



Washington
University in St. Louis

Employee Benefits

2016 SUMMARY GUIDE





Mission Statement

Washington University's mission is to discover and disseminate knowledge, and protect the freedom of inquiry through research, teaching, and learning.

University Facts

Founded: 1853

Chancellor: Mark S. Wrighton
(1995 - present)

Location: St. Louis, Mo.

Motto: Per Veritatem Vis
(Strength Through Truth)

Academic Divisions

Business

Engineering

Law

Medicine

Social Work and Public Health

Art & Architecture

Arts & Sciences

Website: wustl.edu

Washington University in St. Louis

Employee Benefits Summary

Washington University in St. Louis (the “University”) is committed to providing a comprehensive and competitive benefits package to our faculty and staff. We hope that you find the following summary of benefits useful and informative. The content found in this summary is not all-inclusive and is not intended to replace the plan documents and summary plan descriptions, which can be found on the Human Resources websites at <http://hr.wustl.edu> and <http://hr.med.wustl.edu>.

Please direct questions about the University’s benefits program to the appropriate benefits representative. Contact information is located on page 18 of this summary.

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Health Plan Comparison - Washington University Health Plans

The University provides you and your eligible dependents with the choice of five health plans and access to high quality providers, on the first day of the month coincident with or the first of the month following your date of hire. When you choose a health plan, you also receive prescription drug, dental and basic vision coverage.

The following comparison is a summary of the benefits of the Washington University health/dental plans and is not intended to replace the plan documents/summary plan descriptions (SPD) which are available on the HR website at <http://hr.wustl.edu>. For specific plan details and exclusions see plan document/SPD.

Annual Calendar Year Deductible		HMO/EPO	POS	HDHP PPO	EXCEL PPO	BASIC PPO
Individual	In-Network	None	None	\$1,500	\$500	\$750
	Out-of-Network	N/A	\$300	\$1,500	\$500	\$750
Family	In-Network	None	None	\$3,000	\$1,500	\$2,250
	Out-of-Network	N/A	\$900	\$3,000	\$1,500	\$2,250
Out-Of-Pocket Maximum <i>(Includes co-pays, deductibles, co-insurance)</i>						
Individual	In-Network	\$1,500	\$1,500	\$2,750	\$2,000	\$3,250
	Out-of-Network	N/A	\$3,300	\$4,000	\$3,500	\$5,750
Family	In-Network	\$3,000	\$3,000	\$5,500	\$4,000	\$6,500
	Out-of-Network	N/A	\$6,600	\$8,000	\$7,000	\$11,500
Co-Payment/ Co-Insurance						
Chiropractic/ Spinal Manipulation	In-Network	\$40	\$40	20%	20%	20%
	Out-of-Network	N/A	30%	40%	40%	40%
Durable Medical Equipment	In-Network	20%	20%	20%	20%	20%
	Out-of-Network	N/A	30%	40%	40%	40%
Emergency Room Care		\$150 (waived if admitted)		20%		
		Covered as In-Network		Covered as In-Network		
Inpatient Hospital, Rehab, Skilled Nursing	In-Network	\$300	\$300	20%	20%	20%
	Out-of-Network	N/A	30%	40%	40%	40%
Lab & X-Ray Services	PREVENTIVE	In-Network	\$0	\$0	\$0	\$0
		Out-of-Network	N/A	30%	40%	40%
	NON-PREVENTIVE	In-Network	10%	10%	20%	20%
		Out-of-Network	N/A	30%	40%	40%
	MAJOR RADIOLOGIC DIAGNOSTIC	In-Network	20%	20%	20%	20%
		Out-of-Network	N/A	30%	40%	40%
Maternity	PRENATAL OFFICE VISIT	In-Network	\$0	\$0	\$0	\$0
		Out-of-Network	N/A	30%	40%	40%
	LAB TESTS/ULTRASOUND	In-Network	10%	10%	20%	20%
		Out-of-Network	N/A	30%	40%	40%
	INPATIENT DELIVERY	In-Network	\$300	\$300	20%	20%
		Out-of-Network	N/A	30%	40%	40%

