October 1, 2022 to September 30, 2023

Summary of Benefits
INTRODUCTION

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ELIGIBILITY

Full-time regular employees actively at work at least 28 hours per week become eligible for benefits on the 1st of the month following date of hire. For example, if you are hired on September 5th then you will be eligible to participate on October 1st. The following family members may be enrolled in the medical, dental and vision programs:

- Your legal spouse
- For medical, dental and vision benefits, children to age 26
- Your dependent child who is incapable of self support because of a mental or physical disability

MAKING CHANGES

Open Enrollment occurs in September for an effective date of October 1. You may choose either the Premium Plus, Premium or Basic medical plan each year. Once you have made your selection, you may not change benefit elections until the next open enrollment period unless you have a qualifying change in employment or family status. Qualifying events include:

- Marriage, divorce or legal separation (state specific)
- Dependent child through birth, adoption or court-ordered custody
- Death of a spouse or child
- Your work schedule changes (i.e. reduction or increase in hours which affects eligibility)
- Your dependent loses eligibility for coverage

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ABOUT THIS GUIDE

Please Note: This brochure provides a summary of the benefits available, but this is not your Summary Plan Description (SPD). The University reserves the right to modify, amend, suspend, or terminate any plan at any time, and for any reason without prior notification. The plans described in this brochure are governed by insurance contracts and plan documents which are available for examination upon request.

We have attempted to make the explanations of the plans as accurate as possible. However, should there be a discrepancy between this brochure and the provisions of the insurance contracts or plan documents, the provisions of the insurance contracts or plan documents will govern. In addition, you should not rely on any oral descriptions of these plans, since the written descriptions in the insurance contracts or plan documents will always govern.
OVERVIEW  Your Rights

Overview

Each eligible employee may enroll for medical insurance. We offer 3 medical options through PAI (Group #755). As you evaluate your options it is important to understand:

• How each plan works
• What services are covered
• If your doctors are covered by the plan
• Your total cost (the amount deducted from your paycheck each month + the amount you pay when you receive care)

To find a Medical Provider, check on claims status or to find information on benefits, go to www.paisc.com
For additional assistance, call member services at 800-768-4375

Does this coverage provide minimum essential coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage”. This plan does provide minimum essential coverage.

Does this coverage meet the minimum value standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). This health coverage does meet the minimum value standard for the benefits it provides.

Health Care reform has created a marketplace which provides individuals with the opportunity to purchase coverage with possible subsidies based on their income. Subsidies are not available to individuals with access to their employer sponsored health insurance, if that coverage meets the minimum value at no more than 9.61% of your income for single health coverage. Thus, Converse University full time employees who are benefit eligible are not eligible for subsidies on the exchange.

Late Entrants

If you waive medical coverage when you first become eligible and later wish to enroll, you will be considered a late entrant. Late entrants will be permitted to enroll for benefits during the next annual Open Enrollment.

Spousal Exclusion

Spouses that are employed may not be insured in the Converse Medical Plan if they are eligible under their employer sponsored plan.

Loss of Eligibility

If you or a covered dependent lose eligibility to participate in this plan, insurance will end on the last day of the month in which eligibility is lost. Loss of eligibility may include reduction of work hours, termination of employment or a dependent child exceeding the maximum age. Medical, Dental and Vision benefits may be continued at your expense. See plan booklet for details.

Section 125

The company’s medical, dental & vision plan are part of a section 125 Plan. This plan allows employees to make any required benefit contributions for these benefits before state, federal and social security taxes are withheld. Contributions will be deducted automatically from an employee’s pay on a pre-tax basis.

Women’s Health & Cancer Rights Act: Annual Notice

Converse University, as required by the Women’s Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy (including lymphedema). Call your plan administrator for more information.
**DENTAL Plan**

All eligible Converse University employees may enroll for the dental plan through PAI.

To find a Dental Provider, check on claims status or to find information on benefits, go to [www.paisc.com](http://www.paisc.com)

For additional assistance, call member services at 800-768-4375

**Limited benefit for late entrants:** An employee or dependent requesting to enroll more than 31 days after becoming eligible for coverage will be considered a late entrant. There is no coverage for Basic services for 6 months and coverage for Major services and Ortho will be deferred for one year. These penalties are waived for any qualifying event.

