2018-2019
Benefits Guide
Human Resources
LET’S ACHIEVE TOGETHER.

We’re proud to provide the benefits of PNC WorkPlace Banking® to University of Delaware employees. Take advantage of certain discounts and rewards on PNC products and services, and access guidance onsite from your dedicated team of PNC WorkPlace Bankers.

Financial Wellness. Convenience.
Imagine what we can achieve.

To learn more about PNC WorkPlace Banking, visit pnc.com/workplace, or stop by one of our branch locations near campus:

- **PNC Customer Service Center** Trabant University Center
- **Newark Branch** 201 Newark Shopping Center
- **Pencader Plaza Branch** 25 Pencader Plaza
- **Omega Branch** 4643 Ogletown-Stanton Road

PNC WorkPlace Banking is a registered service mark of The PNC Financial Services Group, Inc.
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Dear Colleague,

This Benefits Guide for the 2018-2019 plan year provides important information about your benefits. I hope you’ll take the time to review the contents as you make decisions about your benefits for the open enrollment period from May 7 through May 25, and that you’ll keep it as a reference throughout the next year.

UD’s excellence depends on the health and wellbeing of our most valuable asset—our people. The University regularly assesses and evaluates our benefits offerings to ensure we are providing high quality options at an affordable cost to meet the needs of you and your family. I am pleased to tell you that effective July 1, 2018, there will be no premium increases to your benefit plans.

We remain committed to offering a wide variety of benefit options, consumer resources, activities and work/life programming to promote your health and financial wellbeing. Please take the time to learn about your options so that you can select the plans and activities that best suit your needs.

Your questions and feedback about this guide and the benefits offered are always welcome. You can visit the Human Resources website (www.udel.edu/hr) any time for additional information. Human Resources staff may be reached at hrhelp@udel.edu, or visit our office at 413 Academy Street.

Sincerely,

Darcell Griffith
Interim Chief Human Resources Officer

Our Mission

As a strategic partner, Human Resources promotes excellence, integrity and knowledge through delivery of our services to the University of Delaware.

This enables us to attract, develop, reward and engage the institution’s most valuable asset—its people.
University of Delaware Employees

Choose an Aetna Health Plan that works for you!
We have nationwide and local networks with coverage in all Delaware counties. Including excellent member services, programs to keep you healthy and discounts to save money.

**Aetna CDH Gold Plan**
- HRA Fund – Stay with the Gold Plan and your HRA funds rollover
- Choose any doctor you want, in- or out-of-network
- Preventive care is covered at 100%

**Aetna HMO Plan**
- Large local network
- Choose any doctor in-network
- Preventive care is covered at 100%

To find out more about Aetna’s plans for University of Delaware employees, call 1-877-542-3862 or visit AetnaDelaware.com.

Health benefits plans are offered and/or underwritten by Aetna Health Inc. (Aetna).
Health benefit plans contain exclusions and limitations. Discount programs provide access to discount services and are NOT insured benefits. The member is responsible for the full cost of the discounted services. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services.

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NOTE: Plan design features and rates are subject to change.
If there is any conflict between the content of this summary booklet and a plan document, the plan document will prevail.
STAR Health
UNIVERSITY of DELAWARE
A new direction in healthcare.

High-quality clinical care.
A resource for the Newark Community.

Nurse Managed Primary Care Center: 302.831.3195
Speech-Language-Hearing Clinic: 302.831.7100
Exercise Counseling: 302.831.3195
Delaware Physical Therapy Clinic: 302.831.8893
Nutrition Counseling: 302.831.3195
Health Coaching: health-coaching@udel.edu

udel.edu/starhealth
2018-2019 Benefits

WHAT’S NEW

2018-2019 RATES

Even though costs are rising, the University continues to offer excellent benefit choices and pays an average of 91 percent of the cost for health and 100 percent of the cost for dental insurance premiums for full-time employees.

The benefit plan premiums for health, dental and vision will not change on July 1, 2018.

VARIABLE COPAY BASED ON SITE OF CARE

Laboratory and Imaging Services

Beginning July 1, 2018, copays for basic and high-tech imaging and lab services under the Aetna HMO and Highmark Delaware Comprehensive PPO plans will be changing. View the cost comparisons on the Health Plan Comparison Chart. Members enrolled in these plans who utilize the preferred site-of-care for basic and high-tech imaging and lab services will pay the lowest copay or even nothing out of pocket for services such as X-rays, ultrasounds, mammography and MRIs by choosing the preferred site-of-care: non-hospital affiliated freestanding facilities.

Centers of Excellence

Aetna and Highmark Delaware have designated certain health care facilities within their provider network as Centers of Excellence, or simply COE Facilities. COE Facilities, sometimes referred to as Blue Distinction Centers, Institutes of Quality or Institutes of Excellence, have been identified as delivering high quality services and superior outcomes for specific procedures or conditions. This means improved outcomes and reduced cost, which includes delivering surgery and post-operative care more efficiently and with lower risk of complications and readmissions.

Beginning July 1, 2018, members having orthopedic (such as knee or hip replacement surgery) and spine procedures (such as a spinal fusion or laminectomy) under the Aetna HMO and Highmark Delaware Comprehensive PPO plans will have the lowest copay when performed at a COE Facility.

To find a laboratory, imaging center, or COE, visit https://ben.omb.delaware.gov/medical/site-care.shtml.

NEW CONSUMERISM RESOURCES

Mini-Educational Videos

A curriculum of short, educational videos (5-15 minutes each) is available to help you learn more about what’s new for FY19, the various health plans available and how to comply with the Spousal Coordination of Benefits Policy if you will be covering your spouse on your health plan.

To access the mini-videos, please visit http://ben.omb.delaware.gov/oe/curriculum.shtml.

HR HELP

The Office of Human Resources is using an automated tracking and response system to better track inquiries and issues as they are received and to continue to provide excellence in customer service.

If you need assistance, please submit your question to the Office of Human Resources by using the HR Help form at www.udel.edu/hr/hrhelp.html. After submitting the form, you will receive a response from Human Resources.

Our Core Values

**Competence**  We will capitalize on the knowledge, skills and abilities mastered through our education and experience and continue to evolve with HR industry trends. In doing so, we will achieve customer satisfaction and operational excellence.

**Customer Focus**  We will anticipate, understand, and respond in a timely and effective manner to the needs of our customers. We welcome feedback to help identify improvements in our operations.

**Communication**—Effective communication is the foundation of our personal and business relationships. We will actively seek to understand the perspectives of others by listening with an open mind and communicating honestly with appropriate discretion.

**Respect**—We will exercise patience and sensitivity in dealing with the concerns of others. We will be open-minded, forthright, and fair in our interactions with our customers and with one another.
OPEN ENROLLMENT ELECTIONS
During the Open Enrollment period, employees may:
- Change to a different health plan option;
- Enroll in a health, dental or vision plan if you declined coverage previously;
- Add or remove dependents (i.e., change your coverage level);
- Drop coverage for health, dental or vision insurance;
- Change to a different level of disability and/or life insurance.

The benefits plan year begins July 1 and ends June 30. Benefits Open Enrollment is typically held in May. During this time, employees can change their benefits (with the exception of Flexible Spending Accounts), check their benefit costs and confirm their enrollment for July 1 at www.udel.edu/flexnet.

The online FlexNet process includes detailed instructions for completing your Open Enrollment elections along with information about documents that may be required if you are covering your spouse and/or adding dependents for the first time to your plans for the new benefits plan year.

Be sure to forward all required documents before the close of the Open Enrollment Period to:
HR-Benefits, First Floor-Suite 150, 413 Academy Street, Newark, DE 19716.

IF YOU DO NOT CONFIRM OR CHANGE YOUR ELECTIONS DURING OPEN ENROLLMENT
If you do not enroll or make changes during open enrollment, your benefit elections, (for health, dental, vision, long-term disability and employee life insurance) will carry over into the new plan year. You can change your coverage only if you have an eligible family status change, as defined by federal law.

QUALIFYING LIFE EVENTS
Employees may enroll in benefits or make a change to plan options during the year only when they experience a qualifying life event:
- You marry or divorce;
- A child joins your family through birth or adoption;
- Your spouse becomes employed, loses his or her job (full-time employment) or involuntarily loses health coverage;
- Your spouse or dependent child dies;
- Your dependent becomes ineligible for coverage;
- You or your spouse has a change in job status from full-time to part-time or vice versa;
- You or your spouse takes an unpaid leave.

QUALIFYING LIFE EVENT DOCUMENT GUIDE

<table>
<thead>
<tr>
<th>EVENT</th>
<th>DOCUMENTATION/FORMS REQUIRED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Change in marital status:</td>
<td></td>
</tr>
<tr>
<td>Marriage</td>
<td>• Marriage/Civil Union Certificate</td>
</tr>
<tr>
<td></td>
<td>• State of Delaware’s Spousal Coordination form</td>
</tr>
<tr>
<td></td>
<td>• Certificate of Tax Dependent Status</td>
</tr>
<tr>
<td></td>
<td>• Social Security Card</td>
</tr>
<tr>
<td>Divorce</td>
<td>• Divorce Decree</td>
</tr>
<tr>
<td>Change in number of dependents:</td>
<td></td>
</tr>
<tr>
<td>Birth or Adoption</td>
<td>• Birth announcement/Birth Certificate</td>
</tr>
<tr>
<td></td>
<td>• Adoption Certificate</td>
</tr>
<tr>
<td></td>
<td>• Dependent Coordination form (DCOB)</td>
</tr>
<tr>
<td></td>
<td>• Social Security Card</td>
</tr>
<tr>
<td>Death</td>
<td>• Death Certificate</td>
</tr>
<tr>
<td>Change in employment status:</td>
<td></td>
</tr>
<tr>
<td>Employee or spouse changes status (eligible to ineligible and vice versa)</td>
<td>• Loss of employment/coverage—Additional Information form</td>
</tr>
<tr>
<td></td>
<td>• Letter of employment listing the effective date of new health insurance</td>
</tr>
<tr>
<td></td>
<td>• Spousal Coordination of Benefits Form (if you are enrolled in a UD Health insurance plan at the “employee &amp; spouse” or “family” coverage level and there is a change in your spouse’s employment)</td>
</tr>
</tbody>
</table>

All documents should be submitted to: HR-Benefits: First Floor-Suite 150, 413 Academy Street, Newark, DE 19716.
If during the year, you experience a qualifying life event, you must submit a Family Status and Benefits Change Form within 30 days of the event to enroll or make changes. If you fail to submit the required documents within 30 days of the event, you must wait until the next Open Enrollment period to apply for coverage.

VOLUNTARY BENEFIT OPTIONS
The University also provides an array of other voluntary benefit options:
- Supplemental Benefits
- Pre-Tax Commuter Benefits
- Home Purchase Assistance Program and Neighborhood Mortgage Assistance Program
- Automobile and Homeowner Insurance
- PNC Banking Services
- Long-Term Care Insurance
- 403(b) Retirement Savings Plan and 457(b) Deferred Compensation Plan
- 529 College Savings Plan
- Flexible Spending Accounts (November Open Enrollment for January–December Plan Year)

The University’s overall benefit plan has long been recognized and valued because of its comprehensiveness and competitiveness in the market.
As an employee of the University of Delaware, you could receive exclusive savings on auto and home insurance from Liberty Mutual.¹

Join thousands of satisfied customers with Liberty Mutual Insurance.²

Discounted Rates—You could save up to $519.52 a year³ on auto insurance and receive additional discounts on home insurance.

Exceptional Service—Whether you’re in an accident or just need some advice, know we’ll always be on call for you.