Co-Payment / Co-Insurance		HMO/EPO	POS	HDHP PPO	EXCEL PPO	BASIC PPO
Mental Health & Substance Use Disorders	In-Network	\$300	\$300	20%	20%	20%
	Out-of-Network	N/A	30%	40%	40%	40%
IN-PATIENT	In-Network	WUDirect[®] - \$25	WUDirect[®] - \$25	WUDirect[®] - 10%	WUDirect[®] - 10%	WUDirect[®] - 10%
		Other - \$40	Other - \$40	Other - 20%	Other - 20%	Other - 20%
OUT-PATIENT	Out-of-Network	N/A	30%	40%	40%	40%
	ABA Therapy for Autism	O/P In-Network	WUDirect[®] - \$25	WUDirect[®] - \$25	WUDirect[®] - 10%	WUDirect[®] - 10%
O/P Out-of-Network		Other - \$40	Other - \$40	Other - 20%	Other - 20%	Other - 20%
Office Visit	PRIMARY CARE	In-Network	WUDirect[®] - \$15	WUDirect[®] - \$15	WUDirect[®] - 10%	WUDirect[®] - 10%
		Out-of-Network	Other - \$25	Other - \$25	Other - 20%	Other - 20%
SPECIALIST	In-Network	WUDirect[®] - \$25	WUDirect[®] - \$25	WUDirect[®] - 10%	WUDirect[®] - 10%	WUDirect[®] - 10%
		Other - \$40	Other - \$40	Other - 20%	Other - 20%	Other - 20%
Preventive Exams	In-Network	\$0	\$0	0%	0%	0%
		Out-of-Network	N/A	30%	40%	40%
Surgery	IN-PATIENT	In-Network	\$0	\$0	20%	20%
		Out-of-Network	N/A	30%	40%	40%
OUT-PATIENT	In-Network	\$150	\$150	20%	20%	20%
		Out-of-Network	N/A	30%	40%	40%
Therapy Services	PT/OT/Speech	In-Network	WUDirect[®] - \$25	WUDirect[®] - \$25	WUDirect[®] - 10%	WUDirect[®] - 10%
		Out-of-Network	Other - \$40	Other - \$40	Other - 20%	Other - 20%
Urgent Care	In-Network	\$35	\$35	20%	20%	20%
		Out-of-Network	N/A	30%	40%	40%

WUDirect[®]

The WUDirect[®] program, introduced in January 2015, provides University health plan participants priority access for initial appointments with Washington University's network of over 1300 physicians.

In addition to receiving world-class medical care, seeing a WUDirect[®] physician lowers your out-of-pocket costs through reduced co-pays and co-insurance.

Visit <https://wudirect.wustl.edu> to locate WUDirect[®] physicians and locations, and for appointment scheduling assistance. To access this website, enter #702111 as your health plan group number.

Prescription Drug, Vision and Dental Plans

Enrollment in any of the health plans automatically includes coverage under the prescription drug, vision and dental plans. You may enroll in Dental-Only coverage if you do not need health plan coverage.

Express Scripts Prescription Drug Plan				
Co-Payments/ Co-Insurance	All health plans except HDHP PPO		HDHP PPO	
	30-Day Retail	90-Day Mail-Order	30-Day Retail	90-Day Mail Order
Tier One	\$10*	\$25*	20% co-insurance after deductible	
Tier Two	25%	25%		
	\$40 min - \$80 max	\$100 min - \$200 max		
Tier Three	50%	50%		
Specialty Drugs	Generic - \$10 per 30-day supply Brand - \$100 per 30-day supply			
Out-of-Pocket Maximum	\$2,500 – Individual; \$5,000 - Family		HDHP Out-of-Pocket Maximum applies	
*For generic drugs used to treat diabetes and heart disease (high cholesterol and hypertension), co-pay is \$4 retail, \$10 mail-order.				

VSP Vision Service Plan			
Co-Payment & Discounts		Basic Coverage ¹	Buy-Up Coverage ²
Routine Eye Exam	In-Network	\$20 co-pay	\$20 co-pay
Per Calendar Year	Out-of-Network	Allowance up to \$50	Allowance up to \$50
Per Calendar Year: PRESCRIPTION EYEGLASSES	In-Network	20% discount on lenses and frames/ Allowance up to \$50	\$40 co-pay (single vision, lined bifocal, trifocal lenses) Frames - \$150 allowance (170 for featured brands) +20% discount
	Out-of-Network	Allowance up to \$50	\$50 - \$100 allowance, based on product
OR			
CONTACT LENSES	In-Network	Allowance up to \$50	\$150 allowance for eyeglass frames or contact lenses
	Out-of-Network	Allowance up to \$50	Allowance up to \$105
Contact Lens Exam & Fitting		15% discount on exam fee	15% discount – Exam fee not to exceed \$60

Advantica Dental PPO Plan					
Annual Calendar	Individual	In-Network	\$50	Out-of-Network	\$50
	Year Deductible	Family	In-Network	\$150	Out-of-Network
Employee Co-Insurance	Preventive Care	In-Network	0%	Out-of-Network ³	10%
	Basic Services	In-Network	20%	Out-of-Network ³	40%
	Major Services	In-Network	50%	Out-of-Network ³	50%
	Orthodontia	In-Network	50%	Out-of-Network ³	50%
Benefit Plan Maximums	Calendar year benefit maximum per person (excludes orthodontia)				\$1,500
	Orthodontia lifetime maximum (employees; covered dependents up to age 26)				\$1,250

¹Included with health plan

²Not available to Euclid Power Plant bargaining unit employees

³Out-of-Network benefits are based on Advantica's fee schedule.

