THE ADVANCEMENT OF THE UNIVERSITY DEPENDS ON THE HEALTH AND WELLBEING OF OUR MOST VALUABLE ASSET—OUR PEOPLE

2021-2022 BENEFITS GUIDE

UDELE.DU/WORKINGATUD
The smart choice
University of Delaware Employees

Be wise about your health with plans that fit your lifestyle and your wallet

You know making the right decisions can lead to better health. The same is true for choosing a health plan. Our health plan options give you broad nationwide and local coverage. You get excellent member service, as well as programs to help you get and stay healthy. And we top it all off with money-saving discounts!

**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%
- Teladoc® – talk to a doctor anytime, anywhere
  *10% coinsurance after deductible is met

**Aetna HMO Plan**
- Large local network
- Choose any doctor in-network
- Preventive care is covered at 100%
- Teladoc® – talk to a doctor anytime, anywhere
  *Copay applies when applicable

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

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.

* Due to COVID-19, member out-of-pocket costs are temporarily waived.

© 2021 Aetna Inc.
THE ADVANCEMENT OF THE UNIVERSITY depends on the health and wellbeing of our most valuable asset—our people. The University continuously assesses and evaluates our benefits offerings to attract and retain distinguished faculty and staff. We are invested in providing high quality options at an affordable cost to meet the needs of you and your family.

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.

CORE VALUES

COMPETENCE. Capitalize on knowledge, skills and abilities and continue to evolve to achieve customer satisfaction and operational excellence.

CUSTOMER FOCUS. Anticipate, understand and respond in a timely and effective manner to our customers. Welcome feedback to help identify improvements.

COMMUNICATION. Understand others by listening and communicating honestly and discreetly.

RESPECT. Exercise patience and sensitivity, be open-minded, forthright and fair in our interactions with customers and each other.
UD Health uses research and education to take healthcare in a new direction. Major health and prevention services include: primary care, physical therapy, speech therapy, mental health services, care coordination, nutrition counseling, exercise counseling and health coaching — all under one roof.

- Delaware Physical Therapy Clinic: 302.831.8893
- Nurse Managed Primary Care Center: 302.831.3195
- Speech-Language-Hearing Clinic: 302.831.7100
- Nutrition Counseling: 302.831.3195
- Exercise Counseling: 302.831.3195
- Health Coaching: 302.831.3891

udel.edu/ud-health
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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.
Virtual visits without flying the coop.

Join the flock.

Choose the plan that gives you everything you want, like virtual visits from the safety of home.

Visit HighmarkEmployer.com to learn why we’re Delaware’s choice.
EVEN THOUGH COSTS ARE RISING, the University continues to offer excellent benefit choices and pays an average of 91% of the cost for health and 100% 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, 2021; however, the State Employee Benefits Committee (SEBC) continues to closely monitor health care expenditures in the State Group Health Insurance Plan. Should it be necessary to make changes during the course of the plan year, individuals enrolled in a health plan will have the opportunity to adjust their selections. Details will be communicated as they become available.

BEGINNING JULY 1, 2021, employees and non-Medicare retirees enrolled in a Highmark Delaware or Aetna non-Medicare health plan will receive pharmacy benefits through CVS Caremark. You do not have to take any steps to enroll in prescription benefits, as enrollment is automatic with a State of Delaware health plan. Retail pharmacy options will not be restricted to CVS pharmacies. Walgreens, Rite Aid, CVS, Walmart, Target and others will still be available. CVS Caremark will work closely with Express Scripts to transition home delivery of automatic refills for those members using mail order. You can expect to receive your new prescription card in late June, and you should show the new card at your first pharmacy visit on or after July 1, 2021.

COMPSYCH® GUIDANCERESOURCES® is the administrator for UD’s Employee Assistance Program, effective Jan. 1, 2021. This program is available exclusively for UD employees and their dependents. The program offers resources to consult whenever and wherever you need them. Members will have a toll-free number at 877-527-4742 directly for 24/7 access to a GuidanceConsultant®. You also have access to the website at www.guidanceresources.com (Web ID: State of Delaware), mobile app to consult articles, podcasts, videos, webinars and other helpful tools.

OTHER BENEFIT REMINDERS

SECURIAN FINANCIAL OFFERS SUPPLEMENTAL BENEFITS. The State of Delaware has partnered with Securian Financial to provide Accident and Critical Illness Insurance for University of Delaware employees, replacing Aflac, effective July 1, 2020. For information, please review the Supplemental Benefits section of this guide.

SURGERY PLUS. Individuals enrolled in a State of Delaware Aetna or Highmark Delaware non-Medicare health plan are automatically enrolled in Surgery Plus. This free benefit is a supplemental benefit for non-emergency, planned surgeries, which provides high-quality care, concierge-level member service and lower costs.
They prepare others for the future. Help them plan for their own.

TIAA is proud to serve the University of Delaware. With over 100 years of financial expertise, we can help you provide your employees with monthly retirement income for life. TIAA.org/schedulenow-udel.

Any guarantees under annuities issued by TIAA are subject to TIAA’s claims-paying ability. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations. ©2021 Teachers Insurance and Annuity Association of America-College Retirement Equities Fund, 730 Third Avenue, New York, NY 10017
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; and
- 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 on our Secure Document Submission form or to HR-Benefits, First Floor-Suite 150, 413 Academy St., Newark, DE 19716.

