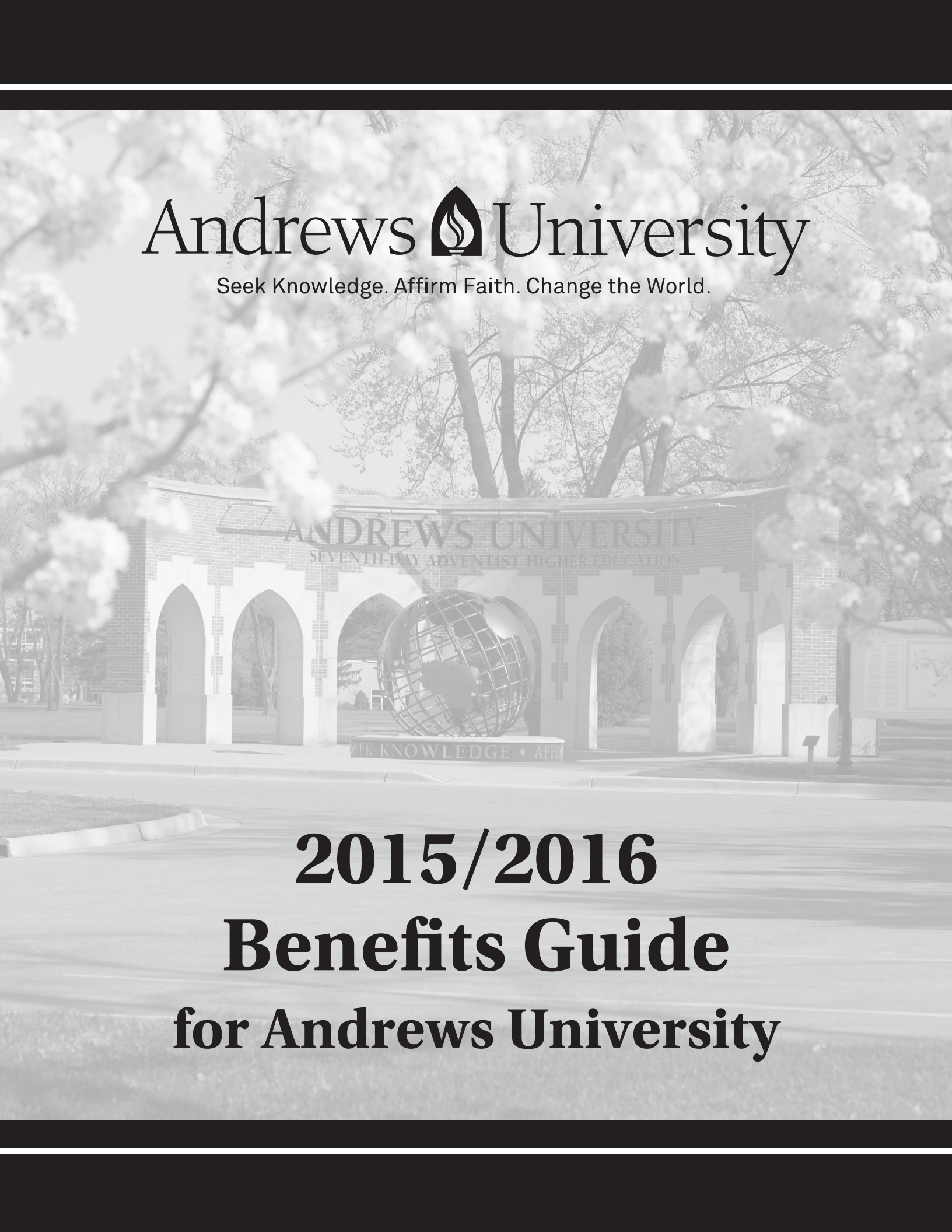


Andrews University

Seek Knowledge. Affirm Faith. Change the World.



2015/2016 Benefits Guide for Andrews University

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The 2015 benefits guide is only a brief summary of your benefits. Andrews University has tried to ensure its accuracy, but if there is any discrepancy between the benefits discussed in this guide and the official plan document, the official plan document will rule. Actual benefits will be paid in accordance with the carrier contracts and any amendments to those contracts in place at the time of the claim. Please refer to your benefit booklets for details regarding your coverage, including benefit limitations and exclusions. Andrews University reserves the right to amend, modify or terminate any plan at any time and in any manner.

Welcome

Welcome to the 2015-2016 Andrews University Benefits Guide. Andrews University employees are its most valuable resource. As such, our employees should know that they are valued. One way to do that is to make sure that, as employees, you understand the value of working at Andrews University.

This guide will walk you through your benefits so that you have a better understanding of how the benefits add value to your AU experience. The AU benefit package is a significant addition to each employee's life both on and off campus. These benefits make a significant difference in the lives of our employees and their families.

It is our hope that each of you will have a better understanding of how each element of the employee benefits plan works together to provide support for you both at work and away from work. Please keep this guide as a handy reference tool to use throughout the year as questions arise regarding any one of your benefits.

It is our hope that a better understanding of your benefits will produce a team more committed to our mission of serving Christ and our passion of educating young people to commit their lives to changing the world.



Premier / Standard / High Deductible

ASR Health Benefits – 30 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP

ASR health benefits

Benefit Description	Premier Plan			Standard Plan			High Deductible Health Plan		
	In-Network	Out-Of-Network		In-Network	Out-Of-Network		In-Network	Out-Of-Network	
Benefit Year	July 1 through June 30			July 1 through June 30			July 1 through June 30		
Deductible per Benefit Year	\$500 / person \$1,000 / family	\$3,000 / person \$6,000 / family		\$650 / person \$1,300 / family	\$3,000 / person \$6,000 / family		\$1,450 / person \$2,900 / family	\$3,000 / person \$6,000 / family	
	Special Note About the Benefit Year Deductible: An individual within a family has to meet only the per person deductible specified above before the Plan will begin paying benefits. Only charges billed by in-network providers will accrue toward the deductible for in-network services, and only charges billed by out-of-network providers will accrue toward the deductible for out-of-network services.			Special Note About the Benefit Year Deductible: An individual within a family has to meet only the per person deductible specified above before the Plan will begin paying benefits. Only charges billed by in-network providers will accrue toward the deductible for in-network services, and only charges billed by out-of-network providers will accrue toward the deductible for out-of-network services.			Special Note About the Benefit Year Deductible: The family deductible must be met in full, either by one covered family member or by any combination of covered family members, before the Plan will begin paying benefits for any individual. Only charges billed by in-network providers will accrue toward the deductible for in-network services, and only charges billed by out-of-network providers will accrue toward the deductible for out-of-network services.		
General Benefit Percentage	90% after deductible (10% coinsurance)	60% after deductible (40% coinsurance)		80% after deductible (20% coinsurance)	60% after deductible (40% coinsurance)		80% after deductible (20% coinsurance)	60% after deductible (40% coinsurance)	
Coinsurance Maximum Out-Of-Pocket per Benefit Year	\$2,850 / person* \$5,700 / family*	\$5,000 / person* \$10,000 / family*	*An individual within a family has to meet only the per-person Coinsurance Maximum Out-of-Pocket before the Plan's benefits will increase to 100%. Only charges billed by in-network providers will accrue toward the Coinsurance Maximum Out-of-Pocket for in-network services, and only charges billed by out-of-network providers will accrue toward the Coinsurance Maximum Out-of-Pocket for out-of-network services.	\$3,700 / person* \$7,400 / family*	\$5,000 / person* \$10,000 / family*	*An individual within a family has to meet only the per-person Coinsurance Maximum Out-of-Pocket before the Plan's benefits will increase to 100%. Only charges billed by in-network providers will accrue toward the Coinsurance Maximum Out-of-Pocket for in-network services, and only charges billed by out-of-network providers will accrue toward the Coinsurance Maximum Out-of-Pocket for out-of-network services.	Not applicable to this plan option; refer to the Total Maximum Out-of-Pocket stated below		

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Premier / Standard / High Deductible

ASR Health Benefits – 30 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP

ASR health benefits

Benefit Description	Premier Plan		Standard Plan		High Deductible Health Plan	
	In-Network	Out-Of-Network	In-Network	Out-Of-Network	In-Network	Out-Of-Network
Total Maximum Out-Of-Pocket per Benefit Year	\$4,350 / person** \$8,700 / family**	Not applicable	\$5,350 / person** \$10,700 / family**	Not applicable	\$3,250 / person* \$6,500 / family*	\$8,000 / person* \$16,000 / family*
	**Includes deductible, coinsurance, and medical co-payments. Does not include prescription drug co-payments or expenses that constitute a penalty for non-compliance, exceed the usual and customary charge, exceed the limits of the Plan, or are otherwise excluded. Only charges billed by in-network providers will accrue toward the Total Maximum Out-of-Pocket for in-network services.		**Includes deductible, coinsurance, and medical co-payments. Does not include prescription drug co-payments or expenses that constitute a penalty for non-compliance, exceed the usual and customary charge, exceed the limits of the Plan, or are otherwise excluded. Only charges billed by in-network providers will accrue toward the Total Maximum Out-of-Pocket for in-network services.		*Includes deductible, coinsurance, and co-payments (if applicable). Does not include expenses that constitute a penalty for non-compliance, exceed the usual and customary charge, exceed the limits of the Plan, or are otherwise excluded. All co-payments specified below will no longer apply once the Total Maximum Out-of-Pocket is satisfied in a Benefit Year. Only charges billed by in-network providers will accrue toward the Total Maximum Out-of-Pocket for in-network services, and only charges billed by out-of-network providers will accrue toward the Total Maximum Out-of-Pocket for out-of-network services.	
	An individual within a family has to meet only the per-person Total Maximum Out-of-Pocket before the medical co-payments will no longer be charged for the remainder of the benefit year.		An individual within a family has to meet only the per-person Total Maximum Out-of-Pocket before the medical co-payments will no longer be charged for the remainder of the benefit year.		The family Total Maximum Out-of-Pocket must be met in full, either by one covered family member or by any combination of covered family members, before the Plan's benefits will increase to 100%.	
Annual Maximum Paid per Covered Person per Benefit Year for All Covered Expenses	Unlimited		Unlimited		Unlimited	
Outpatient Physician Services (Includes Office Visits, Immediate Care Center Visits, and Second Surgical Opinions)	Physician's Fee for an Examination	\$20 co-payment per visit, then 100% (deductible waived)	60% after deductible	\$30 co-payment per visit, then 100% (deductible waived)	60% after deductible	80% after deductible
	All Other Charges Billed in Connection with the Examination	Paid the same as any other illness; benefit percentage depends upon the type of service rendered.	Paid the same as any other illness; benefit percentage depends upon the type of service rendered.	Paid the same as any other illness; benefit percentage depends upon the type of service rendered.	Paid the same as any other illness; benefit percentage depends upon the type of service rendered.	Paid the same as any other illness; benefit percentage depends upon the type of service rendered.