Flexible spending accounts (FSA)

Flexible spending accounts allow you to set aside pre-tax dollars for funding out-of-pocket medical and child care expenses. The plan year runs from January 1 to December 31. After December 31, the University participates in the flexible spending grace period which allows you to use any remaining funds in your account toward expenses incurred between January 1 and March 15 of the following year. The last day to submit requests for reimbursement and supporting documents for each plan year is April 30. You become eligible to take advantage of the FSA on the first of the month coincident with or the first day of the month following your date of hire.

Health Care FSA

You may contribute up to \$2,550 per year into a health care FSA. Examples of eligible health care expenses are health/dental plan deductibles, co-insurance, office visit co-pays, vision and prescription drug co-pays, eyeglasses, contact lenses, medical supplies and hearing aids. When you enroll in the health care FSA, you will receive a healthcare payment card which works like a debit card. Your annual health care FSA election amount is loaded onto the card. The money is withdrawn directly from your flex spending account each time you use the card for qualified expenses. You may also choose to upload your claims & receipts online, submit paper claims for reimbursement, or have your provider paid directly from your account.

Child Care FSA

You may contribute up to \$5,000 per household each year into a child care FSA. Eligible child care expenses are those provided by a licensed day care center, pre-school or baby-sitter. Services must be provided for the sole purpose of allowing both parents (if applicable) to work or attend school full-time. Children receiving the care must be under the age of 13, or must be physically or mentally unable to care of themselves. Paper or on-line claims are required for reimbursement of child care expenses.

Health Savings Account (HSA)

For employees enrolled in the High Deductible Health Plan (HDHP), an HSA is an individually owned, tax-advantaged account that is used to pay for qualified medical expenses either now or in the future. Your contributions are made on a pre-tax basis and earnings accumulate tax-free. Distributions are not subject to tax if they are used to pay for eligible medical expenses. Contributions made in one year do not have to be used to pay expenses in that year and may be carried over to pay eligible medical expenses at anytime in the future. To encourage participation, the University will make a \$400 contribution to your account if you are enrolled in individual coverage or an \$800 contribution if you are enrolled in family coverage under the HDHP, and provided that you make the minimum required annual contribution based on your salary. Enrollment in this plan is limited to the annual open enrollment period.

Retirement Medical Savings Account (RMSA)

Contributing to the RMSA allows you to save for the significant cost of future retiree health care while actively employed. Upon retirement, you may use your RMSA account to pay for retiree health plan or COBRA premiums, Medicare premiums, and qualified out-of-pocket medical, dental, prescription drug and vision expenses. Contributions are made on an after-tax basis. There is no limit to the amount that you may contribute. Earnings grow tax free and are not taxed if used for qualified expenses. Enrollment in this plan is limited to the annual open enrollment period.

Basic Term Life Insurance

The University provides life insurance protection to full-time employees equal to one times your annual base salary after six months of full-time service. Enrollment is automatic and the coverage is provided at no cost to you. The term of the policy is equal to the duration of your full-time employment with the University.

Optional Term Life Insurance

As a full or part-time employee, you may purchase optional term life insurance for yourself and your dependents. Coverage for you is available in increments of one to four times your annual base salary. Coverage for your spouse or domestic partner is available in increments of \$25,000 up to a maximum of \$100,000. Dependent children birth to age 25 are eligible for coverage of \$4,000. Premiums for employee and spouse/domestic partner coverage are based upon the employee's age. All premiums are paid by you on an after-tax basis. The term of the policy is equal to the duration of your benefits-eligible employment with the University. If you enroll within the first 31 days of employment you do not have to submit a statement of health, but after the first 31 days a statement of health is required. You become eligible for Optional Term Life Insurance the first of the month coincident with or the first day of the month following your date of hire.

Group Variable Universal Life Insurance (GVUL)

In addition to life insurance protection, GVUL insurance allows you to take advantage of investment options to build cash value. Employee coverage is available in increments of one to seven times your annual base salary. Premiums are paid by you on an after-tax basis. Since this is an individual policy, it is yours to take with you should you leave the University. If you enroll within the first 31 days of employment a statement of health is not required. After the first 31 days of employment, a statement of health has to be submitted. You become eligible for GVUL the first of the month coincident with or the first day of the month following your date of hire.

Long Term Disability (LTD)

LTD benefits provide salary continuation when you are unable to perform your job duties for an extended period of time due to illness or injury. This policy is provided by the University after one year of service at no cost to you. Should you become disabled, disability payments begin after a six month waiting period. The basic LTD benefit is 60% of your monthly earnings, up to a maximum monthly benefit of \$8,000. If awarded Social Security disability, this monthly amount will be offset by your Social Security benefit. If you are receiving a University contribution to your retirement account at the time you become disabled, the University contribution will continue while you are receiving the long term disability benefit.

