



2022-23 BENEFITS OVERVIEW

WELCOME Benefits are an important part of your Total Rewards. We are pleased to offer a comprehensive array of quality benefits to protect your health, your family and your way of life.

ELIGIBILITY

When you join the team at UAGC as a full-time employee (working 30+ hours per week on a regular basis), you are eligible to enroll on the first of the month following your date of hire. You will also have the option to enroll your eligible dependents for health care benefits. Your eligible dependents include:

- Your legally married (same or opposite sex) spouse or state registered same sex domestic partner
- You or your spouse's/state registered domestic partner's biological children, stepchildren, adopted child or foster child up to age 26 regardless of marital or student status
- Any children for whom you are required to provide coverage under a Qualified Medical Child Support Order
- Your unmarried children, step-children or children of your domestic partner of any age, if they are incapable of self-care due to a physical or mental disability

MEDICAL PLANS

We offer employees a choice among five different medical plans. Coverage under all plans includes comprehensive medical care and prescription drug coverage.

Cigna Select HMO (Southern CA Only) Plan — With this plan, you select a primary care physician (PCP) from the participating network of providers who will coordinate your health care needs, refer you to specialists (if needed) and approve further medical treatment. Services received outside of the HMO's network are not covered, except in the case of emergency medical care.

Cigna Open Access Plus (OAP) Plan — This plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the Cigna network. The plan year deductible must be met before certain services are covered.

Cigna 1500 Copay and 2500 Choice Fund w/HRA Plans — The Health Reimbursement Plans give you the freedom to seek care from the provider of your choice. You will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the Cigna network. HRA Plans are employer-funded group health plans from which employees are reimbursed tax-free for qualified medical expenses up to a fixed dollar amount per year. Unused amounts may be rolled over to be used in subsequent years.

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**GLOBAL
CAMPUS**



Cigna 2000 Choice Fund w/HSA Plan — The High-Deductible Health Plans (HDHP) give you the freedom to seek care from the provider of your choice. You will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the Cigna network. In addition, the HDHPs come with a health savings account (HSA) that allows you to save pre-tax dollars¹ to pay for any qualified health care expenses as defined by the IRS, including most out-of-pocket medical, prescription drug, dental and vision expenses.

You may contribute to your HSA through pre-tax payroll deductions to help offset your annual deductible and pay for qualified health care expenses. In addition, we will contribute \$187.50 on the first of each quarter to your HSA if you enroll in employee-only and \$375 on the first of each quarter if you enroll yourself and one or more family members. **To be eligible for the HSA, you cannot be covered through Medicare Part A or Part B or TRICARE programs.**

Important: Your contributions, in addition to the company's contributions, may not exceed the annual IRS limits listed below:

HSA Contribution Limit	2022
Employee Only	\$3,650
Family (employee + 1 or more)	\$7,300
Catch-up (age 55+)	\$1,000

¹ tax free under federal tax law; state taxation rules may apply

DENTAL PLAN

We offer employees a dental plan.

Cigna DPPO Plan — This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the network.

VISION PLAN

We offer employees an opportunity to enroll in a vision plan.

This plan through Cigna Vision Plan covers eye exams, lenses, frames, and contacts. Members have the freedom and flexibility to use the provider of their choice. However, benefits are maximized and out-of-pocket costs are reduced if an in-network provider is used.

FLEXIBLE SPENDING ACCOUNTS (FSA)

We provide you an opportunity to participate in the Health Care FSA and/or the Dependent Care FSA.

With these accounts administered by Wex Inc. (formerly Discovery Benefits), employees can set aside **pre-tax** dollars to pay for qualified health care and/or dependent care expenses. Contribution limits are as follows:

Health Care FSA — For 2022, employees may contribute up to \$2,850 to cover eligible health care expenses incurred by themselves, their spouse, and their children up to age 26.

Dependent Care FSA — For 2022, employees may contribute up to \$5,000 (per family) to cover eligible dependent care expenses (\$2,500 if married and file separate tax returns).

EMPLOYEE ASSISTANCE PROGRAM (EAP)

We provide you with an Employee Assistance Program (EAP) at **NO COST**.

The EAP, administered by Cigna, provides confidential, around-the-clock assistance to help employees balance the demands of work, life and personal issues. Employees and their eligible family members have unlimited telephone access, resources and tools online, and up to Five (5) free face-to-face counseling sessions per issue, per member, per year.

LIFE AND AD&D

We provide basic life and accidental death and dismemberment (AD&D) coverage at **NO COST**.

Employees also have the opportunity to purchase additional supplemental coverage at an affordable group rate.

New York Life Basic Coverage — Flat amount of \$50,000 (\$100,000 for manager and above)

New York Life Supplemental Coverage — Employee coverage: up to \$500,00; spouse/RDP coverage: up to \$250,000; child(ren) coverage: up to \$15,000.



RETIREMENT PLANS

How much can I save? — You can save up to the annual IRS maximum. For 2022 it is: \$20,500. If you are 50 years or older you may contribute an additional \$6,500 IRS catch-up contribution for a combined total of \$27,000. The money you contribute is always 100% vested.

What are my account options? — Traditional 403(b) plan – your contributions are made before taxes are taken out. Roth 403(b) – your contributions are made after taxes are taken out.

Is there a match? — Yes. The employer match is 50% of the first 6% of your contribution and is deposited into your account quarterly. You will be vested as outlined in the table below. To be eligible for the match, you must work at least 175 hours per quarter. If that 175 hour mark is not met, employees will not receive the match for that quarter.

Vesting Schedule — Employer Contributions are subject to a vesting schedule:

Years of Service Vesting	%
Less than 1 year	0%
1 year	25%
2 years	50%
3 years	75%
4 years	100%

How is my money invested? — You have a list of funds to choose from if you wish to direct your investments.

If you do not choose your investment option(s), contributions will be automatically deposited in the plan's investment default.

For detailed information about your investment options, please contact MassMutual at retiresmart.com or call by phone at 800.743.5274.

Loans & Hardship Withdrawals — Loans and Hardship withdrawals may be taken from your account while still employed with the university.

Contact MassMutual for information and requirements for either option.

Rollover Contributions — If you have an outside qualified retirement plan or account (401(k), 403(b), 457(b) or IRA), you may be able to transfer your balance into our plan.

To learn more contact MassMutual at (800) 743-5274

www.retiresmart.com

DISABILITY

We provide disability insurance at **NO COST** to you.

Disability insurance through New York Life provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Short-Term Disability (STD) — Benefit amount is equal to 60% of the employees weekly earnings up to \$1,200. Benefits begin After 7th day of disability for a maximum of 12 weeks.

Long-Term Disability (LTD) — Benefit amount is equal to 60% of the employees monthly earnings up to \$15,000. Benefits begin After 90th day of disability until Social Security Retirement Age.

VOLUNTARY BENEFITS

We provide employees an opportunity to purchase voluntary benefits at affordable group rates through Cigna.

These plans provide cash benefits in the event of an illness, injury, disability, or death.

- Hospital Indemnity Insurance
- Critical Illness
- Accident Insurance

VALUABLE EXTRAS

We also offer the following additional benefits:

- MetLaw Legal Plan
- Voluntary Pet Insurance
- Employee Discounts
- Student Debt Repayment (Peanut Butter)
- Education Tuition Benefit Program
- College Student Friday Dress
- Will Preparation and Estate Planning
- Paid Time Off
- Retirement Plans

COST OF BENEFITS

Employee contributions toward the cost of benefits are automatically payroll deducted. The amount will depend upon the plan selected and who is covered.

DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.



2022-23 RATES

COMPANY CONTRIBUTIONS

If you enroll in one of the Cigna Choice Fund Plans, UAGC will contribute to your HRA or HSA account. Amounts are prorated based on your coverage effective date and schedule below.

LEVEL	Q1 7/1 – 9/30	Q2 10/1 – 12/31	Q3 1/1 – 3/31	Q4 4/1 – 6/30
Employee	\$750	\$562.50	\$375	\$187.50
Employee + Dependents	\$1,500	\$1,125	\$750	\$375

HOW WE SHARE THE COSTS Employees who participate in the health screening and assessment each year will earn a \$25 credit each paycheck towards the cost of their medical plan during the next year. While the health screening and assessment is entirely voluntary, only employees who complete the requirements (or Reasonable Alternative Standard) will earn the \$25 credit per pay period. UAGC will automatically apply the wellness credit to reflect your participation (or the end of your participation) in the health screening and assessment for the following plan year. New hires will start at the wellness level.

