

CONTACTS

Benefit	Contact
Medical Benefits Flexible Spending Account	Highmark Blue Cross Blue Shield www.highmarkbcbs.com 866-267-3231 Group number: CQM363 FSA group number: 0166944
Dental Benefits	Guardian Life Insurance Company www.guardianlife.com 888-482-7342 Group number: 00378922
Vision Benefits	Guardian Life Insurance Company www.guardianlife.com 888-482-7342 Group number: 00378922
Prescription Drug Coverage	Express Scripts www.express-scripts.com 866-544-7941 Group number: 00021
Commuter Benefits	Commuter Check Direct www.commutercheckdirect.com 888-235-9223 Company ID: 1443
Life Insurance Long-Term Disability Insurance	Metropolitan Life Insurance Company www.metlife.com 800-275-4638 Group number: TS 05641980-G (Life Insurance)
Retirement Plan	TIAA Financial Services www.tiaa.org 800-842-2252



**NORTH PARK
UNIVERSITY**
CHICAGO



NPU BENEFITS GUIDE

Welcome to North Park University!

What's Inside

- | | |
|--|------------------------------------|
| 3 Medical & Dental Eligibility | 19 Tuition Remission |
| 4 Medical | 20 Chapel |
| 6 The Medical Plans at a Glance | 20 Helwig Recreation Center |
| 8 Dental | 21 On-Campus Dining |
| 10 Vision | 21 Service Awards |
| 12 Prescription Drug Coverage | 22 Galter LifeCenter |
| 13 Potential Vision Care Savings | 22 Library |
| 14 Flexible Spending Account | 22 Bookstore Discount |
| 15 TIAA Retirement Plan | 23 Parking |
| 16 Leave Benefits | 23 Athletic Events |
| 18 Commuter Benefits | 23 McCormick Montessori |
| 18 Life Insurance | 24 LiveSafe App |
| 18 Long-Term Disability Insurance | 25 Notes |
| 18 Short-Term Disability | 26 Contacts |

About This Guide

This guide provides only highlights of the benefit programs. Every effort has been made to report information accurately, but the possibility of error exists. In addition, not every plan detail of every benefit that may matter to you could be included in this guide. The university benefit programs are governed by an official plan document. In the case of any conflict between this guide and an official plan document, the plan document will govern. See the employee handbook or HR for more detailed information on benefits.

The university reserves the right to change or rescind benefits and/or eligibility levels or coverage, insurance carriers, eligibility criteria and all other terms of its benefit programs at any time, with or without notice and with or without consideration.

For more detailed information about the benefit programs or any of the topics discussed in this guide, contact the HR department.

NOTES

LIVESAFE APP

The LiveSafe app provides rapid communication between app users and our Campus Safety and Security office, and allows for faster emergency response in distress situations. It is also preloaded with contact information and useful resources for health and counseling services, University Ministries, Student Engagement, and more. By having access to the latest safety information, our goal is to help build a safe campus, together. The app allows you to:

- Send your location to Campus Safety and Security in an emergency
- Report tips anonymously to campus police
- Let friends or family monitor as you walk home, so you never have to walk alone
- Receive real-time safety alerts from Campus Safety and Security to your phone

Here's how you can get the app:

1. Open Google Play or the Apple App Store on your phone. Search for "LiveSafe" and download the option with the blue shield.
2. Tap "Sign up" and enter your North Park email address. Fill in your profile information and create a password.
3. "North Park University" may pop-up if you are close to the campus. If so, tap "Yes". Otherwise tap "change" to select "North Park University".

SETTING UP EMERGENCY CONTACT INFORMATION

The university will send out alerts via text and email about campus closings and emergencies.

1. Go to www.northpark.edu.
2. Click on Campus Life.
3. Under Campus Services, click on Information Technology.
4. Click on Account Management.
5. Under Emergency Contact Release, click on User Profile in Self-Service.
6. Log-in with your NPU username and password.
7. Click on your username at the top right-hand corner of the screen, and then select User Profile.
8. Review your contact information to make sure it is up-to-date.

MEDICAL & DENTAL ELIGIBILITY

New Employees: When Coverage Begins

Eligibility for coverage becomes effective on the first day of the month coinciding with or following your start date. If employment begins on the first day of the month, coverage will begin on that day provided the necessary enrollment forms are completed in a timely manner. If employment begins after the first day of the month, coverage will begin on the first day of the following month.

Changing your coverage

The elections you make during your enrollment are effective through the next year. Due to IRS rules, you may not change your elections until the next Open Enrollment period unless you experience a qualifying life event. Examples of qualifying life events include:

- Marriage or divorce
- The birth, adoption or death of a child
- A change in work status for you or your spouse (changes allowed depend on the change in work status)
- The death of a spouse or dependent
- Gain or loss of coverage in another plan

If you have a qualifying life event, **you must make any coverage changes within 30 days of the event.** To make changes, contact the HR department.

1095-C Form

Employers are required to issue a 1095-C form to all employees who were offered health insurance coverage during a given calendar year regardless of the fact if that employee elected coverage. This form contains information about your healthcare coverage that may be required when completing your tax return. Think of the form as your "proof of insurance" for the IRS.

Eligibility for benefits

You may enroll in all benefits if you are a FT exempt or non-exempt (30+ hours per week) employee.

As an eligible employee, you may enroll your dependents for coverage under certain benefits.

Your dependents include your: spouse; civil union as defined by the laws of Illinois; children age 26 or older who are mentally or physically disabled, incapable of self-care and claimed as dependents on your federal tax return; and your dependent children up to age 26, regardless of their financial dependence on you or their marital status.

MEDICAL

North Park presently offers a Preferred Provider Organization (PPO) plan and an Exclusive Provider Organization (EPO) through Highmark Blue Cross Blue Shield. Detailed information on this or any other plan is available in the HR department. You will also receive, from time-to-time, summaries of changes in coverage or plan provisions. Questions on the provisions of the plan should be directed to the HR department. North Park reserves the right to change or eliminate health plans, at its discretion, at any time.

Blue Cross Blue Shield PPO Medical Insurance Plan	Employee Coverage	Employee Plus 1 Coverage	Family Coverage
North Park Share	\$518	\$1,093	\$1,347
Employee Share	\$265	\$566	\$681
Total Monthly Premium	\$783	\$1,659	\$2,028

Blue Cross Blue Shield EPO Medical Insurance Plan	Employee Coverage	Employee Plus 1 Coverage	Family Coverage
North Park Share	\$518	\$1,093	\$1,347
Employee Share	\$275	\$580	\$695
Total Monthly Premium	\$793	\$1,673	\$2,042

PARKING

Parking is provided to you with the purchase of a valid parking sticker in designated faculty and staff parking lots. Each car is required to display a NPU Parking Sticker. You risk the possibility of being ticketed or towed if you park in unauthorized areas or authorized areas without a current permit. Stickers can be purchased online and picked up from the Student Services department located in the Student Services building. The permit is effective 9/1 - 8/31 of every academic year.

NOTE: A parking permit does not guarantee the holder a parking space, but only the opportunity to park in specified parking areas on an "as available" basis.

ATHLETIC EVENTS

North Park encourages you to show support for our athletic teams when they compete at home. North Park faculty and staff and their immediate family members are admitted free of charge to home athletic events. If you bring other guests, you should expect to pay the regular admission fee for your guests. You must show your valid NPU ID to enter.

This privilege applies only to regularly scheduled games. The benefit does not apply to any post-season playoff games, which are held at our facilities. The NCAA requires that all spectators pay an admission fee for post-season playoff games.

MCCORMICK MONTESSORI

McCormick Montessori Child Care Center offers a 30% discount to full time North Park employees. Please identify yourself as a full-time NPU employee with their billing office. The billing office will contact the NPU HR office to verify eligibility.

GALTER LIFECENTER

Galter LifeCenter, Chicago's premier medical fitness facility offers a special membership rate for full-time North Park faculty and staff. This includes a \$0 enrollment fee (valued at \$240), \$63 per month membership fee (regularly \$86), no annual contract. An additional person can be added to the membership for \$61 per month.

Galter offers two swimming pools, four class studios, and more than 60 exercise machines. Your membership includes full access to the center, a free one-on-one fitness consultation, more than 100 free group exercise classes each week and a free lipid panel with information on your cholesterol, blood sugar level, and triglycerides. They also have an on-site KidCenter. For more information, visit www.galterlifecenter.org or call 773-878-9936 ext. 7308.

LIBRARY

As a North Park employee, you have access to Brandel Library. This is a great source for books, articles, multimedia, and equipment. Visit their website at www.library.northpark.edu for more information. You will need your NPU ID to check out any materials from the library.

BOOKSTORE DISCOUNT

Full-time and part-time employees are eligible for a discount on purchases made at the University Bookstore, consult with the bookstore for current discount amounts. You should present your ID card to the cashier when making purchases. The discount does not apply to textbook, computer/electronic supplies, and health/beauty purchases.

MEDICAL

Medical Insurance FAQs

- 1. What is the difference between the PPO and EPO plans?** Both of these plans have the same in-network co-insurance coverage. However, there is a difference in annual deductibles and out-of-pocket expenses between the two plans. Additionally, the EPO plan has no out-of-network coverage. Both plan options have the same copays for medical office visits and prescription drugs.
- 2. Which plan option is best for me?** Traditionally the PPO plan is best for those who want access to a larger selection of medical providers and are willing to pay more in deductible and out-of-pocket costs. The EPO plan is best for those who want to pay less in deductibles and out-of-pocket costs, and are willing to limit medical care to a smaller selection of medical providers.
- 3. How do I find the participating providers for both plans?** First go to <https://highmark.sapphirecareselect.com/>. Browse the list as guest, click "just browsing," and enter your home ZIP. Then select "BCBS PPO" for the PPO plan or "Blue High Performance Network" for the EPO plan.
- 4. What is the difference between in-network and out-of-network physicians?** In-network physicians accept Blue Cross Blue Shield PPO and you receive lower negotiated pricing and greater coverage. Out-of-network services are provided at a greater price and lower coverage. For a full list, visit www.highmarkbcbs.com.

Availability of Summary of Health Information

The Affordable Care Act requires companies that offer group health plans to make available a Medical and Prescription Plan Summary (MPPS) and uniform glossary. The MPPS summarizes important information about the medical plan in a standard format and is posted on North Park's Human Resources' website. You can also request a paper copy by contacting the Human Resources department.

THE MEDICAL PLANS AT A GLANCE: In Network

Benefit	PPO (In Network)	EPO (In Network)
Calendar Year Deductible		
Individual	\$1,500	\$750
Family	\$3,000	\$1,500
Plan Payment Level—Based on the	80% after deductible	80% after deductible
Out-of-Pocket Maximums (Once met, plan payment level becomes 100%)		
Individual	\$5,000 \$10,000	\$2,500 \$5,000
Medical Total Maximum Out-of-Pocket Limit		
Individual	\$7,050	\$4,275
Family	\$14,100	\$8,550
Primary Care Physician Office Visits (includes Telemedicine)	100% after \$40 copayment	100% after \$40 copayment
Specialist Office Visit	100% after \$40 copayment	100% after \$40 copayment
Preventive Care		
Adult		
• Routine physical exams	100%	100%
• Adult immunizations	100%	100%
• Routine gynecological exams	100%	100%
• Mammograms, annual routine & medically necessary	100%	100%
Pediatric		
• Routine physical exams	100%	100%
• Pediatric immunizations	100%	100%
Emergency Room Services	80% after deductible	80% after deductible
Ambulance	80% after network deductible	
Diagnostic Services (including routine)		
Advanced Imaging	80% after deductible	80% after deductible
Basic Diagnostic Services	80% after deductible unless billed in conjunction with an office visit then 100%	80% after deductible unless billed in conjunction with an office visit then 100%
Maternity (facility & professional services)	80% after deductible	80% after deductible
Hospital Services—Inpatient & Outpatient	80% after deductible	80% after deductible
Medical/Surgical expenses (except office visits)	80% after deductible	80% after deductible
Mental Health/Substance Abuse		
Inpatient	80% after deductible	80% after deductible
Outpatient	100% after \$40 copayment	100% after \$40 copay
Eye exam (one routine eye exam/year)	\$40 co-pay/visit	\$40 co-pay/visit

ON-CAMPUS DINING

Food service at North Park University is operated by ARAMARK, with facilities that include a full-service dining hall, a convenient grab-and-go in Viking Café, and an Einstein Bros Bagels in the Johnson Center's Bickner Bistro. All locations accept cash, credit, or Flex Dollars.

Flex Dollars

ARAMARK's Flex Dollars program allows students, faculty, and staff to load money into an account associated with their North Park IDs and use these funds to make purchases. