

2023 WEBSTER UNIVERSITY

Employee Benefits



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Webster University is strongly committed to providing comprehensive and competitive benefits for our employees and your families. We consider comparative market data, quality of coverage and cost while striving for meaningful and flexible benefit plan offerings. Webster shares or fully covers medical, dental, vision, life insurance and long term disability benefits with an investment of more than \$7 million. We additionally offer a broad spectrum of voluntary benefits. We encourage you to consider the options made available through Webster in this robust benefit plan program that are right for you and your family.

Frequently Asked Questions

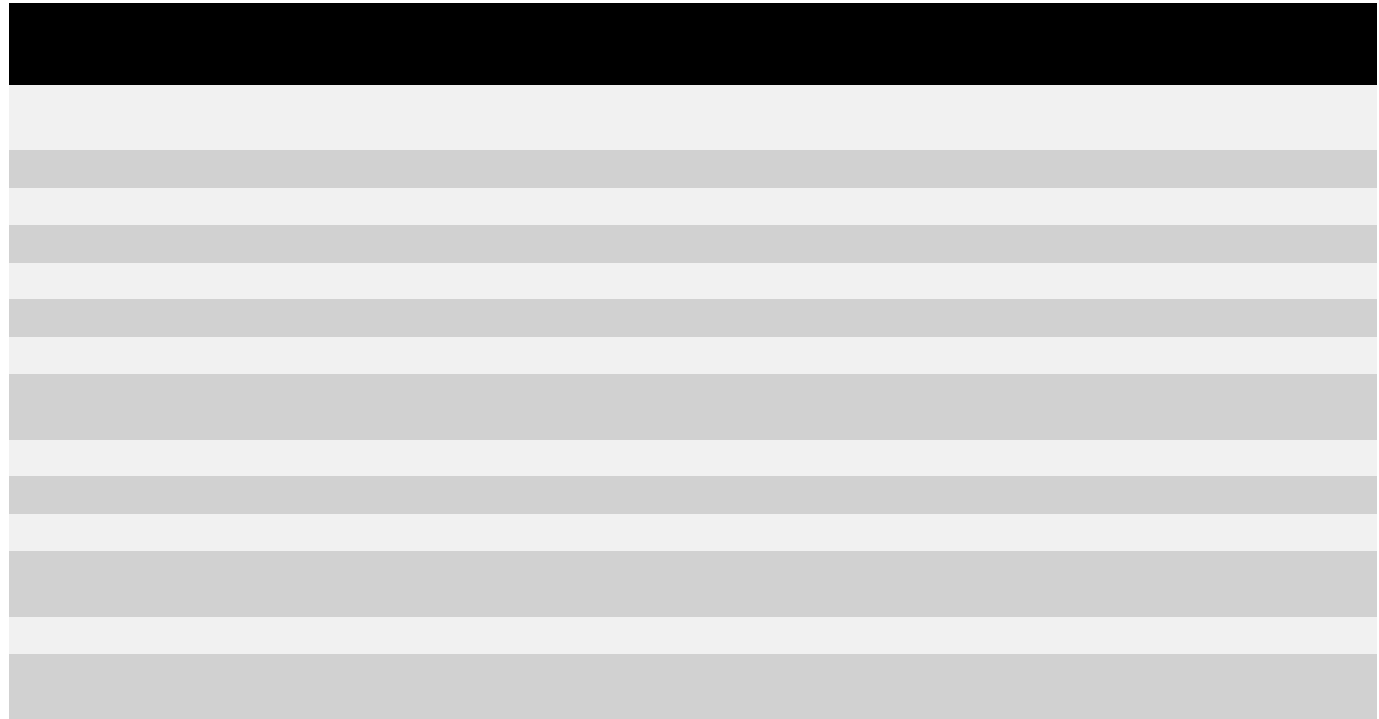
Medical Benefits

Below is a summary of medical coverages only; deductibles, copays and coinsurance percentages are amounts for which you are responsible. Call a Cigna One Guide representative at (888) 806-5042, 24/7, for help with medical questions, even before you enroll.

MEDICAL PLAN:Cigna

OPTIONS:Open Access Plus (PPO) and Cigna High Deductible Health Plan (HDHP)

PROVIDER NETWORKOpen Access Plus, OA Plus, Choice Fund OA Plus



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Prescription Drug Benefits

express-scripts.com

The information below is a summary of prescription drug coverages only. Any deductibles, copays, and coinsurance percentages shown below are amounts for which you are responsible.