Long Term Disability (LTD) Buy-Up Option

The LTD buy-up option will help you meet your salary continuation needs during the fourth through the sixth month of the LTD waiting period. Disability payments equal to 60% of your monthly earnings begin with month four. If awarded social security disability, this monthly amount will be offset by your social security benefit. Enrollment in the buy-up is voluntary after one year of employment and the premium is paid by you on an after-tax basis.

Supplemental LTD

Employees earning \$160,000 or more are eligible to purchase disability benefits in addition to the basic LTD and the Buy-Up plan. Enrollment in the Supplemental LTD is voluntary for eligible employees after one year of employment and the premium is paid by you on an after-tax basis.

Employee Tuition Assistance

Tuition assistance is available to full-time employees after one year of continuous full-time service. The benefit will pay 100% of the tuition cost for eligible undergraduate courses and 50% of the tuition costs for eligible graduate courses taken at Washington University. The benefit covers a maximum of seven units per semester. In most cases, the Employee Tuition Assistance benefit is tax-free.

Spouse/Domestic Partner Tuition Assistance

After one year of continuous full-time service your spouse/domestic partner may use the tuition assistance benefit to pay for undergraduate courses taken at the University through a part-time evening program. After five years of full-time service the benefit will cover undergraduate level day courses at the University. The benefit pays 50% of the tuition cost. This benefit is tax-free for spouses, but is a taxable benefit to the employee when utilized for domestic partners.

Dependent Child Tuition Assistance

After seven years of full-time service (or its equivalent if you work part-time), your eligible dependent children may receive up to eight semesters of tuition assistance for undergraduate studies. The level of benefit paid is determined by your date of hire and full or part-time status at the time you utilize the benefit. Tuition assistance benefits are tax-free for birth, adopted and stepchildren. Benefits for children of domestic partners are a taxable benefit to the employee. Special Note: Prior full-time service at another accredited university may count toward the service requirement for this benefit.

Retirement Savings 403(b)

The University's defined contribution retirement savings plan combines employee contributions, University contributions (after two years of continuous benefits-eligible service) and investment earnings to assist you in building financial security for retirement. The plan is designed to give you the flexibility of contributing with pre-tax and post-tax dollars up to the annual IRS limit. After two years of service, provided you make the required minimum contribution based on your salary, the University will contribute an amount equal to 7% of your annual base salary to your account. After 10 years of service, the University contribution increases to 10%. The employee contribution will begin on the first of the month following the completion of the requisite enrollment online or by paper form.

Deferred Compensation

Highly compensated employees may be eligible to participate in the University's Deferred Compensation Plans. Employees are notified annually during the fall open enrollment period of their eligibility and enrollment processes.

Wellness Connection

Washington University in St. Louis' Wellness Connection is an initiative of the Office of Human Resources to promote evidence-based, data-driven wellness programs for faculty, staff, postdoctoral appointees and clinical fellows.

Employee wellness opportunities include:

- The WashU WebMD Portal - track and manage your personal health goals through the Portal. Sign up for a biometric screening and take the health assessment to start tracking your progress.
- Activity challenges to incorporate movement into your daily life
- Wellness seminars to educate employees on wellness topics of interest.
- Health Happenings - employee wellness fairs
- Mammography screenings on campus
- Smoking Cessation Program
- ...and more!

To learn more about employee wellness, **visit wellnessconnection.wustl.edu**.

Time off Benefits

The University provides full and part-time benefits eligible staff paid time off. Time off includes:

Holidays – The eight official holidays for the University are New Year’s Day, Martin Luther King, Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Friday after Thanksgiving Day and Christmas Day.

Vacation – Full-time staff may accrue up to a maximum of 22 days per year. Time is accrued at a rate of .084292 per hour paid. The accrual rate is prorated for part-time staff as a percentage of the full-time benefit.

Sick Time - Full-time staff may accrue up to 12 days per year with a maximum accumulation of 120 days. Time is accrued per hour paid at a rate of .045978 per hour. This accrual is prorated for part-time staff as a percentage of the full-time benefit.

Personal Holidays –One personal holiday may be earned by accumulating 12 or more days of sick time with no absence due to illness during the next fiscal year. Two personal holidays may be earned by accumulating 60 or more sick days with no absence due to illness during the next fiscal year.

Other Paid Time Off - In addition to the benefits mentioned above, the University offers paid time off for funeral leave and jury duty.

Family Support Benefits

Backup Care Advantage Program – This service is available when you need to be at work and your regular child or elder/adult care is unavailable. Services available include center-based back-up child care, in-home back-up and mildly-ill child care, and in-home back-up elder/adult care. For more information about the Backup Care Advantage Program contact (877) 242-2737 or visit the website at www.brighthorizons.com/advantage.

Employee Assistance Program (EAP) – A confidential professional service for you and your immediate family members is available to help resolve issues that may impact your personal lives and your job performance. To access information, you may contact (800) 765-9124 or visit the website at www.LifeScopeEAP.com, username: WUSTL; password: guest. Questions may also be directed to Human Resources at (314) 935-5990.