If you do not confirm or change your elections 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.

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.
We customize.
You could save $947.¹

Additional Discount with Payroll Deduction!

Enjoy the benefits of being part of the University of Delaware community with customized insurance just for you. You could save $947 on auto and home insurance. And that’s in addition to all the other advantages that come with being a Liberty Mutual customer.

With our Preferred Payment Discount, you may be eligible to save an additional 7.5% on your auto insurance when you pay your bill through payroll deduction.⁴ No downpayment required.

24-Hour Claims Assistance
Online or by phone.

Accident Forgiveness²
Your rate won’t go up after one mistake.

Better Car Replacement™³
Car totaled? Get the money for a model that’s one year newer.

Convenient Payment Options⁴
Including Automatic Payroll Deduction:
No Down Payment Required
No Billing Fees
Up to An Additional 7.5% Discount

Claims-Free Discount⁵
Save on your new home policy if you haven’t filed a claim with your current carrier for five years or more.

12-Month Rate Guarantee⁶
We lock in your rate for an entire year.

Contact me for your free quote.

Rick Martin
Executive Sales Representative
131 Continental Dr., Suite 108
Newark, DE 19713
(302) 444-9103
Rick.Martin@LibertyMutual.com
Client #433

Charmaine Jackson
Sales Representative
131 Continental Dr., Suite 108
Newark, DE 19713
(302) 444-9107
Charmaine.Jackson@LibertyMutual.com
Client #433

¹Savings validated by new customers who switched to Liberty Mutual between 1/2020-10/2020 and participated in a countrywide survey. Savings may vary. Comparison does not apply in MA. ²ACCIDENT FORGIVENESS NOT AVAILABLE IN CA. Terms and conditions apply. ³Optional coverage in some states; availability varies by state. Eligibility rules apply. ⁴Available to 12-month Superior and Ultra auto policies in TN and MN. Terms and conditions apply. ⁵Subject to eligibility requirements, and may vary by state. In some states, weather-related claims are not considered qualified claims in determining eligibility for this discount. ⁶Your rate is guaranteed for one full year from your effective date. Rate guarantee may not apply if there is a midterm change in underwriting risk that impacts policy premium. Coverage provided and underwritten by Liberty Mutual Insurance and its affiliates, 175 Berkeley Street, Boston, MA 02116 USA. Equal Housing Insurer. ©2019 Liberty Mutual Insurance 14099163
Overview of BENEFITS

UD-supported programs provide opportunities and flexibility for you to tailor benefits to meet your personal needs.

UNIVERSITY CONTRIBUTIONS. 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.

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.

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 deductions.

BENEFIT PLAN ID. With initial enrollment, benefit plan identification cards for health (Aetna or Highmark Delaware), prescription (CVS Caremark) and vision (NVA) are mailed to the home address within 10-14 business days. Present these identification cards to your provider when using your benefits. MetLife, the University’s dental plan provider, does not issue employee ID cards. Generic cards are available in Human Resources upon request. Your MetLife dental membership ID is your UD employee ID number. The University’s dental group plan number is 95140.

Please take the time to learn about your benefits, and select plans and options that best suit your needs.
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 employees hire 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.

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.
- It is your responsibility to complete the Beneficiary Designation Form for the Basic Life Insurance and send it directly to MetLife.

### BENEFIT PLAN AND ENROLLMENT OPTIONS AT A GLANCE

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Plan Options</th>
<th>Coverage Tiers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Insurance¹</td>
<td>Highmark Delaware First State Basic PPO, Aetna HMO</td>
<td>Employee Only</td>
</tr>
<tr>
<td></td>
<td>Highmark Delaware Comprehensive PPO, Aetna CDH Gold</td>
<td>Employee and Spouse</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Employee and Child(ren)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Family</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Waive Coverage²</td>
</tr>
<tr>
<td>Dental</td>
<td>MetLife Dental</td>
<td></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>$10,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$50,000</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2 times base annual salary (up to $1,000,000)</td>
</tr>
<tr>
<td></td>
<td>Optional Employee Life Insurance ³</td>
<td>Voluntary Enrollment through MetLife</td>
</tr>
<tr>
<td></td>
<td>Dependent Life Insurance ³</td>
<td>Voluntary Enrollment through MetLife</td>
</tr>
<tr>
<td>Flexible Spending</td>
<td>FSA Health Care</td>
<td>Voluntary Enrollment upon hire</td>
</tr>
<tr>
<td>Accounts</td>
<td>FSA Dependent (Day) Care</td>
<td>Waive</td>
</tr>
</tbody>
</table>

¹ All health plans include prescription coverage through CVS Caremark
² Employees who waive coverage will receive credits: Medical—$350/year; Dental—$100/year; Vision—$0 Credit
³ Enroll in Optional Life Insurance directly through MetLife
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 base annual salary; or (2) $500,000, 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 a SOH. Current participants requesting an increase greater than 1 times base annual salary will be required to provide a SOH. If you are a new employee, a 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.