PRESCRIPTION DRUG PLAN Express Scripts (National network with Walgreens, excludes CVS)

PROVIDER NETWORK National Preferred Formulary

PRESCRIPTION DRUG PLAN FEATURES	OPEN ACCESS PLUS (PPO WITH HRA)		OPEN ACCESS PLUS (HDHP WITH HSA)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Retail Pharmacy:				
Generic				
Brand				
Non-Preferred Brand				
Mail Order or Walgreens: (90-day supply)				
Generic				
Brand				
Non-Preferred Brand				
Specialty Rx: Accredo				

HSA EXPANDED RX LIST (Preventative/maintenance medications)	OPEN ACCESS PLUS (HDHP WITH HSA)	
	In-Network	Out-of-Network
Retail Pharmacy:		
Generic	\$10 Copay	N/A
Brand	\$30 Copay	N/A
Non-Preferred Brand	\$50 Copay	N/A
Mail Order or Walgreens: (90-day supply)		
Generic	\$20 Copay	N/A
Brand	\$60 Copay	N/A
Non-Preferred Brand	\$100 Copay	N/A
Specialty Rx	N/A	N/A

¹ See Garner Health Provider Optimization for requirements to access the HRA.

² Out-of-Network benefits are paid up to a Maximum Reimbursable Charge.

Monthly contributions for medical and prescription drug coverage: Cost is shared between Webster University and employee. The deductible and out-of-pocket maximum cross-apply between the prescription and medical plans.

Garner Health Provider Optimization with

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Health Savings Account (HSA) for High Deductible Health Plan

HSA PLAN: Cigna Choice Fund TakeCharge (BMO Bank)

This IRS qualified HDHP allows participants the ability to set aside pretax dollars in an HSA to help pay for health care expenses, either now or in the future. Funds are owned by the account holder and can accumulate year-after-year on a tax-free basis. As the HSA account holder, you must maintain records of those expenses, and ensure contributions to the HSA do not exceed IRS limits according to the average level.

To qualify, participants must: Be enrolled in the HDHP, not be covered by another medical plan (including Medicare Part A or Part B, or VA plans), not be covered/eligible for another FSA or similar plan, not be claimed as a dependent on

Dental Benefits

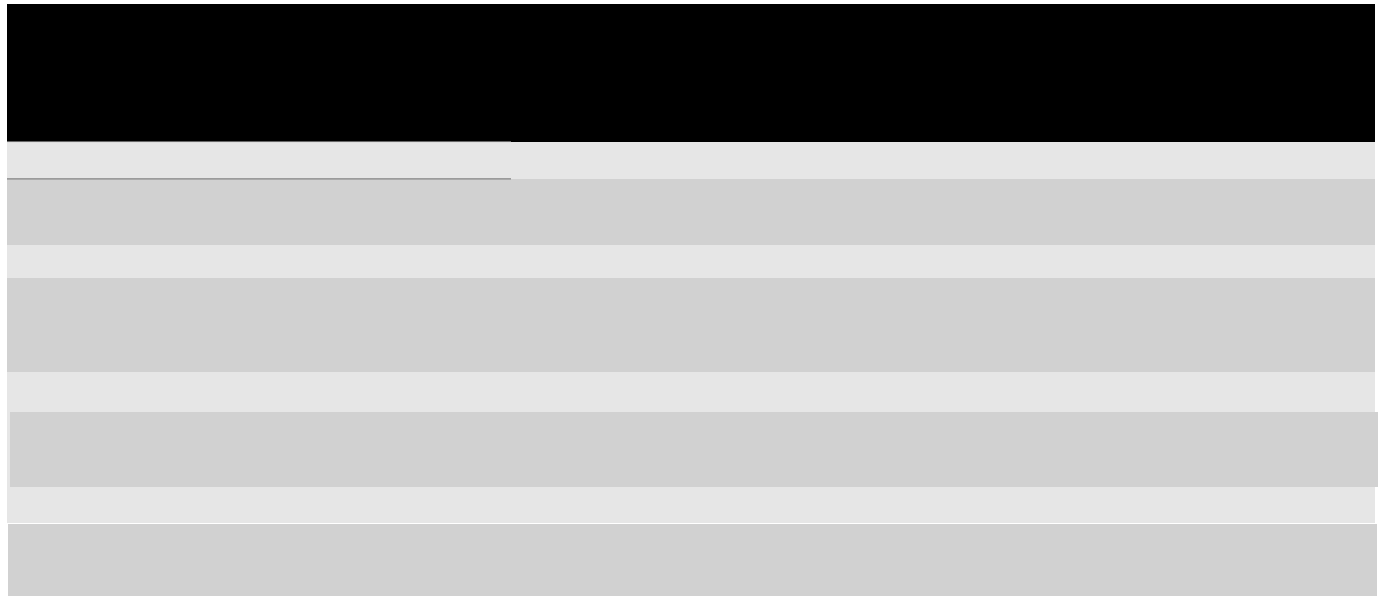
deltadentalmo.com. For outside St. Louis region: deltadental.com