Superior Benefits—Enjoy a number of superior benefits, such as 24-Hour Claims Assistance, Accident Forgiveness⁴, Roadside Assistance⁵ and Better Car Replacement.⁶

Contact me for a free quote or visit www.libertymutual.com/universityofdelaware

Rick Martin
131 Continental Drive - Suite 108
Newark, DE, 19713
302-469-9904 ext. 53001
Rick.Martin@LibertyMutual.com
Client #433

¹ Discounts and savings are available where state laws and regulations allow, and may vary by state. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Based on Liberty Mutual Insurance Company’s 2014 Customer Satisfaction Survey in which more than 81% of policyholders reported their interaction with Liberty Mutual service representatives to be “among the best experiences” and “better than average.”³ Average annual savings based on countrywide survey of new customers from 01/29/2014 to 01/28/2015 who reported their prior insurer’s premiums when they switched to Liberty Mutual’s group auto and home program. Savings do not apply in MA.⁵ For qualifying customers only. Accident Forgiveness is subject to terms and conditions of Liberty Mutual’s underwriting guidelines. Not available in CA and may vary by state. With the purchase of optional Towing & Labor coverage applies to mechanical breakdowns and disablilities only. Towing related to accidents would be covered under your Collision or Other Than Collision coverage. Optional coverage. Applies to covered total loss. Deductible applies. Does not apply to leased vehicles and motorcycles. Not available in NC. Coverage provided and underwritten by Liberty Mutual Insurance and its affiliated, 175 Berkeley Street, Boston, MA 02116. ©2018 Liberty Mutual Insurance.
Valid through June 27, 2018.
UD-supported programs provide opportunities and flexibility for employees to tailor benefits to meet their personal needs.

UNIVERSITY CONTRIBUTIONS
The University provides full-time employees with a benefits allowance (or Flex Credit) called “UDollars.” This is the University’s contribution, and it covers a large portion of the premium costs for health, dental, vision, life and disability insurance.

Employees are able to use UDollars provided by the University to assist in paying for the benefits selected. If the total cost of the options chosen exceeds the UDollars paid by the University, employees pay the difference in pre-tax dollars. If the total cost of the benefits selected is less than the UDollars provided, employees receive the difference as taxable cash.

For full-time employees, the University’s health plan coverage contribution averages 91 percent of the total premium, depending on the plan and coverage tier. The University also pays the cost of “employee-only” vision, full cost of dental coverage, standard long-term disability, and life insurance equal to two times base annual salary.

DOUBLe STATE SHARE
A full-time University employee married prior to January 1, 2012, to another full-time University employee, State employee or University retiree, who were both employed prior to January 1, 2012, are eligible to a reduced medical premium share under the Double State Share program.

To continue eligibility, a Double State Share verification form must be completed every Open Enrollment.

WHERE TO VIEW PLAN INFORMATION
A detailed Summary Plan Description for each of our health plans is available at http://www.udel.edu/Benefits.

HOw TO VIEW YOUR BENEFITS
The online Flex Benefits View, at www.udel.edu/webviews, shows the total cost of the benefits, the amount the University contributes toward your benefits (Flex Credit/UDollars) and your before-tax deduction.
New hires and newly benefited employees must elect an option for each of the benefit plans listed in the chart below. Elections must be made within 30 days of the benefits-eligibility date.

**ELIGIBILITY DATE**
If your hire date is the first day of the month, your benefits will be effective the first day of the month in which you are hired. If your hire date is after the first day of the month, your benefits will be effective the first day of the following month.

**EXAMPLE**

<table>
<thead>
<tr>
<th>Hire Date</th>
<th>Benefits Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>8/1/2018</td>
<td>8/1/2018</td>
</tr>
<tr>
<td>8/2/2018</td>
<td>9/1/2018</td>
</tr>
</tbody>
</table>

**RETIREMENT INCOME**
To provide income in retirement, the University contributes to the 403(b) Retirement Savings Plan for Faculty and Exempt Staff and the State Employees' Pension Plan for most Non-Exempt Staff.

**HOW TO ENROLL**
Soon after your hire date or transfer to a benefits-eligible position, HR-Benefits will send an email that provides you with specific instructions about enrollment in UD employee benefit plans. The email will include links to online plan information, required documents and the Benefits Enrollment Worksheet.

**ADDITIONAL INFORMATION**
- If you are covering your spouse under your health plan, you must complete a Spousal Coordination of Benefits Form.
- Your benefits elections cannot be processed until all required documents are received.
- If you choose to waive health insurance, you must complete the Waiver of Medical Insurance Form.
- It is your responsibility to complete the Beneficiary Designation Form for the Basic Life Insurance and send it directly to MetLife.

**IF YOU DO NOT ENROLL**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Plan Options</th>
<th>Coverage Tiers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Insurance</td>
<td>Highmark Delaware First State Basic PPO</td>
<td>Employee Only</td>
</tr>
<tr>
<td></td>
<td>Aetna HMO</td>
<td>Employee and Spouse</td>
</tr>
<tr>
<td></td>
<td>Highmark Delaware Comprehensive PPO</td>
<td>Employee and Child(ren)</td>
</tr>
<tr>
<td></td>
<td>Aetna CDH Gold</td>
<td>Family</td>
</tr>
<tr>
<td>Dental</td>
<td>MetLife Dental</td>
<td>Waive Coverage 2</td>
</tr>
<tr>
<td>Vision</td>
<td>National Vision Administrators (NVA)</td>
<td></td>
</tr>
<tr>
<td>Long-Term Disability</td>
<td>60 percent of Salary Replacement (Standard)</td>
<td>Standard Option</td>
</tr>
<tr>
<td></td>
<td>66 2/3 percent of Salary Replacement (High)</td>
<td>High Option</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>MetLife Group Employee Basic Life</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$10,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$50,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2 times base annual salary (up to $1,000,000)</td>
<td></td>
</tr>
<tr>
<td>Optional Employee Life Insurance</td>
<td>Voluntary Enrollment through MetLife</td>
<td></td>
</tr>
<tr>
<td>Dependent Life Insurance</td>
<td>Voluntary Enrollment through MetLife</td>
<td></td>
</tr>
<tr>
<td>Flexible Spending Accounts</td>
<td>FSA Health Care</td>
<td>Voluntary Enrollment upon hire</td>
</tr>
<tr>
<td></td>
<td>FSA Dependent (Day) Care</td>
<td>Waive</td>
</tr>
</tbody>
</table>

1 All health plans include prescription coverage through Express Scripts
2 Employees who waive coverage will receive credits: Medical–$350/year; Dental–$100/year; Vision–$50 Credit
3 Enroll in Optional Life Insurance directly through MetLife
New employees who do not enroll for benefits within the first 30 days of eligibility will have their benefits defaulted to the following:

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Coverage Tiers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health</td>
<td>Employee only Highmark Delaware First State Basic PPO</td>
</tr>
<tr>
<td>Dental</td>
<td>Employee only</td>
</tr>
<tr>
<td>Vision</td>
<td>No coverage</td>
</tr>
<tr>
<td>Long-term Disability</td>
<td>Standard</td>
</tr>
<tr>
<td>Employee Life Insurance</td>
<td>2X benefits base salary</td>
</tr>
<tr>
<td>Flexible Spending Accounts</td>
<td>No coverage</td>
</tr>
</tbody>
</table>

The next opportunity to enroll will be the next Open Enrollment period or within 30 days of a qualifying life event.

**NOTE:** The benefits plan year begins July 1 and ends June 30. Benefits Open Enrollment is typically held in May.

## EMPLOYEE BASIC GROUP LIFE INSURANCE

Enrollment in Employee Basic Group Life Insurance is mandatory. Upon hire, all new employees must make an election during the benefits enrollment process. Employees may choose one of three University-paid Basic Life options:

- $10,000; $50,000; or 2 times annual base salary (the maximum coverage is $1,000,000).
- Life insurance will be defaulted to 2 times annual base salary if no election is made.
- Group Basic Life Insurance is effective on your benefits-eligibility date.

## OPTIONAL LIFE INSURANCE FOR NEWLY HIRED OR NEWLY BENEFITED EMPLOYEES

New hires and newly benefited employees may enroll for coverage up to the lesser of: (1) 5 times annual base salary; or (2) $1,000,000, without a Statement of Health (SOH) if they enroll within 30 days of their benefits eligibility date. Enrollments outside of the 30-day enrollment period will require an SOH.

If you are a new employee, an SOH will also be required for a spouse, if enrolling for coverage greater than $30,000. If coverage is less than $30,000, no SOH is required as a new employee.
On your pay stub, you will see the University’s benefits contribution shown as Flex Credit UDollars under Hours and Earnings. You will also see the full Before-Tax Deductions for Medical, Dental, Vision Care, Employee Life and Long-Term Disability. To calculate your per-pay out-of-pocket cost for these benefits, subtract the Flex Credit-UDollars from the Before-Tax Deductions.

- If your deductions are greater than the Flex Credit-UDollars, you are paying the difference with a pre-tax contribution.
- If the Flex Credit-UDollars amount is greater than the pre-tax deductions, you are receiving the difference in your taxable income.

Subtract “Flex Credit UDollars” from “Before Tax Deductions” to get the employee’s actual cost per pay

University contributions to your benefits

University contributions to the primary retirement plan
<table>
<thead>
<tr>
<th>Group Health Insurance Program New Rates Effective July 1, 2018</th>
<th>Total Per Pay Rate</th>
<th>UD Pays</th>
<th>Employee Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Highmark Delaware First State Basic</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$365.07</td>
<td>$350.47</td>
<td>$14.60</td>
</tr>
<tr>
<td>Employee &amp; Spouse</td>
<td>$755.31</td>
<td>$725.10</td>
<td>$30.21</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$554.94</td>
<td>$532.74</td>
<td>$22.20</td>
</tr>
<tr>
<td>Family</td>
<td>$944.17</td>
<td>$906.41</td>
<td>$37.76</td>
</tr>
<tr>
<td><strong>Aetna CDH Gold</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$377.83</td>
<td>$358.94</td>
<td>$18.89</td>
</tr>
<tr>
<td>Employee &amp; Spouse</td>
<td>$783.42</td>
<td>$744.25</td>
<td>$39.17</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$577.27</td>
<td>$548.41</td>
<td>$28.86</td>
</tr>
<tr>
<td>Family</td>
<td>$995.27</td>
<td>$945.50</td>
<td>$49.77</td>
</tr>
<tr>
<td><strong>Aetna HMO</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$381.12</td>
<td>$356.35</td>
<td>$24.77</td>
</tr>
<tr>
<td>Employee &amp; Spouse</td>
<td>$803.56</td>
<td>$751.33</td>
<td>$52.23</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$583.03</td>
<td>$545.14</td>
<td>$37.89</td>
</tr>
<tr>
<td>Family</td>
<td>$1,002.66</td>
<td>$937.49</td>
<td>$65.17</td>
</tr>
<tr>
<td><strong>Highmark Delaware Comprehensive PPO</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$416.78</td>
<td>$361.56</td>
<td>$55.22</td>
</tr>
<tr>
<td>Employee &amp; Spouse</td>
<td>$864.86</td>
<td>$750.26</td>
<td>$114.60</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$642.32</td>
<td>$557.21</td>
<td>$85.11</td>
</tr>
<tr>
<td>Family</td>
<td>$1,081.19</td>
<td>$937.93</td>
<td>$143.26</td>
</tr>
<tr>
<td><strong>Dental Plan Administered by MetLife</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$22.66</td>
<td>$22.66</td>
<td>$0.00</td>
</tr>
<tr>
<td>Employee &amp; Spouse</td>
<td>$45.61</td>
<td>$45.61</td>
<td>$0.00</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$51.04</td>
<td>$51.04</td>
<td>$0.00</td>
</tr>
<tr>
<td>Family</td>
<td>$74.17</td>
<td>$74.17</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Vision Plan Administered by National Vision Administrators (NVA)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee</td>
<td>$2.21</td>
<td>$2.21</td>
<td>$0.00</td>
</tr>
<tr>
<td>Employee &amp; Spouse</td>
<td>$4.75</td>
<td>$2.21</td>
<td>$2.54</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$3.58</td>
<td>$2.21</td>
<td>$1.37</td>
</tr>
<tr>
<td>Family</td>
<td>$6.53</td>
<td>$2.21</td>
<td>$4.32</td>
</tr>
</tbody>
</table>

You can also view the benefit rates for full-time employees on the HR-Benefits website at http://www.udel.edu/faculty-staff/human-resources/benefits/rates/
<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Highmark Delaware First State Basic Plan</th>
<th>Aetna CDH Gold Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Options</td>
<td>Preferred Provider Organization (PPO)</td>
<td>Preferred Provider Organization (PPO)</td>
</tr>
<tr>
<td>Primary Care Provider (PCP)</td>
<td>Recommended</td>
<td>Recommended</td>
</tr>
<tr>
<td>Selection</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Plan Feature</td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>Preventive Care/Screening/Immunization (age, gender and risk parameters may apply)</td>
<td>100% covered, not subject to deductible</td>
<td>70% covered, not subject to deductible</td>
</tr>
<tr>
<td>Deductible (Per plan year)</td>
<td>$500 per individual/ $1,000 per family</td>
<td>$1,000 per individual/ $2,000 per family</td>
</tr>
<tr>
<td>Health Reimbursement Account (HRA)</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum (including copays and deductibles)</td>
<td>$2,000 per individual/ $4,000 per family</td>
<td>$4,000 per individual/ $8,000 per family</td>
</tr>
<tr>
<td>Prenatal and Postnatal Care</td>
<td>90% covered after deductible</td>
<td>70% covered after deductible</td>
</tr>
<tr>
<td>24/7 Nurse Line</td>
<td>Yes, no cost</td>
<td>Yes, no cost</td>
</tr>
<tr>
<td>Primary Care Visit to treat an injury or illness</td>
<td>90% covered after deductible</td>
<td>70% covered after deductible</td>
</tr>
<tr>
<td>Telemedicine (Virtual Doctor Visits)</td>
<td>90% covered after deductible</td>
<td>70% covered after deductible</td>
</tr>
<tr>
<td>Urgent Care Visit</td>
<td>100% covered after $25 copay</td>
<td>100% covered after $25 copay</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>90% covered after deductible</td>
<td>90% covered after deductible</td>
</tr>
<tr>
<td>Chiropractic Care (Requires medical necessity and excludes preventive/maintenance care)</td>
<td>90% covered after deductible for up to 30 visits per plan year</td>
<td>75% covered after deductible for up to 30 visits per plan year</td>
</tr>
<tr>
<td>Physical Therapy (Requires medical necessity)</td>
<td>90% covered after deductible</td>
<td>70% covered after deductible</td>
</tr>
<tr>
<td>Specialist Visit</td>
<td>90% covered after deductible</td>
<td>70% covered after deductible</td>
</tr>
<tr>
<td>Lab Work (Blood Work)</td>
<td>Note: Lab Work at a non-preferred non-hospital affiliated lab may not be covered</td>
<td>90% covered after deductible</td>
</tr>
<tr>
<td>Basic Imaging/Radiology (i.e., X-Ray, Ultrasound)</td>
<td>90% covered after deductible</td>
<td>70% covered after deductible</td>
</tr>
<tr>
<td>Aetna HMO Plan</td>
<td>Highmark Delaware Comprehensive PPO Plan</td>
<td></td>
</tr>
<tr>
<td>----------------</td>
<td>-----------------------------------------</td>
<td></td>
</tr>
<tr>
<td>Health Maintenance Organization (HMO)</td>
<td>Preferred Provider Organization (PPO)</td>
<td></td>
</tr>
<tr>
<td><strong>Required</strong></td>
<td><strong>Recommended</strong></td>
<td></td>
</tr>
<tr>
<td><strong>In-Network</strong></td>
<td><strong>Out-of-Network</strong></td>
<td><strong>In-Network</strong></td>
</tr>
<tr>
<td>100% covered</td>
<td>Not covered</td>
<td>100% covered</td>
</tr>
<tr>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>$4,500 per individual/ $9,000 per family</td>
<td>N/A</td>
<td>$4,500 per individual/ $9,000 per family</td>
</tr>
<tr>
<td>100% after $25 initial copay (inpatient room and board copays do apply to hospital deliveries/birthing centers)</td>
<td>Not covered</td>
<td>100% (inpatient room and board copays do apply to hospital deliveries/birthing centers)</td>
</tr>
<tr>
<td>Yes, no cost</td>
<td>Yes, no cost</td>
<td></td>
</tr>
<tr>
<td>$15 copay per visit</td>
<td>Not covered</td>
<td>$20 copay per visit</td>
</tr>
<tr>
<td>$15 copay per visit</td>
<td>Not covered</td>
<td>$20 copay per visit</td>
</tr>
<tr>
<td>$15 copay per visit</td>
<td>Not covered</td>
<td>$20 copay per visit</td>
</tr>
<tr>
<td>$150 copay per visit (waived if admitted)</td>
<td>$150 copay per visit (waived if admitted)</td>
<td>$150 copay per visit (waived if admitted)</td>
</tr>
<tr>
<td>Lesser of $15 copay or 20% coinsurance (Referrals required through PCP)</td>
<td>Not covered</td>
<td>85% covered for up to 30 visits per plan year</td>
</tr>
<tr>
<td>80% covered for up to 45 visits per illness/injury (Referrals required)</td>
<td>Not covered</td>
<td>85% covered</td>
</tr>
<tr>
<td>$25 copay per visit (Referrals required for certain services through PCP)</td>
<td>Not covered</td>
<td>$30 copay per visit</td>
</tr>
<tr>
<td>LabCorp and Quest Diagnostics: $10 copay per visit</td>
<td>Not covered</td>
<td>In-Network Non-Hospital Affiliated Preferred Lab: $10 copay per visit</td>
</tr>
<tr>
<td>Hospital/Other Lab Facility: $20 copay per visit</td>
<td>Not covered</td>
<td>Hospital/Other Lab Facility: $20 copay per visit</td>
</tr>
<tr>
<td>Non-Hospital Affiliated Freestanding Facility (Preferred): $0 copay per visit (Referrals required through PCP)</td>
<td>Not covered</td>
<td>Non-Hospital Affiliated Freestanding Facility (Preferred): $0 copay per visit</td>
</tr>
<tr>
<td>Hospital Affiliated Facility: $35 copay per visit (Referrals required through PCP)</td>
<td>Not covered</td>
<td>Hospital Affiliated Facility: $35 copay per visit</td>
</tr>
</tbody>
</table>

www.udel.edu/hr
# Health Plan Comparison Chart

<table>
<thead>
<tr>
<th>Plan Options</th>
<th>Highmark Delaware First State Basic Plan</th>
<th>Aetna CDH Gold Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>In-Network</strong></td>
<td><strong>Out-of-Nework</strong></td>
</tr>
<tr>
<td>High-Tech Imaging/ Radiology</td>
<td>90% covered after deductible</td>
<td>70% covered after deductible</td>
</tr>
<tr>
<td>(i.e., MRI, CT Scan)</td>
<td></td>
<td>90% covered after deductible</td>
</tr>
<tr>
<td><em>Note: Requires a prior authorization</em></td>
<td></td>
<td>70% covered after deductible</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>90% covered after deductible</td>
<td>70% covered after deductible</td>
</tr>
<tr>
<td></td>
<td></td>
<td>90% covered after deductible</td>
</tr>
<tr>
<td>Hospital Admission</td>
<td>90% covered after deductible</td>
<td>70% covered after deductible</td>
</tr>
<tr>
<td></td>
<td></td>
<td>90% covered after deductible</td>
</tr>
</tbody>
</table>

## Center of Excellence (COE)*

The following services are covered under the State of Delaware Group Health Insurance Program (GHIP). Costs noted are for an inpatient stay.

<table>
<thead>
<tr>
<th>Plan Options</th>
<th><strong>In-Network</strong></th>
<th><strong>Out-of-Nework</strong></th>
<th><strong>In-Network</strong></th>
<th><strong>Out-of-Nework</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthopedic (hip replacement/ knee replacement)</td>
<td>90% covered after deductible</td>
<td>70% covered after deductible</td>
<td>90% covered after deductible</td>
<td>70% covered after deductible</td>
</tr>
<tr>
<td><em>Note: Requires a prior authorization</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spine (i.e., Cervical and lumbar fusion, cervical laminectomy, and lumbar laminectomy/ discectomy procedures)</td>
<td>90% covered after deductible</td>
<td>70% covered after deductible</td>
<td>90% covered after deductible</td>
<td>70% covered after deductible</td>
</tr>
<tr>
<td><em>Note: Requires a prior authorization</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bariatric</td>
<td>COE Facility* (Preferred): 90% covered after deductible</td>
<td>55% covered after deductible</td>
<td>COE Facility* (Preferred): 90% covered after deductible</td>
<td>55% covered after deductible</td>
</tr>
<tr>
<td><em>Note: Requires a prior authorization</em></td>
<td>Non-COE Facility: 75% covered after deductible</td>
<td></td>
<td>Non-COE Facility: 75% covered after deductible</td>
<td></td>
</tr>
<tr>
<td>Transplants**</td>
<td>COE Facility* (Preferred): 90% covered after deductible</td>
<td>70% covered after deductible</td>
<td>COE Facility* (Preferred): 90% covered after deductible</td>
<td>70% covered after deductible</td>
</tr>
<tr>
<td>(For Highmark plans, does not apply to kidney and bone marrow/stem cell)</td>
<td>Non-COE Facility: 70% covered after deductible</td>
<td></td>
<td>Non-COE Facility: 70% covered after deductible</td>
<td></td>
</tr>
</tbody>
</table>

*Aetna and Highmark Delaware have designated certain health care facilities within their provider network as Centers of Excellence, or simply COE Facilities. COE Facilities have been identified as delivering high quality services and superior outcomes for specific procedures or conditions. This means improved outcomes and reduced cost, which includes delivering surgery and post-operative care more efficiently and with lower risk of complications and readmissions.*
Effective July 1, 2018

<table>
<thead>
<tr>
<th>Aetna HMO Plan</th>
<th>Highmark Delaware Comprehensive PPO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>In-Network</strong></td>
<td><strong>In-Network</strong></td>
</tr>
<tr>
<td>Non-Hospital Affiliated Freestanding Facility (Preferred): $0 copay per visit</td>
<td>Non-Hospital Affiliated Freestanding Facility (Preferred): $0 copay per visit</td>
</tr>
<tr>
<td>Hospital Affiliated Facility: $50 copay per visit</td>
<td>Hospital Affiliated Facility: $50 copay per visit</td>
</tr>
<tr>
<td>Ambulatory Center: $50 copay per visit</td>
<td>Ambulatory Center: $50 copay per visit</td>
</tr>
<tr>
<td>Hospital Facility: $100 copay per visit</td>
<td>Hospital Facility: $100 copay per visit</td>
</tr>
<tr>
<td>$100 copay per day with max of $200 per admission</td>
<td>$100 copay per day with max of $200 per admission</td>
</tr>
<tr>
<td><strong>Out-of-Network</strong></td>
<td><strong>Out-of-Network</strong></td>
</tr>
<tr>
<td>Not covered</td>
<td>$100 copay per day with max of $200 per admission</td>
</tr>
<tr>
<td>$50 copay per visit</td>
<td>80% covered after deductible</td>
</tr>
<tr>
<td>$100 copay per day with max of $200 per admission</td>
<td></td>
</tr>
</tbody>
</table>

**NOTE:** Highmark refers to COE facilities as Blue Distinction Centers and Aetna refers to COE facilities as Institutes of Quality and Institutes of Excellence.

| COE Facility* (Preferred): $100 copay per day; $200 copay max per admission     | COE Facility* (Preferred): $100 copay per day; $200 copay max per admission                            |
| Non-COE Facility: $500 copay per admission                                     | Non-COE Facility: $500 copay per admission                                                             |
| COE Facility* (Preferred): $100 copay per day; $200 copay max per admission    | COE Facility* (Preferred): $100 copay per day; $200 copay max per admission                            |
| Non-COE Facility: $500 copay per admission                                     | Non-COE Facility: $500 copay per admission                                                             |
| COE Facility* (Preferred): $100 copay per day; $200 copay max per admission    | COE Facility* (Preferred): $100 copay per day; $200 copay max per admission                            |
| Non-COE Facility: 75% covered after deductible                                | Non-COE Facility: 75% covered after deductible                                                         |
| COE Facility* (Preferred): $100 copay per day; $200 copay max per admission    | COE Facility* (Preferred): $100 copay per day; $200 copay max per admission                            |
| Non-COE Facility: Not covered                                                 | Non-COE Facility: 80% covered                                                                         |

**Members are encouraged to review the Highmark or Aetna plan documents for details regarding coverage.**

For more information, including plan documents and listings of eligible Urgent Care Centers, COE Facilities and Non-Hospital Affiliated Freestanding Locations for Lab Work and Imaging/Radiology Services, visit the Statewide Benefits Office (SBO) website at de.gov/statewidebenefits.
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FOR THOSE WHO DO A WORLD OF GOOD.