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Premier / Standard / High Deductible

ASR Health Benefits – 30 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP

ASR health benefits

Benefit Description	Premier Plan		Standard Plan		High Deductible Health Plan	
	In-Network	Out-Of-Network	In-Network	Out-Of-Network	In-Network	Out-Of-Network
Routine Preventive Care Physician's Fee for an Examination Routine X-Rays and Lab Tests Flu Shots and Other Routine Immunizations FDA-Approved Contraceptive Methods and Sterilization Procedures for Women with Reproductive Capacity Mammograms, Colonoscopies, and Other Routine Services	100%; deductible waived	Not covered	100%; deductible waived	Not covered	100%; deductible waived	Not covered
Emergency Room Treatment Physician's Fee for an Examination in the Emergency Room All Other Charges Billed by the Physician in Connection with the Emergency Room Treatment	90% after deductible 90% after deductible	Paid as in-network Paid as in-network if treated at an in-network facility, or at 60% after deductible if treated at an out-of-network facility	80% after deductible 80% after deductible	Paid as in-network Paid as in-network if treated at an in-network facility, or at 60% after deductible if treated at an out-of-network facility	80% after deductible 80% after deductible	Paid as in-network Paid as in-network if treated at an in-network facility, or at 60% after deductible if treated at an out-of-network facility
Hospital's Fee for the Use of the Emergency Room	\$250 co-payment per visit (waived if admitted), then 100% (deductible waived)	Paid as in-network	\$250 co-payment per visit (waived if admitted), then 100% (deductible waived)	Paid as in-network	80% after deductible	Paid as in-network
All Other Services Billed by the Hospital or Any Other Provider in Connection with the Emergency Room Visit	90% after deductible	60% after deductible	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Ambulance Transportation	90% after deductible	Paid as in-network if delivered to an in-network facility, or at 60% after deductible if delivered to an out-of-network facility	80% after deductible	Paid as in-network if delivered to an in-network facility, or at 60% after deductible if delivered to an out-of-network facility	80% after deductible	Paid as in-network if delivered to an in-network facility, or at 60% after deductible if delivered to an out-of-network facility

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Premier / Standard / High Deductible

ASR Health Benefits – 30 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP

ASR health benefits

Benefit Description	Premier Plan		Standard Plan		High Deductible Health Plan	
	In-Network	Out-Of-Network	In-Network	Out-Of-Network	In-Network	Out-Of-Network
Authorization Requirement \$250 Penalty for Non-Compliance	<p>All inpatient hospital confinements and observational stays at the hospital</p> <p>Home and outpatient rehabilitative therapy</p> <p>Rental and purchase of durable medical equipment or purchase of custom-made orthotic or prosthetic appliances</p> <p>Home health care</p> <p>Oncology treatment</p>					
Inpatient Hospital Services Room and Board, Surgical Services, and Ancillary Services	90% after deductible	60% after deductible	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Inpatient Physician Services Hospital Visits, Surgical Procedures, and Anesthesiology	90% after deductible	60% after deductible	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Other Outpatient Services Surgery and Surgery-Related Services Chemotherapy and Radiation Therapy Hemodialysis Durable Medical Equipment Prosthetics and Orthotics	90% after deductible	60% after deductible	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Diagnostic X-Ray and Lab Test Services	100% after deductible	60% after deductible	100% after deductible	60% after deductible	80% after deductible	60% after deductible
Pre-Admission Testing	100% after deductible	60% after deductible	100% after deductible	60% after deductible	80% after deductible	60% after deductible
Allergy Services Injections and Serum	90% after deductible	60% after deductible	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Allergy Testing	100% after deductible	60% after deductible	100% after deductible	60% after deductible	80% after deductible	60% after deductible

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Premier / Standard / High Deductible

ASR Health Benefits – 30 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP

ASR health benefits

Benefit Description	Premier Plan		Standard Plan		High Deductible Health Plan	
	In-Network	Out-Of-Network	In-Network	Out-Of-Network	In-Network	Out-Of-Network
Chiropractic Care Spinal Manipulations and Therapy Treatments	100%; deductible waived	100%; deductible waived	100%; deductible waived	100%; deductible waived	80% after deductible	Paid as in-network
Diagnostic Spinal X-Rays	100%; deductible waived	100%; deductible waived	100%; deductible waived	100%; deductible waived	80% after deductible	Paid as in-network
Physician's Fee for an Initial or Periodic Evaluation	\$20 co-payment per visit, then 100% (deductible waived)	\$20 co-payment per visit, then 100% (deductible waived)	\$30 co-payment per visit, then 100% (deductible waived)	\$30 co-payment per visit, then 100% (deductible waived)	80% after deductible	Paid as in-network
\$500 Maximum Paid per Covered Person per Benefit Year for All Chiropractic Care and Massage Therapy Combined (In-Network and Out-of-Network Services Combined)						
Massage Therapy (Medically Necessary Services Only) \$500 Maximum Paid per Covered Person per Benefit Year for All Chiropractic Care and Massage Therapy Combined (In-Network and Out-of-Network Services Combined)	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible	50% after deductible
Rehabilitative Therapy Physical Therapy, Speech Therapy, and Occupational Therapy	90% after deductible	60% after deductible	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Hearing Services Hearing Exams	\$20 co-payment per visit, then 100% (deductible waived)	Not covered	\$30 co-payment per visit, then 100% (deductible waived)	Not covered	80% after deductible	Not covered
Hearing Testing	90% after deductible	Not covered	80% after deductible	Not covered	80% after deductible	Not covered
Hearing Aids	75% after deductible	Not covered	75% after deductible	Not covered	75% after deductible	Not covered

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Premier / Standard / High Deductible

ASR Health Benefits – 30 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP



Benefit Description	Premier Plan		Standard Plan		High Deductible Health Plan	
	In-Network	Out-Of-Network	In-Network	Out-Of-Network	In-Network	Out-Of-Network
Behavioral Care (Includes Mental Health Care and Addictions Treatment) Inpatient/Partial Hospitalization Services Outpatient/Intensive Outpatient Services	Paid the same as any other illness; however, any applicable co-payment typically applied to an inpatient hospital admission will be waived.	Paid the same as any other illness; however, any applicable co-payment typically applied to an inpatient hospital admission will be waived.	Paid the same as any other illness; however, any applicable co-payment typically applied to an inpatient hospital admission will be waived.	Paid the same as any other illness; however, any applicable co-payment typically applied to an inpatient hospital admission will be waived.	Paid the same as any other illness.	Paid the same as any other illness.
Infertility Treatment \$3,000 Lifetime Maximum Paid per Covered Person for All Eligible Infertility Treatment (In-Network Services Only)	60% after deductible	Not covered	60% after deductible	Not covered	60% after deductible	Not covered
Special Note about Infertility Treatment Eligible prescription drugs prescribed for the treatment of infertility are not covered under this benefit, but may be eligible for coverage under the Plan's Prescription Drug benefit.						
Temporomandibular Joint Dysfunction (TMJ) Treatment \$500 Lifetime Maximum Paid per Covered Person for All Non-Surgical TMJ Treatment (In-Network and Out-of-Network Services Combined); The Plan Will Also Allow Charges for Surgery if All Other Means of Generally Accepted Treatment Have Been Exhausted.	Paid the same as any other illness.	Paid the same as any other illness.	Paid the same as any other illness.	Paid the same as any other illness.	Paid the same as any other illness.	Paid the same as any other illness.
Convalescent Care and Home Health Care	90% after deductible	60% after deductible	80% after deductible	60% after deductible	80% after deductible	60% after deductible
Hospice	90% after deductible	60% after deductible	80% after deductible	60% after deductible	80% after deductible	60% after deductible

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Premier / Standard / High Deductible

ASR Health Benefits – 30 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP

ASR health benefits

Miscellaneous Plan Provisions

Services Requiring Authorization:

1. Inpatient hospital confinements and observational stays
2. Home and outpatient rehabilitative therapy
3. Rental and purchase of durable medical equipment
4. Home health care
5. Purchase of custom-made orthotic or prosthetic appliances
6. Oncology treatment

If a covered person receives eligible treatment at an in-network facility, any anesthesiology, pathology, or radiology charges will be paid at the in-network benefit percentage, even if out-of-network providers performed those services. However, charges in excess of the usual and customary limitation will not be eligible under the Plan. Additionally, this practice of paying in-network-level benefits for services rendered by out-of-network providers may be expanded in certain situations if the proper referral procedures have been followed. Any such referrals must be approved by the Utilization Review Firm. Please see the Utilization of In-Network Providers section of the Plan document for additional information.

If a Participant receives treatment from an out-of-network provider while traveling on Andrews University business, all eligible claims will be paid at the in-network level.

If a covered person receives treatment from an out-of-network provider and the Plan Administrator determines that treatment was not provided by an in-network provider because a covered person traveled to a place where he or she could not reasonably be expected to know the location of the nearest in-network provider (if available), the claim may be adjusted to yield in-network-level benefits.

Motor Vehicle Exclusion

(Michigan Residents Only)

BENEFITS ARE NOT PAYABLE UNDER THIS PLAN FOR INJURIES RECEIVED IN AN ACCIDENT INVOLVING A MOTOR VEHICLE AS DEFINED IN THE PLAN. It is your responsibility to obtain proper motor vehicle insurance that will give you and your family medical benefits. If you fail to maintain your motor vehicle insurance, you will not have any medical expense coverage for auto-related injuries. This exclusion shall not apply to a covered person who is a Michigan resident involved in an accident outside the state of Michigan for which Michigan no-fault coverage is not legally available. However, this exclusion shall apply if a covered person is injured while in his or her own uninsured motor vehicle for which a Michigan no-fault policy is legally required and would have provided coverage, had such a policy been in effect.

Coordination with Other Coverage for Injuries Arising out of Automobile Accidents (Non-Michigan Residents Only)

In the event that a covered person is injured in an accident involving an automobile, this Plan shall be the primary Plan for purposes of paying benefits and the covered person's automobile insurance shall pay as secondary.

Special Eligibility Provision for Spouses Employed Full-Time

A participant's spouse who is eligible for coverage under his or her own employer's group medical plan as a full-time employee and is not responsible for the full coverage of the plan will not be eligible to participate in or be covered under this Plan.

The participant is obligated to immediately report to the Plan Administrator any change that would affect his or her spouse's eligibility under this Plan (i.e., the spouse changes employers or the spouse's employer offers its employees a medical plan for the first time). If it is found that a spouse who is eligible for coverage under his or her own employer's group medical plan as a full-time employee and is not responsible for the full coverage of the plan has not enrolled for his or her own employer's group medical plan as required by this provision, benefits for the spouse may be terminated. Coverage may not be retroactively rescinded except as permitted by law (e.g., in cases of fraud or intentional misrepresentation). Notice that coverage will be retroactively rescinded must be provided 30 days before proceeding with the termination process. Otherwise, coverage will be terminated prospectively once the error is discovered.

The following exceptions to this provision shall apply:

- A participant's spouse who is eligible for coverage under his or her own employer's group medical plan as a part-time employee or is responsible for the full coverage of the plan is not required to enroll for that coverage in order to be covered under this Plan.
- This provision does not apply to dental or vision benefits offered under the Plan. Any spouse may enroll for the Plan's dental or vision benefits even if he or she is eligible for dental or vision coverage under his or her own employer's group health plan.
- A participant or spouse who is an employee of Andrews University and who is married to an individual who is also an employee of Andrews University will not be subject to this provision and will not be penalized for declining to enroll separately as individual participants in this Plan.
- In certain limited situations, Andrews University may deem that a spouse's employer-provided group medical plan fails to meet the University's criteria for a "medical plan" for the purposes of this special eligibility provision. In such cases, the spouse may then enroll for the Plan's medical benefits and he or she will not be required to elect his or her own employer's group medical plan. If your spouse's employer-provided group medical plan provides only limited or supplemental coverage for health-related expenses, please contact the Andrews University Human Resources Department for additional information about whether or not your spouse may enroll in the Plan.