IF YOU DO NOT ENROLL
New employees who do not enroll for benefits within the first 30 days of eligibility will have their benefits defaulted to the following:

HEALTH
Employee only Highmark Delaware First State Basic PPO

DENTAL
Employee only

VISION
No coverage

LONG-TERM DISABILITY
Standard

EMPLOYEE LIFE INSURANCE
2X benefits base salary

FLEXIBLE SPENDING ACCOUNTS
No coverage

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.
KNEISLEY
EYE CARE

(302) 224-3000
The Main Street Galleria
45 East Main Street, Suite 201 • Newark
# BENEFIT RATES

## Group Health Insurance Program New Rates Effective July 1, 2021

<table>
<thead>
<tr>
<th>Plan Name</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>$21.64</td>
<td>$21.64</td>
<td>$0.00</td>
</tr>
<tr>
<td>Employee &amp; Spouse</td>
<td>$43.56</td>
<td>$43.56</td>
<td>$0.00</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$48.75</td>
<td>$48.75</td>
<td>$0.00</td>
</tr>
<tr>
<td>Family</td>
<td>$70.83</td>
<td>$70.83</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>

View rates online at [http://www.udel.edu/faculty-staff/human-resources/benefits/rates/](http://www.udel.edu/faculty-staff/human-resources/benefits/rates/)
## HEALTH PLAN COMPARISON CHART

### Effective July 1, 2021

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Highmark Delaware First State Basic Plan</th>
<th>Aetna CDH Gold Plan</th>
<th>Aetna HMO Plan</th>
<th>Highmark Delaware Comprehensive PPO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Options</td>
<td>Preferred Provider Organization (PPO)</td>
<td>Preferred Provider Organization (PPO)</td>
<td>Health Maintenance Organization (HMO)</td>
<td>Preferred Provider Organization (PPO)</td>
</tr>
<tr>
<td>Primary Care Provider (PCP) Selection</td>
<td>Recommended</td>
<td>Recommended</td>
<td>Required</td>
<td>Recommended</td>
</tr>
<tr>
<td>Plan Feature</td>
<td>In-Network</td>
<td>Out-of-Network</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>
<td>100% covered, not subject to deductible</td>
<td>70% covered after 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>
<td>$1,500 per individual/ $3,000 per family</td>
<td>$1,250 per individual/ $2,500 per family</td>
</tr>
<tr>
<td>Health Reimbursement Account (HRA)</td>
<td>N/A</td>
<td>N/A</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>
<td>$4,500 per individual/ $9,000 per family</td>
<td>$7,500 per individual/ $15,000 per family</td>
</tr>
<tr>
<td>Prenatal and Postnatal Care</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>24/7 Nurse Line</td>
<td>Yes, no cost</td>
<td>Yes, no cost</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>90% covered after deductible</td>
<td>100% covered</td>
<td>80% covered after deductible</td>
</tr>
<tr>
<td>Telemedicine (Virtual Doctor Visits)</td>
<td>90% covered after deductible</td>
<td>90% covered after deductible</td>
<td>70% 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>
<td>70% covered after deductible</td>
<td>70% covered after deductible</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>90% covered after deductible</td>
<td>90% covered after deductible</td>
<td>90% covered after deductible</td>
<td>90% covered after deductible</td>
</tr>
<tr>
<td>Chiropractic 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>
<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 and excludes preventive/maintenance care)</td>
<td>90% covered after deductible</td>
<td>90% covered after deductible</td>
<td>80% covered for up to 45 visits per illness/injury (Referrals required)</td>
<td>80% covered for up to 30 visits per plan year</td>
</tr>
<tr>
<td>Specialist Visit</td>
<td>90% covered after deductible</td>
<td>70% covered after deductible</td>
<td>70% covered after deductible</td>
<td>70% covered after deductible</td>
</tr>
<tr>
<td>Lab Work (Blood Work) Note: Lab Work at a non-preferred non-hospital affiliated lab may not be covered</td>
<td>90% covered after deductible</td>
<td>70% covered after deductible</td>
<td>LabCorp and Quest Diagnostics</td>
<td>Hospital/Other Lab Facility: $50 copay per visit</td>
</tr>
<tr>
<td>Basic Imaging/X-Ray/Radiology/Ultrasound</td>
<td>90% covered after deductible</td>
<td>70% covered after deductible</td>
<td>$10 copay per visit</td>
<td>Hospital Affiliated Facility: $50 copay per visit</td>
</tr>
</tbody>
</table>

### Plan Type Comparison

**Aetna HMO Plan**
- Health Maintenance Organization (HMO)
- Required:
  - Covered
  - Not covered

**Highmark Delaware Comprehensive PPO Plan**
- Preferred Provider Organization (PPO)
- Covered:
  - 100%
  - 80% after deductible
  - Not covered

### Other Policies

- **Basic Imaging**
  - Out-of-Pocket: $1,250 per individual/$2,500 per family

- **Prenatal and Postnatal Care**
  - Out-of-Pocket: $4,500 per individual/$9,000 per family

- **Extended Stay**
  - Out-of-Pocket: $7,500 per individual/$15,000 per family

### Note

- **In-Network**
  - Covered

- **Out-of-Network**
  - Not covered

- **Preferred**
  - Covered

- **Non-Hospital Affiliated Freestanding Facility Preferred**
  - Covered: 70% after deductible

- **Non-Hospital Affiliated Freestanding Facility Preferred**
  - Covered: 85% after deductible

- **Non-Hospital Affiliated Freestanding Facility Preferred**
  - Covered: 100% after deductible

- **Preferred Provider Organization**
  - Covered: 100% after deductible

- **In-Network Non-Hospital Affiliated Preferred Lab**
  - Covered: $30 copay per visit

