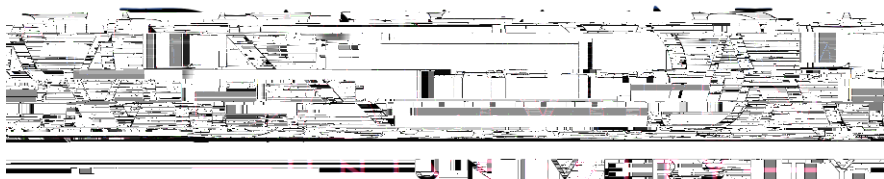


# YOUR BENEFITS GUIDE 2024 2025 PLAN YEAR



As a full-time Daemen employee, you are eligible for benefits. Benefits are effective on the first day of the month following your date of hire for staff and admin, and effective the *date* of hire for faculty. You may enroll your eligible dependents for coverage once you are eligible. Your eligible dependents include your legal spouse, domestic partner, and / or your children up to age 26 (if a dependent).

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## ***Daemen promotes good health!***

*Daemen offers medical coverage for employees, spouse and children, including coverage for prescription drugs and free preventive care services. Please remember to get your free annual wellness exam every year.*

### **MEDICAL COVERAGE**

Daemen University offers employees health insurance through either **Univera Signature CoPay 1** or the **Univera Signature Deductible 3**. Employee share of premium is calculated annually and open enrollment takes place in April with changes effective June 1st. Dependent children may be covered until age 26 regardless of full time student status. Domestic partners are covered. The Plan requires all covered employees to select a participating primary care physician for each family member enrolled.

### **PREMIUMS**

The employee share of the premium is deducted from the bi-weekly paycheck, the first two paychecks of every month. If there are 3 pay periods in a month, the 3rd pay day will not include deductions for medical benefits. If an employee receives a salary increase during the plan year which results in them moving to a new tier, their contribution rate will be adjusted accordingly.

### **DEDUCTIBLE**

You must meet an annual deductible before the medical plan begins to cover a portion of your costs with the exception of copay services. Once the deductible is met, the medical plan begins to pay for a percentage of covered expenses (this is called coinsurance).

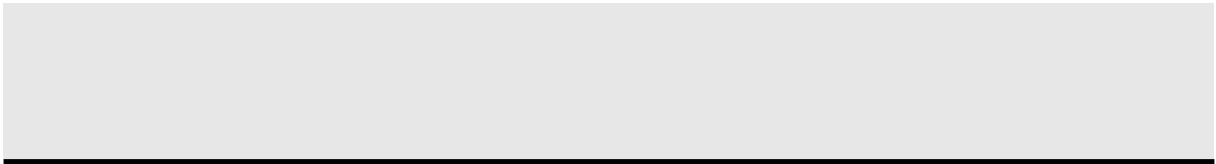
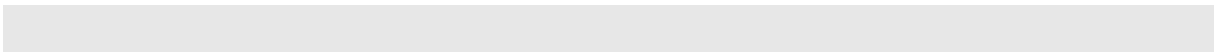
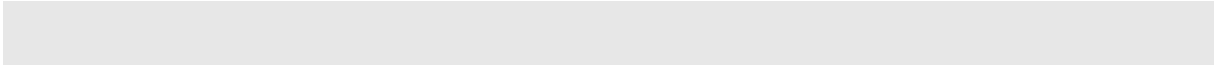
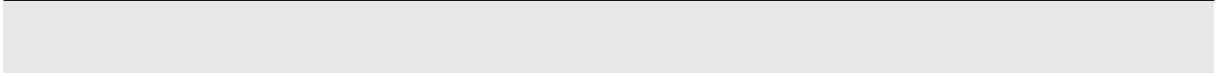
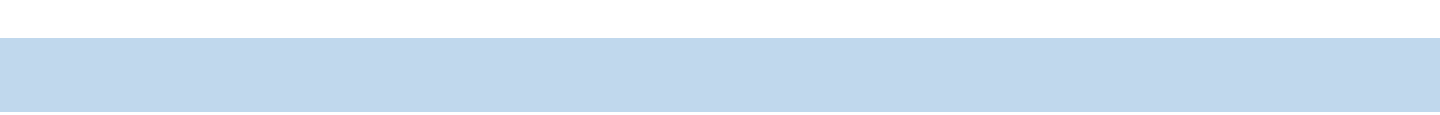
### **OUT-OF-POCKET MAXIMUMS**

Out-of-pocket maximums apply in-network and out-of-network. This is the maximum amount you will pay for health care costs in a calendar year. Once you have reached the out-of-pocket maximum, the plan will fully cover eligible medical expenses for the rest of the benefits plan year. If you see an out-of-network provider, you may be responsible for out-of-pocket costs that are

### **WELLNESS YOUR WAY**

The Daemen medical plans provide a \$250.00 wellness card to be used during the Plan year to purchase vitamins and supplements from a participating health food store; as credit towards gym membership, chiropractic co-pays or massages. You can register and claim the rewards in one of two ways. Online, log into your Univera