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Premier / Standard / High Deductible

ASR Health Benefits – 30 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP

ASR health benefits

Benefit Description	Premier Plan Prescription Drug Benefit Description
Prescription Drugs Retail Prescription Drug Co-payments Mail-Order Prescription Drug Co-payments (30-Day Supply for a Specialty Drug or 90-Day Supply for All Other Drugs) A 30-day supply of an eligible specialty drug will be subject to the applicable retail prescription drug co-payment stated above. Prescription Drug Maximum Out-of-Pocket per Benefit Year	\$-0-/for prescription of Claritin available over-the-counter or Prilosec OTC, 25% of the purchase price (\$-0- minimum or \$60 maximum) for all generic and brand-name prescription drugs \$-0-/for prescription of Claritin available over-the-counter or Prilosec OTC, 25% of the purchase price (\$-0- minimum or \$120 maximum) for all generic and brand-name prescription drugs \$2,250/person* / \$4,500/family*
*Includes prescription drug co-payments only. Does not include amounts attributed to the Total Maximum Out-of-Pocket for medical services, any optional additional amount that the covered person must pay over and above the co-payment, or the cost of any drug or service that is not covered under the Plan.	
Special Notes about Prescription Drug Coverage: 1. The pharmacy will dispense generic drugs unless the prescribing physician requests "Dispense as Written" (DAW) or a generic equivalent is not available. If the covered person refuses an available generic equivalent and the prescribing physician has not requested DAW, the covered person must pay the applicable co-payment plus the difference in price between the brand-name drug and its generic equivalent. 2. Over-the-counter forms of Claritin and Prilosec will be covered under the Plan and shall be subject to the co-payments shown above. A physician's prescription for these products is required. 3. A covered person may purchase a 31- to 90-day supply of a drug that is classified by the PBM as a "Maintenance Medication" at a retail pharmacy; however, when such a quantity of a Maintenance Medication is purchased, the maximum co-payment charged at a retail pharmacy shall be increased from \$60 to \$180. 4. Prescription drugs for the treatment of infertility are eligible for coverage under the Plan, subject to the co-payments stated above. However, the Plan will only cover one 60-day supply per covered person, lifetime. 5. In accordance with the requirements of Health Care Reform, the Plan provides coverage for certain preventive care medications, including, but not limited to, certain FDA-approved contraceptive agents and smoking cessation products with a prescription, as well as breast cancer medications that lower the risk of cancer or slow its development, without any cost-sharing provisions such as deductibles or co-payments. For more information about eligible preventive care medications, the covered person can contact the Pharmacy Benefits Manager (PBM) using the information listed on the front of his/her identification card.	

Benefit Description	Standard Plan Prescription Drug Benefit Description
Prescription Drugs Retail Prescription Drug Co-payments Mail-Order Prescription Drug Co-payments (30-Day Supply for a Specialty Drug or 90-Day Supply for All Other Drugs) A 30-day supply of an eligible specialty drug will be subject to the applicable retail prescription drug co-payment stated above. Prescription Drug Maximum Out-of-Pocket per Benefit Year	\$-0-/for prescription of Claritin available over-the-counter or Prilosec OTC, 35% of the purchase price (\$-0- minimum or \$60 maximum) for all generic and brand-name prescription drugs \$-0-/for prescription of Claritin available over-the-counter or Prilosec OTC, 35% of the purchase price (\$-0- minimum or \$120 maximum) for all generic and brand-name prescription drugs \$1,250/person* / \$2,500/family*
*Includes prescription drug co-payments only. Does not include amounts attributed to the Total Maximum Out-of-Pocket for medical services, any optional additional amount that the covered person must pay over and above the co-payment, or the cost of any drug or service that is not covered under the Plan.	
Special Notes about Prescription Drug Coverage: 1. The pharmacy will dispense generic drugs unless the prescribing physician requests "Dispense as Written" (DAW) or a generic equivalent is not available. If the covered person refuses an available generic equivalent and the prescribing physician has not requested DAW, the covered person must pay the applicable co-payment plus the difference in price between the brand-name drug and its generic equivalent. 2. Over-the-counter forms of Claritin and Prilosec will be covered under the Plan and shall be subject to the co-payments shown above. A physician's prescription for these products is required. 3. A covered person may purchase a 31- to 90-day supply of a drug that is classified by the PBM as a "Maintenance Medication" at a retail pharmacy; however, when such a quantity of a Maintenance Medication is purchased, the maximum co-payment charged at a retail pharmacy shall be increased from \$60 to \$180. 4. Prescription drugs for the treatment of infertility are eligible for coverage under the Plan, subject to the co-payments stated above. However, the Plan will only cover one 60-day supply per covered person, lifetime. 5. In accordance with the requirements of Health Care Reform, the Plan provides coverage for certain preventive care medications, including, but not limited to, certain FDA-approved contraceptive agents and smoking cessation products with a prescription, as well as breast cancer medications that lower the risk of cancer or slow its development, without any cost-sharing provisions such as deductibles or co-payments. For more information about eligible preventive care medications, the covered person can contact the Pharmacy Benefits Manager (PBM) using the information listed on the front of his/her identification card.	

Premier / Standard / High Deductible

ASR Health Benefits – 30 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP



Benefit Description	High Deductible Health Plan Prescription Drug Benefit Description
<p>Prescription Drugs</p> <p>Drugs Purchased <u>Before</u> the In-Network Deductible is Satisfied</p> <p>Drugs Purchased <u>After</u> the In-Network Deductible is Satisfied</p> <ul style="list-style-type: none">• Retail Prescription Drug Co-payments (30-Day Supply for a Specialty Drug or 90-Day Supply for All Other Drugs)• Mail-Order Prescription Drug Co-payments (30-Day Supply for a Specialty Drug or 90-Day Supply for All Other Drugs) <p>Drugs Purchased <u>After</u> the Total Maximum Out-Of-Pocket is Satisfied</p>	<p>The covered person must pay the full cost of the prescription at the time of purchase. The amount paid to purchase an eligible prescription drug will apply toward the deductible. If an eligible prescription drug is purchased at a pharmacy within the appropriate network <u>or</u> through the Mail Service Program, the covered person may receive a discount toward the purchase price of the drug. The availability and amount of the discount will depend on the type of medication, whether the drug is brand-name or generic, and the dosage.</p> <p>20% of the purchase price</p> <p>20% of the purchase price</p> <p>Plan pays 100% of the purchase price; no co-payment applies</p>
<p>Special Notes about Prescription Drug Coverage:</p> <p>1. The pharmacy will dispense generic drugs unless the prescribing physician requests "Dispense as Written" (DAW) or a generic equivalent is not available. If the covered person refuses an available generic equivalent and the prescribing physician has not requested DAW, the covered person must pay the applicable co-payment <u>plus</u> the difference in price between the brand-name drug and its generic equivalent.</p> <p>2. Over-the-counter forms of Claritin and Prilosec will be covered under the Plan and shall be subject to the co-payment shown above after the in-network deductible is satisfied. A physician's prescription for these products is required.</p> <p>3. Prescription drugs for the treatment of infertility are eligible for coverage under the Plan, subject to the co-payments stated above after the in-network deductible has been met. However, the Plan will only cover one 60-day supply per covered person, lifetime.</p> <p>4. In accordance with the requirements of Health Care Reform, the Plan provides coverage for certain preventive care medications, including, but not limited to, certain FDA-approved contraceptive agents and smoking cessation products with a prescription, as well as breast cancer medications that lower the risk of cancer or slow its development, without any cost-sharing provisions such as deductibles or co-payments. For more information about eligible preventive care medications, the covered person can contact the Pharmacy Benefits Manager (PBM) using the information listed on the front of his/her identification card.</p>	

Effective July 1, 2015

This brochure represents only a summary of your group health benefits Plan as it applies to all eligible employees and dependents. This brochure is not the Plan Document or the Summary Plan Description and shall not be relied upon to establish or determine eligibility, benefits, procedures, or the content or validity of any section or provision of the Health Benefits Plan. Please refer to the Health Benefits Plan Document for specific information regarding Plan provisions.

Dental and Vision Plan

ASR Health Benefits – 30 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP



Coverage for dental and vision benefits comes as a combined package. Covered persons cannot elect coverage for one benefit type without the other. Once elected, dental and vision coverage must be elected for a two-year period.

Benefit Description	Dental Plan
	Limits
Benefit Year	July 1 through June 30
Benefit Percentage	
Type I - Preventive Dental Services	100%
Type II - Minor Restorative Dental Services	75%
Type III - Major Restorative Dental Services	75%
Type IV - Orthodontic Services (for Dependent children under age 24 only)	50%
Maximum Benefit Paid per Covered Person per Benefit Year for Types I, II & III Dental Services	\$1,000
Claims for Type I Preventive Dental Services incurred by covered persons under age 18 are not subject to the Benefit Year dollar maximum.	
Lifetime Maximum Benefit Paid per Dependent Child for Type IV Orthodontic Services	\$1,760

Benefit Description	Vision Plan
	Limits
Benefit Year	July 1 through June 30
Vision Examinations	\$15 co-payment per exam*, then 100% *Eligible charges for routine vision exams for covered persons under age 18 will be paid at 100% and no co-payment shall apply.
Other Vision Services	
Eyeglass Frames	100%
Eyeglass Lenses, Including Eyeglass Lens Add-Ons Such As Tinting, Ultraviolet Coatings, Scratch-Resistant Coatings, and Anti-Reflective Coatings	100%
Contact Lenses	100%
Maximum Benefit Paid per Covered Person per Benefit Year for All Eligible Other Vision Services	\$250

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FSA / Limited Purpose FSA

ASR Health Benefits – 30 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP

ASR health benefits

FLEXIBLE SPENDING ACCOUNTS

Your employer is giving you the opportunity to enroll in an employee benefit plan called a flexible spending account (FSA) through Section 125 of the Internal Revenue Code. FSAs are employer-established benefit plans that are generally funded with pretax contributions by employees. Employers may also contribute to an FSA, and these contributions can be excluded from your gross income for tax purposes.

The Internal Revenue Service (IRS) has set limits on the amount of money that you can contribute to an FSA, and employers generally set a minimum contribution. You can withdraw funds from the account to pay for qualified medical expenses even if you have not yet placed the funds in the account.

The main disadvantage of an FSA is the use-or-lose rule, which states that any unspent funds remaining at the plan year's end will revert back to the plan, not to you. You may minimize this potential risk by allocating only enough pretax dollars to cover expenses that you expect to incur in the coming plan year.

MEDICAL FSA – Maximum Contribution \$2,550

A medical FSA covers eligible health-care expenses not reimbursed by any medical, dental, or vision care plan you or your dependents may have (but not health insurance premiums). You may submit claims for yourself and your eligible dependents, including your spouse, children, and any other person who is a qualified IRS dependent.

If you participate in a health savings account (HSA), you may be reimbursed under the medical FSA only for uninsured dental and vision care expenses, preventive care (such as annual physicals; routine tests, immunizations, and well-child care; tobacco cessation; and obesity weight-loss programs), and other expenses incurred after the minimum annual deductible under your high-deductible health plan is satisfied. Further, you cannot submit claims to both your medical FSA and your HSA for the same expense.

If you are terminated, and the contributions made to your medical FSA as of the date of termination exceed the claims submitted, you may continue participation through COBRA.

Eligible Expenses

Acupuncture	Health care equipment	Sterilization
Alcoholism or drug treatment	Hearing aids	Surgery (general)
Ambulances	Hypnosis (for treatment of disease)	Syringes
Birth control	Immunizations	Teeth whitening (to correct discoloration caused by disease, birth defect, or injury)
Body scans	Lab fees	Television (closed captioned)
Car controls (handicapped equipment)	Lasik (Laser) eye surgery	Vitamins and minerals (prescription only)
Chiropractors	Learning disabilities (instructional fees)	Weight loss programs (only as treatment for obesity, heart disease, or diabetes; includes fees and expenses)
Contact lenses	Lifetime care	Well-baby care
Cosmetic surgery (medically necessary)	Massage therapy (prescribed by a physician to treat a specific medical condition)	Wheelchairs
Crutches	Nursing services (medically necessary)	X-rays
Deductibles and co-payments	Optometrist's fees	
Dental and vision expenses	Over-the-counter drugs (if <u>prescribed</u> to alleviate or treat illness or injury)	
Diagnostic tests (pregnancy tests, ovulation monitors, cholesterol and blood pressure tests)	Physical therapy	
Doctor's fees	Prescription drugs	
Eyeglasses	Smoking cessation aids/programs	
Guide dogs		

Ineligible Expenses

Bottled water	Health club dues	Meals and general budgeting
Cosmetics, toiletries, toothpaste, etc.	Household and domestic help	Uniforms
Custodial care in an institution	Insurance premiums	Vitamins taken for general health purposes
Electrolysis	Long-term care	
Food for weight-loss programs	Marriage or family counseling	
Funeral and burial expenses	Maternity clothes, diaper services, etc.	