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141027133
The University provides health insurance plans through Aetna and Highmark Delaware. Plan options include Health Maintenance Organization (HMO), Preferred Provider Organization (PPO) and Consumer Directed Health (CDH). For detailed information on each plan, see the Comparison of University Health Care Plans chart.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Considerations when choosing a plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highmark DE First State Basic</td>
<td>• You can see any provider&lt;br&gt;• Least expensive premiums&lt;br&gt;• High deductible</td>
</tr>
<tr>
<td>Aetna CDH Gold</td>
<td>• You can see any provider&lt;br&gt;• Comes with employer-funded HRA that covers most of high deductible&lt;br&gt;• HRA works seamlessly with PPO coverage; no extra paperwork&lt;br&gt;• Unused HRA $$ roll over to next year&lt;br&gt;• HRA is pro-rated based on date of hire</td>
</tr>
<tr>
<td>Aetna HMO</td>
<td>• Requires HMO primary care physician&lt;br&gt;• In-network doctors are largely in Delaware&lt;br&gt;• Requires referrals for specialists&lt;br&gt;• No coverage for out-of-network doctors or services&lt;br&gt;• No deductibles, only co-pays</td>
</tr>
<tr>
<td>Highmark DE Comprehensive PPO</td>
<td>• You can see any provider&lt;br&gt;• No deductibles for in-network services, only co-pays&lt;br&gt;• Low deductible for out-of-network services&lt;br&gt;• Employee premiums are 2 to 3.5 times more expensive than the other plans</td>
</tr>
</tbody>
</table>

**CONSUMER-DIRECTED HEALTH PLAN (CDH GOLD)**

**Consumer-Directed Health Plan With A Health Reimbursement Account**

If your HRA is not used in the prior plan year, HRA balance rolls over to be used with CDH Plan next year.

**Preventive Care Covered 100%, No Deductible**

- **State-funded HRA pays first**
  - $1,250/employee
  - $2,500/family

- **Deductible**
  - $1,500/employee
  - $3,000/family

**Member responsibility**

- $250/employee
- $500/family

**In-network care**

- Plan pays 90%, after deductible
- $7,500/employee
- $15,000/family

**Out-of-network care**

- Plan pays 70%, after deductible
- $4,500/employee
- $9,000/family

**Think About It**

Most state employees and retirees use in-network providers. So, although your potential out-of-pocket expenses could be higher if you use out-of-network providers, consider how often you might actually use out-of-network providers.

**You reach coinsurance maximum**

- In-network $4,500/employee
- Out-of-network $7,500/employee

**Plan pays 100% for eligible expenses**

Separate Prescription Drug Coverage

Prescription drug copays will remain the same for the current plan year. Your prescription copays do not apply to your deductible or coinsurance maximums.
ENROLLMENT DECISIONS GOT YOUR FEATHERS IN A BUNCH?

This open enrollment, choose the plan that has no referrals, worldwide coverage, and more.

Visit ChooseDelawaresPlan.com for 5 questions to ask yourself before picking a plan.

Highmark Delaware

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Spousal Coordination of Benefits

If you cover a spouse through the University’s health insurance plan, you must complete and submit a spousal coordination form to document the status of your spouse. The Spousal Coordination of Benefits form must be completed annually during Open Enrollment and throughout the year anytime the individual’s employment status/relationship status changes. If your spouse works full time, is eligible for health coverage through his/her employer and does not pay more than 50 percent of the premium for the least expensive employee only (or retiree only) health plan available, he/she must enroll in his/her employer’s plan. Coverage with the University may then be elected as secondary. (Flexible benefits and credits apply toward the employer’s contribution when calculating the 50 percent.)

If your spouse is eligible and does not enroll in his/her employer’s health plan, the University coverage will pay only 20 percent of the eligible expenses normally covered. If you do not submit an online Spousal Coordination of Benefits form when required, the health plan will pay only 20 percent of allowable charges for services covered under the health plan (until the appropriate form is received).

For more information, please visit the Delaware Office of Statewide Benefits website at https://ben.omb.delaware.gov/documents/cob/spousal.shtml.

Note: If a spouse obtains health coverage through his/her employer, you may either continue or cancel University coverage for your spouse. To cancel, you must notify the Office of Human Resources by completion of a Family Status Change form within 30 days of the effective date of the spouse’s coverage with his/her employer. To continue your spouse’s coverage as secondary, you must submit an updated Spousal Coordination of Benefits form.

Your Spouse Might Not Be Required To Enroll In His/Her Own Insurance If Your Spouse Is:

- Not working full time;
- Employer does not offer health coverage;
- Employer requires a contribution of more than 50 percent of the premium for the least expensive, employee-only (or retiree-only) plan offered.

Spousal Coordination of Benefits When Your Spouse Is Retired

Spouses who are retired or will retire from an employer who offers retiree health insurance coverage are required to enroll in their employer’s retiree health plan under certain circumstances. Coverage with the University may be elected as secondary in those cases.

Requirements for Your Spouse To Enroll In His/Her Employer’s Retiree Health Insurance Coverage Are As Follows:

- If your spouse’s current employer offers retiree health insurance coverage and your spouse is eligible for this coverage and does not have to pay more than 50 percent for the least expensive employee-only (or retiree-only) plan offered by the employer, your spouse is required to enroll in the employer’s retiree health plan at the time of retirement.
- If your spouse retired before Oct. 1, 2011: If their former employer will not permit them to enroll now, or at their next annual open enrollment, unless they lose eligibility for the State of Delaware’s health care coverage, no action is needed. Current coverage through the State Group Health Program will not be sanctioned.
- If your spouse retired after Oct. 1, 2011: Your spouse is required to enroll in their employer’s retirement health care coverage when they are first eligible, provided the employer pays at least 50 percent of the premium.

Dependent Coordination of Benefits

In accordance with the Group Medical Insurance Program Eligibility and Enrollment Rules, Dependent Coordination of Benefits forms must be completed for each dependent child to determine if the dependent is covered by any other health plan, regardless of age, upon:

- Enrollment
- Any time coverage changes, or
- Upon request by the Statewide Benefits Office

You can find additional information and the forms required by Aetna and Highmark Delaware by visiting the appropriate link below (select the carrier administering your health plan benefits): http://www.udel.edu/faculty-staff/human-resources/forms/.

Please return your completed form to HR-Benefits; we will forward the form to Aetna or Highmark Delaware based on your health plan enrollment.
**Eligibility for Medicare**

**When You and/or Your Spouse Become Medicare Eligible**

Medicare Part A is usually free of cost for most participants and covers hospital services. Medicare Part B currently has a minimum monthly cost of $134 and helps with health services (doctors, labs, etc.). Medicare Part D has an additional monthly cost and provides prescription coverage.

Active employees (and their spouses, if covered through the UD health plan) do not need to enroll in Medicare until the employee retires, unless that retirement is within the period that begins three months before age 65 and ends three months after age 65.

The following information applies to actively working employees and their spouses, when the employee and/or the spouse is age 65 or older.

**What to Do as an Employee**

An employee has three options:

- Employees enrolled in a University health plan must decide, before their 65th birthday, if they want their UD coverage or Medicare Part B to be their primary plan (“coverage that pays first”) for health services after age 65. Most UD employees choose to remain enrolled in the University’s health plan. In that case, there is no change in how providers bill Highmark Delaware or Aetna or in how those carriers pay for services.
- Employees who keep the University’s health plan as primary may still enroll in Medicare Part A (the hospital part) as secondary. To enroll in Medicare Part A, call Social Security at 800-633-4227, check online at www.ssa.gov, or go to the nearest Social Security office several months prior to turning 65. When the Medicare Part A card arrives, we suggest that you file it away until retirement.
- Employees may choose Medicare as their primary health plan. If they do, both their University health plan and their Express Scripts prescription drug program must be canceled as soon as Medicare A & B become effective. In that case, the University cannot provide those employees with any coverage to supplement Medicare.
WHAT YOUR SPOUSE HAS TO DO

- What about an employee who is covering his/her spouse on the UD health plan when that spouse becomes age 65? The options are the same, but the decision may be different.
- If your spouse is retired from an employer and is enrolled in retiree health coverage through the former employer, your spouse needs to contact his/her former employer for Medicare-related information.
- If your spouse is currently working and has primary health coverage through his/her own employer (meaning UD coverage is secondary), your spouse should request information from his/her current employer about Medicare enrollment.
- If your spouse has no other health coverage except UD, he/she will need to choose either the UD plan as primary or Medicare as primary. Once your spouse decides, he/she should follow the same procedure listed under the previous Employee section.

Consolidated Omnibus Budget Reconciliation (COBRA)

The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families who lose their health benefits the right to choose to continue group health benefits (i.e. health, dental, vision and Health Care FSA) provided through the University. These benefits can only be continued for limited periods of time under certain circumstances, such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce and other life events. COBRA requires that continuation coverage extend from the date of the qualifying event for a limited period of time of 18 (for employee), 36 (for dependent) or 29 (if a qualified beneficiary is disabled) months.

Qualified individuals are required to pay the entire premium for coverage, up to 102 percent of the cost of the plan. If you are leaving the University or you or a covered dependent will be losing benefits for some reason, please send an email to hrhelp@udel.edu with the details of your situation.

For more information, visit www.udel.edu/Benefits.
Prescription DRUG PLAN

If you elect any health plan, you are automatically enrolled in Express Scripts, who manages the prescription drug program through the State of Delaware.

- Prescriptions may be filled by any participating retail pharmacy for the co-pays listed.
- Some retail pharmacies fill a 90-day supply of medications at the same rate as Express Scripts Home Delivery. A current listing of the 90-day participating pharmacies can be found on the Statewide Benefits Office site at www.ben.omb.delaware.gov.
- Express Scripts representatives, 800-939-2142, are available 24/7. Pharmacists are also available around the clock for medication consultations.

The website (https://www.expressscripts.com) offers extensive online resources, including health and benefits information and online pharmacy services.

Express Scripts reviews and updates the plan’s list of covered medications every year to ensure that the plan is providing the most effective medications for members at the most reasonable cost. Effective Jan. 1, 2018, a number of brand medications are excluded from the formulary.

<table>
<thead>
<tr>
<th></th>
<th>Generic1</th>
<th>Preferred Brand2</th>
<th>Non-Preferred Brand3</th>
</tr>
</thead>
<tbody>
<tr>
<td>30-Day Supply</td>
<td>$ 8.00</td>
<td>$28.00</td>
<td>$50.00</td>
</tr>
<tr>
<td>90-Day Supply</td>
<td>$16.00</td>
<td>$56.00</td>
<td>$100.00</td>
</tr>
</tbody>
</table>

The University’s list of covered medications (formulary) may change periodically. Express Scripts reviews and updates the plan’s list of covered medications every year to ensure that the plan is providing the most effective medications for members at the most reasonable cost.

1 Tier one covers generic products
2 Tier two covers preferred brand name (formulary) drugs
3 Tier three covers non-preferred brand (non-formulary) drugs.

Members must obtain maintenance medications as 90-day fills at a 90-day participating pharmacy or directly from Express Scripts Home Delivery to avoid paying a penalty after a third 30-day fill. Additional information on this program, a list of 90-day participating pharmacies, and information on Express Scripts Home Delivery may be obtained at http://ben.omb.delaware.gov/script/index.shtml (If the strength of a current prescription is changed, it is considered a NEW prescription.)
The University provides dental insurance to full-time employees and their families. Dental insurance is administered through MetLife Insurance Company.

**COST**

The University pays the entire cost of this program for full-time benefits-eligible employees and their eligible family members enrolled in the program.

**USING YOUR DENTAL BENEFITS**

Bring a claim form to your appointment and notify your dentist that you participate in MetLife’s Dental Assistance Program, Group Number 95140. MetLife will mail or email a concise explanation of benefits (EOB) to you after each claim submission. If you have a claim inquiry or benefit questions, call MetLife’s Dental Customer Service Department at 800-942-0854. Visit MetLife’s website to download and print forms, as well as to check claims and pre-determinations.

**FINDING A DENTIST**

The University offers the MetLife Preferred Dentist Program (PDP) as a way to reduce your dental costs.

If your dentist participates in the program, he/she contracts with MetLife to charge reduced fees for certain services. This translates into lower out-of-pocket expenses for you.