**VISION Through EyeMed**

All eligible Converse University employees may enroll for the vision plan. Members pay a $10 annual deductible on exams and $25 annual deductible on materials.

**MEDICAL Overview**

<table>
<thead>
<tr>
<th>Benefit Analysis</th>
<th>Premium Plus</th>
<th>Premium Plan</th>
<th>Basic Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physician Office Visit</td>
<td>$20 co-pay</td>
<td>$35 co-pay</td>
<td>$40 co-pay</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>$15 generic/$70 brand/$200 specialty</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual Deductible</td>
<td>$1,000 (3x)</td>
<td>$1,500 (3x)</td>
<td>$2,500 (3x)</td>
</tr>
<tr>
<td>(Calendar year 1/1 - 12/31)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Covered Percentage</td>
<td>80%</td>
<td>60%</td>
<td>50%</td>
</tr>
<tr>
<td>(Co-insurance)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Maximum Out of Pocket</td>
<td>$4,000 (2x)</td>
<td>$5,500 (2x)</td>
<td>$7,500 (2x)</td>
</tr>
<tr>
<td>(includes deductible, office visit and prescription co-pays)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Sustained Health Services: $300 available for preventive services that are not covered by PPACA.

**Plan Provisions**

<table>
<thead>
<tr>
<th>Plan Provision</th>
<th>Calendar Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Benefit</td>
<td>$1,500 per person per calendar year</td>
</tr>
<tr>
<td>Deductible - Individual</td>
<td>$50</td>
</tr>
<tr>
<td>Deductible - Family</td>
<td>$150</td>
</tr>
<tr>
<td>Orthodontic Lifetime Maximum</td>
<td>$1,000</td>
</tr>
<tr>
<td>Covered Services</td>
<td>Plan pays after deductible</td>
</tr>
<tr>
<td>Preventive</td>
<td>100%</td>
</tr>
<tr>
<td>Basic</td>
<td>80%</td>
</tr>
<tr>
<td>Major Care</td>
<td>50%</td>
</tr>
<tr>
<td>Orthodontic Services - eligible</td>
<td>50%</td>
</tr>
<tr>
<td>children up to age 19</td>
<td></td>
</tr>
</tbody>
</table>

**Vision Benefits**

<table>
<thead>
<tr>
<th>Vision Benefit</th>
<th>Eyemed Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Eye Exams</td>
<td>100% Covered</td>
</tr>
<tr>
<td>Single Vision Lenses</td>
<td>100% Covered</td>
</tr>
<tr>
<td>Bifocal Lenses</td>
<td>100% Covered</td>
</tr>
<tr>
<td>Trifocal Lenses</td>
<td>100% Covered</td>
</tr>
<tr>
<td>Frames</td>
<td>$130 allowance &amp; 20% discount on balance</td>
</tr>
<tr>
<td>Contact Lenses</td>
<td>$130 allowance &amp; 15% discount on balance</td>
</tr>
</tbody>
</table>
## EMPLOYEE COSTS 2022-23

<table>
<thead>
<tr>
<th>PLAN</th>
<th>MONTHLY EMPLOYEE CONTRIBUTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MEDICAL - PAI</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Premium Plus</strong></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$150.00</td>
</tr>
<tr>
<td>Employee + 1 Child</td>
<td>$332.00</td>
</tr>
<tr>
<td>Employee + 2 Children</td>
<td>$456.00</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$667.00</td>
</tr>
<tr>
<td><strong>Premium</strong></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$70.00</td>
</tr>
<tr>
<td>Employee + 1 Child</td>
<td>$178.00</td>
</tr>
<tr>
<td>Employee + 2 Children</td>
<td>$286.00</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$415.00</td>
</tr>
<tr>
<td><strong>Basic</strong></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$50.00</td>
</tr>
<tr>
<td>Employee + 1 Child</td>
<td>$135.00</td>
</tr>
<tr>
<td>Employee + 2 Children</td>
<td>$220.00</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$312.00</td>
</tr>
<tr>
<td><strong>DENTAL - PAI</strong></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$34.00</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$66.00</td>
</tr>
<tr>
<td><strong>VISION</strong></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$6.88</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$17.54</td>
</tr>
<tr>
<td><strong>ADDITIONAL BENEFITS</strong></td>
<td></td>
</tr>
<tr>
<td>Basic Life</td>
<td>See HR</td>
</tr>
<tr>
<td>Long Term Disability</td>
<td>See HR</td>
</tr>
<tr>
<td>Short Term Disability</td>
<td>See HR</td>
</tr>
<tr>
<td>Employee Assistance Program</td>
<td>See HR</td>
</tr>
<tr>
<td>Dependent Life - Spouse</td>
<td>See HR</td>
</tr>
<tr>
<td>Dependent Life - Child</td>
<td>See HR</td>
</tr>
<tr>
<td>Voluntary Life - Employee</td>
<td>See HR</td>
</tr>
<tr>
<td>Voluntary Life - Spouse</td>
<td>See HR</td>
</tr>
<tr>
<td>Voluntary Life - Child</td>
<td>See HR</td>
</tr>
</tbody>
</table>