FSA / Limited Purpose FSA

ASR Health Benefits – 30 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP

ASR health benefits

The medical FSA operates much like a bank account. Deposits are made into the account in the form of pretax payroll deductions. Withdrawals from the account are made using a flex reimbursement form. You should submit the reimbursement form and a copy of your receipt or bill to ASR Health Benefits, who will then issue you a check. However, other more convenient methods of reimbursement do exist, such as a Benefits (debit) Card and direct deposit.

You must decide if the medical FSA is right for you based upon your past medical expenses and future needs. Review your past medical expenses very closely and plan carefully. Also, note the deductible, coinsurance, and co-payment amounts required in the health plan option that you have selected. These amounts can be reimbursed to you through your medical FSA.

You will receive a statement from ASR Health Benefits before the end of the plan year to help you manage this account. For a complete list of eligible and ineligible medical expenses, refer to Internal Revenue Publication 502 at www.irs.gov.

DEPENDENT CARE FSA

With the dependent care FSA, you can reduce your tax burden by using pretax dollars to pay expenses for eligible child care or adult care for senior citizen dependents that live with you. Federal law also allows you to claim a direct credit against federal income taxes for eligible child or dependent care expenses. However, any amount you claim under the dependent care tax credit will be reduced by the amount you are reimbursed under the dependent care FSA. The amount reimbursed under the dependent care FSA reduces, dollar-for-dollar, the amount of dependent care expenses that are eligible for the dependent care tax credit; therefore, you should either participate in the dependent care FSA to the fullest extent possible or claim the tax credit.

The dependent care FSA operates much like a bank account. Deposits are made into the account in the form of pretax payroll deductions. Withdrawals from the account are made using a flex reimbursement form. You should submit the reimbursement form and a copy of your receipt or bill to ASR Health Benefits, who will then issue you a check. However, other more convenient methods of reimbursement do exist, such as a Benefits (debit) Card and direct deposit.

Dependent care expenses are expenses incurred by you to enable you to work. If you are married, the expenses must be incurred to enable you and your spouse to work, or to enable your spouse to attend school on a full-time basis. The expenses must be for the care of your dependent who is under age 13 and for whom a personal-exemption deduction is allowed for federal income tax purposes, for the care of your dependent or spouse who is physically or mentally incapable of self-care, or for household services in connection with the care of a qualifying dependent.

The maximum amount that can be reimbursed (i.e., deposited) is the lowest of your earned income, your spouse's earned income, or \$5,000.00 (\$2,500.00 if you are married and you file a separate tax return). If your spouse is a full-time student or is incapable of self-care, your spouse's earned income is assumed to be not less than \$250.00 if you provide care for one dependent, or \$500.00 for two or more dependents, for each month that your spouse is a student or incapable of self-care.

You will receive a statement from ASR Health Benefits before the end of the plan year to help you manage this account. Please refer to Internal Revenue Publication 503 for more information on eligible and ineligible expenses at www.irs.gov.

If you terminate participation before the end of the plan year with a balance in your dependent care FSA, employers have the option to allow you to spend the balance on eligible dependent care expenses incurred during the balance of the plan year. However, you will not be eligible to have additional amounts allocated to your dependent care FSA.



FSA / Limited Purpose FSA

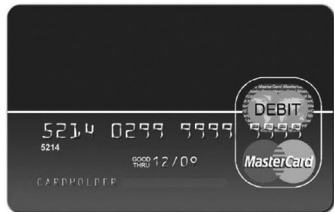
ASR Health Benefits – 30 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP

ASR health benefits

DEBIT CARD

You may use the ASR Health Benefits Card to pay for eligible expenses with funds from your own medical or dependent care flexible spending account (FSA) at the time and place

the expense is incurred. The Benefits Card operates within the MasterCard® credit card network.



Your card will be accepted at most service providers and merchants where FSA-eligible expenses can be purchased, including hospitals, doctor's offices, dental offices, optical stores, pharmacies, and even some day-care centers. The Benefits Card works like a credit card, and no PIN or procedure for activating the card is required.

When you use your Benefits Card, you will not have to pay for the expense, file substantiating documentation with a request for reimbursement, and then wait for the refund check to come. Most merchants now have what is called an inventory information approval system (IIAS) in place to ensure FSA debit cards are used only for medical expenses that are FSA eligible. Examples of these merchants are drug stores, pharmacies, and grocery stores. Because more items in these stores will be identified as FSA eligible through IIAS, you will not have to substantiate, or prove, as many of the FSA-eligible items that you purchase with your Benefits Card.

Make sure that you use your Benefits Card only for FSA-eligible expenses! If you purchase an ineligible item using your Benefits Card, you will have to write a personal check to reimburse your FSA account or the amount will be deducted from a future claim request.

In order to purchase over-the-counter (OTC) medications with debit cards, you must present a prescription for an OTC medication to your pharmacy or your mail-order or Web-based vendor that dispenses the medication and retain proper records of the transaction. However, you may purchase non-medicine OTC items, such as bandages, blood sugar test kits, and test strips, with the Benefits Card at merchants that have an IIAS in place or you may purchase them manually, without a prescription.

If you have any questions about the Benefits Card, call ASR Health Benefits at (800) 968-2449.

GRACE PERIOD

Your flexible spending account (FSA) has a two and one-half month grace period at the end of the plan year. This grace period is a period of time when you may incur qualified medical expenses and pay them from any amounts left in your FSA at the end of the previous year. The grace period ends on the 15th day of the third month of the next plan year, but you will usually have a time period after that in which to submit (but not incur) the claims.

Here is an example of how the grace period works:

Your plan year runs from July 1 through June 30 and has a two and one-half month grace period. You have three months after the grace period to submit claims incurred during the plan year and the grace period. At the end of June 2015, you have \$250 left in your medical FSA. You incur \$250 of qualified medical expenses during July 1 through September 15 of 2015, the grace period for the 2014-15 plan year. These expenses are eligible to be submitted for the 2014-15 plan year. You may submit these expenses before December 15, 2015 in order to receive reimbursement.

You must forfeit any funds remaining in your FSA at the end of the grace period. The grace period may be added to a medical FSA or a dependent care FSA. Ask your employer for details.

If you have any questions about the grace period, call ASR Health Benefits at (800) 968-2449.





A partnership between
your physician and
Lakeland HealthCare

Andrews University AHealthyU Action Year 2015 for Benefit Year 2015-2016

Who is eligible to participate in the program?

All employees and spouses covered under the Andrews medical benefit plan.
Both employee and spouse must complete the requirements to earn the program reward.

What are the program requirements?

Meet the 2015/2016 bio-metrics targets (see 2015/16 Health Target table) with **current biometrics***

1. On-site Biometric health screens will be held at Andrews on March 24 & 25, 2015 from 6:30 to 11:00 AM
-or- Submit PCP Wellness Visit Form with your biometrics from an office visit from the last 12 months.
2. Lakeland Care Health Coaches will be onsite to review results on April 7 & 8, 2015

2015-2016 Health Target Table

Health Screen	Health Standard*	Health Risk	Actionable Value	Urgent Value
Blood Pressure	< 140/90	≥ 140/90	≥ 160/100	≥ 180/110
Glucose	60 – 100 mg/dl	≥ 100	≥ 126 – 199	< 40 or ≥ 200
BMI	18.5 – 30.0	< 18.5 or ≥ 30.0	≥ 35.0	≥ 40.0

***Are my biometrics current?** Lakeland Care will send an e-mail to your Andrews email address to let you know if you need to participate in the onsite health screen. If you did not receive an email, please contact Lakeland Care at (269) 927-5154.

Alternate Satisfaction of Health Targets

Andrews University is committed to helping you achieve your best health. The reward for participating in the AHealthyU wellness program is available to all employees covered under the Andrews medical benefit plan. If you are unable to meet the health standards for the reward under this wellness program, you may qualify for an opportunity to earn the same reward by completing an Alternate Satisfaction Activity (see below). Contact Lakeland Care, (269) 927- 5154, and they will work with you to find a wellness activity with the same reward that is right for you in light of your health status. **Those who do not follow the recommended plan of care will not be eligible for the discount.**

Alternate Satisfaction for Biometrics

Alternate Satisfaction for BMI

Actionable	Participate in and complete myHealthier Lifestyles ¹
Urgent	Meet with a Health Coach; develop a plan to address your health risk. Review plan with your doctor -and- Participate in and complete myHealthier Lifestyles series

Alternate Satisfaction for B/P

Actionable	Participate in and complete myHealthier Lifestyles
Urgent	Meet with a Health Coach ² ; develop a plan to address your health risk. Review plan with your doctor -and- Participate in and complete myHealthier Lifestyles series

Alternate Satisfaction for FBS

Actionable	Participate in and complete myHealthier Lifestyles series
Urgent	Meet with a Health Coach; develop a plan to address your health risk. Review plan with your doctor -and- Participate in and complete myHealthier Lifestyles series

¹ myHealthier Lifestyles is a health management program emphasizing good nutrition, exercise, healthy habits, and a supportive environment. This is offered at no cost to AHealthyU participants.

² Please call (269) 982-9335 to schedule your appointment with a health coach.

³ For more information about meeting with a diabetes educator, please call (269) 556-2868.

⁴ If you have questions, please email aHealthyU@lakelandregional.org or call Lakeland Care at (269) 927-5154.

Life / AD&D (Unum Flex Life)

Base Life: Unum – 35 Hours – AF/SA/SF/FA/FF/FT/HF

AD&D and Voluntary Supplemental Life: Unum – 20 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP/HH



Better benefits at work.

Standard Features	
Eligibility	All eligible employees in active employment in the United States with the Employer.
Who pays for the cost of coverage?	<p>Your Basic Benefit</p> <ul style="list-style-type: none"> Your employer pays the cost of your coverage <p>Your Additional Benefit</p> <ul style="list-style-type: none"> You pay the cost of your coverage <p>Base Coverage for your Dependents</p> <ul style="list-style-type: none"> Your employer pays the cost of coverage for your spouse and children <p>Additional Coverage for your Dependents</p> <ul style="list-style-type: none"> You pay the cost of coverage for your spouse and children
Base Life coverage for You	<p>Base Life Benefit Amount</p> <ul style="list-style-type: none"> Option 1: \$50,000 Option 2: \$100,000 <p>Non-Medical Maximum</p> <ul style="list-style-type: none"> \$100,000 <p>All amounts are rounded to the next higher multiple of \$1,000, if not already an exact multiple thereof.</p>
Additional Life and Accidental Death & Dismemberment coverage for You	<p>Additional Life Benefit Options</p> <ul style="list-style-type: none"> 7x annual earnings, rounded to the next higher multiple of \$10,000, if not already an exact multiple thereof; or \$750,000 <p>Additional AD&D Benefit Options</p> <ul style="list-style-type: none"> 7x annual earnings, rounded to the next higher multiple of \$10,000, if not already an exact multiple thereof; or \$750,000 <p>Non-Medical Maximum</p> <ul style="list-style-type: none"> The lesser of 3x annual earnings or \$250,000 <p>All amounts are rounded to the next higher multiple of \$1,000, if not already an exact multiple thereof.</p>
Base Life coverage for your dependents	<p>Base Spouse Life Benefit Options</p> <ul style="list-style-type: none"> Option 1: \$2,000 Option 2: \$50,000 <p>Non-Medical Maximum</p> <ul style="list-style-type: none"> \$50,000 <p>Base Child Benefit Options</p> <p>Live birth but under the age 19 years</p> <ul style="list-style-type: none"> Option 1: \$2,000 Option 2: \$5,000 Option 3: \$10,000 <p>Dependent Child Age Limit(s)</p> <ul style="list-style-type: none"> 19 years 26 if a full-time student <p><i>*The amount of Life Insurance for a dependent will not be more than 100% of your life amount. You must be covered for Life in order to insure dependents for Life.</i></p>

Life / AD&D (Unum Flex Life)

Base Life: Unum – 35 Hours – AF/SA/SF/FA/FF/FT/HF
AD&D and Voluntary Supplemental Life: Unum – 20 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP/HH



Better benefits at work.

Standard Features	
Additional Life & Accidental Death & Dismemberment coverage for your dependents	<p>Additional Spouse Life Benefit Options</p> <ul style="list-style-type: none"> Amounts in \$5,000 benefit units to an overall maximum of \$250,000 as applied for by you and approved by Unum <p>Non-Medical Maximum</p> <ul style="list-style-type: none"> \$50,000 <p>Additional Spouse AD&D Benefit Options</p> <ul style="list-style-type: none"> Amounts in \$5,000 benefit units to an overall maximum of \$250,000 as applied for by you and approved by Unum <p>Additional Child Life Benefit Options</p> <p>Live birth but under the age 19 years</p> <ul style="list-style-type: none"> Amounts in \$5,000 benefit units to an overall maximum of \$25,000 as applied for by you and approved by Unum <p>Additional Child AD&D Benefit Options</p> <p>Live birth but under the age 19 years</p> <ul style="list-style-type: none"> Amounts in \$5,000 benefit units to an overall maximum of \$25,000 as applied for by you and approved by Unum <p>Dependent Child Age Limit(s)</p> <ul style="list-style-type: none"> 19 years 26 if a full-time student <p><i>*The amount of Life Insurance for a dependent will not be more than 100% of your life amount. You must be covered for Life in order to insure dependents for Life.</i></p>
AD&D Covered Losses and Benefits	<p>Benefit Amount (For loss of):</p> <p>Full Benefit</p> <ul style="list-style-type: none"> Life Both hands, or both feet, or sight of both eyes One hand & one foot One hand or foot & sight of one eye Speech and hearing <p>Half Benefit</p> <ul style="list-style-type: none"> One hand or one foot Sight of one eye Speech or hearing <p>Quarter Benefit</p> <ul style="list-style-type: none"> Thumb and index finger of the same hand
AD&D Education Benefit	<p>An additional lump sum benefit, to each qualified child (provided death occurs within 365 days of the accidental bodily injury), equal to the lesser of:</p> <ul style="list-style-type: none"> 6% of the employee's AD&D benefit amount, or \$6,000 <p>Maximum benefit payment 4 per lifetime. Maximum benefit amount \$24,000. Maximum benefit period 6 years from the date of the first benefit payment.</p>
AD&D Repatriation Benefit	<p>Unum will pay an additional AD&D benefit of up to \$5,000 for the preparation and transportation of your remains if the death occurs at least 100 miles from your principal residence.</p>

Life / AD&D (Unum Flex Life)

Base Life: Unum – 35 Hours – AF/SA/SF/FA/FF/FT/HF

AD&D and Voluntary Supplemental Life: Unum – 20 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP/HH



Better benefits at work.

Standard Features	
AD&D Seatbelt and Airbag Benefit	<p>Unum will pay you or your authorized representative an additional benefit if you sustain an accidental bodily injury which results in death while properly wearing a seatbelt and protected by an airbag.</p> <p>Benefit Amount:</p> <ul style="list-style-type: none"> • Seatbelt: 10% of the full amount of your AD&D benefit • Airbag: 5% of the full amount of your AD&D benefit <p>Maximum Benefit:</p> <ul style="list-style-type: none"> • Seatbelt: \$25,000 • Airbag: \$5,000
Portability	If your employment ends with or you retire from your Employer or you are working less than the minimum number of hours as described under Eligible Groups in this plan, you may be eligible to elect portable coverage and continue your term insurance at group rates.
Conversion	When coverage ends under the plan, you can convert to an individual permanent life policy without evidence of insurability.
Exclusions & Limitations	
Coverage Exclusions – Life Insurance	Life benefits will not be paid when death is caused by, contributed to by, or results from suicide that occurs within 24 months after the initial effective date of the insurance and/or occurs within 24 months after the date any increase or additional insurance becomes effective.
Coverage Exclusions – AD&D Insurance	<p>AD&D benefits are excluded (not paid) for losses caused by, contributed to by, or resulting from:</p> <ul style="list-style-type: none"> • self destruction while sane, intentionally self-inflicted injury while sane, or self-inflicted injury while insane; • active participation in a riot; • an attempt to commit or commission of a crime; • the use of any prescription or non-prescription drug, poison, fume, or other chemical substance unless used according to the prescription or direction of your or your dependent's physician. This exclusion will not apply to you or your dependent if the chemical substance is ethanol; • disease of the body or diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders; • being intoxicated; • war, declared or undeclared, or any act of war.
Enrollment	
Questions	If you should have any questions about your coverage or how to enroll, please contact your Plan Administrator.
Changes to Coverage	At each annual enrollment period or within 31 days of a change in status, you will be given the opportunity to change your coverage.
Delayed Effective Date of Coverage	<p>Employee: Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.</p> <p>Dependent: Insurance coverage will be delayed if that dependent is totally disabled on the date that insurance would otherwise be effective. Exception: infants are insured from live birth.</p> <p>“Totally disabled” means that, as a result of an injury, a sickness or a disorder, your dependent is confined in a hospital or similar institution; is unable to perform two or more activities of daily living (ADLs) because of a physical or mental incapacity resulting from an injury or a sickness; is cognitively impaired; or has a life threatening condition.</p>

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Some provisions may vary or not be available in all states. Please refer to your certificate booklet for a complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.

Underwritten by: **Unum Life Insurance Company of America 2211 Congress Street, Portland, Maine 04122, www.unum.com**

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Long Term Disability

Unum – 35 Hours – AF/SA/SF/FA/FF/FT/HF



Better benefits at work.

Standard Features	
Eligibility	All eligible Full-Time Employees in active employment in the United States with the Employer.
Monthly Benefit Amount	<p>The monthly benefit will be the lesser of:</p> <ul style="list-style-type: none"> • 66.67% of monthly earnings; or • a maximum monthly benefit of \$6,000 <p>Your payment may be reduced by deductible sources of income and disability earnings. Some disabilities may not be covered or may have limited coverage under this plan.</p>
Minimum Monthly Benefit	<p>An amount equal to the greater of:</p> <ul style="list-style-type: none"> • \$100; or • 10% of your gross disability payment.
Elimination Period	<p>You must be continuously disabled through your elimination period. The days that you are not disabled will not count toward your elimination period. Your elimination period is 90 days.</p> <p>In addition, if you return to work while satisfying your elimination period, and are no longer disabled, you may satisfy your elimination period within the accumulation period. You do not need to be continuously disabled through your elimination period if you are satisfying your elimination period under this provision. If you do not satisfy the elimination period within the accumulation period, a new period of disability will begin. Your accumulation period is 180 days.</p> <p>You are not required to have a 20% or more loss in your indexed monthly earnings due to the same injury or sickness to be considered disabled during the elimination period.</p>
Duration of Benefit	Your duration of benefits is based on your age when the disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability and in accordance with the SS ADEA (Social Security Normal Retirement Age) duration schedule.
Definition of Disability	<p>2 Year Own Occupation with Residual</p> <p>You are disabled when Unum determines that:</p> <ul style="list-style-type: none"> • you are limited from performing the material and substantial duties of your regular occupation due to your sickness or injury; and • you have a 20% or more loss in your indexed monthly earnings due to the same sickness or injury. <p>After 24 months of payments, you are disabled when Unum determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.</p> <p>You must be under the regular care of a physician in order to be considered disabled.</p>
Survivor Benefit	<p>When Unum receives proof that you have died, we will pay your eligible survivor a lump sum benefit equal to 3 months of your gross disability payment if, on the date of your death:</p> <ul style="list-style-type: none"> • your disability had continued for 180 or more consecutive days; and • you were receiving or were entitled to receive payments under the plan.
Rehabilitation and Return to Work Services	<p>The rehabilitation program may include, but is not limited to, the following services and benefits:</p> <ul style="list-style-type: none"> • coordination with your Employer to assist you to return to work; • adaptive equipment or job accommodations to allow you to work; • vocational evaluation to determine how your disability may impact your employment options; • job placement services; • resume preparation; • job seeking skills training; or • education and retraining expenses for a new occupation.
Rehabilitation and Return to Work Benefits	<p>We will pay an additional disability benefit of 10% of your gross disability payment to a maximum benefit of \$1,000 per month. This benefit is not subject to policy provisions which would otherwise increase or reduce the benefit amount such as Deductible Sources of Income. In addition, we will make monthly payments to you for 3 months following the date your disability ends if we determine you are no longer disabled while:</p> <ul style="list-style-type: none"> • you are participating in the Rehabilitation and Return to Work Assistance program; and • you are not able to find employment.

Long Term Disability

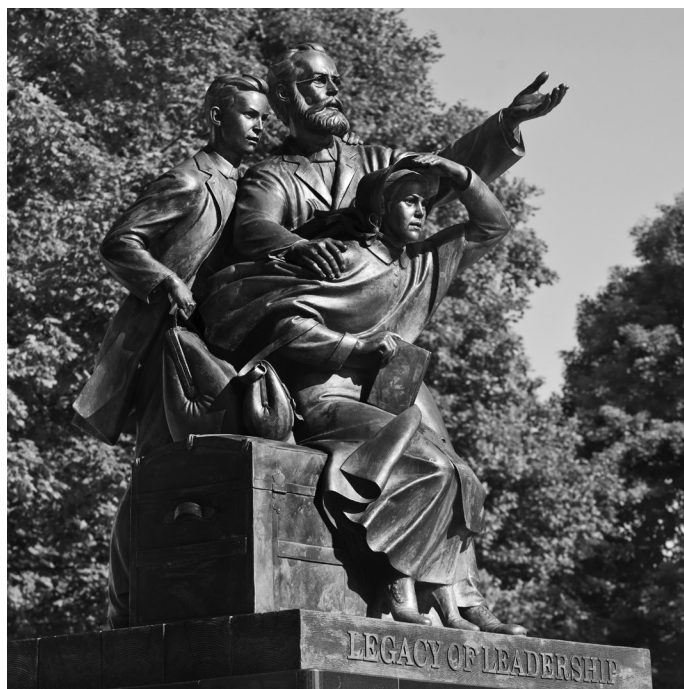
Unum – 35 Hours – AF/SA/SF/FA/FF/FT/HF



Better benefits at work.