<b>Coverage Level</b>	<b>(HSA)</b>
Single	\$1,500
Family	\$3,000

*\*Note: you cannot have an FSA and HSA at the same time*

Dental coverage is administrated by Guardian. The Plan is a preferred provider arrangement

**Your Dental Plan**

**PPO**

Your Network is		Denta Guard Preferred	
Individual	Family	Individual	Family
\$0	\$0	\$0	\$0
100%	100%	100%	100%
Basic Care	80%	80%	80%
Major Care	60%	60%	60%
50%	50%	50%	50%
Orthodontics			
Annual Maximum	\$0	\$0	\$0
Pharmaceuticals			
Preventive Care			
Age Limits	26	26	26
Dependent			





# Employee

## Assistance from a firm

We all need a little support  
every now and then

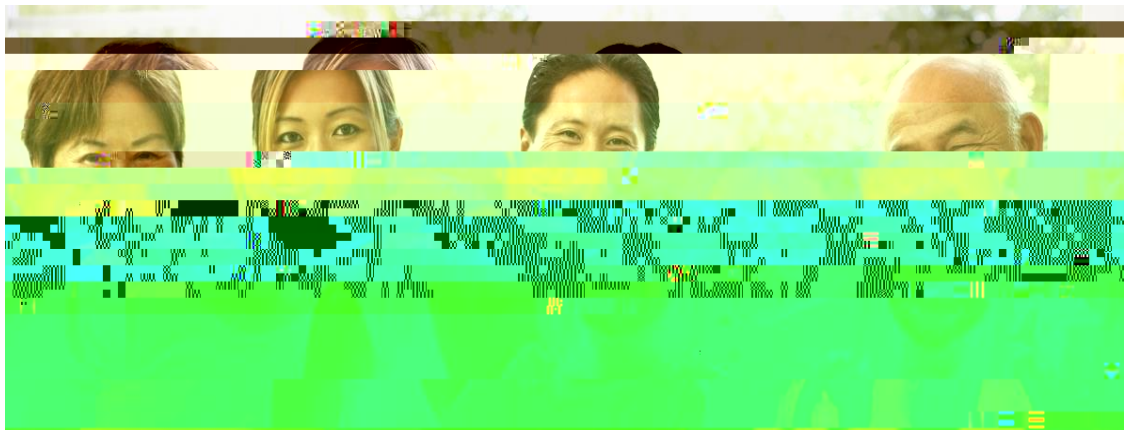
Guardian's Employee Assistance  
service can help you with a range of  
problems, including:

• Financial issues  
• Health and safety  
• Work-life balance  
• Stress and anxiety  
• Bereavement  
• Alcohol and drug misuse  
• Family issues  
• Legal issues  
• Personal issues  
• Retirement planning  
• Tax issues  
• Travel issues  
• Unemployment  
• Work-related issues

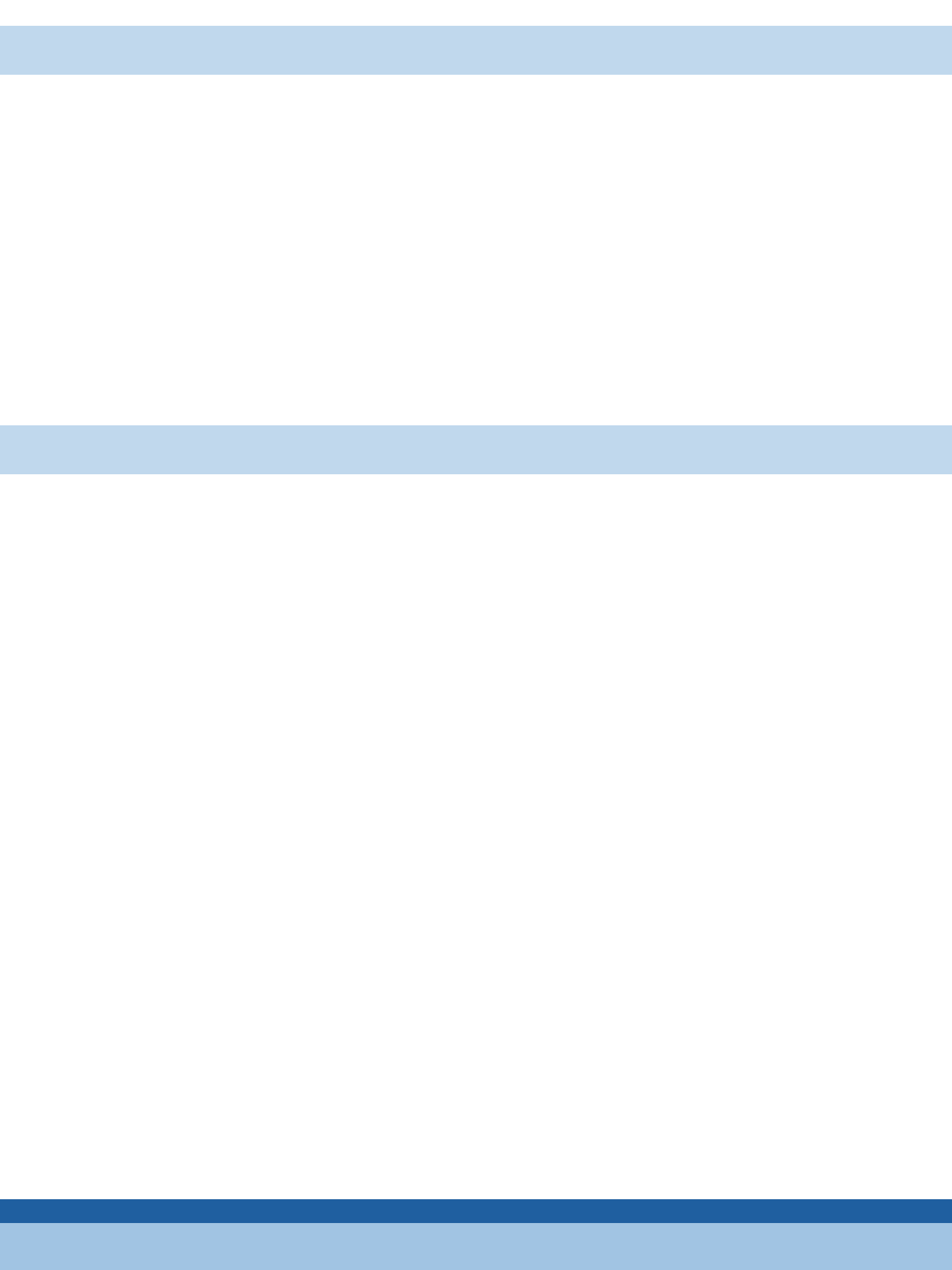
### How it can help



Life assistance — Access legal and — Consultative services — Work/  
can help you save — financial assistance and — are available to provide — that e  
are designed to assist: — financial assistance — direct financial assistance



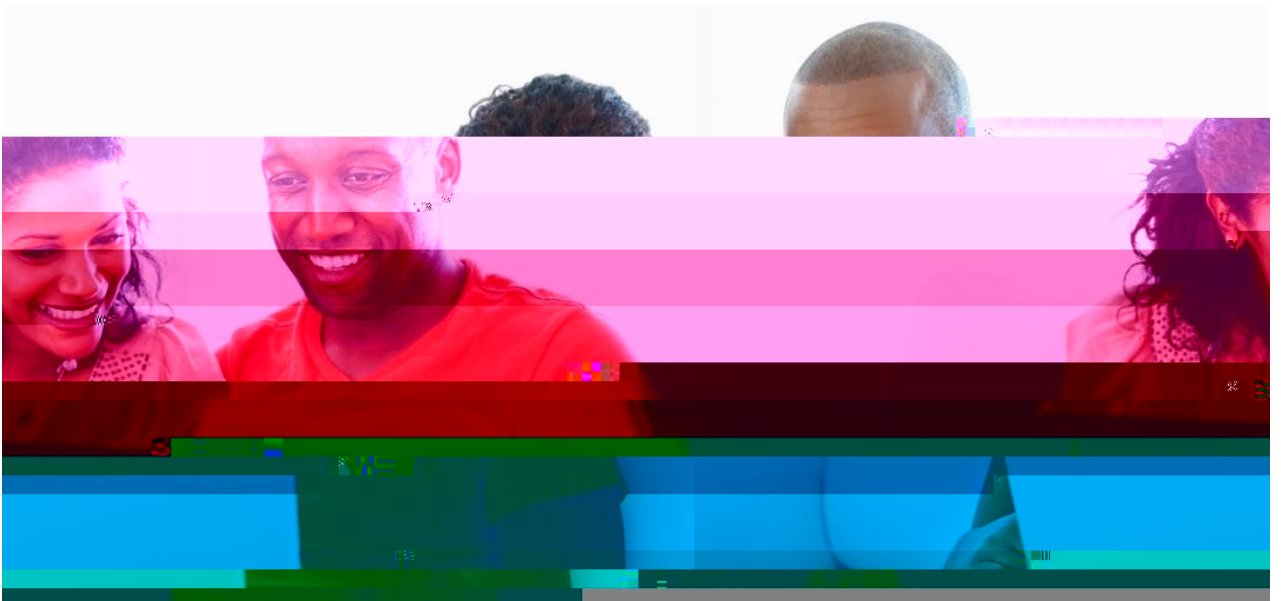




Full and part time **hourly employees** will accrue leave time at a rate of 1 hour per 30 hours worked



Plan	Contact	Phone Number	Website
Medical Plan			_____
Dental			_____
Vision			_____
Flexible Spending Accounts			_____
Health Savings Account			_____
Life & AD&D Insurance			_____
Employee Assistance Program (EAP)			_____
403(B) Retirement			



**Please contact [hr@daemen.edu](mailto:hr@daemen.edu)  
for benefit questions.**

