLOYEE PAID VOLUNTARY BENEFITS - Your choice!

#### VOLUNTARY EMPLOYEE LIFE

Voluntary life insurance can be in increments of \$1,000 up to a maximum of five (5) times your annual salary not to exceed \$500,000. Some coverage may be subject to Evidence of Insurability. This plan also has an accelerated benefit option: 100% of the benefit for the terminally ill up to a maximum of \$250,000.

#### VOLUNTARY SPOUSE LIFE

Spousal life insurance can be purchased in increments of \$1,000 up to \$150,000. Some coverage may be subject to Evidence of Insurability.

#### VOLUNTARY CHILD LIFE

This life benefit can be purchased in increments of \$1,000 up to a maximum of \$10,000.

**Note:** Employees may only elect dependent life insurance (spouse and child) if they have elected at least \$10,000 of voluntary life insurance for themselves.

# 2024 Benefits-In-Brief

## More Benefits



MARYMOUNT  
UNIVERSITY

### VOLUNTARY BENEFITS - Your choice!

#### EMPLOYEE ASSISTANCE PROGRAM (EAP)

Receive confidential help for everyday situations and personal difficulties such as depression, dependency, job-related stress, even legal and financial concerns through LifeWorks.

#### TUITION ASSISTANCE PROGRAMS



Full-time employees and their dependents (including spouses) may take advantage of **Tuition Remission** the first available semester after the employee's first ninety (90) days.

Tuition Exchange allows employees' dependents to enroll in other universities that participate in the Tuition Exchange program. This program is available to full-time employees two (2) years after hire.

#### PETS BEST



Pets Best is a program designed to provide coverage for your dog or cat that fits your needs and budget. The plan can cover accidents, accident-related diagnostic exams, wellness visits, and illness.

#### FARMERS AUTO INSURANCE



Farmers auto insurance benefits offer coverage options to protect you and your vehicle, as well as discounts and other perks.

#### LONG TERM CARE

Marymount offers a long-term care benefit to eligible employees that provides financial assistance to help cover the cost of long-term care services.



#### LEGAL RESOURCES

Legal Resources protects you and your family from paying the high cost of attorney fees associated with everyday life events.

### PAID TIME OFF LEAVE

#### HOLIDAYS

Your benefits program provides paid time off including twelve (12) paid holidays and two (2) floating holidays to help you relax and refresh away from work.

#### VACATION LEAVE

The amount of vacation time accrued depends on your benefits class and how long you have worked for Marymount University. Full-time staff employees earn each year:

1st year – 2nd year: 3.69 hours

3rd year – 7th year: 4.61 hours

7th year – 14th year: 5.54 hours

#### SICK LEAVE

Employees may use their sick leave for paid time off when they are sick or hurt. Full-time staff earn 3.69 hours of sick time off per pay period (12 days per year).

#### IMPORTANT CONTACTS

Please contact the individual company/provider listed here to learn more about a specific benefit plan. You can also speak with your HR representative.

##### Benefit

Marymount Benefits

Pets Best

Blue Preferred PPO/HSA

CareFirst BlueChoice HMO

Delta Dental

EyeMed Vision

LifeWorks EAP

UNUM Life and Disability

Voya Retirement Plans

WEX/Discovery Benefits

SmarTrip Transit

CAPTRUST

SmartConnect

##### Phone

(703) 908-7672

(888) 984-8700

(866) 595-6194

(866) 595-6194

(800) 237-6060

(866) 723-0513

(888) 267-8126

(800) 275-8686

(800) 584-6001

(866) 451-3399

(888) 762-7874

(800) 967-9948

(877) 374-2705

[human-resource-services/benefits-2/](https://human-resource-services/benefits-2/)

[www.petsbest.com](http://www.petsbest.com)

[www.carefirst.com/marymount](http://www.carefirst.com/marymount)

[www.carefirst.com/marymount](http://www.carefirst.com/marymount)

[www.deltadentalva.com](http://www.deltadentalva.com)

[www.eyemed.com/en-us](http://www.eyemed.com/en-us)

[www.lifeworks.com](http://www.lifeworks.com)

[www.unum.com](http://www.unum.com)

[Marymount.beready2retire.com](http://Marymount.beready2retire.com)

[www.wexinc.com/login/benefits-login/](http://www.wexinc.com/login/benefits-login/)

[www.wmata.com/fares/smartrip](http://www.wmata.com/fares/smartrip)

[www.captrust.com](http://www.captrust.com)

<https://gps.smartmatch.com/mer>

#### ABOUT THIS GUIDE

This guide describes the benefit plans and policies available to you. The details of these plans and policies are contained in the official plan and policy documents, including some insurance contracts. The guide is meant only to cover the major points of each plan or policy. It does not contain all of the details that are included in your Summary Plan Descriptions (as required by ERISA) found in your other employee benefit materials. If there is ever a question about one of these plans and policies, or if there is a conflict between the information in this guide and the formal language of the policy documents, the formal wording in the plan or policy documents will govern.

**Note:** The benefits described in this guide may be changed at any time and do not represent a contractual obligation, either implied or expressed, on the part of Marymount University.