Washington University Family Learning Center – The Family Learning Center offers quality child care for children ages six weeks to six years. The Center is located at the University's North Campus site. For more information please view the website at www.wustl.edu/childcare or contact the center director, Ann Bingham, at annbingham@wustl.edu or (314) 935-KIDS (5437).

University City Children's Center – Washington University in St. Louis has long enjoyed an affiliation with the University City Children's Center (UCCC). Located at 6646 Vernon Avenue in University City, UCCC is a nonprofit, United Way agency committed to providing innovative, quality education and a nurturing environment to a racially, culturally, socio-economically, and developmentally diverse population of children between six weeks and six years of age while providing supportive services to families. For more information, please visit the UCCC website at www.uccc.org.

Washington University Nursery School – The Washington University Nursery School was founded in 1947 as a cooperative venture of faculty and the University. The Nursery School promotes the highest quality preschool program for children two years and seven months to five years of age. Children come from a variety of countries, cultures, and economic backgrounds. The school is licensed by the State of Missouri and is fully accredited by the National Association for the Education of Young Children. For more information you may contact nursery@wustl.edu or view the website at nurseryschool.wustl.edu.

Additional Benefits

Missouri's Savings for Tuition Plan (MOST) – The University offers the convenience of direct deposit into Missouri's 529 plan. Contributions may be used for qualified college expenses such as tuition, books and room & board. Missouri residents receive a state tax deduction on contributions. For more information on the MOST Plan contact (800) 868-3585 or visit their website at <https://www.missourimost.org>.

Private College 529 Plan – Purchase tomorrow's tuition at today's prices with certificates that can be redeemed for tuition at any of the Plan's 270 participating private colleges across the country. For more information on the Private College 529 Plan contact (314) 727-0900 or visit their website at <http://www.privatecollege529.com>.

Employer Assisted Housing Program – Managed by the Employer Assisted Housing Department, Washington University, in order to permanently stabilize the DeBaliviere Place, Forest Park Southeast, Northeast University City, Skinker-DeBaliviere, and portions of the West End neighborhoods, is offering forgivable loans to qualified Washington University employees. Qualified employees who purchase a home as a primary residence in the participating neighborhoods will receive the lesser of five percent (5%) of the home's purchase price or six thousand dollars (\$6,000), to be used to pay either part of the down payment or closing cost on a home purchase. The maximum loan amount for Washington University Employees will be \$8,500 for participants purchasing in the Forest Park Southeast neighborhood. To find out how to become eligible or to get more information on this benefit, please visit <http://eahp.wustl.edu/> or contact Nathan Bishop at bishopn@wustl.edu or (314) 747-2336.

Long Term Care (LTC) – LTC insurance pays for custodial care, including, but not limited to, home health care and assisted living. Legacy Services, Inc. will help you design a plan to suit your individual needs. Please contact them at 1-800-230-3398, ext. 101 for more information. This service is available to all employees and members of their families.

Group Auto/Home Insurance – Receive a group discount from Travelers for insurance products such as home/condominium, auto, renters, identity theft, personal umbrella flood, boat and yacht, dwelling fire, motor-home, rental and seasonal property, and valuable articles. You may request a quote through the Traveler's portal on the HR website.

Metro Universal Pass/Shuttle Bus Service – Receive an annual Metro pass at no charge that can be used on all St. Louis Metro busses and the light-rail MetroLink. In addition, there are three bus routes designed specifically for the Washington University campus. For more information on these routes or the benefit, visit the Parking and Transportation Services websites at <http://parking.wustl.edu> (Danforth) or <http://medfacilities.wustl.edu> (School of Medicine).

Parking - Permits are available for on campus parking. Premiums are deducted on a pre-tax basis. For more information, visit the Parking and Transportation Services websites at <http://parking.wustl.edu> (Danforth) or <http://medfacilities.wustl.edu> (School of Medicine).

Eligibility

A benefits eligible employee is a faculty member with an appointment of 50% or more of the required full-time faculty workload, a regular semester-based teaching faculty member on the Danforth campus with a semester appointment of at least 6.5 credit hours, or a regular staff employee whose standard work schedule is 20 or more hours per week.

New Hire Event – New hire benefits begin on the first of the month coincident with or the first of the month following your date of hire. You must enroll within 31 days of your date of hire to participate in the health, dental, vision buy-up and flexible spending plans, or to enroll in optional life insurance without completing a statement of health.

Life Event – You may enroll in, cancel coverage, add or delete dependents from your health and dental plans and enroll in, change or cancel your participation in the flexible spending plans within 31 days of a qualifying life event. Life events include, but are not limited to, marriage, death, divorce, birth, adoption and certain changes in employment status. For the birth of a child, you have 62 days from the date of birth to add the child to your health coverage. Supporting documentation may be required.