The Preferred Dentist Program allows you to select a participating dentist for any expenses (including orthodontia) at the time service is needed.

Remember that the MetLife PDP is a voluntary option within the University’s Dental Expense Assistance Plan. It is your choice to use a participating or non-participating dentist. Visit MetLife’s website to find a provider.

### SUMMARY OF DENTAL BENEFITS

<table>
<thead>
<tr>
<th>Service Categories</th>
<th>Service Examples</th>
<th>Coverage</th>
<th>Annual Deductible</th>
<th>Maximum Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventative*</td>
<td>Exams, cleanings, x-rays, fluoride treatments, sealants</td>
<td>100%</td>
<td>None</td>
<td>$1,750/person annually Calendar Year (January-December)</td>
</tr>
<tr>
<td>Basic Restorative Care</td>
<td>Fillings, simple extractions, oral surgery and periodontal treatment</td>
<td>80%**</td>
<td>$25/person or $75/family</td>
<td></td>
</tr>
<tr>
<td>Major Restorative Care</td>
<td>Crowns, bridges, dentures, implants</td>
<td>50%**</td>
<td>None</td>
<td>$1,750/person lifetime</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>Orthodontic diagnostics, appliance therapy</td>
<td>50%**</td>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>

* One exam/cleaning per 6-month period.
** Of Participating Dental Providers (PDP) Fee when used in-network; of Reasonable & Customary (R&C) charge when used out-of-network.
The University provides a comprehensive vision plan to full-time employees and their families that can include eye examinations, frames/lenses or contact lenses and other vision-related expenses.

Vision is administered through National Vision Administrators (NVA), which boasts a national provider network of more than 40,000 locations. The NVA network includes ophthalmologists, optometrists and optical companies that provide broad geographic coverage throughout every state in the U.S.

COST

Through the flexible benefit program, the University provides Flex Credit to cover 100% of the premium for full-time employees. Benefits for dependents and retirees are voluntary and available at an additional group-rate cost.

USING YOUR VISION BENEFITS

You decide how to use your in-network or out-of-network vision benefits. You can select an in-network provider and identify yourself at the time of service by providing the information that is shown on your personalized NVA ID card.

You may also use out-of-network services by paying the out-of-network provider in full for all services and materials. To receive your reimbursement, you must submit an itemized invoice or receipt from your provider (along with a completed out-of-network claim form) to NVA Claims Services. You will be reimbursed according to the out-of-network schedule of reimbursements, less any applicable co-pay amount(s). The chart below provides a general outline of the benefits and reimbursement levels under the plan.

NVA SMART BUYER\textsuperscript{SM}: THE CONSUMER’S ONLINE GUIDE TO VISION BENEFITS

The NVA Smart Buyer\textsuperscript{SM} program provides you with the tools you need to become an educated consumer of vision care services and eye-wear. It’s the only source that integrates your vision benefit coverage with the unbiased information you’ll need to maximize your vision benefit and reduce your out-of-pocket expense.
**EASY ACCESS TO MEMBER SERVICES**

A single call by a member or provider to a member services representative can answer your questions regarding benefits, eligibility, coverage, provider information and claims.

Call the Member Services toll-free line, 800-672-7723, or look for additional information on the NVA website at www.c-nva.com.

Please enter Group/Sponsor Number 5194200001 to search for NVA network providers.

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**SUMMARY OF VISION BENEFITS**

<table>
<thead>
<tr>
<th>Service</th>
<th>Frequency*</th>
<th>Benefits In-Network</th>
<th>Benefit Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Comprehensive Eye Exam</td>
<td>Once Every Plan Year</td>
<td>Covered after $15 co-pay</td>
<td>Up to $50</td>
</tr>
<tr>
<td>Standard Lenses</td>
<td>Once Every Plan Year</td>
<td>Covered in Full</td>
<td>Single Vision up to $40</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(Discounts available for premium progressive lenses.)</td>
<td>Bifocal up to $60</td>
</tr>
<tr>
<td>Frames</td>
<td>Once Every Two Plan Years</td>
<td>Up to $150 Retail**</td>
<td>Trifocal up to $80</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(20% discount off remaining balance over $150 allowance. Discount does not apply at Wal-Mart/Sam's Club locations.)</td>
<td>Lenticular up to $100</td>
</tr>
<tr>
<td>Contact Lenses</td>
<td>Once Every Plan Year in Lieu of Lenses/ Frames</td>
<td>Up to $120 Retail**</td>
<td>Up to $120</td>
</tr>
<tr>
<td>Medically Necessary (Pre approval from NVA required)</td>
<td></td>
<td>(15% discount (conventional) or 10% discount (disposable) off remaining balance over $120. Discounts do not apply at Wal-Mart/Sam's Club locations or Contact Fill mail orders.)</td>
<td>Up to $225</td>
</tr>
<tr>
<td>Contact Lens Evaluation/ Fitting (only covered if you choose contact lenses)</td>
<td></td>
<td>Covered in Full</td>
<td>Daily Wear $20</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Covered in Full</td>
<td>Extended Wear $30</td>
</tr>
</tbody>
</table>

* Plan Year is the period July 1 through June 30.

** The insured is responsible for paying any charges in excess of this allowance.

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**Great benefits can help protect the things you value most.**

The University of Delaware provides access to valuable protection with Life Insurance and Dental coverage through MetLife. These benefits can help you guard against the unexpected and be better prepared to face the future.

Take the time to understand your options, and then take advantage of them today! Review your enrollment information to learn more.

www.udel.edu/hr

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**YOUR PAYCHECK CREATES YOUR FUTURE. WE HELP YOU PROTECT IT.**

With more than 50 years insuring education employees, The Hartford understands what it takes to protect them. We provide a comprehensive range of products and services designed to meet your disability benefits needs. Check your enrollment information to see your options for electing this valuable coverage.

**NEED MORE FACTS?**
Talk to your benefits consultant today. And visit the Hartford’s groupbenefits page. It’s how smart benefit decisions begin.

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**Navigating life together**
The University provides for continuing income in the event of disability to eligible employees. Visiting employee classifications are not eligible for this benefit.

There are two different disability insurance plans: (1) Long-Term Disability for Faculty and Exempt Staff; and (2) Short-Term and Long-Term Disability for State Employees’ Pension Plan participants.

LONG-TERM DISABILITY FOR FACULTY AND EXEMPT STAFF

If illness or injury results in disability that causes absence from work for more than six months, employees may apply for benefits through this program. A six-month waiting period is required before Long-Term Disability Income benefits may begin.

COST

There is no cost to the employee for the standard option. Employees may choose the high option and pay the difference between the University’s contribution for the standard option and the cost of the high option. The high option is deducted from pay on an after-tax basis. An option can be changed only during the enrollment period or if the employee has a qualifying life event.

COVERAGE OPTIONS

<table>
<thead>
<tr>
<th>Option</th>
<th>Benefit as a Percent of Salary*</th>
<th>Maximum Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard</td>
<td>60% of Covered Monthly Salary</td>
<td>$10,000/month</td>
</tr>
<tr>
<td>High</td>
<td>66 2/3% of Covered Monthly Salary</td>
<td>$15,000/month</td>
</tr>
</tbody>
</table>

* The percentage of salary is the most that can be received from all sources. This benefit will be reduced by Social Security and other employer-sponsored disability benefits.

SHORT-TERM DISABILITY FOR STATE EMPLOYEES’ PENSION PLAN

Disability insurance pays a portion of your monthly earnings if you cannot work because of an illness or injury on or off the job. Eligible employees are automatically enrolled in the Short-Term and Long-Term Disability plans. Through employer contributions to the SEPP, the University covers the full cost for Short-Term Disability insurance.

COVERAGE

Short-Term Disability insurance pays a benefit of up to 75 percent of earnings, to a maximum of $2,000 per week. Benefits begin on the 31st calendar day of disability and continue through the 182nd calendar day of disability.

Aflac is an extra measure of financial protection.

When you’re sick or hurt, Aflac pays cash benefits directly to you, unless otherwise assigned, to help you and your family with unexpected expenses.

Learn more about the Aflac insurance plans available to you during your enrollment, May 7 - 25, 2018.

Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands.
Enrolled employees who expect to be out of work for at least 30 calendar days must file a Short-Term Disability claim with the disability insurance vendor, no later than 15 calendar days from the employee’s date of disability. Once an employee exhausts the 30-day elimination period, the employee will be deemed to have applied for benefits and will not be eligible to use paid leave in lieu of application for Short-Term Disability. Claims may be reported directly through the provider’s toll-free number: 866-945-7781 (8 a.m.-8 p.m. ET, Monday-Friday). Additional information can be found on the Office of Statewide Benefits’s website: www.ben.omb.delaware.gov/disability/.

LONG-TERM DISABILITY FOR STATE EMPLOYEES’ PENSION PLAN

COST

Through employer contributions to the State Employees’ Pension Plan, the University covers the full standard option for non-exempt staff in the Long-Term Disability insurance plan. Employees choosing the high option will pay the additional premium through pre-tax deductions from their University pay.

COVERAGE

Long-Term Disability insurance pays a benefit of up to 60 percent of earnings, to a maximum of $8,000 per month. Benefits start on the 183rd calendar day of disability and continue until the individual is no longer disabled or reaches age 65, whichever occurs first.

<table>
<thead>
<tr>
<th>Option</th>
<th>Benefit as a Percent of Salary*</th>
<th>Maximum Benefit</th>
</tr>
</thead>
<tbody>
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<td>Standard</td>
<td>60% of Covered Monthly Salary</td>
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<tr>
<td>High</td>
<td>66 2/3% of Covered Monthly Salary</td>
<td>$15,000/month</td>
</tr>
</tbody>
</table>

* The percentage of salary is the most that can be received from all sources, including offset or reduction by other employer-sponsored disability benefits, Social Security and similar governmental programs.

Life INSURANCE

The University offers group term life insurance to full-time employees. Employees may choose one of three University-paid Basic Life options:

- $10,000  OR $50,000  OR
- 2 times base annual salary (maximum $1,000,000)

Enrollment in Employee Basic Group Life Insurance is mandatory for full-time employees. Upon hire, employees must make an election during the benefits enrollment process. Life insurance will be defaulted to 2 times base annual salary if an election is not made. Employees may change their selections once a year during the Open Enrollment period. Coverage selected by new hires becomes effective on your benefits-eligibility date.

COST

Basic employee life insurance is University paid; the contribution for life insurance equals the cost of 2-times-salary option.

The cost of any employer-provided group insurance in excess of $50,000 is taxable imputed income. The IRS requires that the value of the premium for life insurance benefits, in excess of $50,000 for federal income tax purposes, be subject to taxation.

OPTIONAL EMPLOYEE LIFE INSURANCE

Full-time University employees are also eligible to purchase additional Optional Life Insurance in addition to the Basic coverage offered. Optional Life Insurance must be elected as a multiple of annual base salary, and premiums are deducted from your pay on an after-tax basis. Enrollment in Optional Employee Life Insurance includes will preparation and estate resolution services at no additional cost.

COST

The premiums are age-graded, so as your salary and/or age increase, your premiums will also increase.

ENROLLMENT FOR A CURRENT EMPLOYEE WHO IS A NEW PARTICIPANT

Employees not previously enrolled in Optional Life Insurance will be required to provide a statement of health (SOH). An SOH is required if enrolling for Optional Life insurance for the first time or whenever increasing Optional Life Insurance coverage outside of an annual Open Enrollment.

ENROLLMENT FOR A CURRENT EMPLOYEE WHO IS A CURRENT PARTICIPANT

Current participants in Optional Employee Life Insurance may increase coverage one times to five times annual base salary up to the plan maximum of $1,000,000 by answering five medical questions. Current participants requesting an increase greater than one times annual base salary will be required to provide an SOH. Any election to reduce life insurance coverage (already in place) must be done in writing. Contact hrhelp@udel.edu for details or contact MetLife by calling 866-492-6983.
Saving for Retirement

The University provides a variety of retirement savings plans for faculty, exempt staff and non-exempt staff:
- University of Delaware 403(b) Retirement Savings Plan
- State Employees Pension Plan
- 457(b) Deferred Compensation Plan

University of Delaware 403(b) Retirement Savings Plan

Participation in the University of Delaware 403(b) Retirement Savings Plan is available to all faculty and staff, including individuals who work in variable hour or miscellaneous wage positions. The plan excludes student employees. The plan features a streamlined investment menu, a Roth after-tax contribution option, and a TIAA Brokerage account option.