These benefits are provided at no cost to you.

> If you or your insured dependents use a tobacco product, then add $50 per month

With Teladoc, you can talk to a doctor 24/7/365 by phone, online video or mobile app. Use Teladoc for medical advice and care when:

- Your primary care doctor is not open.
- You are at home, traveling or do not want to take time off work to see a doctor.
- You need a prescription or refills. Please note there is no guarantee you will be prescribed medicine.

**Common conditions treated:**
- Allergies
- Bronchitis
- Cold/Flu
- Headaches/Migraines
- Stomachache-diarrhea
- Eye/ear infections
- Rash/skin infections
- Sinus infections
- Urinary tract infections
- Many other conditions

There’s more than one way to reach a doctor:

- **By phone**
  - Just call 800-362-2667
- **Online**
  - Simply request a video consultation online at [www.MyDrConsult.com](http://www.MyDrConsult.com)
- **On the go**
  - You can download the Teladoc mobile app by visiting the App Store or Google Play

Teladoc is offered at $0 co-pay
**DISABILITY**  Long & Short Term Disability Insurance

Disability insurance replaces a percentage of your income during extended periods of illness or injury that prevent you from performing your regular work. Each benefit eligible employee will be enrolled for LTD/STD benefits. See the brief overview below for more information on your policies.

<table>
<thead>
<tr>
<th>PLAN PROVISIONS</th>
<th>LONG TERM DISABILITY with Lincoln Financial</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Benefit</td>
<td>60% of your monthly pre-disability earnings, up to a maximum of $7,500 per month.</td>
</tr>
<tr>
<td>Benefit Period</td>
<td>You will receive benefits as long as you qualify as disabled. If you become disabled prior to age 60, benefits may continue until you reach your normal Social Security Retirement Age or the maximum benefit period, whichever is longer.</td>
</tr>
<tr>
<td>When Benefits Begin</td>
<td>Benefits begin after 90 days of disability (known as the elimination period).</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PLAN PROVISIONS</th>
<th>SHORT TERM DISABILITY with Hartford</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Benefit</td>
<td>60% of your weekly earnings, up to a maximum of $1,000 per week.</td>
</tr>
<tr>
<td>Benefit Period</td>
<td>Should you become disabled due to accident or illness, you will be eligible to begin receiving a weekly benefit for up to 13 weeks.</td>
</tr>
<tr>
<td>When Benefits Begin</td>
<td>Benefits begin 14 days after accident/illness.</td>
</tr>
</tbody>
</table>

**BASIC LIFE INSURANCE**  through Lincoln Financial

Each benefit eligible employee will be enrolled for life insurance. The benefit is 1.5 X your basic annual earnings (150%) up to $50,000. This benefit will double in the case of an accidental death. Benefits terminate upon retirement and decrease at age 70.

**DEPENDENT LIFE**  through Lincoln Financial

All benefit eligible dependents will be enrolled for dependent life insurance. The benefit is $5,000 for a spouse and $5,000 for each eligible child.

**VOLUNTARY LIFE**  through Lincoln Financial

While the basic life insurance benefit is designed to provide a foundation for you and your dependents, we recognize the potential need to increase your family’s protection. Through our benefit program, you have access to Voluntary Life. This program allows you to purchase additional amounts of insurance at favorable group rates with certain amounts of coverage guaranteed. New employees may add benefits with NO health questions. Benefits available up to 7 times annual earnings maximum $500,000 with guarantee issue limits of lesser of $200,000 or 3 times annual earnings. Coverage is portable and convertible. Spouse and child options are also available.