Open Enrollment – During open enrollment you may enroll in or change health plans, cancel coverage, add or delete dependents from your health/dental coverage, enroll in or cancel the vision buy-up option or enroll in the flexible spending, RMSA and HSA plans for the upcoming year. Open enrollment occurs each year during the month of November.

Enrollment

You may enroll in benefits online through HRMS Employee Self Service or by submitting the completed enrollment/change forms to your Benefits Office. With the exception of the Retirement Savings Plan and optional life insurance, enrollment is limited to the new hire event, life events and open enrollment. The Retirement Savings Plan allows on-going enrollment following your new hire event. You may apply for optional life insurance coverage at any time by completing a statement of health.

Benefit premiums will be deducted from your paycheck. Health, dental and flexible spending premiums are deducted on a pre-tax basis. However, health and dental premiums for domestic partners are deducted on an after-tax basis per IRS regulations. If you are paid monthly, premiums will be deducted from each paycheck. If you are paid bi-weekly, your monthly premiums will be split between two paychecks per month. In the event you receive three biweekly paychecks in one month, only retirement savings will be deducted from the third biweekly paycheck.

Health Insurance Marketplace

The health care reform law requires most individuals to have health insurance or otherwise pay a penalty. If you are enrolled in a WUSTL health plan, you meet this requirement and will not be subject to a penalty. If you are not eligible for or do not enroll in a WUSTL health plan, you must obtain health insurance coverage from another source, such as a family member's employer-sponsored health plan or the public Health Insurance Marketplace that was established in connection with health care reform. A Health Insurance Marketplace Notice that provides required information about the Marketplace can be found on the Health Plan Comparisons page of our Human Resources website. To request a paper copy of the Notice, contact the Benefits Office at (314) 935-3211.

Regulatory Benefit Notices

The University is required to provide you with important information regarding eligibility and enrollment, benefit coverage, COBRA rights, HIPAA privacy rules, and whether the University's prescription drug coverage qualifies as creditable coverage for Medicare. **For full regulatory benefit notices, please visit hr.wustl.edu or call 314-935-3211 to request paper copies.**

Continuation Coverage Rights Under COBRA

This general notice informs group health plan participants of their right under federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), to COBRA continuation coverage --- a temporary extension of group health plan coverage. COBRA continuation coverage is available to group health plan participants when they would otherwise lose their group health plan coverage.

Health Insurance Marketplace Notice

The Patient Protection and Affordable Care Act (PPACA) requires most individuals to have health insurance coverage or otherwise pay a tax penalty. The goal is to ensure that individuals have access to affordable health insurance -- whether through their own employer, a family member's employer, an insurance company, or the government. The Health Insurance Marketplace was established by the federal government in connection with the PPACA. You can access information about the Health Insurance Marketplace and the PPACA's requirements for individuals and families at www.healthcare.gov or 1-800-318-2596.

HIPAA Privacy Notice

Washington University respects the confidentiality of your health information and recognizes that information about your health is personal. WUSTL's Comprehensive Employee Welfare Benefit Plan, which encompasses its group health plans and health spending plans, Employee Assistance Program and Wellness Program, is required by law to protect your health information and to inform you of its legal duties and your rights regarding such information. This notice explains how, when and why these plans typically use and disclose your health information and your privacy rights regarding such information.

HIPAA Special Enrollment Rights

In accordance with the requirements of the Health Insurance Portability and Accountability Act ("HIPAA"), you have the right to enroll in a WUSTL group health plan under a "special enrollment" provision if you acquire a new dependent or if you decline coverage under WUSTL's group health plans for yourself or an eligible dependent while other coverage is in effect and later lose that other coverage for certain qualifying reasons.

Newborns' & Mothers' Health Protection Act of 1996

Group health plans generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However the group health plan may pay for a shorter stay if the attending provider, after consultation with the mother, discharges the mother or newborn earlier. The group health plan may not require that a physician or other health care provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours for a cesarean section).

Notice of Creditable Coverage

This notice, which applies to individuals who are entitled to Medicare benefits, provides information about the prescription drug coverage included with WUSTL's health care benefits and the options that are available under Medicare's prescription drug coverage. This information is provided to assist such individuals in deciding whether or not to enroll in a Medicare prescription drug plan.

Premium Assistance under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or the Children's Health Insurance Program (CHIP) and you are eligible for WUSTL health insurance coverage, some states (including the State of Missouri) have premium assistance programs that can help pay for coverage, using funds from their Medicaid or CHIP programs.

Women's Health and Cancer Rights Act of 1998

As required by the Women's Health and Cancer Rights Act of 1998, WUSTL's group health plans provide benefits for mastectomy, including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema).

If you receive benefits under your health plan in connection with a mastectomy, benefits are also provided for the following services, as you determine appropriate with your attending physician:

- All states of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

The amount you must pay for such services are the same as required for any other covered health services under your health plan.

