BENEFIT PLANS SUMMARY

This document is meant to serve as a high level summary of the benefits that may be available to you as a member of the faculty or staff of the University of La Verne.

Detailed information may be found by reviewing the summary plan documents for each of the plans. These are available in the “Links to Summary Plan Documents” area of the Human Resources website (www.laverne.edu/hr/).

EFFECTIVE DATE: This does not apply to the Retirement Plan. Refer to Retirement Plan section for the plan’s specific effective date.
- Date of Hire: Prior to the 20th of the month, benefits will become effective the first day of the month following date of hire.
- Date of Hire: On or after the 20th of the month, benefits will become effective the first of the second month following date of hire

ENROLLMENT: Employees must complete the enrollment forms for benefits they elect coverage for. Completed forms must be submitted within 31 days from date of hire. Benefits are elected during the initial eligibility period, the next opportunity to enroll in Benefits will be annual open enrollment period.

PRE-TAX BENEFIT PLAN: The IRS tax code allows employees to pre-tax certain expenses. Two pre-tax plans are available:

- **Premium Conversion Plan** - allows employee to pre-tax ULV health, dental, vision, life/ad&d, and long-term disability plan premiums.
- **Flexible Spending Account Plan:**
  - **Medical Reimbursement Account** - allows employee to pre-tax many “out-of-pocket” or unreimbursed medical/health care costs. **AND/OR**
  - **Dependent Care Account** - allows employee to pre-tax the expense of dependent care.

  **NOTE:** Benefit premiums are not eligible for reimbursement.

CHANGING YOUR BENEFIT ELECTIONS

Benefit elections may be changed only during the annual open enrollment period or in the event of a Change in Family and Life Status.

Family and Life Status Changes include:
- Marriage, registration of domestic partnership, legal separation, cancellation of registered domestic partnership or divorce
- Birth, adoption or legal guardianship of a child
- Death of your spouse, domestic partner or child
- Change in spouse’s or domestic partner’s employment status that affects the individual’s benefits eligibility
- A child no longer qualifies as a dependent
- A child no longer capable of self-support due to total disability
WHO IS ELIGIBLE:
- Regular employees appointed for at least three-quarter time
- Eligible Dependents include:
  - Legally married spouse
  - Legally registered same-sex and opposite-sex domestic partner
  - Children under age 26
- A dependent also covered as an employee under the same plan cannot be enrolled.

For each dependent you’re covering under the University’s Health and Welfare Plans (medical, dental, vision, and life), you must provide appropriate documentation. The documentation requirements are noted on the Verifying Dependent Eligibility: List of Acceptable Documentations form. You must also return the required Eligibility Verification Affidavit form along with your documentation for each dependent you are covering.

MEDICAL INSURANCE: Available to regular employees appointed for at least three-quarter time. The University currently offers 3 medical plans from which you may choose:

1) Kaiser HMO – is a “staff model” HMO that allows you to use their facilities and doctors/providers for your entire medical and pharmacy needs with a $20.00 co-payment for office visits and a prescription drug plan with $10.00 co-payment for a 30 day supply of generic drugs. No benefits will be paid for any care obtained outside of the Kaiser facilities (except Emergency as noted in the literature).

2) ANTHEM BLUE CROSS POWER ADVANTAGE HMO – is an “Independent Physician Association” (IPA) model HMO that allows you to choose your physicians from their network to act as your Primary Care Physician (PCP). There is a $15.00 co-payment for office visits if you use a doctor from the Power Advantage Network and a $30.00 co-payment if you use a HMO network doctor outside of the Power Advantage Network. Referrals from your PCP are required for any specialty care. No benefits will be paid for any care obtained outside of the Blue Cross California Care Network (except Emergency as noted in the literature). Lifetime Maximum is unlimited.

3) ANTHEM BLUE CROSS Select PPO Plan – is a 2-tier benefit plan. “In-Network” (PPO) Benefits: allows you to see one of their participating physicians/providers from their network with a $20.00 co-payment for office visits. The annual deductible is $300.00 per insured person; maximum of three separate deductibles per family. The in-network tier plan pays 90% of a lower, negotiated cost for most of the services, and you pay the remaining 10%. The annual out-of-pocket maximum is $2,000 per insured person per year. OR “Out-of-Network” Benefits: Allows you to move “out-of-network” at any time by using any physician or provider you wish. The deductible for out-of-network benefits is the same as for in-network benefits. When using out-of-network providers, the plan will pay 70% of the non-negotiated cost, up to reasonable and customary (R&C) limits, and you pay the remaining 30%. The annual out-of-pocket maximum is $6,000 per individual per year.