Dental coverage is another key to your overall health and wellness. Delta Dental offers a strong network with the best pricing but gives you the freedom to visit the dentist of your choice on a treatment by treatment basis. Plus, with wellness programs like “Healthy Smiles, Healthy Lives” and “MAXAdvantage” you have a reason to smile. Deductibles, copays, and coinsurance percentages shown are amounts for which you are responsible.

DENTAL PLANS: Delta Dental

OPTIONS: Gold Plan or Platinum Plan

PROVIDER NETWORK: PPO Network or Premier/PPO Networks



Vision Benefits

Your eyes deserve the best care to keep them healthy year after year. With Webster University’s vision benefits through Vision Service Plan (VSP) you’ll get a great value on your eye care and eyewear through VSP providers, including some retail chains or online at eyeconic.com. For additional discounts, go to vsp.com/offers.

VISION PPO PLAN: Vision Service Plan (VSP)

PROVIDER NETWORK: VSP Signature

SIGNATURE PLAN BENEFITS	In-Network	Out-of-Network
WellVision Eye Exam	\$10 Copay	\$45 Allowable
Contact Lens Exam (Fitting and evaluation)	\$60 Maximum Copay	\$45 Allowable
Frames:	\$120 Allowable	\$47 Allowable
Single Lenses	\$20 Copay	\$45 Allowable
Bifocal Lenses	\$20 Copay	\$65 Allowable
Tri-focal Lenses	\$20 Copay	\$85 Allowable
Contact Lenses (Instead of glasses)	\$120 Allowable	\$105 Allowable

Life Insurance and Accidental Death & Dismemberment Benefits

BASIC GROUP LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT Webster University provides Basic Group Life and AD&D

Critical Illness Plan

voya.com

This optional benefit plan helps employees and their families with additional resources in case of a major critical illness. You can purchase a plan for you, your spouse or domestic partner and your eligible dependent children through payroll deduction. Reimbursements from qualified claims can be used for any expenses such as house payments, groceries, doctor's office, etc. Plans are guarantee issued without medical application and are portable.

CRITICAL ILLNESS PLAN Pays a lump sum to the claimant if diagnosed with one of the specific critical illnesses covered under the policy, which includes Heart Attack, Stroke, End-Stage Renal Disease, Permanent Paralysis, Coma, Major Organ Failure, Coronary Artery By-Pass and Cancer. Policy also includes an additional occurrence benefit and a reoccurrence benefit (except cancer).

CRITICAL ILLNESS PLANS	Base	Buy-Up
Employee	\$5,000	\$10,000
Spouse or Domestic Partner	\$5,000	\$10,000
Child(ren)	\$5,000	\$10,000

Note: This chart provides a brief, high level overview of the plan for an employee.

CRITICAL ILLNESS WELLNESS RIDER To promote wellness, the vendor will pay you \$100 when you submit your wellness claim, \$100 when you submit your spouse's or domestic partner's wellness claim, \$50 per child (up to 4 children) when you submit his/her wellness claim. The wellness claim can include medical, dental or vision preventive services, and claims can only be submitted once a year.

WELLNESS BENEFIT RIDER	Base	Buy-Up
Employee	\$100	\$100
Spouse or Domestic Partner	\$100	\$100
Child(ren) (Up to 4 total)	\$50	\$50

Accident Plan

This optional benefit plan helps employees and their families with additional resources in case of an accident. You can purchase a plan for you, your spouse or domestic partner and your eligible dependent children through payroll deduction. Reimbursements from qualified claims can be used for any expenses such as house payments, groceries, doctor's office, etc. Plans are guaranteed issued without medical application and are portable.

ACCIDENT PLAN Pays a lump sum for non-work related accidents that result in medical care reimbursing based on a set dollar schedule for services received such as accident hospital care, emergency care, follow-up care, treatment of fractures, burns, emergency dental work due to an accident, eye care and lacerations, etc.

Retirement Plan

Webster University offers a retirement program to employees through TIAA with a variety of investment options. You may join the Dened Contribution Plan immediately upon hire if you are an employee of the University and you are not a student employee. Contributions can be made pre-tax or post-tax, based on the annual IRS limitations. Employees who participate in these plans are immediately vested.

You are credited with a year of service at the end of the twelve-month period beginning your date of hire if you have an