MEDICAL - Effective July 1, 2022

TIER	Employees earning less than \$50,000/year				Employees earning between \$50,000 - \$99,999/year				Employees earning \$100,000 or more/year			
	Contributions Per Pay Period (26)											
	Employee		Employer		Employee		Employer		Employee		Employer	
	WELLNESS	NON-WELLNESS	WELLNESS	NON-WELLNESS	WELLNESS	NON-WELLNESS	WELLNESS	NON-WELLNESS	WELLNESS	NON-WELLNESS	WELLNESS	NON-WELLNESS
CIGNA 1500 COPAY CHOICE FUND WITH HEALTH REIMBURSEMENT ACCOUNT (HRA)												
Employee	\$72.22	\$97.22	\$284.41	\$259.41	\$76.02	\$101.03	\$280.61	\$255.60	\$83.63	\$108.63	\$273.00	\$248.00
Employee + Spouse	\$195.40	\$220.40	\$603.00	\$578.00	\$205.68	\$230.69	\$592.72	\$567.72	\$226.26	\$251.26	\$572.15	\$547.15
Employee + Child(ren)	\$182.34	\$207.34	\$558.60	\$533.60	\$191.94	\$216.94	\$549.00	\$524.00	\$211.13	\$236.13	\$529.81	\$504.81
Employee + Family	\$284.26	\$309.26	\$916.43	\$891.42	\$299.22	\$324.22	\$901.47	\$876.47	\$329.14	\$354.14	\$871.55	\$846.54
CIGNA 2500 CHOICE FUND WITH HEALTH REIMBURSEMENT ACCOUNT (HRA)												
Employee	\$45.25	\$70.26	\$268.35	\$243.35	\$47.64	\$72.64	\$265.96	\$240.96	\$52.40	\$77.40	\$261.20	\$236.20
Employee + Spouse	\$160.41	\$185.41	\$542.05	\$517.05	\$168.85	\$193.86	\$533.60	\$508.60	\$185.74	\$210.74	\$516.72	\$491.71
Employee + Child(ren)	\$133.34	\$158.34	\$518.51	\$493.50	\$140.36	\$165.36	\$511.49	\$486.48	\$154.40	\$179.40	\$497.45	\$472.45
Employee + Family	\$206.14	\$231.14	\$850.41	\$825.41	\$216.99	\$241.99	\$839.56	\$814.56	\$238.68	\$263.69	\$817.86	\$792.86
CIGNA 2000 CHOICE FUND WITH HEALTH SAVINGS ACCOUNT (HSA)												
Employee	\$60.58	\$85.58	\$263.87	\$238.86	\$63.76	\$88.76	\$260.68	\$235.68	\$70.14	\$95.14	\$254.30	\$229.30
Employee + Spouse	\$172.69	\$197.70	\$553.93	\$528.93	\$181.79	\$206.79	\$544.84	\$519.84	\$199.96	\$224.96	\$526.66	\$501.66
Employee + Child(ren)	\$159.12	\$184.12	\$515.19	\$490.19	\$167.49	\$192.49	\$506.82	\$481.81	\$184.24	\$209.24	\$490.07	\$465.06
Employee + Family	\$246.75	\$271.75	\$846.09	\$821.09	\$259.74	\$284.74	\$833.10	\$808.10	\$285.71	\$310.71	\$807.13	\$782.13
CIGNA SOUTHERN CA SELECT HMO (SOUTHERN CALIFORNIA ONLY)												
Employee	\$58.31	\$83.31	\$198.57	\$173.57	\$61.38	\$86.39	\$195.50	\$170.50	\$67.52	\$92.52	\$189.36	\$164.36
Employee + Spouse	\$179.64	\$204.64	\$393.52	\$368.52	\$189.09	\$214.09	\$384.07	\$359.07	\$208.00	\$233.00	\$365.16	\$340.16
Employee + Child(ren)	\$166.48	\$191.48	\$365.54	\$340.54	\$175.24	\$200.24	\$356.78	\$331.78	\$192.77	\$217.77	\$339.25	\$314.25
Employee + Family	\$269.17	\$294.17	\$591.97	\$566.97	\$283.34	\$308.34	\$577.80	\$552.80	\$311.68	\$336.68	\$549.46	\$524.46
CIGNA OPEN ACCESS PLUS PPO												
Employee	\$80.22	\$105.22	\$313.26	\$288.25	\$84.02	\$109.02	\$309.45	\$284.45	\$91.62	\$116.62	\$301.85	\$276.85
Employee + Spouse	\$220.19	\$245.19	\$660.70	\$635.70	\$230.47	\$255.47	\$650.41	\$625.41	\$251.04	\$276.04	\$629.84	\$604.84
Employee + Child(ren)	\$201.19	\$226.19	\$616.29	\$591.29	\$210.78	\$235.79	\$606.70	\$581.70	\$229.98	\$254.98	\$587.51	\$562.50
Employee + Family	\$350.59	\$375.59	\$974.12	\$949.12	\$365.55	\$390.55	\$959.16	\$934.16	\$395.47	\$420.47	\$929.24	\$904.24

Note: Monthly Rates/Contributions do not include the UAGC contributions to the HSA/HRA funds



DENTAL • Effective July 1, 2022

TIER	Contributions Per Pay Period (26)	
	Employee	Employer
CIGNA Dental PPO		
Employee	\$7.38	\$12.71
Employee + Spouse	\$14.58	\$25.14
Employee + Child(ren)	\$14.15	\$24.39
Employee + Family	\$21.32	\$36.77

VISION • Effective July 1, 2022

TIER	Contributions Per Pay Period (26)	
	Employee	Employer
CIGNA Dental PPO		
Employee	\$0.87	\$1.39
Employee + Spouse	\$1.46	\$3.07
Employee + Child(ren)	\$1.49	\$3.08
Employee + Family	\$2.34	\$4.96