Enrollment
Visit the TIAA website for more information (www.TIAA.org/udel). Through a secure login, employees can enroll, make contribution elections, allocation changes, update beneficiaries and access retirement planning tools.

University Contribution
The University provides a matching contribution as a percentage of annual base salary for eligible faculty and staff who contribute to the program. Employees may contribute up to the IRS annual maximums.

Full-time faculty and exempt staff (not participating in the State Employees’ Pension Plan), are eligible for University matching contributions.

2018 Match Rate Chart
Effective July 1, 2018

<table>
<thead>
<tr>
<th>If you contribute</th>
<th>The University contributes</th>
</tr>
</thead>
<tbody>
<tr>
<td>5%</td>
<td>11%</td>
</tr>
<tr>
<td>4%</td>
<td>8%</td>
</tr>
<tr>
<td>3%</td>
<td>6%</td>
</tr>
<tr>
<td>2%</td>
<td>4%</td>
</tr>
<tr>
<td>1%</td>
<td>2%</td>
</tr>
</tbody>
</table>

Vesting
Employer contributions are subject to a five year cliff-vesting schedule for employees hired January 1, 2018 or later. Employees are always vested in their own contributions.

Making Changes
Retirement plan contributions can be adjusted at any time by logging in to your TIAA account.

Planning Tools
TIAA can help you get started with online retirement planning tools, one-on-one on-campus meetings with a plan representative and customer service call centers. Schedule an appointment by calling 800-732-8353 or visiting TIAA.org/udel.

State Pension Plan
Eligible full-time hourly and most non-exempt staff employees participate in the State of Delaware Employees’ Pension Plan immediately upon hire.

Employee Contribution
Employees make tax-deferred contributions of five percent of salary after an annual $6,000 exclusion. For employees who were first hired (or promoted) into a pension-creditable position before 2012, employee contributions to the pension plan are three percent of salary after an annual $6,000 exclusion.
UD’S CONTRIBUTION
The University contributes a fixed percentage of total salary, adjusted each year by the State.

VESTING
After 10 years of creditable service, an employee is vested (eligible to draw a pension at age 65). Pension calculations are based on total years of creditable service and the three highest years of salary.

For employees who were first hired (or promoted) into a pension-credible position before 2012, the creditable service required for vesting is five years, and the vested pension begins at age 62.

PENSIONERS RETURNING TO WORK WHILE CONTINUING TO RECEIVE A PENSION
If you are under the age of 65 when you retire, you must have a six-month bona fide separation from service before you can return to work with an employer participating in the State Employees’ Pension Plan. If you are over the age of 65 when you retire, you may immediately return to work with an employer participating in the State Employee’s Pension Plan provided that you also adhere to the Delaware Public Integrity Commission’s requirements.

PLANNING TOOLS
State Employees’ Pension Plan participants can estimate their future pension income by using the pension calculator.

To locate the calculator or if you have questions about your pension, please contact the State Office of Pensions at www.delawarepensions.com or call 302-739-4208 or 800-722-7300.

UNIVERSITY OF DELAWARE 457(B) DEFERRED COMPENSATION PLAN
This plan is designed for full-time University employees who want to maximize their retirement savings in addition to the 403(b).

CONTRIBUTIONS
Participation in the 457(b) Deferred Compensation Plan does not require a minimum contribution. The University makes no contribution to the plan. Although there are no University contributions to the plan, the tax benefits of participating in a 457(b) Plan make it very attractive for supplemental retirement savings.

ENROLLMENT
Visit the TIAA website for more information (www.TIAA.org/udel). Through a secure login, employees can enroll, make contribution elections, allocation changes, change beneficiaries and access retirement planning tools.

The earliest a change or new withholding can be effective is the first of the month following the date of a newly signed agreement.

---

<table>
<thead>
<tr>
<th>RETIREMENT PLAN FEATURES &amp; CONTRIBUTION LIMITS</th>
<th>403(b)</th>
<th>457(b)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligibility</td>
<td>All employees, with the exception of student workers are eligible to participate in the plan. Eligible faculty and staff will receive matching contributions.</td>
<td>Voluntary option for employees who wish to maximize their retirement savings beyond the 403(b). Allows employees to contribute additional pre-tax contributions. Same investment options as 403(b).</td>
</tr>
<tr>
<td>Contribution Limit</td>
<td>$18,500</td>
<td>$18,500</td>
</tr>
<tr>
<td>Catch-up Contributions</td>
<td>$6,000 in addition to the annual limit for individuals age 50 or older.</td>
<td>$6,000 in addition to the annual limit for individuals age 50 or older. Within the final three years of service before normal retirement age (65), one-time option to defer up to twice the annual limit.</td>
</tr>
<tr>
<td>Cash Withdrawal</td>
<td>Typically subject to 10 percent IRS penalty for cash withdrawals after separation from service and before age 59½. Contact HR-Benefits for details/exceptions.</td>
<td>Not subject to 10 percent IRS penalty for cash withdrawals after separation from service and before age 59½.</td>
</tr>
<tr>
<td>Loans</td>
<td>Available. Contact TIAA for details.</td>
<td>Not Available</td>
</tr>
<tr>
<td>Hardship Withdrawal</td>
<td>Must meet IRS criteria.</td>
<td>Not Available</td>
</tr>
<tr>
<td>Portability</td>
<td>Participants in 403(b) and 457(b) plans can typically roll over eligible distributions from these plans into 401(k), 401(a), 403(b) and 457(b) plans and IRAs.</td>
<td></td>
</tr>
<tr>
<td>Service Credits</td>
<td>State Pension participants may transfer assets from their 403(b) or 457(b) plan to buy back amounts of refunded service credit.</td>
<td></td>
</tr>
</tbody>
</table>
Benefits for UD RETIREES

RETIREMENT PROGRAMS
The 403(b) Retirement Savings Plan for faculty and staff, through TIAA and Fidelity Investments (legacy accounts), affords a variety of payout options at retirement. Please refer to the 403(b) Retirement Plan Annual Contribution Limits for information about IRS limits that are applicable to the plan. There are various income options at retirement, including lifetime annuity income, fixed period annuities, deferred income, systematic withdrawals, lump sum withdrawals and interest-only payments. On-campus one-on-one counseling sessions are regularly provided by retirement plan advisers. Contact TIAA (phone: 800-732-8353) and/or Fidelity Investments (legacy accounts) (phone: 800-642-7131) and/or to schedule an appointment.

UNIVERSITY BENEFITS
Individuals who meet the age and service requirements for retirement from the University of Delaware may participate in a rich array of benefits and privileges. Employees must meet one of the following age and service retirement criteria:

- Any age and 30 years of service
- Age 55 and 20 years of service
- Age 60 and 15 years of service
- Age 65 and 10 years of service

DEATH BENEFIT
For employees retired on or after July 1, 1994, the University provides a $7,000 death benefit at no cost to the retiree (assuming no duplicate coverage with the State Pension Plan).

HEALTH INSURANCE
Retirees and their spouses under age 65 may continue their Highmark Blue Cross/Blue Shield or Aetna coverage at the same cost as active employees. At age 65, a retiree or a spouse may apply for an individual Highmark Blue Cross/Blue Shield plan that is supplemental to Medicare and includes participation in prescription drug coverage at the same levels as active employees. The University pays 95 percent of the cost of this Medicare supplement for the retiree and/or spouse; however, eligible retirees and their spouses are required to also participate in Medicare A & B. The surviving spouse of a deceased retiree is also entitled to continued coverage.
TUITION REMISSION PROGRAM
The biological or adopted dependent children and/or spouse of University retirees are eligible for the Tuition Remission Program. The student must be a full-time matriculated undergraduate student at UD.

COURSE FEE WAIVER
A retiree is eligible for two course fee waivers (up to four credits each) per semester (with a maximum of six per calendar year) for study at UD. Eligible retirees may transfer this benefit to a spouse or dependent child.

TUITION EXCHANGE PROGRAM
University retirees are eligible to apply for scholarships for their dependent children through the Tuition Exchange Program, a reciprocal program with more than 600 other colleges and universities.

WELLNESS DOLLARS
University retirees are eligible to use 75 Wellness Dollars each fiscal year toward approved Wellness activities.

UNIVERSITY TRANSIT SERVICES
Retirees may travel by University bus without cost within the Newark area and off-campus to regularly scheduled destinations.

LIFE INSURANCE
Retirees who meet the University’s age and service criteria have a one-time opportunity at retirement to continue part of their group life insurance coverage at their own cost. The retiree life insurance plan is renewable term insurance which decreases in amount as the retiree reaches higher age brackets.

LONG-TERM CARE INSURANCE
Retirees may apply to participate in the University’s Group Long-Term Care insurance program through Genworth. Policies may also be issued to extended family members (e.g., parents, in-laws, grandparents, etc). Acceptance will be subject to underwriting approval. Participants pay the full cost for this insurance and are billed directly by the carrier. The plan provides coverage for a variety of services such as nursing home care, home health care and adult day care.

DENTAL INSURANCE
University retirees and their eligible dependents have the opportunity to join the State of Delaware dental program with either Dominion Dental or Delta Dental. Retirees pay the full cost for their dental plan coverage.

VISION PROGRAM
Retirees and their eligible dependents may participate in the University’s vision program through National Vision Administrators (NVA). Retirees pay the full cost for the vision plan coverage.

PARKING PRIVILEGES
University retirees may apply for a free Central-lot parking permit through Parking Services (831-1184). If retirees prefer to upgrade to another parking permit, they should contact Parking Services. If an upgraded permit is issued, the retiree will pay the difference in cost over a Central-lot permit.

UNIVERSITY ID CARD
Retirees may continue to use their University ID card to access services such as use of the Library, Carpenter Athletic Facilities/Equipment, and cultural and recreational events at employee rates.

QUESTIONS?
The Human Resources staff is available to help with any questions you have about retiree benefits. You can speak with a representative by calling 302-831-2171 or email us at hrhelp@udel.edu.
Voluntary BENEFITS

SUPPLEMENTAL BENEFITS
Supplemental benefits are different from major medical insurance. If you’re sick or injured, the provider (Aflac) pays cash benefits directly to you (unless otherwise specified) to help address out-of-pocket medical costs, everyday expenses—whatever you choose. Coverage is available to full-time University employees, your spouse and dependent children.

TYPES:
- Accident Advantage Plus
- Critical Illness

FEATURES:
- Coverage is guaranteed issue (which means you may qualify for coverage without having to answer health questions)
- Benefits are paid directly to you unless you choose otherwise
- Coverage is portable (with certain stipulations), meaning you can take it with you if you change jobs or retire
- Most claims are processed in about four business days

ACCIDENT INSURANCE
In the event of a covered accident, the plan pays cash benefits fast to help with the costs associated with out-of-pocket expenses and bills—expenses major medical may not take care of, including:
- Ambulance rides
- Wheelchairs, crutches and other medical appliances
- Emergency room visits
- Surgery and anesthesia
- Bandages, stitches and casts
- Wellbeing benefit for covered preventive screenings
- Transportation and lodging benefits
- Rehabilitation unit benefit

CRITICAL ILLNESS INSURANCE
Helps with the treatment costs of covered critical illnesses, such as:
- Cancer
- Heart attack (myocardial infarction)
- Stroke
- Major organ transplant
- End-stage renal failure
- Coronary artery bypass surgery
- Carcinoma in situ

HEALTH SCREENING BENEFIT
If you are deemed ineligible due to a previous medical condition, you still retain the ability to purchase spouse coverage.

WHY SUPPLEMENTAL BENEFITS THROUGH AFLAC?
- Cash benefits paid directly to you, unless otherwise assigned
- Benefits paid regardless of any other insurance you may have
- No deductibles or copayments
• Freedom to choose any provider
• Plan stays with you if you leave your job (with certain stipulations)

The Aflac coverage described in this booklet is subject to plan limitations, exclusions, definitions, and provisions. For detailed information, please see the plan brochure, as this booklet is intended to provide a general summary of the coverage. This overview is subject to the terms, conditions, and limitations of the plan. Additional information and enrollment can be found online at https://delaware.hrintouch.com.