Employee pays a portion of the plan selected. Dependent coverage is available for each plan. (The University, by virtue of making medical insurance available, does not attest to the skills, professionalism, stability or resources of any physician, hospital, or support medical facilities or personnel.)

DENTAL INSURANCE: Available to regular employees appointed at least three-quarter time. Two plans are available, an HMO plan and a Preferred Provider Option (PPO) plan. Adult and children's orthodontia benefits, as well as dependent coverage are available in both plans.

CIGNA DHMO Plan: requires you to pick one of the participating dentists from their network. (No assurances can be made that specific dentists will be or will remain available to a plan member.)

CIGNA PPO Plan: Allows you to choose from a list of preferred providers or use any dentist for your dental needs. The PPO plan may be used in-network or out-of-network. It requires a $50.00 annual deductible and thereafter pays 50-80% of approved charges, up to a maximum of $1,100.00 per year. Employee pays a portion of either plan.
**VISION CARE INSURANCE**: Available to regular employees appointed at least three-quarter time. This plan offers benefits for eye exams, lenses, frames, contact lenses, and more. By selecting and utilizing VSP network doctors, employees are able to receive significant discounts on their vision needs. Out-of-network benefits are available but will result in higher out-of-pocket costs for the member. *Employees pay the full cost for this benefit.*

**LIFE INSURANCE**: Plans below may be selected and are available to regular employees appointed at least three-quarter time:

1) **MetLife Basic Life and AD&D Insurance**

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<thead>
<tr>
<th>Coverage</th>
<th>Employee</th>
<th>Spouse/Domestic Partner</th>
<th>Child(ren)</th>
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</thead>
<tbody>
<tr>
<td>1 ½ annual salary</td>
<td>$1,000.00</td>
<td>$500.00 per child</td>
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</table>

- Employee coverage reduces to 65% of the original benefit amount on 65th birthday
- Dependent Spouse/Domestic Partner coverage cancels at age 70
- To be eligible for Basic Dependent Life insurance, employees must be enrolled in the Employee Basic Life Insurance and Accidental Death & Dismemberment insurance
- *Employee pays a portion of the premium*

2) **MetLife Optional Life and Dependent Life Insurance**

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Employee</th>
<th>Spouse/Domestic Partner</th>
<th>Child(ren)</th>
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</thead>
<tbody>
<tr>
<td>$10,000 increments up to $500,000</td>
<td>$5,000 increments up to $250,000</td>
<td>$2,500 increments up to $10,000</td>
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<tr>
<td>If electing an amount in excess of 3 times of pay or $450,000 (whichever is lesser), employee must complete Statement of Health</td>
<td>If electing an amount in excess of $10,000, spouse/domestic partner must complete Statement of Health</td>
<td>Coverage cannot exceed 50% of the employee’s Optional Life amount</td>
<td></td>
</tr>
</tbody>
</table>

- To be eligible for Optional Dependent Life Insurance, employee must be enrolled in the Employee Optional Life
- *Employee pays full premium*

3) **MetLife Voluntary Accidental Death & Dismemberment**

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<tr>
<th>Coverage</th>
<th>Employee</th>
<th>Employee + Family</th>
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</thead>
<tbody>
<tr>
<td>$10,000 increments up to $500,000</td>
<td>$10,000 increments up to $500,000</td>
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- Premiums are based on coverage desired
- *Employee pays full premium*
LONG-TERM (TOTAL) DISABILITY PLAN: Available to regular employees appointed at least three-quarter time. This plan is designed to replace 60% of base salary in the event an employee becomes totally and permanently disabled. Benefit payments begin after the sixth month of disability (State Disability Insurance pays for the first six months) and continue until age 65. Employee pays a portion of the premium.