Exclusions & Limitations	
Pre-existing Condition	<p>You have a pre-existing condition if:</p> <ul style="list-style-type: none">• you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months just prior to your effective date of coverage;• the disability begins in the first 12 months after your effective date of coverage unless you have been treatment free for 3 consecutive months after your effective date of coverage
Mental Nervous and Self Reported Symptoms Limitation	<p>The lifetime cumulative maximum benefit period for all disabilities due to mental illness and self Reported symptoms is 24 months. Only 24 months of benefits will be paid for any combination of such disabilities even if the disabilities:</p> <ul style="list-style-type: none">• are not continuous; and/or• are not related. <p>Payments would continue beyond 24 months if you are confined to a hospital or institution as a result of the disability.</p>
Coverage Exclusions	<p>Your plan does not cover any disabilities caused by, contributed to by, or resulting from your:</p> <ul style="list-style-type: none">• intentionally self-inflicted injuries;• active participation in a riot;• loss of a professional license, occupational license or certification;• commission of a crime for which you have been convicted;• pre-existing condition. <p>Your plan will not cover a disability due to war, declared or undeclared, or any act of war.</p> <p>Unum will not pay a benefit for any period of disability during which you are incarcerated.</p>

See Human Resources for further detailed information on the Long Term Disability Plan.



This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Please refer to your certificate booklet for a complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.

Underwritten by: **Unum Life Insurance Company of America 2211 Congress Street, Portland, Maine 04122, www.unum.com**

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Don't forget this travel essential!

Pack your worldwide emergency travel assistance phone number and leave travel worries at home



Better benefits at work.

If you experienced a medical emergency while traveling, would you know who to call?

Whenever you travel 100 miles or more from home — to another country or just another city — be sure to pack your worldwide emergency travel assistance phone number! Travel assistance speaks your language, helping you locate hospitals, embassies and other “unexpected” travel destinations. Add the number to your cell phone contacts, so it's always close at hand! Just one phone call connects you and your family to medical and other important services 24 hours a day.

Use your travel assistance phone number to access:

- Hospital admission assistance*
- Emergency medical evacuation
- Prescription replacement assistance
- Transportation for a friend or family member to join a hospitalized patient
- Care and transport of unattended minor children
- Assistance with the return of a vehicle
- Emergency message services
- Critical care monitoring
- Emergency trauma counseling
- Referrals to Western-trained, English-speaking medical providers
- Legal and interpreter referrals
- Passport replacement assistance

24/7 services anywhere in the world

Unum's travel assistance services are provided by Assist America, Inc., a leading provider of global emergency assistance services through employee benefit plans. Assist America's medically certified personnel are ready to help 24 hours a day, 365 days a year, and can connect you with pre-qualified, English-speaking and Western-trained medical providers anywhere in the world.

You can access travel assistance services through the **phone number on your travel assistance wallet card**. If you have misplaced your card, contact your human resources department and ask for a replacement.

Whether traveling for business or pleasure, one phone call connects you to:

- Multi-lingual, medically certified crisis management professionals
- A state-of-the-art global response operations center
- Qualified medical providers around the world

Travel assistance FAQs

Q. Which countries can I travel to?

A. Assist America's services have no geographical exclusions. Its worldwide network stands ready to help wherever your travels take you.

Q. Is my family covered?

A. Your spouse and dependent children up to age 19 (or the age specified by your medical plan) are covered. Spouses and children traveling on business for their employers are not eligible to access these services during those trips.

Q. Are pre-existing conditions excluded?

A. No. Whether your medical emergency is the result of a new or pre-existing condition, Assist America's trained representatives will help you find qualified medical care and facilities.

Q. What about sports-related injuries?

A. Whether you've been involved in recreational or extreme sporting, worldwide emergency travel assistance will provide support for all your medical needs.

Q. Who pays for the services I use if I have a travel emergency?

A. Assist America arranges and pays for 100% of the services the company provides, with no caps or charge-backs to either you or your employer. But you must call Assist America first — you can't be reimbursed for services you arrange on your own.

* Hospital admission is coordinated by Assist America, Inc. It may require a validation of your medical insurance or an advance of funds to the foreign medical facility. You must repay any expenses related to emergency hospital admissions to Assist America, Inc. within 45 days.

Worldwide emergency travel assistance services are provided by Assist America Inc. All emergency travel assistance must be arranged by Assist America, which pays for all services it provides. Medical expenses such as prescriptions or physician, lab or medical facility fees, are paid by the employee or the employee's health insurance. Services are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. These services are not valid after termination of coverage and may be withdrawn at any time. Employees are covered for business or personal travel; spouses and dependent children are covered for personal travel only. Please contact your Unum representative for full details. For trips longer than 90 days, expatriate coverage is available. Call the number provided for more information.

Insurance products underwritten by the subsidiaries of Unum Group.

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Employee Assistance Program (EAP)

Unum – 20 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP/HH



Better benefits at work.

Life's stresses aren't a game

Real solutions are close at hand with the Employee Assistance Program (EAP)

When you have questions, concerns or emotional issues surrounding your personal or work life, you can count on us to offer help. Unum's work-life balance employee assistance program (EAP) offers unlimited access to master's-level consultants by telephone, resources and tools online, and up to three face-to-face visits with a consultant for help with a short-term problem.*

Help for personal challenges, big and small

Keeping your work and personal life in balance can sometimes be tricky. Stressful situations can affect your health, well-being and ability to focus on what's important.

That's when you can pick up the phone and speak confidentially** to a master's-level consultant who can help you or a family member to:

- **Locate child care and elder care services** and obtain matches to the appropriate provider based on your or your family's preferences and criteria. The consultant will even confirm space availability.
- **Speak with financial experts** by phone regarding issues such as budgeting, controlling debt, teaching children to manage money, investing for college, and preparing for retirement
- **Work through complex, sensitive issues** such as personal or work relationships, depression or grief, or issues surrounding substance abuse
- **Get a referral to a local attorney** for a free, 30-minute in-person or telephonic legal consultation

You'll have access to an attorney for state-specific legal information and services. If you decide to retain the attorney, you may be eligible to receive a 25% discount on additional services.

You also have unlimited website access at lifebalance.net where you can:

- Read booklets, life articles and guides
- View videos and online seminars, as well as listen to podcasts
- Subscribe to email newsletters
- Find information on parenting, retirement, finances, education and more
- Use health management online calculators and other tools to help you with topics such as losing weight or starting a new exercise program
- Access links to other informative websites

- Use school, camp, elder care and child care locators
- Use financial calculators, retirement planners, worksheets and more

Help with stress

A satisfaction survey of employees who used work-life balance EAP shows nearly 75% reported less stress.¹

Guidance for work-related conflicts

If you're a manager dealing with staff issues such as an employee who's feeling overwhelmed by his or her workload, you have unlimited access to guidance from a team of consultation experts. Call the toll-free work-life balance EAP number to:

- Have a confidential sounding board and objective view
- Work on communication and problem-solving skills
- Learn how to motivate your employees

If you are a supervisor or working to become one, you can visit the website at lifebalance.net to get information on managing people using resources such as:

- Electronic management newsletters
- Podcasts and articles for managers
- Self-assessment tools to be a better manager

If you would like to listen to podcasts and audio tracks on the go — or read articles or digital booklets on a mobile device—download the LifeWorks mobile app from your app store on your mobile device.

In addition to the LifeWorks app, a wallet card that includes the work-life balance EAP phone number and online access information is available. Please see your human resources department to request one.

Balance can be a call or click away:

1-800-854-1446, English
1-877-858-2147, Spanish
1-800-999-3004, TTY/TDD
www.lifebalance.net (user ID and password: lifebalance)

* In California and Nevada, employees and their family members may confer with a local consultant up to three times in a six-month time period.

** The consultants must abide by federal regulations regarding duty to warn of harm to self or others. In these instances the consultant may be mandated to report a situation to the appropriate authority.

¹ Ceridian, 2012 4th Quarter Performance Dashboard Survey, Unum Group LTD and Life (December 2012).

unum.com

The Work-life Balance Employee Assistance Program, provided by Ceridian HCM, is available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

Insurance products are underwritten by the subsidiaries of Unum Group.

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Voluntary Short Term Disability

Unum – 20 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP/HH

If you're sidelined, will your bank account be disabled?

Help protect your finances with Unum's individual short term disability insurance.



Better benefits at work.

How much is enough for your lifestyle?

Janet has worked hard to grow in her nursing career. She's got a great marriage and a brand new home. Now she wants a baby. She doesn't want to choose between making the house payment and taking maternity leave. She is looking for coverage that will give her the best of both worlds.

My Checklist

Expenses that you may choose to cover with your disability benefits:

- ☐ Mortgage/rent
- ☐ Transportation (gas, car payments, repairs)
- ☐ Utilities (electric, water, cable, Internet)
- ☐ Child care/elder care
- ☐ College expenses
- ☐ Loans/credit card debt

Disability benefits to help keep your account up and running

Individual short term disability insurance can pay you a percentage of your monthly salary if you are injured or ill off-the-job and cannot work due to a disability or covered pregnancy. You can choose monthly benefit amounts from \$400 to \$5,000. You can use it any way you choose.

Who's at risk?

- Nearly 27 million Americans suffer disabling injuries each year.
- Most disabilities are not work-related, and therefore not covered by workers' compensation.
- 38% of workers could pay their bills for three months or less if they couldn't work due to a disability.

Get the coverage you need.

Individual short term disability insurance is offered to all eligible employees ages 17 to 69 who are actively at work. You decide if it's right for you.

Get the options you need

You can choose from the following options:

Benefit period — If you become disabled, this is the maximum amount of time you can receive benefits for a covered disability.

Elimination period — This is the number of days that must pass between your first day of a covered disability and the day you can begin to accrue your disability benefits.

Benefit amount — Choose a monthly benefit between \$400 and \$5,000 for an off-the-job illness or injury disability. Coverage of up to 60% of your gross monthly salary may be offered.

Four reasons to buy this coverage at work

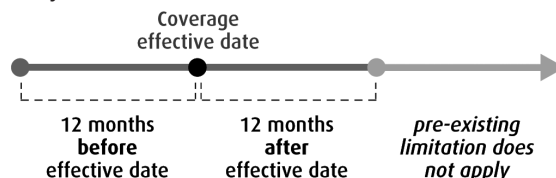
1. You own the policy so you can keep it even if you leave the company or retire. Unum will bill you directly for the same premium amount.
2. Coverage becomes effective on the first day of the month in which payroll deductions begin.
3. Your policy is guaranteed renewable, until age 72, as long as you pay the premiums on time.
4. Affordable premiums are based on your age on the policy effective date and are deducted from your paycheck.

Features that add value

Waiver of premium — Included at no extra charge for covered injuries and illnesses. It means you don't have to pay your premiums after 90 days of total disability or the elimination period (whichever is longer). They'll be waived as long as the disability continues, up to the maximum benefit period.

Policy provisions

Pre-existing condition limitation — If you have a preexisting condition* within a 12-month period before your coverage effective date, benefits will not be paid for a disability period if it begins during the first 12 months the policy is in force.



*A pre-existing condition is a condition for which symptoms existed (within 12 months before your coverage effective date) that would cause a person to seek treatment from a physician or for which a person was treated or received medical advice from a physician, or took prescribed medicine. The determination on whether your condition qualifies as pre-existing will be based on the date of disability and not the date you notify Unum.

Pregnancy — Nine months after coverage becomes effective, pregnancy is considered the same as any other covered illness. The available monthly benefits will be paid upon fulfillment of the elimination period. Benefits will not be paid if the insured individual gives birth within nine months after the coverage becomes effective. However, medical complications of pregnancy may be considered as any other covered sickness, subject to the pre-existing condition limitation.

My short term disability coverage

Amount I applied for: \$ _____
Cost per pay period: \$ _____
Date deductions begin: ____/____/____
(For your records — complete during your enrollment)

Refer to the certificate for additional information.

Voluntary Accident Plan

Unum – 20 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP/HH



Better benefits at work.

If you have an accident, will it hurt your bank account too?

Unum's accident insurance gives you something to fall back on.

Life can take a tumble.

With a full-time job and three active kids, Marsha has a lot of demands on her time — and her pocketbook. So if her kids break something other than a window, she doesn't want an injury to break her bank account as well.