UNIVERSITY OF DELAWARE PRE-TAX COMMUTER BENEFITS PLAN

Benefits-eligible employees are able to set aside up to $260 per month (maximum monthly contribution) on a pre-tax basis for mass transit and/or van pooling expenses incurred for travel to and from work and up to $260 per month on a pre-tax basis to cover expenses for off-campus parking.

Because the money is deducted from your pay on a pre-tax basis, you will reduce the amount of federal and state income taxes and FICA taxes on the amount of money you set aside. There is no set enrollment period for either the Mass Transit/Van Pooling or Off-Campus Parking Program. You can enroll in either or both programs any time through ASIFlex's website (https://enroll.asifex.com/). You do not have to re-enroll each year; your enrollment will remain the same from year to year unless you change the amount, cancel your enrollment or leave employment with the University.

Mass Transit expense reimbursements: To use your contributions to the Mass Transit Program, you must request mass transit passes through ASIFlex. Currently, ASIFlex will issue passes for SEPTA and DART. More information on how to request passes is available on the ASIFlex website: (https://enroll.asifex.com/). Employer Code: UDEL.

Van Pooling expense reimbursements: To use your contributions to the Van Pooling Program, you must submit a claim for reimbursement to ASIFlex. For information on qualified van pools, visit the ASIFlex website: (https://enroll.asifex.com). Employer Code: UDEL.

Off-Campus Parking expense reimbursements: To use your contributions to the Off-Campus Parking Program, there are two options. If you have a monthly contract to park at Colonial Parking or Wilmington Parking Authority (WPA), you can choose the convenience of having ASIFlex pay the parking garage directly, or you may file a claim for reimbursement to ASIFlex. Payments for valid claims will be issued within one business day of receipt, and you may elect direct deposit into your checking or savings account, or ASIFlex can mail a check.

HOME PURCHASE ASSISTANCE PROGRAM AND NEIGHBORHOOD MORTGAGE ASSISTANCE PROGRAM

The Home Purchase Assistance Program is available to all full-time faculty and exempt staff hired after June 30, 1998. The Neighborhood Mortgage Assistance Program is available to all full-time employees to purchase homes in specific targeted neighborhoods within the city of Newark. The program’s primary purpose is to assist in stabilization of traditional family neighborhoods.

For information, call 302-831-8964.
AUTOMOBILE AND HOMEOWNER INSURANCE

University employees have the opportunity to purchase automobile and homeowner insurance (at competitive rates) through the Liberty Mutual Insurance Company. Premiums are paid through payroll deduction.

For additional information, call Liberty Mutual at 302-369-9904 or 800-865-2405.

PNC BANKING SERVICES

PNC WorkPlace Banking offers employees a complete set of money management tools with exclusive benefits and rewards, along with a Visa® check card designed just for the University of Delaware, in addition to the convenience of 46 branch locations throughout Delaware, including one in the Trabant University Center, and nine ATMs on campus. For more information, www.udel.edu/banking.

LONG-TERM CARE INSURANCE

Through Long-Term Care Insurance, faculty and staff are provided the options to help create a personalized plan that can make it easier to protect their savings and assets, their family and friends from the burden of caregiving and their ability to choose where care is received. To understand the benefits and features available to you under this Program go to www.genworth.com/groupltc (Group ID UD Delaware and Access code groupltc) or call 800-416-624.

529 COLLEGE SAVINGS PLAN

Typically operated by a state or educational institution, a 529 is an education savings plan that permits families to set aside funds on a voluntary basis to meet future costs at qualified colleges and universities nationwide (tuition, fees, books and supplies required for study). Although contributions are not deductible on an individual's federal tax return, investments grow tax-deferred, and distributions to pay for the beneficiary’s college costs come out federally tax-free.

Voluntary employee contributions to a 529 College Savings Plan can be deposited to an employee’s 529 College Savings Plan(s) directly from his/her pay.

A 529 plan can provide a very easy hands-off way to save for college. Plans work much like a 403(b), 401K or IRA by investing contributions in mutual funds or similar investments. The account will go up or down in value based on the performance of the particular option that is selected.

The 529 College Savings Plan offers other benefits in addition to the tax advantages. Individuals have the ability to transfer any unutilized savings to other qualified members of the beneficiary’s family. As long as the transfer is to a qualified family member, there will be no tax penalty imposed. Each state decides whether it will offer a 529 plan and what it will look like, so 529 plans can differ from state to state. Individuals should research the features and benefits of any plan before investing.

For information, refer to Fidelity Investments (http://personal.Fidelity.com), TIAA (www.tiaa.org) and/or Savings for College (www.savingforcollege.com).
Stay up to date with UD!
UDaily

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To subscribe, visit www.udel.edu/udaily/subscribe

And follow us on social media: /UDelaware | @UDelaware | @udelaware
**Flexible Spending Accounts (FSA)**

FSAs are voluntary accounts that help you pay for expenses not covered by the other benefit programs. You can participate in one or both of the following accounts:

- Health care expenses
- Dependent (day) care expenses

ASIFlex is the third-party administrator of the University’s Flexible Spending Accounts (FSA) plan. ASIFlex has administered pre-tax programs exclusively since 1988 and has extensive experience in administering FSA programs for universities, colleges and other public entities, including the State of Delaware.

**Enrollment**

Open enrollment is held once a year in November, with coverage effective Jan. 1.

Note: FSA balances do not roll over from one year to the next. Any remaining balance from the prior plan year will be forfeited at the end of the grace period. Re-enrollment is required every year in order to continue plan participation.

**Eligible Dependents**

Under FSA regulations, you may cover more dependents than under the other health and dental plans. For the health care account, an eligible dependent can also include a dependent parent, as long as you provide more than one-half of the individual’s support.

For the dependent (day) care account, an eligible dependent includes your children (but only under age 13), your spouse (but only if he or she is disabled) and your parents or in-laws who depend on you and your spouse for more than one-half of their support and who spend at least eight hours a day in your home.

**Contributing to Your FSA**

When you’re deciding how much to contribute to an FSA, you should estimate your expenses carefully. Once you contribute money to your FSA, you:

- Cannot transfer money from one account to another;
- Cannot withdraw money except to be reimbursed for a covered expense;
- Must use the money in the account only for expenses incurred during the period enrolled, up to and including the 2½-month grace period. If you do not spend all the money, you will forfeit any unused balance;
- Cannot change the amount you contribute during the year unless you have a change in family status and apply within 30 days of the qualifying life event.

These restrictions are required by federal law.

**Contribution Limits Are as Follows:**

<table>
<thead>
<tr>
<th>FSA</th>
<th>Minimum</th>
<th>2018 Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care</td>
<td>$5.00/pay ($120)</td>
<td>$110.42/pay ($2,650)*</td>
</tr>
<tr>
<td>Dependent (Day) Care</td>
<td>$5.00/pay ($120)</td>
<td>$208.33/pay ($5,000)</td>
</tr>
</tbody>
</table>

*Provision of the Patient Protection and Affordable Care Act

When you set up an account, you use before-tax payroll contributions to pay for your eligible expenses on a tax-free basis.

**Using Your FSA**

The Flexible Spending Accounts Plan includes a 2½-month grace period extending through March 15 of each year. This means that a participant may submit expenses incurred in the 2½-month grace period for reimbursement from either the prior year (if funds still remain) or the current year. Expenses incurred during the grace period will be paid first by any balance remaining from the prior year’s election; then, if applicable, expenses will be reimbursed under the current plan year’s elected amount.

Any remaining balance from the prior plan year will be forfeited at the end of the grace period.

Eligibility of an expense for reimbursement from your FSA is determined by the date services are provided, not when you are formally billed or charged or when you pay for the services.

Participants in a health care FSA will be able to use an FSA Benefits Card that is linked to their health care FSA. This means that you can use the Benefits Card to pay eligible health care expenses directly from your Flexible Spending Account.

**Note:** FSA reimbursements are not automatic. You must complete and submit claim forms to receive reimbursement. Claims may be submitted through April 30 for expenses incurred between Jan. 1 (or the actual period you were enrolled, if enrolled after Jan. 1) and the end of the grace period.

Please contact ASIFlex with FSA-related questions by phone, 800-659-3035, or by fax, 877-879-9038.
The University offers a variety of employee education assistance programs to full-time University employees. Some of the education benefit programs are available to the employee’s eligible dependents.

**GENERAL ELIGIBILITY REQUIREMENTS**

- Eligible employees include full-time employees on the active payroll at the end of the late registration period (Free Drop/Add) for the semester in which the tuition remission is granted. This is generally the first two weeks into the semester.

- The Course Fee Waiver benefit is for the employee’s part-time study at the University of Delaware, but may be transferred to the employee’s eligible spouse and/or dependents.

- The Tuition Remission Program is available to eligible employees for their spouse and/or dependent child.

- A spouse must be in a legally recognized marriage or civil union recognized under Delaware law to the employee before the end of the late registration period in which the education benefit is granted.

- A dependent child is defined as a biological child or a legally adopted child of the employee or spouse (not exceeding age 26), who will be claimed by the employee as an exemption for federal income tax purposes on the employee’s tax return for the year in which the benefit is granted.

- Tuition Exchange is available to eligible dependent children of full-time employees with at least two or more years of eligible University service as of Oct. 31 of the year in which the education benefit is granted.

- Cooperative Tuition Exchange is available to full-time employees only.

**TUITION REMISSION**

Tuition costs are waived for courses taken during the fall and spring semesters, up to a maximum of 17 credit hours per semester, for dependents of full-time employees.

The spouse and/or dependent child must be enrolled at UD as a full-time, matriculated undergraduate student. For this purpose, matriculated means official acceptance by the University Admissions Office, and full-time student status means from 12 to 17 credit hours.

**HOW TO APPLY**

To apply, submit the online web form to HR-Benefits as soon as the student has registered for classes. All registration materials must be returned to the appropriate University offices (for example, Admissions, Registrar, Cashier) before this benefit takes effect.

**COURSE FEE WAIVER PROGRAM**

Eligible full-time employees may register for two courses each semester or session. The maximum per calendar year is six requests.

Employees do not qualify for fee waivers if they terminate,
go on leave without pay or are placed on layoff before the end of the late registration period.

This program is transferable to a spouse or dependent child. It does not cover fees (Registration Fee, General Fee, etc.).

**COURSE FEE WAIVERS AS TAXABLE INCOME**

- Undergraduate level: Fee waivers and tuition remission benefits used by a civil union spouse and/or civil union spouse’s dependent(s) will be reported as taxable benefits to the employee if the benefited civil union spouse and/or civil union spouse’s child(ren) are not qualified tax dependents by IRS. Employees should contact the HR-Benefits (hrhelp@udel.edu) for more information.
- Graduate level: Federal legislation allows eligible employees to receive up to $5,250 in tax-free education assistance for graduate-level courses taken by the employee. Fee waiver benefits used by a spouse, civil union spouse and/or dependent children for graduate-level courses are reported as taxable income to the employee. The tax exemption of $5,250 does not apply to classes taken by the employee’s dependents.

**HOW TO APPLY**

After the student has registered for the course, the employee must:

- Complete the Education Benefits web form for Course Fee Waiver. Note: Completion of this form does not replace the requirement for the student to register for the course and to submit a fee payment card or bill form to Student Financial Services by the appropriate dates.
- Complete the “Employee” section of the form and (if release time is required) add his/her supervisor as an approver.
- The web form must be submitted prior to the end of the late registration (Free Drop/Add) period.

**COOPERATIVE TUITION EXCHANGE**

Eligible full-time employees may register for one course each term or semester at Delaware State University (DSU) or Delaware Technical Community College (DTCC). Tuition costs are waived, but the employee is responsible for any other fees.

This benefit covers the cost of academic credit courses of up to four credit hours. A reciprocal arrangement is available to eligible employees of DSU and DTCC for courses at the University of Delaware.

Non-credit courses, including certificate programs, are not permitted under the program.

Enrollment in the course must not displace a regular tuition-paying student from the class nor add appreciable costs to the offering institution.

Employees may use one Cooperative Tuition Exchange and one Course Fee Waiver during the same term or semester. However, the total requests granted may not exceed six per calendar year.

This program is not transferable to a spouse or dependent child.