- **Hospital/Other Lab Facility**
  - Covered: $200 copay per visit (waived if admitted)

- **In-Network Non-Hospital Affiliated**
  - Covered: $200 copay per visit (waived if admitted)
<table>
<thead>
<tr>
<th>Plan Options</th>
<th>Highmark Delaware First State Basic Plan</th>
<th>Aetna CDH Gold Plan</th>
<th>Aetna HMO Plan</th>
<th>Highmark Delaware Comprehensive PPO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td>High-Tech Imaging/Radiology (i.e., MRI, CT Scan) Note: Requires a prior authorization</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>Mental health, behavioral health, and substance abuse</td>
<td>Outpatient Services</td>
<td>10% covered after deductible</td>
<td>30% covered after deductible</td>
<td>10% covered after deductible</td>
</tr>
<tr>
<td>Inpatient Services</td>
<td>10% covered after deductible</td>
<td>30% covered after deductible</td>
<td>10% covered after deductible</td>
<td>30% covered after deductible</td>
</tr>
<tr>
<td></td>
<td>Outpatient Surgery</td>
<td>90% covered after deductible</td>
<td>70% covered after deductible</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>
<td>90% covered after deductible</td>
<td>70% covered after deductible</td>
</tr>
<tr>
<td>Orthopedic (pro replacement/knee replacement) Note: Requires a prior authorization</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>Spine (i.e., Cervical and lumbar fusion, cervical laminectomy, and lumbar laminectomy/discectomy procedures) Note: Requires a prior authorization</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>Bariatric Note: Requires a prior authorization</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>Transplants** (For Highmark plans, does not apply to kidney and bone marrow/stem cell) Note: Requires a prior authorization</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>
</tbody>
</table>

**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 dh.delaware.gov/benefits/
DENTAL CARE SERVICES

Aesthetic & Restorative Dentistry  Invisalign®  Athletic Mouthguards  Dentures & Implant Supported Dentures
Cosmetic Dentistry  Six Month Smiles®  Root Canal Therapy  Prompt Emergency Care
Family Dentistry  Periodontal (Gum) Care  Botox & Dermal Fillers  Teeth Whitening Options
Neuromuscular Dentistry  Porcelain Crowns & Bridges  Sleep Apnea Solutions  Preventative Sealants
Sedation Dentistry  Porcelain Veneers  Dental Implants  Aesthetic Bonding

NOW ACCEPTING NEW PATIENTS

NOW ACCEPTING DELTA PATIENTS
(in our Newark Office only.)
Accepting out of network benefits for MetLife, Cigna and most major dental insurances at all locations.

BRANDYWINE
1415 Foulk Rd., Suite 200
Wilmington, DE 19803

HOCKESSIN
Lantana Square
500 Lantana Dr.
Hockessin, DE 19707

MIDDLETOWN
106 St. Anne’s Church Rd.
Middletown, DE 19709

NEWARK
301 S. Chapel St.
Newark, DE 19711

WILMINGTON
1304 N. Broom St.
Wilmington, DE 19806

MILLSBORO
28318 Dupont Blvd
Millsboro, DE 19966
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.

CONSIDERATIONS WHEN CHOOSING A PLAN:

<table>
<thead>
<tr>
<th>Highmark DE First State Basic</th>
<th>Aetna HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>• You can see any provider</td>
<td>• Requires HMO primary care physician</td>
</tr>
<tr>
<td>• Least expensive premiums</td>
<td>• Large national directory of in-network providers</td>
</tr>
<tr>
<td>• Deductible applies</td>
<td>• Requires referrals for specialists</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Aetna CDH Gold</th>
<th>Highmark DE Comprehensive PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>• You can see any provider</td>
<td>• You can see any provider</td>
</tr>
<tr>
<td>• Comes with employer-funded HRA that covers most of high deductible</td>
<td>• No deductibles for in-network services, only copays</td>
</tr>
<tr>
<td>• HRA works seamlessly with PPO coverage; no extra paperwork</td>
<td>• Low deductible for out-of-network services</td>
</tr>
<tr>
<td>• Unused HRA $$ roll over to next year</td>
<td>• Employee premiums are 2 to 3.5 times more expensive than the other plans</td>
</tr>
<tr>
<td>• HRA is pro-rated based on date of hire</td>
<td></td>
</tr>
</tbody>
</table>

DID YOU KNOW?

HEALTH BENEFITS

BEHAVIORAL HEALTH SERVICES If you or your dependents are enrolled in the Highmark Comprehensive PPO plan, there is no co-pay for behavioral health services when using Amwell Telemedicine.

SURGERY PLUS When you use Surgery Plus for planned surgeries, care advocates handle scheduling, coordination and follow up.

CareVio Members enrolled in the Aetna HMO plan have access to CareVio, a team of health experts that assist with preventative care, screenings and chronic condition management.

DIABETES INFORMATION Aetna members who are identified as having prediabetes or who score as high risk for developing Type 2 diabetes can qualify for the diabetes Prevention Program (DPP) Gosolera.com/stateofDE

LIVONGO® Aetna and Highmark members can enroll with Livongo for diabetes management support, a free blood glucose meter and free testing supplies for diabetes members.