LONG-TERM CARE PLAN: Available to regular employees appointed at least three-quarter time. UNUM Life Insurance Company offers long-term facility or in-home care. Several plans available. Coverage extends to other family members. Benefits begin after 90-day elimination period is satisfied. Employee pays full premium.

UNIVERSITY OF LA VERNE DEFINED CONTRIBUTION RETIREMENT PLAN: The University of La Verne maintains a defined contribution retirement plan that operates under Internal Revenue Code 403(b). The approved providers for the plan are TIAA-CREF and Fidelity Investments.

Mandatory Employee and Employer Contributions
All employees appointed at least one-half time MUST participate as a condition of employment. Employees are required to contribute 5% of their monthly base salary to the retirement account. The University of La Verne will make a 10% contribution to the employee’s retirement account. Employees are always 100% vested in their contributions to the account. With respect to vesting of the university’s contributions; for employees hired on or after January 1, 2004, university contributions are fully vested upon completion of 3 years of eligible employment. For university employees hired before January 1, 2004, contributions are fully vested.
Effective Date: 1st of the month coincident with or next following employee’s employment commencement date.

Voluntary Employee Contributions
Employees that would like to make voluntary contributions to a retirement plan can do so, up to the 2012 IRS limit of $17,000 and other applicable limits (such as catch-up and 15-year contributions). Employee contributions are always fully vested.
Effective Date: 1st of the month coincident with or next following employee’s employment commencement date.

EMPLOYEE ASSISTANCE PROGRAM (EAP):
The EAP provides outside confidential professional assistance to employees and their families with issues/problems that affect their personal lives. In addition to the program’s confidentiality, it is also voluntary.
It is designed to allow the employee or family member to seek help on their own and is available on a 24-hour basis at no cost to the employees. The program provides assistance with such issues as:
- Alcohol and Drug Issues
- Stress Related Issues
- Emotional Disorders
- Money/Financial Problems
- Marital or Family/Children/Adolescent Issues
- Coping with Separation/Divorce
- The Loss of Loved Ones
- When Food Becomes a Problem
- Work-related Issues

FLEXIBLE SPENDING ACCOUNT:
FSAs allow you to pay for eligible out-of-pocket health care and dependent care expenses with pre-tax dollars:
• The Health Care FSA: Helps you pay for medical, dental or vision copays, deductibles and other services incurred by you and certain eligible dependents that other benefit programs do not cover. ($300 up to $5,000 annual contribution.)
• The Dependent Care FSA: Helps you pay for certain child care or elder care expenses such as babysitting, child/adult daycare, etc. ($300 up to $5,000 annual contribution.)
(Employee paid)
TUITION REMISSION:
Full-time regular employees hired July 1, 2003 or after, who have completed one full year of employment, are eligible along with their legally married spouse or registered domestic partner and dependents under age 25, for a waiver of 50% tuition. During the third year of employment a waiver of 75% tuition and beginning with their fourth year of employment 100% tuition. Employees qualify for a maximum of 24 units per year beginning with the first term following completion of one full year of employment.

Full-time regular employees hired prior to July 1, 2003 are grandfathered in with the original policy of tuition remission as follows: Maximum waiver of 24 units per year beginning with first term following employment.

TUITION EXCHANGE PROGRAM: The University participates in a reciprocal tuition exchange program (for dependents of employees) with numerous other universities throughout the United States. Information is at: http://faculty.ulv.edu/~clarka/dlc/tuitionexchange/teulv.html

PAID TIME OFF:
- The following Holidays are observed each year: New Year’s Day; Martin Luther King’s Birthday; Presidents’ Day; Good Friday; Memorial Day; Independence Day; Labor Day; Thanksgiving Day and the following Friday; one-half day the last work-day prior to Christmas Day plus Christmas Day and the following work-week through December 31st.
- Administrative/Professional employees accrue Annual Leave at the rate of 15 hours per month beginning with the first month of employment.
- Classified employees accrue Annual Leave beginning with the first month of employment at the rate of 7 hours during 1st and 2nd years; 10 hours during 3rd and 4th years; and 14 hours beginning with 5th year of employment.
- The maximum Annual Leave accrual for Administrative/Professional and Classified employees at any time is 240 hours.
- Administrative/Professional, Classified and Faculty accrue Sick Leave at the rate of 8 hours per month beginning with the first month of employment. The maximum Sick Leave accrual is 480 hours.
- Between January 1st and December 31st each Classified and Administrative/Professional employee employed at any time during the previous year, may schedule 8 hours of paid Personal Leave absence at a time approved by the supervisor. Personal Leave is not carried over into the succeeding year and is not paid at termination.