2016 Benefit Premiums and Surcharge

The monthly premiums for the five Washington University health plan options include medical, dental, prescription drug and basic vision coverage and are effective January 1, 2016 through December 31, 2016. You may elect Dental Only if you do not need health plan coverage; however, your covered dependents must be enrolled in the same coverage as you. The vision Buy-Up Option is only available if you are enrolled in a health plan.

Full-Time Health Insurance Premiums								
	Tier 1 - Annual Salary <\$43,000				Tier 2 - Annual Salary \$43,000+			
	INDIVIDUAL ONLY	INDIVIDUAL +CHILD/REN	INDIVIDUAL + SPOUSE/PARTNER	FAMILY	INDIVIDUAL ONLY	INDIVIDUAL +CHILD/REN	INDIVIDUAL + SPOUSE/PARTNER	FAMILY
CHOICE HMO	\$40.45	\$209.27	\$219.14	\$309.47	\$55.37	\$278.23	\$294.19	\$417.99
CHOICE POS	62.57	291.73	305.49	459.54	87.83	401.60	424.64	640.40
CHOICE HDHP	9.16	28.64	31.51	61.25	14.58	42.19	48.91	93.68
Excel PPO	83.59	322.76	337.99	503.72	122.01	464.52	491.17	733.70
Basic PPO	22.79	66.55	72.37	141.68	33.94	94.48	107.26	208.59
Dental Only	2.40	5.00	5.06	8.79	2.40	5.00	5.06	8.79
Vision Buy-Up	6.53	14.04	13.09	22.44	6.53	14.04	13.09	22.44
Part-Time Health Insurance Premiums								
	INDIVIDUAL ONLY	INDIVIDUAL + CHILD/REN	INDIVIDUAL + SPOUSE/PARTNER	FAMILY				
CHOICE HMO	\$271.29	\$598.33	\$677.10	\$970.81				
CHOICE POS	355.53	783.00	886.39	1,282.23				
CHOICE HDHP	164.88	347.88	395.01	571.30				
Excel	480.09	1,022.06	1,161.54	1,672.70				
Basic	215.00	433.96	495.98	733.63				
Dental Only	4.81	10.01	10.13	17.59				
Vision Buy-Up	6.53	14.04	13.09	22.44				

Employees Eligible for Full Time Health Premiums - Employees who work an average of 30 hours or more per week, as determined in accordance with provisions of the Affordable Care Act, are eligible for full time health premiums.

Spouse/Domestic Partner Health Premium Surcharge

In addition to monthly health premiums, a \$80 monthly surcharge applies to employees eligible for full-time health premiums with an annual salary of \$43,000 or more who elect to cover a spouse or domestic partner under their WUSTL health plan, if the spouse/domestic partner: is employed outside of WUSTL, is eligible for health insurance through their own employer, and is eligible for full-time health premiums under their own employer's plan. The surcharge is deducted on a pre-tax basis for a spouse and on an after-tax basis for a domestic partner.

2016 Benefit Premiums continued

Optional Term Life Insurance Premiums								
Employee Age as of July 1	Employee Monthly Rate per \$1,000 of Coverage	Employee Age as of July 1	Spouse/DP Monthly Rate per \$1,000 of Coverage	Dependent Child Monthly Rate				
Under 30	.034	Under 30	.045	.60 per month Will waive child premium if spouse/domestic partner coverage is elected				
30 - 34	.043	30 - 34	.063					
35 - 39	.051	35 - 39	.078					
40 - 44	.062	40 - 44	.099					
45 - 49	.086	45 - 49	.144					
50 - 54	.123	50 - 54	.213					
55 - 59*	.197	55 - 59*	.354					
Group Variable Universal Life Insurance Premiums (Per \$1,000 Of Coverage)								
Age as of 7/1	NON-SMOKER	SMOKER	Age as of 7/1	NON-SMOKER	SMOKER	Age as of 7/1	NON-SMOKER	SMOKER
20 - 29	.022	.048	44	.065	.090	52	.154	.226
30 - 34	.035	.048	45	.071	.108	53	.166	.250
35 - 36	.036	.048	46	.083	.119	54	.182	.274
37 - 39	.038	.054	47	.094	.138	55	.201	.304
40	.038	.060	48	.100	.150	56	.224	.333
41	.042	.066	49	.112	.167	57	.247	.369
42	.048	.072	50	.124	.185	58	.270	.410
43	.054	.083	51	.135	.202	59*	.301	.452
*Optional Term Life and GVUL premiums for ages 60 and over are located on the life insurance page of the HR website								
Long Term Disability Buy Up Plan								
The total cost is \$.17 per hundred dollars of monthly salary. To calculate your individual premium, divide your monthly gross pay by 100 and then multiply the results by \$.17.								

Glossary

Co-Insurance: Your share of the costs of a covered healthcare service, calculated as a percent (for example, 20%) of the allowed amount for the service. You pay co-insurance plus any deductibles you owe. For example, if the health insurance or plan's allowed amount for an office visit is \$100 and you've met your deductible, your co-insurance payment of 20% would be \$20. The health insurance or plan pays the rest of the allowed amount.