Benefits that pay for covered accidents while you are on the road to recovery

Unum's coverage provides a lump sum benefit based on the type of injury (or covered incident) you sustain or the type of treatment you need.

Examples of covered injuries include:

- broken bones
- burns
- torn ligaments
- cuts repaired by stitches
- coma due to a covered injury
- eye injuries
- ruptured discs
- concussion

Some covered expenses include:

- emergency room treatment
- outpatient surgery facility
- doctor's office visit
- hospitalization
- occupational therapy
- speech therapy
- chiropractic visit
- physical therapy

See the schedule of benefits for a full list of covered injuries and expenses.

Who's at risk?

- Every 10 minutes almost 740 people will suffer disabling injuries in the United States.¹
- About two-thirds of disabling injuries suffered by American workers are not work-related, and therefore not covered by workers' compensation.²

Get the coverage you need.

Choose the coverage that's right for you. Your accident insurance plan can provide benefits for covered accidents that occur on and off the job. Accident insurance is offered to all eligible employees who are actively at work. You decide if it's right for you and your family.

The following benefits are automatically included in your plan:

Wellness Benefit

Based on the plan selected by your employer, this benefit can pay \$50 per calendar year per insured individual if a covered health screening test is performed, including:

- Blood tests
- Stress tests
- Colonoscopies
- Chest X-rays
- Mammograms

There is an additional charge for this feature. A full list of covered tests will be provided in your certificate.

Catastrophic Benefit

This pays an additional sum if a covered individual has a serious injury — such as loss of sight, hearing or a limb — before age 65.

Four reasons to buy this coverage at work:

1. No health questions to answer. If you apply, you automatically receive this base plan.
2. This plan is portable. You may take the coverage with you if you leave the company or retire without having to answer new health questions. Unum will bill you directly for the same premium amount.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.
4. Premiums are conveniently deducted from your paycheck.



Voluntary Accident Plan

Unum – 20 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP/HH



Better benefits at work.

Additional coverage options

Sickness Hospital Confinement Benefit — Depending on your plan, your employer may have chosen to include this benefit — or you may have the option to select it. This option pays the insured employee, spouse or children a daily benefit if he or she is in the hospital for a covered illness. Based on the plan your employer selects, the amount you receive can be \$100 per day. Children's coverage pays 75% of the employee amount.

This benefit is available to family members who are covered by the base plan. There is an additional charge for this feature.

The benefit includes a 12-month pre-existing condition limitation and may vary by state. Employees and their spouses need to answer certain health questions when applying for this benefit.

Available family coverage

Who can have it?	
Spouse coverage	Ages 17 to 64
Child coverage	Dependent children newborn until their 26th birthday, regardless of marital or student status. ³

Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.



An illustrative example of how accident coverage can help you with your expenses*

40-year-old claimant

Accident: Fall at home
Injury: Broken toe and ACL tear (knee ligament injury)

Out-of-pocket expenses incurred:

\$100 emergency room copay
\$500 deductible
\$750 copay for surgery (\$3,750 x 20%)
\$150 copay for 10 physical therapy visits

Total out-of-pocket expenses: \$1,500

Benefits paid:

\$150 emergency room visit
\$100 appliance (knee brace)
\$150 fractured toe
\$800 surgical ligament tear repair
\$ 75 follow-up appointment
\$150 for six physical therapy sessions

Total benefit paid under policy: \$1,425

* Costs of treatment and benefit amounts may vary. Example is based on the level 2 schedule of benefits.

My accident coverage

Coverage plan chosen: \$ _____

Cost per pay period: \$ _____

Date deductions begin: ____/____/____

(For your records — complete during your enrollment)

^{1,2} National Safety Council, "Injury Facts," 2011 edition.

³ In GA, IL and ND, child coverage is available newborn until their 27th birthday.

Voluntary Critical Illness

Unum – 20 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP/HH



Better benefits at work.

Could your bank account survive a serious illness?

Get protected with group critical illness insurance from Unum.

Lisa's story

Lisa was planning her daughter's wedding when a stroke disrupted her plans. Thanks to her critical illness coverage, Lisa was able to afford the treatment her medical insurance didn't cover. So she was able to focus on her goal for recovery: to dance at her daughter's wedding.

Who's at risk?

- The risk of developing cancer during a lifetime is nearly one in two for men and more than one in three for women.¹
- Every 40 seconds someone in America will have a stroke.²

Key advantage

You can use this coverage more than once. If you receive a full benefit payout for a covered illness, your coverage can be continued for the remaining covered conditions. The diagnosis of a new covered illness must occur at least 90 days after the most recent diagnosis and be medically unrelated. Each condition is payable once per lifetime.

Three reasons to buy this coverage at work

1. You get affordable rates when you buy this coverage through your employer, and the premiums are conveniently deducted from your paycheck.
2. Coverage is portable. You may take the coverage with you if you leave the company or retire without having to answer new health questions. Unum will bill you directly for the same premium amount.
3. Coverage becomes effective on the first day of the month in which payroll deductions begin.

How can critical illness insurance help?

Critical illness insurance can pay a lump sum benefit at the diagnosis of a covered illness. You choose the level of coverage — from \$5,000 to \$50,000 — and you can use the money any way you see fit.

Covered conditions	
Heart attack	Blindness
Major organ failure	End-stage renal (kidney) failure
Occupational HIV	Coronary artery bypass surgery; pays 25% of lump sum benefit
Benign brain tumor	
Covered conditions with time limitations	
Stroke	Evidence of persistent neurological deficits confirmed by a neurologist at least 30 days after the event
Coma	Coma resulting from severe traumatic brain injury lasting for a period of 14 or more consecutive days
Permanent paralysis	Complete and permanent loss of the use of two or more limbs for continuous 90 days as a result of a covered accident
Optional cancer conditions	
If selected by your employer, you may choose to select this benefit for an additional premium.	
Cancer	Carcinoma in situ; ³ pays 25% of lump sum benefit

Please see policy definitions for complete details about these covered conditions.

Voluntary Critical Illness

Unum – 20 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP/HH



Better benefits at work.

Group critical illness insurance

The following benefit is automatically included in your plan:

Wellness benefit

Based on the plan selected by your employer, this benefit can pay \$50 per calendar⁴ year per insured individual if a covered health screening test is performed, including:

- Blood tests
- Colonoscopies
- Mammograms⁵
- Stress tests
- Chest X-rays

If you have other policies with a wellness benefit feature, you can receive a total of one benefit payment per year. A full list of covered tests will be provided in your certificate.

Provisions

Reduction of benefits

The benefit amount for the employee and spouse reduces by 50% on the first policy anniversary date after the insured individual's 70th birthday. Premiums will not be reduced. For coverage purchased after age 70, benefit amounts will not be reduced.

Available family coverage

Who can have it?	Benefit
Employees who are actively at work	\$5,000 to \$50,000 in \$1,000 increments
Dependent children newborn until their 26th birthday, regardless of marital or student status All eligible children are automatically covered at 25% of the employee benefit amount (no additional cost)	Eligible children are covered for the same conditions as employee and the following specific childhood conditions: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome and spina bifida. Diagnosis must occur after the child's coverage effective date.
Spouse ages 17 through 64 with purchase of employee coverage*	From \$5,000 to \$30,000 in \$1,000 increments

Employees must be U.S. citizens or legally authorized to work in the U.S. to receive coverage. Spouses and dependents must live in the U.S. to receive coverage.

* Employees and spouses may be covered under a policy or the Spouse Rider, but not both.

My critical illness coverage

Amount I applied for: \$ _____

Cost per pay period: \$ _____

Date deductions begin: ____/____/____

(For your records — complete during your enrollment)



¹ American Cancer Society, "Cancer Facts & Figures," 2012.

² The American Heart Association, "Heart Disease and Stroke Statistics—2012 Update," 2012.

³ Carcinoma in situ is defined as cancer that involves only cells in the tissue in which it began and that has not spread to nearby tissues.

⁴ In WA, the wellness benefit is \$75.

⁵ In CA, the mammography benefit may be payable based on the exam schedule defined in the policy. In MT, the mammography benefit is paid under the cancer benefit.

Whole Life

Unum – 20 Hours – AF/AP/SA/SF/SP/FA/FF/FT/FP/HF/HP/HH



Better benefits at work.

Whole Life

Coverage that can last a lifetime.

Will your family have a picture-perfect lifestyle if you're out of the picture? Unum's interest sensitive whole life insurance can help. Whether the policy is used to supplement term life insurance or purchased as a stand-alone product, whole life insurance plays a vital role in securing your family's financial future.

Interest Sensitive Whole Life Insurance Coverage

- **Level Premium** – Premium rates do not increase as you get older.
- **Level Death Benefit** – Death benefit does not reduce as you get older.
- **Cash Value with 4.5% Guaranteed Interest Rate** – The “cash value,” or equity of the policy builds at an interest rate guaranteed to be at least 4.5%.
- **Long-Term Care Benefit included** – Access 100% of the death benefit for Long-Term Care needs (paid out evenly over the course of 16-25 months).
 - **Continuation Rider** available that will double the Long-Term Care benefit duration (paid out evenly over the course of 32-50 months)
 - **Restoration Rider** available (After death benefit has exhausted due to Long-Term Care benefits, this rider restores 100% of death benefit)
 - **Continuation/Restoration Combination Rider** available
- **Fully Paid-Up Option at Age 70 (issue ages 15-50)** – You can exercise a “paid-up” option at a future time if desired.
- **100% Portable** – You can take this policy with you at the exact same premiums if you leave or retire from your company.
- **Stand-alone Coverage for Spouse, Children and even Grandchildren** – You do not have to purchase coverage on yourself as an employee in order to elect coverage on an eligible family member.

How long do you want your life insurance to last?

Everyone's life insurance needs are different, particularly throughout the different stages of life. Whether you are single and just starting your career, married and have increasing family obligations or getting close to retirement, life insurance is an important financial consideration to help you plan for the future.



Sample Rates

Face amounts based on \$5 per week		
Issue Age	Non-Tobacco	Tobacco
25	\$29,851	\$17,128
35	\$19,417	\$11,786
45	\$11,581	\$6,835
55	\$6,066	\$3,636
65	\$2,943	\$2,066

Face amounts based on \$10 per week		
Issue Age	Non-Tobacco	Tobacco
25	\$59,701	\$34,256
35	\$38,835	\$23,572
45	\$23,163	\$13,670
55	\$12,133	\$7,273
65	\$5,885	\$4,133

Important Information

Andrews University – All Eligible Employees



Defined Contribution Retirement Plan

Whether you are just beginning or already well into your career, now is the time to begin planning for your future. The Adventist Retirement Plan (ARP) and Empower Retirement have joined forces to provide you with the tools and resources to help you develop a retirement package that may meet your financial needs for the future. Here are some of the tools that are available to you:

1. www.gwrs.com, providing secure 24-hour Internet access to your account and investment information.
2. Key Talk toll free at 866-467-7756, a phone automated information service providing you with the same easy-to-use account services as the Web site.
3. A quarterly statement will be sent to keep you up-to-date on your portfolio's progress.

Please read carefully any materials regarding retirement that you have received and contact Empower Retirement to arrange a one-on-one meeting with a financial professional. They will be happy to answer your questions and work with you to develop an investment strategy that will meet your retirement needs. The Empower Retirement Education Counselor in this area is Kim Talton, whose contact information follows:

Kim Talton

Email: kim.talton@empower-retirement.com

Work/Cell Phone: 312-965-7032

www.gwrs.com

To activate or change your contribution rate, you may do so by logging in with your Andrews University username and password on the online benefit management system at www.andrews.edu/go/mybenefits.