FACULTY SABBATICALS: After six consecutive years of full-time service a regular Faculty member may be granted a sabbatical for one semester at full pay or one academic year at half pay. Leave is granted upon submission of a plan for professional development – a subsequent report of progress must be submitted.

ADMINISTRATIVE/PROFESSIONAL ADMINISTRATIVE SABBATICAL LEAVE: Two options are available:

OPTION 1: An employee is eligible for 22 days (one month) of leave after each five completed full years of continuous A/P service. This leave does not accrue and is not payable if not used. If utilized, Option II below is not available for another 6 years.

OPTION II: An employee is eligible to apply for a leave after six completed full years of continuous service when he or she is pursuing graduate study or a similarly appropriate program of research related to his or her duties. It is expected that the employee will return to work after the leave. Either four or eight months of leave may be taken. For a four month leave, the employee will receive 100% of full salary. For an eight month leave, the employee will receive 50% of full salary. If this option is chosen, then Option I cannot be chosen before another five years.
**CONTACT INFORMATION**

University of La Verne Benefits:
- Jackie Yulo, Benefits Manager, at ext.4074 or jyulo@laverne.edu

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<thead>
<tr>
<th>For questions about...</th>
<th>Call...</th>
<th>Or visit...</th>
<th>Group Numbers</th>
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<tbody>
<tr>
<td>Anthem Blue Cross Power Select PPO Plan</td>
<td>1-800-759-3030</td>
<td><a href="http://www.anthem.com/ca/">www.anthem.com/ca/</a></td>
<td>175126M004</td>
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<tr>
<td>Anthem Blue Cross Power Advantage HMO Plan</td>
<td>1-800-227-3771</td>
<td><a href="http://www.anthem.com/ca/">www.anthem.com/ca/</a></td>
<td>175126H005</td>
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<tr>
<td>Kaiser HMO</td>
<td>1-800-464-400 English 1-800-788-0616 Spanish 1-888-KPONCALL Nurse Advice Line</td>
<td><a href="http://www.kp.org">www.kp.org</a></td>
<td>000225055-00</td>
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<tr>
<td>CIGNA Dental Plan</td>
<td>1-800-244-6224</td>
<td><a href="http://www.mycigna.com">www.mycigna.com</a></td>
<td>DHMO: 3331731 PPO: 3331731</td>
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<tr>
<td>Vision Service Plan</td>
<td>1-800-877-7195</td>
<td><a href="http://www.vsp.com">www.vsp.com</a></td>
<td>12309864</td>
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<td>Metlife Life/AD&amp;D Insurance</td>
<td>1-800-638-6420</td>
<td><a href="http://www.metlife.com">www.metlife.com</a></td>
<td>118582</td>
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<td>PayFlex Flexible Spending Account</td>
<td>1-800-284-4885</td>
<td><a href="http://www.mypayflex.com">www.mypayflex.com</a></td>
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<td>TIAA-CREF</td>
<td>1-800-842-2776</td>
<td><a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a></td>
<td>103491</td>
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<tr>
<td>Fidelity Investments</td>
<td>1-800-343-0860</td>
<td><a href="http://www.fidelity.com/atwork">www.fidelity.com/atwork</a></td>
<td>95482</td>
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<td>UNUM Long Term Care Plan</td>
<td>1-800-227-4165</td>
<td><a href="http://www.unum.com">www.unum.com</a></td>
<td>556893</td>
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<td>Reliance Long Term Disability Insurance</td>
<td>1-800-644-1103</td>
<td><a href="http://www.rsli.com">www.rsli.com</a></td>
<td>111629</td>
</tr>
<tr>
<td>EAP</td>
<td>1-800-777-9376</td>
<td><a href="http://www.caep.com">www.caep.com</a></td>
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For more information about benefits at the University of La Verne, please visit the ULV HR website at: [http://www.laverne.edu/hr/](http://www.laverne.edu/hr/).