Registration Code: STATEOFDE. join.livongo.com/STATEOFDE
If you elect any health plan, you are automatically enrolled in CVS Caremark, which manages the prescription drug program through the State of Delaware.

- Prescriptions may be filled by any participating retail pharmacy for the copays listed.
- Some retail pharmacies fill a 90-day supply of medications at the same rate as CVS Caremark Home Delivery. A listing of the participating pharmacies can be found at dhr.delaware.gov/benefits/prescription.
- CVS Caremark representatives are available 24/7. Pharmacists are also available around the clock for medication consultations. Call 833-458-0835, for assistance.

Members must obtain maintenance medications as 90-day fills at a 90-day participating pharmacy or directly from CVS Caremark 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 CVS Caremark Home Delivery may be obtained at dhr.delaware.gov/benefits/

Learn more about extensive resources and online pharmacy services at dhr.delaware.gov/benefits/prescription

### Prescription Drug Plan

<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. CVS Caremark 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.

### Did You Know?

**Supplemental Life** With your Supplemental Life coverage, you get expert legal guidance at no extra cost. Simply contact a MetLife Client Services Representative to get started.

**TIAA** You can meet one-on-one for a private consultation with a TIAA retirement plan advisor to discuss your future personal retirement plan.

**TIAA** TIAA offers informational live and on demand webinars each month to help you plan for your future. Some upcoming interesting topics include “Halfway There: A Retirement Checkpoint,” “The 411 on 529 College Savings Plans” and “Charting Your Course: A Financial Guide for Women”. Learn more.

**MetLife** offers additional support when enrolled in Life Insurance coverage. Grief counseling services are available with life insurance coverage at no extra cost. Username: metlifeassist, Password: support, Metlifegc.lifeworks.com

**MetLife** Easily create a will; living will or power of attorney at www.willscenter.com
Spousal Coordination of Benefits

There are two important questions to consider before enrolling your spouse in a health plan with prescription coverage:

➜ Is your spouse employed full-time or retired from an employer that offers health insurance?
➜ Is your spouse responsible for 50% or less of the premium for the lowest active or retiree health plan available to them?

If you answered “Yes” to both of these questions, then your spouse is most likely required to enroll in his or her employer’s coverage.

Important: If you cover your spouse in one of the health plans, you MUST complete a Spousal COB Form during initial enrollment, EACH YEAR during Open Enrollment and any time their employment or insurance status changes. Failure to complete the Spousal COB Form and/or provide additional documentation when required may result in a reduction of spousal benefits.

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 by using our Secure Document Submission form; we will forward the form to Aetna or Highmark Delaware based on your health plan enrollment.

Learn more at: https://dhr.delaware.gov/benefits/cob/groups.shtml

Your Spouse Might Not Be Required to Enroll in His/Her Own Insurance If:

➜ Your spouse is not working full time;
➜ Your spouse’s employer does not offer health coverage; or
➜ Your spouse’s employer requires a contribution of more than 50% of the premium for the least expensive, employee-only (or retiree-only) plan offered.

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.
THE UNIVERSITY PROVIDES DENTAL INSURANCE to full-time employees and their families. Dental insurance is administered through MetLife Insurance Company.

THE UNIVERSITY PAYS THE ENTIRE COST of this program for full-time benefits-eligible employees and their eligible family members enrolled in the program. To use the benefit, bring a claim form to your appointment and notify your dentist that you participate in MetLife’s Dental Assistance Program, Group Number 95140.

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. 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.

<table>
<thead>
<tr>
<th>SUMMARY OF BENEFITS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PREVENTATIVE</strong></td>
</tr>
<tr>
<td>100% Coverage, no deductible</td>
</tr>
<tr>
<td>Max. benefit: $1,750/person annually, calendar year (January-December)</td>
</tr>
<tr>
<td><strong>BASIC RESTORATIVE CARE</strong></td>
</tr>
<tr>
<td>80%** Coverage, $25 person or $75/family deductible. Max. benefit $1,750/person annually</td>
</tr>
<tr>
<td><strong>MAJOR RESTORATIVE CARE</strong></td>
</tr>
<tr>
<td>50%** Coverage, deductible applies</td>
</tr>
<tr>
<td>Max. benefit $1,750/person annually</td>
</tr>
<tr>
<td><strong>ORTHODONTIA</strong></td>
</tr>
<tr>
<td>50%** Coverage, no deductible</td>
</tr>
<tr>
<td>Max. benefit $1,750/person lifetime</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.

Flexible Spending Accounts—ASI Flex
FSA Store FSA Store is stocked with thousands of FSA-eligible products. And since the site only offers FSA-eligible products, there is no guessing required as to whether the product is eligible for reimbursement. To learn more, go to asiflex.com and click on the FSA Store icon or click on the following link: FSA Store.

Employee Assistance Program
ComPsych® a FREE program available exclusively for State of Delaware Group Health Plan non-Medicare members and their dependents. The GuidanceResources® Program is provided by ComPsych®Corporation and offers counseling, legal and financial consultation, work-life assistance and crisis intervention services to all our employees and their household family members. Web ID: State of Delaware or call 877.527.4742. https://www.guidanceresources.com/
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. The vision plan is administered through National Vision Administrators (NVA), which boasts a national provider network of more than 40,000 locations, including ophthalmologists, optometrists and optical companies.

THE UNIVERSITY COVERS 100% OF THE PREMIUM for full-time employees. Benefits for dependents and retirees are voluntary and are available at an additional group-rate cost.