Employee Base	5.00%
Employee Voluntary	3.00%
Employer Match (max)	3.00%
Total	11.00%

Tuition Assistance for Dependent Children AF/SA/SF/FA/FF/FT/HF

If you are a full-time regular employee and have unmarried, dependent children who are less than twenty-four years of age attending school, the following policy applies to you. (Exceptions may be made to the age requirement if education has been interrupted due to compulsory military service, volunteer service for the church, or a documented medical condition.) Dependent children enrolled in the Adventist Colleges Abroad are eligible for tuition assistance benefit. Employees eligible for dependent tuition assistance whose spouse is denominationally employed and also eligible for tuition benefits will receive half of the computed benefits.

Educational scholarship assistance in the form of tuition grants is available upon application, for unmarried dependent children of a full-time regular University employee.

Scholarship Grants are computed as follows:

- For Hourly employees, thirty-five percent of basic tuition costs for the child(ren) attending a Lake Union Conference SDA elementary or day academy, or in an undergraduate program of Andrews University as a day/village student.
- For Salaried, thirty-five percent of basic tuition costs for the child(ren) attending a Lake Union Conference SDA elementary or day academy, or in an undergraduate program of Andrews University as a day student, or in an undergraduate program at other North American Division SDA schools.
- For all employees, sixty percent of basic tuition costs for child(ren) enrolled as boarding student(s) at a Lake Union Conference SDA academy or in an undergraduate program at Andrews University.

Tuition assistance shall be provided through Home Study International or credits that are earned through the College Level Examination Program (CLEP). The assistance on both is 35% whether or not the student is residing in a school dormitory.

The amount of the grant will be based on the actual tuition costs and general fees when charged separately, and does not include charges for special music lessons. Fees for required music lessons may be included for music majors or minors.

Assistance may continue until an undergraduate program is completed, or for a maximum of ten semesters of undergraduate study, whichever comes first. Attendance at summer sessions count against the maximum semesters.

Important Information

Andrews University – All Eligible Employees



Assistance may be available for the child(ren) who enters a professional program in medicine or dentistry prior to completing undergraduate degree requirements. The assistance will not be available for a period longer than that which would have been required to complete the undergraduate degree nor for more dollars than would have been allowed as a full-time undergraduate student at Andrews University.

Grants shall be available for the child(ren) of the employee who is employed at the beginning of the child(ren's) school year and scholarships will be prorated if the individual is employed after the beginning of the school year. It is understood that the child(ren) must be in school at the time for which the scholarship is paid. The scholarship shall be credited to the student's account each semester when bills are presented.

The payment of the scholarship will be made directly to the school involved.

Free Class

AF/SA/SF/FA/FF/FT/HF

For Employees: Full-time regular staff members may take up to four credits each semester without cost to themselves through Doctoral level. Normally, the class must be outside of regular scheduled work hours. Employees are not paid for the time they are attending class.

For Employees' Spouse: The spouse of a salaried full-time regular staff member (Class AF, SA, SF, FA, FF, or FT) may receive assistance through the Master's level. Assistance is up to four credits free plus 50% of the tuition on classes in excess of four credits each semester.

The Internal Revenue Service (IRS) considers employer-provided graduate tuition assistance as part of your wage package therefore the assistance may be subject to tax withholding. Per IRS code section 127, tuition assistance for employees at the graduate-level are tax free for the first \$5,250 per calendar year. All graduate level tuition assistance for employees' spouses must be included as taxable income of the employee, as required by the IRS.

Please contact the Benefits Office on how to apply for a Free Class and for full details on how the Free Class Benefit is processed. Certain restrictions and guidelines apply—please see full policy online.

Paid Time Off – Salary/Faculty

The Andrews University Vacation Plan is available to workers who are of an AF, AP, SA, SF, SP, FA, FF, FT, or FP classification.

On a pro-rated basis according to your appointment percentage. Annual vacation is based on a full year of service and consists of:

During the first four years of service: 2 weeks

During the next five years of service: 3 weeks

After the ninth year of service: 4 weeks

The length of your vacation week is equivalent to that of your work week. For example, if your work week is Monday to Friday and you took Friday off for vacation, you would have used one fifth of your vacation week.

Paid Time Off - Hourly

The Andrews University Paid Leave Plan is available to workers who are of an HH, HF, or HP classification.

The purpose of the plan is to provide a continuity of income during specific periods of absence which includes vacation and personal time (10, 15, or 20 days), holidays (9 days—see below), and short-term sick leave (6 days).

Accrual Rate - Time begins to accrue on the first day of employment at the following rate, as determined by total denominational employment: (The leave bank illustration is based on a 40-hour work week.)

	Total Hours	Equivalent Days	Maximum Annual Accrual	Hourly Rate of Accrual
One through four years	0 - 7,488	25	200 hours	0.0961538
Five through nine years	7,489 to 16,848	30	240 hours	0.1153846
Starting tenth year	Begin 16,849	35	280 hours	0.1346153

Except for holidays and sick leave, the Paid Leave Bank may be used at the discretion of the employee upon prior arrangement with the department head.

Time in the Paid Leave Bank may be paid only when the employee is off duty during his/her normal working hours, except at the time of termination or retirement.

Time in the Paid Leave Bank accrues only on the first 80 hours of paid time in a two-week pay period.

Important Information

Andrews University – All Eligible Employees



The University recognizes eight holidays, two of which are a day-and-a-half for a total of nine days annually. The holidays are:

- New Year's Day
- Martin Luther King's Birthday
- Presidents' Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving (1.5)
- Christmas (1.5)

Alternative Treatment

The description of covered expenses under the Plan may be expanded in certain situations in order to provide the most appropriate and cost-effective level of care for the covered person. These alternative treatment benefits may be provided after review and consultation with both the Utilization Review Firm and the covered person's physician. Each situation shall be reviewed, and recommendations made, on a case-by-case basis. The Utilization Review Firm cannot require a change in a covered person's level of care without the approval of the attending physician. After alternative treatment is initiated, the Utilization Review Firm shall monitor the care to ensure that the most appropriate level of care is maintained. This provision shall not increase any stated maximum benefit described in the Schedule of Benefits.

Global Healthcare Benefit

A hospital or facility outside of the United States that is accredited by the Joint Commission International (JCI) and any providers with privileges at such a hospital or facility shall all be considered eligible in-network providers under the Plan for cost-effective and medically necessary treatment of an illness or injury. Eligible charges for necessary transportation to and from a JCI-accredited hospital or facility and charges for the diagnosis and treatment of an illness or injury shall be paid in the same manner as in-network medical or surgical benefit in terms of the Plan's financial requirements (deductible, benefit percentage, etc.). The Plan's normal usual and customary fee limitations will not apply to services billed by JCI-accredited hospital or facility or any providers with privileges at such a hospital or facility.

A covered person who is considering having services performed at a JCI-accredited hospital or facility is strongly encouraged to contact the Utilization Review Firm by calling the number on the front of his or her health plan identification card. The Utilization Review Firm will review the treatment plan and, if no issues are identified, will refer the covered person to the Plan's international health management company. The Plan's international health management company will help the covered person locate a JCI-accredited hospital or facility that can perform the proposed services and will also determine whether it is cost effective to have the proposed services (including related expenses for travel and lodging) performed at that hospital or facility rather than by in-network providers.

If the Plan's international health management company determines that it is not cost effective to have the proposed services (including related expenses for travel and lodging) performed at the JCI-accredited hospital or facility, **all related expenses may be ineligible under the Plan if the covered person proceeds to have the services performed at the JCI-accredited hospital or facility outside of the United States. See the Plan Document/SPD for additional information.**

Important Information

Andrews University – All Eligible Employees



Traveling on AU Business

If a Participant receives treatment from an out-of-network provider while traveling on Andrews University business, all eligible claims will be paid at the in-network level.

When traveling outside of the United States, the plan will provide coverage for medically necessary services, drugs, and supplies should you require urgent or emergency care; however, most foreign providers will require that you pay for such services in full at the time of treatment. You must then submit a receipt (translated into English if possible) to ASR or Navitus in order to receive reimbursement for the expense. Charges are subject to the in-network level of benefits if you contact ASR and explain that you received urgent or emergency care while traveling, and that you could not reasonably be expected to know the location of the nearest in-network provider (if any). Otherwise charges will be subject to the out-of-network level of benefits. Please note that the plan will not cover charges incurred outside of the United States if the primary purpose of the travel is to obtain medical services, drugs, or supplies (except as covered under the Global Healthcare Benefit). Additionally, the plan will not cover services, procedures, or treatment in a foreign country that are not normally covered under the terms of the plan.

Notice to Plan Participants - Notice of Privacy Practices Available

The U.S. Department of Health and Human Services has issued regulations as part of the Health Insurance Portability and Accountability Act of 1996. These regulations, known as the Standards for Privacy of Individually Identifiable Health Information, were effective on April 14, 2003 (or April 14, 2004 for small health plans) and control how your medical information may be used and disclosed and how you can access this information. Please be advised that your health benefits plans maintain a current Notice of Privacy Practices to inform you of the policies that they have established to comply with the Standards for Privacy. This Notice describes the responsibilities of the plans and any third party assisting in the administration of claims regarding the use and disclosure of your protected health information, and your rights concerning the same.

This Notice is available to you upon request by contacting your company's Privacy Official or Human Resources Director.

Women's Health and Cancer Rights Act of 1998 (also known as "Janet's Law")

Did you know that your health plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services? These services include reconstruction and surgery to achieve symmetry between the breasts, prostheses, and treatment of complications resulting from a mastectomy (including lymphedema). Call your Claim Administrator at (616) 957-1751 or 1-800-968-2449 for more information.

Type of Question	Contact Information
Andrews University Benefits Office	T: 269.471.3886 www.andrews.edu/hr
Copies of Plan Summaries and/or Plan Documents	www.andrews.edu/go/mybenefits
Eligibility bswift	T: 866.365.2413 ext. 6208
Medical/Vision/Dental Plan PhysiciansCare (ASR Health Benefits) Medical/dental/vision claims, coverage, find a physician	T: 800.968.3033 F: 616.464.4458 www.asrhealthbenefits.com
Flexible Spending Accounts PhysiciansCare (ASR Health Benefits)	T: 800.968.3033 F: 616.464.4458 www.asrhealthbenefits.com
Networks While Traveling CIGNA Network Multiplan	www.cigna.com www.multipan.com
Pharmaceutical Plan Navitus WellDyneRx (Mail Order)	T: 866.333.2757 www.navitus.com T: 866.490.3326
Retirement Empower Retirement	Kim Talton T: 312.965.7032 kim.talton@empower-retirement.com
Unum Voluntary Short Term Disability	T: 800.635.5597 www.unum.com/groupaccident
Whole Life (LTC) worksite products: Unum	T: 800.635.5597 www.unum.com/employees
Voluntary Accident Plan Unum	T: 800.635.5597
Supplemental Life Insurance / Accidental Death & Dismemberment Unum (Contact AU Benefits Office)	T: 800.421.0344
Auto Insurance Liberty Mutual	Neal Boff T: 269.327.2600 ext. 5071 neil.boff@libertymutual.com
Adventist Risk Management Short Term Travel	T: 888.951.4ARM (4276)
Tuition Assistance	T: 269.471.3886
Free Class	T: 269.471.3886
Employee Travel Assistance Program	T: 800.872.1414
Employee Assistance Program (EAP)	T: 800.854.1446



This guide is designed as a reference to help eligible members enroll for benefits and answer many of the questions you might have about benefits during the year. The legal documents and insurance contracts governing these plans will determine your benefits in the events of any omissions or discrepancies. Your participation in these plans is not a contract of employment and does not guarantee your future employment. Andrews University reserves the right to change or end any of the plans, at any time and for any reason, to the extent allowed by law. 2015-2016.