Co-Payment (Co-Pay): A fixed amount (for example, \$20) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

Deductible: The amount you owe for health care services your health insurance or plan covers before your health insurance or plan begins to pay. For example, if your deductible is \$1,000 your plan won't pay anything until you've met your \$1,000 deductible for covered health care services subject to the deductible. The deductible may not apply to all services.

Prior Service: Continuous, full-time, benefits eligible service in a faculty or staff position at an accredited university. The break in service between the former university and WUSTL must be 90 days or less to meet the eligibility requirement.

Full-Time Service Equivalent: Part-time Service is calculated based on the full-time equivalent (FTE) associated with the employee's University appointment for each continuous year of service. For example, an employee working 50% FTE will meet the equivalent of seven years of full-time service in 14 years. An employee working 75% FTE will meet the equivalent of seven years of full-time service in 9.34 years.

Graduate Courses: Courses that are 500 level; or 400 level if individual is enrolled in graduate program.

403(b): A defined contribution retirement plan for pretax contributions by an employee (and sometimes, also the employer) available to employees for not-for-profit private organizations. 403(b) funds grow tax-deferred until retirement (or 59 ½) when they may be distributed without penalty, to be taxed at the account holder's ordinary income tax rate. Distributions must begin by age 70 ½.

Network: The facilities, providers and suppliers your health insurer or plan has contracted with to provide health care services.

Out-of-Pocket Limit: The most you pay during a policy period (usually a year) before your health insurance or plan begins to pay 100% of the allowed amount. This limit never includes your premium, balance-billed charges or health care your health insurance or plan doesn't cover. Some health insurance or plans don't count all of your co-payments, deductibles, co-insurance payments out-of-network payments or other expenses toward this limit.

Primary Care: A physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine) who directly provides or coordinates a range of health care services for a patient.

Specialist: A physician specialist focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent or treat certain types of symptoms and conditions. A non-physician specialist is a provider who has more training in a specific area of health care.

Undergraduate Courses: Courses that are 100-300 level; or 400 level if the individual is not enrolled in a graduate degree program.

Benefit Department Contacts

DANFORTH BENEFITS OFFICE		HTTP://HR.WUSTL.EDU	CAMPUS BOX 1190	FAX (314) 935-8198
Sandra Allen, HRMS Specialist - Benefits Benefits System, HRMS Upgrades allensa@wustl.edu / (314) 935-9836		Jennifer Gang, Benefits Coordinator Health, Dental, Rx, Vision, Flex Spending, H.S.A., COBRA, Retiree/Inactive Billing jennifergang@wustl.edu / (314) 935-7745		
Peggy Heck, Sr. Benefits Coordinator Life Insurance, Long Term Disability peggyheck@wustl.edu / (314) 935-5931		Kimberly Olivastro, Sr. Benefits Coordinator Tuition Assistance, MOST kolivastro@wustl.edu / (314) 935-5759		
Donna Bequette, Benefits Manager Retirement Savings, Deferred Compensation dbequette@wustl.edu / (314) 935-8110		John Henderson, Sr. Benefits Manager Health, Dental, Rx, Vision, Flex Spending johnhenderson@wustl.edu / (314) 362-9341		
Mary Stull, Sr. Benefits Manager Management Oversight of Accounting / Audits marystull@wustl.edu / (314) 935-5701		Linda Hack, Director of Benefits and Compensation lindahack@wustl.edu / (314) 935-8642		
SCHOOL OF MEDICINE BENEFITS OFFICE		HTTP://HR.MED.WUSTL.EDU	CAMPUS BOX 8002	FAX (314) 362-2500
Matthew Roser, Benefits Coordinator RMSA, Long Term Care, Payroll Deductions, MOST matthew.rosier@wustl.edu / (314) 362-4929		Pam Guntli, Benefits Coordinator Retirement Savings, Life Insurance, Retiree Benefits guntlip@wustl.edu / (314) 362-4925		
John Henderson, Sr. Benefits Manager Health, Dental, Rx, Vision, Flex Spending johnhenderson@wustl.edu / (314) 362-9341		Linda Hack, Director of Benefits and Compensation lindahack@wustl.edu / (314) 935-8642		

Provider Contacts

Advantica

www.advanticabenefits.com
(800) 501-3471

ConnectYourCare

www.connectyourcare.com
(866) 347-7276

UnitedHealthcare

www.myuhc.com
(800) 382-2599

TIAA-CREF

www.tiaa-cref.org

Retirement Savings 403(b)

(800) 842-2776

Retirement Medical Savings Account (RMSA)

(877) 554-1004

Express Scripts (ESI)

www.express-scripts.com/wustl
(877) 880-1877

VSP

www.vsp.com
(800) 877-7195