BENEFITS INCLUDE IN-NETWORK OR OUT-OF-NETWORK. You can select an in-network provider and receive in-network benefits at the time of service. You may also use out-of-network services by paying the out-of-network provider in full for all services and materials. To receive 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). Please enter Group/Sponsor Number 5194200001 to search for NVA providers.

NVA SMART BUYERSM: THE CONSUMER’S ONLINE GUIDE TO VISION BENEFITS. The NVA Smart BuyerSM program provides you with the tools you need to become an educated consumer of vision care services and eyewear. 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. Call the Member Services toll-free line, 800-672-7723, or look for additional information on the NVA website at www.e-nva.com.

LEARN MORE AT https://www.udel.edu/faculty-staff/human-resources/benefits/health-benefits/vision/
THE UNIVERSITY PROVIDES FOR CONTINUING INCOME in the event of disability to eligible employees. Visiting employee classifications are not eligible. There are two different insurance plans: (1) Long-Term Disability for Faculty and Exempt Staff; and (2) Short-Term and Long-Term Disability for State Employees’ Pension 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 LTD Income benefits may begin.

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.

<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 (SEPP)
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 STD and LTD plans. Through employer contributions to the SEPP, the University covers the full cost for STD insurance.

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. Employees who expect to be out of work for at least 30 calendar days must file a STD claim with the disability insurance vendor no later than 15 calendar days from the employee’s date of disability. Once the 30-day elimination period has been exhausted, the employee will be deemed to have applied for benefits and will not be eligible to use paid leave in lieu of application for STD. Report claims directly through the provider’s toll-free number: 866-945-7781. For additional information visit https://dhr.delaware.gov/benefits/groups/index.shtml
THE UNIVERSITY OFFERS GROUP TERM LIFE INSURANCE TO FULL-TIME EMPLOYEES. Employees may choose one of three University-paid Basic Life options: $10,000, $50,000 OR two times base annual salary (maximum $1,000,000).

ENROLLMENT IN EMPLOYEE BASIC GROUP LIFE INSURANCE is mandatory for full-time employees. You may change your selection once a year during the Open Enrollment period.

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 tax purposes, be subject to taxation.

IF YOU ARE A FULL-TIME UNIVERSITY EMPLOYEE, you are eligible to purchase additional Optional Life Insurance in addition to the Basic coverage provided. If you choose this option, you must elect Optional Life Insurance as a multiple of your 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. The premiums are age-graded, so as your salary and/or age increase, your premiums will also increase.

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 annual Open Enrollment.

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.

<table>
<thead>
<tr>
<th>OPTION</th>
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<td>High</td>
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<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.
ILLNESS OR INJURY CAN STRIKE ANY TIME. DISABILITY COVERAGE HELPS PROTECT YOUR FAMILY FROM BOTH.

Disability insurance helps protect your family from the financial crunch of unexpected health crises. Of course your health insurance will help cover medical expenses. But what about the lost income from being out of work?

Long-term Disability (LTD) insurance gives you a percentage of your paycheck each month—depending on how much protection you have—should you become disabled due to a certified condition.

YOUR COVERAGE OPTIONS

- **Employer-Paid LTD.** The University of Delaware provides a core LTD policy at no cost to you. It covers 60% of your salary up to a monthly maximum of $8,000.

- **Buy-Up LTD.** If you’re a University of Delaware employee covered by the State Employees’ Pension Plan,* you can purchase extra protection and increase your benefit to 66.67% of earnings up to the $8,000 per month maximum.

AFFORDABLE

Take advantage of a preferred rate for University of Delaware employees.

FLEXIBLE

Set up a simple payroll deduction.

SENSIBLE

Protection for your family and your paycheck.

To learn more about the importance of this coverage, check out The Hartford’s decision-support tool at TheHartford.com/benefits/udel

*Employees covered by the Delaware State Employees’ Pension Plan pursuant to 19 Del. C. Chapter 55.
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.

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

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

TIAA can help you get started with online retirement planning tools, one-on-one virtual or on-campus meetings with a plan representative and customer service call centers. Schedule an appointment by calling 800-842-2252 or visiting TIAA.org/udel.

STATE EMPLOYEES PENSION PLAN

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

Employees make tax-deferred contributions of 5% of salary after the first $6,000 of earnings each year. For employees who were first hired (or promoted) into a pension-creditable position before 2012, employee contributions to the pension plan are 3% of salary after an annual $6,000 exemption. The University contributes a fixed percentage of total salary, adjusted each year by the state of Delaware.

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-creditable position before 2012, the creditable service required for vesting is five years, and the vested pension begins at age 62.
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 Employees’ Pension Plan provided that you also adhere to the Delaware Public Integrity Commission’s requirements.

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.

**457(B) DEFERRED COMPENSATION PLAN**

The 457(b) deferred compensation plan is designed for full-time University employees who want to maximize their retirement savings in addition to the 403(b).

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.

Through a secure login, employees can enroll, make contribution elections, allocation changes, update beneficiaries and access retirement planning tools. Visit the TIAA website for more information, www.TIAA.org/udel. The earliest a change or new withholding can be effective is the first of the month following the date of a newly signed agreement.