**DELAWARE TECHNICAL COMMUNITY COLLEGE (DTCC) TUITION EXCHANGE**

Participation in DTCC Tuition Exchange is open to full-time employees. This exchange program waives tuition for eligible dependents of full-time employees who are enrolled as full-time students in any degree-granting program at DTCC. Eligible dependents include a spouse and/or dependent children. Please refer to the general eligibility requirement details noted on page 41.

To be eligible for the program, students must apply for and receive admission to the degree program through DTCC’s regular admission process. Students must also complete a Free Application for Federal Student Aid (FAFSA) and must apply and be found ineligible for a SEED grant from the State of Delaware.

The DTCC Tuition Waiver, if awarded, does count against the University of Delaware limit of two full-time tuition benefits per semester per family.

Employees who terminate their University employment are not eligible to receive Tuition Waiver Exchange for the full academic year. If the student is currently enrolled in a fall or spring semester, he or she will receive the waiver for the remainder of that semester only. A limited number of DTCC waivers are available each year. If, in any year, the number of eligible applicants exceeds this limit, a special lottery will be conducted to select the waiver recipients.

**HOW TO APPLY**

- Employees who wish to participate in the lottery should submit the DTCC Lottery Application online (www.udel.edu/Benefits/dtcc.html).
• HR-Benefits will notify all participants regarding their standing, following the completion of the lottery drawing in mid-August.
• Please note: Submission of an application for DTCC Tuition Waiver Exchange does not guarantee an award. DTCC will notify your dependent directly if a DTCC scholarship is granted.

TUITION EXCHANGE PROGRAM

Full-time employees who have a minimum of two years of eligible University service as of October 31 of the year in which they submit TEP applications may apply for Tuition Exchange for an eligible dependent child.

This program may be used in conjunction with the University of Delaware’s Tuition Remission Program and counts toward the maximum requests for that program.

Employees who terminate their University employment are not eligible to receive Tuition Exchange for the full academic year. If the student is currently enrolled in a fall or spring semester, he or she will be able to complete that semester only. Employees should notify the UD Tuition Exchange liaison of their separation from the University.

If selected in the lottery, employees can have their dependent child apply for a Tuition Exchange scholarship at any of the more than 630 TEP member colleges and universities. These scholarships can cover up to four years of full-time undergraduate tuition, they are awarded by the school the student plans to attend, and each school makes its own admission and scholarship decisions.

HOW TO APPLY

All interested employees, unless they are full-time faculty, must participate in the TEP lottery held each October. Exempt, non-exempt and hourly employees should contact Human Resources to confirm their eligibility for the program.

• If eligible, employees should complete and submit the online TEP application webform.
• The employee’s name will be entered for the lottery. The number of TEP slots is announced each fall.
• Human Resources will notify each participant regarding the outcome of the lottery and will submit the Application/Certification Form to the selected participating school(s) of each winner.

Faculty members participate in the lottery only for a second student

Please note: Your child must first meet all regular admittance requirements of the college or university to which he or she has applied. Submission of the TEP Application/Certification Form does not guarantee an award. The institution will notify your child directly when the TEP scholarship is granted. Generally, the notification occurs about the same time as the school’s admission decision.

Tuition Exchange scholarship selection criteria and the actual dollar value of the scholarship vary from one participating school to another.

EMPLOYEE DEVELOPMENT

The University of Delaware provides rewarding careers for its employees and ensures that they have the necessary skills and knowledge to move the organization forward.

Multiple departments throughout campus offer, coordinate and deliver various training programs for faculty and staff.

Courses are designed to develop and enhance essential workplace skills and increase job effectiveness which, in turn, improves performance.

Learning and development initiatives are free to all full-time, benefited employees.

Course titles and descriptions can be found at www.udel.edu/connectingu.
WORK/LIFE PROGRAM

SERVICE RECOGNITION PROGRAM

This program honors years of service to the University of Delaware at five-year intervals. Faculty and staff select from special gift collections and are invited to a celebratory event in the spring.

In addition, recent retirees are honored with a gift and are invited to a celebratory event.

Work-life Programs and Events include:

- Read Across America
- Take Daughters and Sons to Work Day
- Annual UDidIt! Picnic
- United Way Campaign
- Winterfest for New Faculty and Staff

HEALTH ADVOCATE

UD faculty and staff enrolled in one of the UD health plans are eligible to access the State’s Employee Assistance Program (EAP) and Work/life program, designed to provide services to employees, pensioners and their dependents enrolled in a non-Medicare health insurance plan. Parents and parents-in-law are now also eligible for EAP+Work/Life services. Members are encouraged to reach out to Health Advocate for guidance to balance the high demands of home and work life issues. Health Advocate is available seven days a week, 24 hours a day, completely confidential and provided at no cost.

Our services include the following:

- One-on-one professional counseling services, a maximum of five sessions based on member’s concern, and a referral to receive continued professional counseling services through the member’s health care plan, if needed.
- Legal Services
- Financial Services
- Integrated ID Recovery. Credit fraud specialists review reports with employees to instantly identify signs of possible identity theft.
- Child and Elder Care
- For a listing of additional Health Advocate services, visit http://ben.omb.delaware.gov/eap

Take your daughters and sons to work, 2018.

Take your daughters and sons to work, 2018.

Read Across America, 2018.

Employee Appreciation Week, UDidIt! Picnic, 2017.
EMPLOYEE HEALTH & WELLBEING

Your Wellbeing Is Our Mission

We aspire to build a thriving culture where you are healthy, fueled and inspired to bring your best self to work each day.

Emotional
Financial
Career
Social
Community
Physical

(302) 831-8388 | wellbeing@udel.edu
www.udel.edu/wellbeing
Our goal is to build a platform that will support and foster an inclusive and engaging culture of health and wellbeing that enables employees to bring their best self to work each day. The workshops, programs, activities, individual counseling and customized departmental services are designed to meet the diverse needs of UD faculty and staff. As part of the comprehensive benefits package, employees and retirees of UD receive Wellness Dollars to defray the cost of participating in wellbeing, fitness and recreational activities. Visit www.udel.edu/wellbeing or call 302-831-8388 to learn about the programs and services offered.

FITNESS

EMPLOYEE FITNESS CENTER (EFC)
This on-site facility in the Carpenter Sports Building offers a wide variety of cardiovascular machines, resistance training equipment and a selection of free weights. The EFC is available at no cost and is reserved for the exclusive use of benefits-eligible employees, retirees and their spouses. Employee lockers, and use of other recreation facilities, are available through Recreation Services.

EMPLOYEE-ONLY FITNESS CLASSES
Group fitness classes provide a fun, upbeat environment designed to encourage participation and exercise adherence. A variety of classes meet at the Carpenter Sports Building and other campus locations, depending on space availability. Employees are eligible to participate in the employee-only classes, as well as the fitness classes run by Recreation Services.

FITNESS SERVICES
Employees are able to participate in a variety of fitness services, including personal training and fitness assessments. A certified personal trainer will work with you to ensure that your fitness goals are met in a safe, healthy manner.

PROGRAM OFFERINGS

HEALTH CAMPAIGNS
Large-scale programs are offered in the fall and spring semesters. These motivational programs focus on healthy behaviors and individualized goal setting. Many of the programs incorporate an optional team component that keep participants energized, connected and accountable. Areas of focus will include a variety of emotional, financial, social, physical, community and career components.

WELLBEING WORKSHOPS
Raise your awareness of various health and wellbeing topics by attending regularly scheduled workshops throughout the year. Customized workshops can be developed for groups or departments upon request.

HEALTH SCREENINGS
Knowing your biometric numbers have great impact on your health: cholesterol, blood sugar (glucose) and blood pressure. Screenings are offered throughout the year at a variety of locations on campus (Fall and Spring employee health fairs), or by individual appointment in the EFC.

CAMPUS WELLBEING COLLABORATIVE
This wellbeing collaborative is a stakeholder group working to create and sustain a culture of health and wellbeing here at the University of Delaware.

Throughout the year, there are many events sponsored by the collaborative to improve the health and wellbeing of our UD community.
WE TREAT:
- Cuts & Scrapes
- Lacerations
- Minor burns
- Flu symptoms
- Children’s injuries
- Work-related injuries
- School physicals
- Sports physicals
- X-rays 24/7

Adjacent to Newark Towers Bus Stop

From sniffles to sutures serving the UD Community since 1973

Don’t feel well? Need to see a doctor?

NEWARK 24/7 URGENT CARE CENTER is proud to be the first facility in Delaware allowed to use the designation “Urgent Care”. Today, NUC continues its tradition of community service by being available 24 hours a day, seven days a week, all year long.

OPEN 24/7
WE NEVER CLOSE

ACCEPTING ALL INSURANCE
(Including Medicare & Medicaid)

302-738-4300
324 E. MAIN STREET • NEWARK
newarkurgentcare.org
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<td>Employee Health and Wellbeing</td>
<td>302-831-8388</td>
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<td>FlexNet (Open Enrollment)</td>
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<td>Aetna</td>
<td>877-542-3862</td>
<td><a href="http://www.aetna.com/statede">www.aetna.com/statede</a></td>
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<td>Aflac</td>
<td>800-433-3036</td>
<td><a href="http://www.aflacgroupinsurance.com">www.aflacgroupinsurance.com</a></td>
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<td>ASIFlex (FSA/Transit)</td>
<td>800-659-3035</td>
<td><a href="http://www.asiflex.com">www.asiflex.com</a></td>
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<tr>
<td>Blood Bank</td>
<td>888-825-6638</td>
<td><a href="http://www.delmarvablood.org">www.delmarvablood.org</a></td>
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<td>Delaware Office of Statewide Benefits</td>
<td>800-489-8933</td>
<td><a href="http://www.delawherpersonnel.com">www.delawherpersonnel.com</a></td>
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<tr>
<td>DelaWell</td>
<td>800-556-6106</td>
<td><a href="http://www.delawell.delaware.gov/">www.delawell.delaware.gov/</a></td>
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<tr>
<td>ExpressScripts</td>
<td>800-939-2142</td>
<td><a href="http://www.express-scripts.com">www.express-scripts.com</a></td>
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<td>Fidelity Investments</td>
<td>800-343-0860</td>
<td><a href="http://www.mysavingsatwork.com">www.mysavingsatwork.com</a></td>
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<tr>
<td>Hartford (State Disability)</td>
<td>800-538-8439</td>
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<tr>
<td>Highmark Delaware</td>
<td>844-459-6452</td>
<td><a href="http://www.highmarkbcbsde.com">www.highmarkbcbsde.com</a></td>
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<tr>
<td>Health Advocate</td>
<td>800-343-2186</td>
<td><a href="http://www.healthadvocate.com/members">http://www.healthadvocate.com/members</a></td>
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<td>Organization: State of Delaware</td>
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<tr>
<td>Liberty Mutual Insurance (Auto/Home)</td>
<td>800-865-2405</td>
<td><a href="http://www.libertymutual.com">www.libertymutual.com</a></td>
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<tr>
<td>MetLife (Dental)</td>
<td>800-942-0854</td>
<td><a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a></td>
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<tr>
<td>MetLife Grief Counseling</td>
<td>855-609-9989</td>
<td><a href="https://griefcounseling.harrisrothenberg.net">https://griefcounseling.harrisrothenberg.net</a></td>
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<td>Username: MetLife; Password: grief</td>
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<tr>
<td>MetLife (Life Insurance)</td>
<td>866-492-6983</td>
<td><a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a></td>
</tr>
<tr>
<td>NVA (National Vision Administrators)</td>
<td>800-672-7723</td>
<td><a href="http://www.e-nva.com">www.e-nva.com</a></td>
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<tr>
<td>PNC WorkPlace Banking</td>
<td>302-429-1344</td>
<td><a href="http://www.pnc.com/ud">www.pnc.com/ud</a></td>
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<tr>
<td>Service &amp; Retirement Awards Program (MTM Recognition)</td>
<td>800-898-5945</td>
<td><a href="http://www.udel.edu/hr/service-awards.html">www.udel.edu/hr/service-awards.html</a></td>
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<tr>
<td>State Pension Office</td>
<td>800-722-7300</td>
<td><a href="http://www.delawarepensions.com">www.delawarepensions.com</a></td>
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<tr>
<td>TiAA</td>
<td>800-842-2776</td>
<td><a href="http://www.tiaa.org">www.tiaa.org</a></td>
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</tbody>
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Notice of Non-Discrimination, Equal Opportunity and Affirmative Action

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