Employees may purchase additional life insurance. Here are examples of these economical options available to employees, spouses and children:

- **33 year old employee with $150,000 benefit, monthly cost is $12.00**
- **45 year old spouse with $50,000 benefit, monthly cost is $11.50**
- **Dependent children with $10,000 benefit, monthly cost is $2.00 (Regardless of the number of children)**

**FLEXIBLE SPENDING ACCOUNTS**

- Open enrollment: You must re-enroll in these benefits each year during Open Enrollment in November.
- Carryover: If you have Health Care FSA funds remaining in your 2022 account, you may carryover a $570 balance. The carryover benefit is not available with the Dependent Care FSA.

Flexible Spending Accounts allow you to pay for goods and services you already use (including OTC products) with money deducted from your paycheck before it is taxed. This can reduce your eligible health care and dependent care expenses by as much as 30%. These plans are administered by Flores. To make the most of these benefits, it's important to understand the following:

Plan year: The plan year for our Flexible Spending Account is January 1 to December 31.

- **Health Care FSA — up to $2,850 annually**
- **Dependent Care FSA up to $5,000 annually**
EMPLOYEE ASSISTANCE PROGRAM

We provide a confidential Employee Assistance Program to all employees (and dependents) who are enrolled in the LTD plan through Lincoln Financial. The program is offered at no cost to you. The EAP can help with a wide range of various lifetime issues including: finding child/adult care, legal & financial concerns, stress, health and wellness. Personal & confidential guidance and counseling is available. See contact information on page 8 for 24/7 phone access.

RETIREMENT 403b TIAA

Eligible employees who are at least 25 years of age, complete at least 1 year of continuous service and 1,000 continuous work hours have the option of participating in the university’s retirement plan. Here are some of the plan’s valuable features:

- Employees contribute minimum of 2% of monthly base salary to receive match.
- All contributions made by Converse and the employee are 100% vested immediately.

TUITION REMISSION PROGRAM

Undergraduate, Graduate, EdD Program

Tuition remission is extended to eligible faculty and staff of Converse University, and their spouses and dependents. Please contact Human Resources for more information.

HOLIDAY SCHEDULE & PAID TIME OFF:

- Vacation accrued monthly
- Personal Leave accrued monthly
- 1 day honoring employee birthday
- Holidays: 21 paid holidays for 2022/23**
- Close at 1 PM on Fridays

Retirement 403b TIAA

- Employees contribute minimum of 2% of monthly base salary to receive match.
- All contributions made by Converse and the employee are 100% vested immediately.

ONSITE CLINIC

Services provided at our clinic include:

- Chronic disease management-diabetes, hypertension, and high cholesterol
- Routine and annual physicals, including lab work
- Offer basic information on tobacco cessation as well as medication management
- Referrals to other healthcare providers and specialists
- Diagnose and treat acute conditions- flu, cold, sinus infections, bronchitis, injuries, skin rashes
- Prescribe medications

Converse University 2022-2023 Employee Benefits
CONTACTS For Benefits

Medical & Dental
PAI
paisc.com
firsthealth.com*
medcost.com for NC
Group #755
800-768-4375
*PPO Network for providers outside of SC is First Health

Vision
Eyemed
eyemedvisioncare.com
Group # 9916131
866-939-3633

FSA
Flores
flores247.com
800-532-3327

STD
Hartford
thehartford.com
800-549-6514

Claims Assistance
Deidra Foster
Deidra@steinberg-associates.com
864-582-7575

LTD, Life, Vol Life & Dependent Life
Lincoln Financial Group
lincoln4benefits.com
Group #850055508 (LTD)
Group #10072287 (Life)
800-423-2765

EAP
Lincoln Financial Group
guidanceresources.com
Username:LFGSupport
Password:LFGSupport1
888-628-4824

Defined Contribution Retirement Plan (403b)
TIAA
tiaa.org
800-842-2888
Group 15088
National Counseling Center
800-842-2776

403b Third Party Fiduciary
CG Financial Services
mycgfinancial.com
877-807-2079
Richard@mycgfinancial.com

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www.steinberg-associates.com