**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 income 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.

**INDIVIDUALS WHO MEET THE AGE AND SERVICE REQUIREMENTS FOR RETIREMENT** 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

Learn more at https://www.udel.edu/faculty-staff/human-resources/retirees/

**BENEFIT OPTIONS FOR RETIREES**

- Health Insurance
- Tuition Remission
- Course Fee Waiver
- Death Benefit
- Tuition Exchange
- Wellness Dollars
- University Transit Services
- Life Insurance
- Long-Term Care Insurance
- Dental Insurance
- Vision Program
- Parking Privileges
- University ID Card

**QUESTIONS?**

You can speak with a Human Resources representative by calling 302-831-2171 or email us at hrhelp@udel.edu.
Your life, lived.

What matters most about retirement is making it yours. Not what you’ve been told retirement should be. It’s never too early or too late, and with the right planning, it’s all within your reach. See how we can help you make your dream retirement a reality.

Christopher J. Metkiff, AIF®, RICP®
Senior Vice President
MassMutual Greater Philadelphia
302-317-2472
cmetkiff@financialguide.com
www.greaterphiladelphia.massmutual.com

MassMutual
Greater Philadelphia


Insurance Representative of Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111-0001, and its affiliated US insurance companies. Local firms are sales offices of MassMutual, and are not subsidiaries of MassMutual or its affiliated companies. Insurance products issued by Massachusetts Mutual Life Insurance Company (MassMutual), Springfield, MA 01111, and its affiliated US insurance companies. Securities and investment advisory services offered through MML Investors Services, LLC, Member SIPC® and a MassMutual subsidiary. Agency Officers are not officers of MassMutual. Supervisory Office: 2 Bala Plaza, Suite 901, Bala Cynwyd, PA 19004. 610-766-3000. CRN202012-222727
AUTOMOBILE AND HOMEOWNER INSURANCE is offered by Liberty Mutual Insurance Company. Premiums are paid through payroll deduction. For additional information and to obtain insurance quotes, contact local sales agent, Rick Martin at 302-444-9103, rick.martin@libertymutual.

PNC WORKPLACE BANKING offers 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. A PNC service center is located in the Trabant University Center near the Main Street entrance. For information, visit Workplace Banking.

THROUGH LONG-TERM CARE INSURANCE, faculty and staff are provided 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 800-416-3624.

529 COLLEGE SAVINGS PLAN 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. 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 contributions to a 529 College Savings Plan can be deposited to an employee’s saving plan(s) directly from his/her pay. Plans work much like a 403(b), 401(K) or IRA by investing contributions in mutual funds or similar investments. For information, refer to TIAA (www.tiaa.org) Fidelity Investments (http://personal.Fidelity.com) and/or Savings for College (wwwsavingforcollege.com).

SUPPLEMENTAL BENEFITS ARE DIFFERENT FROM MAJOR MEDICAL INSURANCE. Accident and Critical Illness Insurance provide lump sum cash payments if you, or a covered dependent, suffer an injury from an accident or are diagnosed with a condition covered under the policy. It is difficult to anticipate the extra expenses a serious accident or illness may bring, but with Securian Financial you can be prepared.

OUR SERVICE AND RECOGNITION PROGRAMS ARE DESIGNED TO CREATE A FLEXIBLE environment that supports employee success at work and at home. Employee resources, recognition, events and services are just a few of the ways we help make UD a great place to work.

WE OFFER THE FOLLOWING:

- HEN HIGH FIVE
- RECOGNITION SERVICES
- FINANCIAL PROGRAMS
- HOUSING
- UD RESOURCES
- DEPENDENT CARE RESOURCES
- UNIVERSITY OF DELAWARE ATTRACTIONS
- EMPLOYEE DISCOUNTS

LEARN MORE AT www.udel.edu/faculty-staff/human-resources/benefits/recognition-services/
Knowledge is power
So you can focus on what matters most.

The University of Delaware provides access to valuable benefits offered through MetLife designed to provide even more ways to help care for and protect your loved ones.

Take the time to learn about the great benefits available to you to help better prepare for the coming year and beyond.

Take advantage of them today!
Review your enrollment information to learn more.

www.metlife.com/university-of-delaware
FLEXIBLE SPENDING ACCOUNTS (FSA)

Quick Facts

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.

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.

NOTE: FSA reimbursements are not automatic. You must complete and submit claim forms to receive reimbursement. Claims may be submitted through April 29 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.

FSA’s are Voluntary Accounts that help you pay for expenses not covered by the other benefit programs. You can participate in Health care expenses or Dependent (day) care expenses or both of the accounts.

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

Contribution Limits are subject to change yearly.

<table>
<thead>
<tr>
<th></th>
<th>Minimum</th>
<th>2021 Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care</td>
<td>$5.00/pay ($120)</td>
<td>$114.59/pay ($2,750)*</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

Re-enrollment in FSA is required each year. Open enrollment is usually in November with benefits beginning Jan. 1.

Learn more at https://www.udel.edu/faculty-staff/human-resources/benefits/health-benefits/flexible-spending/
THERE’S AN APP FOR THAT

Do you have the app? Let us help you navigate your healthcare with ease, simply visit the App Store for Apple phone/devices or Google Play for androids phone/devices. Search for these names and icons, download and access your information anytime.

**HighMark Plan**  
Health insurance made easy

**Amwell: HighMark**  
Doctor Visits 24/7

**Aetna**  
Health & Fitness

**Teladoc: Aetna**  
Doctor Visits 24/7

**National Vision Administrators**  
National Vision Administrators

**CVS Caremark**  
Convenient prescription refill

**MetLife US App**  
MetLife

**ASIFlex Self Service**  
ASIFlex

**GuidanceNow**  
Health and Well-Being Resource

**TIAA**  
Finance
EDUCATION BENEFITS

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.

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.

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 (under the age 26), who will be claimed by the employee as an exemption for federal income 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 TE application is submitted.

COOPERATIVE TUITION EXCHANGE is available to full-time employees only.

LEARN MORE AT UDEL.EDU/BENEFITS

TALENT 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. Both full- and part-time employees may register for free Talent Development workshops and access online learning resources that support their professional success at www.udel.edu/connectingu.

VISIT
WWW.UDEL.EDU/CONNECTINGU

ConnectingU
to learn • to lead • to succeed
We are committed to helping each patient bring their world into focus and enjoy all life has to offer.

Eye Exams | Pediatric Eye Care | Eyewear
Contact Lenses | Lasik Consults
Your Wellbeing Is Our Mission

where we strive to build a thriving culture
where UD employees, spouses and retirees are healthy, fueled and inspired
to be their best each day.
The Purposeful App
Text UDEL to 734.436.3939
The Purposeful App, a digital tool available to all UD employees to help you craft your powerful purpose statement.

Webinars and Workshops
Live and recorded covering our 6 foundations. We also offer custom workshops, a great way to improve teamwork and learn new things. Visit our website www.udel.edu/wellbeing for a full list.

Nutrition Corner & Fit for Life
The Nutrition Corner, cooking videos, recipes and blog posts from our team’s nutrition outreach coordinator, Chef Jen Fit for Life, fitness tips, motivation and workout ideas from our team’s fitness coordinator, Chelsea Finch.

Employee Fitness Center
A two-story space in the Carpenter Sports Building with a variety of strength and cardio equipment dedicated for UD employees.

Kick your Wellbeing up a notch with the All-Access Membership!

THE ALL-ACCESS MEMBERSHIP IS FOR YOU!

Our goal in Employee Health and Wellbeing is to make sure you are bringing your best self to work each day. This membership is to ensure that you are able to continue engaging in healthy behaviors and participate in the programs you love.

An annual payment of 75 wellness dollars to enroll includes:

- Full Year of Employee Fitness Classes
- One free health coaching and biometric screening session
- Fall and Spring Major Wellbeing Programs and Competitions
- Cooking classes

To purchase your All-Access Membership please visit udel.edu/wellbeing or call 302-831-8388

The University of Delaware is an equal opportunity/affirmative action employer and Title IX institution. For the University’s complete statement, visit www.udel.edu/aboutus/legalnotices.html

Stay in the loop

SUBSCRIBE TO Wellbeing Weekly

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www.facebook.com/WorkingatUD

Follow us on Twitter
#WorkingAtUD

LEARN MORE AT www.udel.edu/wellbeing
<table>
<thead>
<tr>
<th>FREQUENTLY USED CONTACTS</th>
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<tbody>
<tr>
<td><strong>PHONE</strong></td>
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<tr>
<td>UD Human Resources</td>
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<tr>
<td>Employee Health and Wellbeing</td>
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<tr>
<td>FlexNet (Open Enrollment)</td>
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<tr>
<td>Self Service Views</td>
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<tr>
<td>Web Forms</td>
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<tr>
<td>Aetna</td>
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<tr>
<td>ASIFlex (FSA/Transit)</td>
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<tr>
<td>Delaware Office of Statewide Benefits</td>
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<tr>
<td>CVS Caremark</td>
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<tr>
<td>Fidelity Investments</td>
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<tr>
<td>Hartford (State Disability)</td>
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<tr>
<td>Highmark Delaware</td>
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<tr>
<td>ComPsych® GuidanceResources® Organization: State of Delaware</td>
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<tr>
<td>Liberty Mutual Insurance (Auto/Home)</td>
</tr>
<tr>
<td>MetLife (Dental)</td>
</tr>
<tr>
<td>MetLife Grief Counseling Username: metlifeassist; Password: support</td>
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<tr>
<td>MetLife (Life Insurance)</td>
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<td>MetLife (LTD)</td>
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<tr>
<td>NVA (National Vision Administrators)</td>
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<tr>
<td>PNC WorkPlace Banking</td>
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<tr>
<td>Securian</td>
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<tr>
<td>Service &amp; Retirement Awards Program (MTM Recognition)</td>
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<tr>
<td>State Pension Office</td>
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<td>TIAA</td>
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**UD Retiree Health Contacts:**

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<thead>
<tr>
<th><strong>PHONE</strong></th>
<th><strong>WEB</strong></th>
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<tbody>
<tr>
<td>Express Scripts (Medicare)</td>
<td>877-680-4883</td>
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<tr>
<td>Delta Dental</td>
<td>800-873-4165</td>
</tr>
<tr>
<td>Dominion Dental</td>
<td>888-518-5338</td>
</tr>
<tr>
<td>Special Medicfill</td>
<td>844-459-6452</td>
</tr>
</tbody>
</table>

@workingatud

VIEW OUR NOTICE OF NON-DISCRIMINATION, EQUAL OPPORTUNITY AND AFFIRMATIVE ACTION STATEMENT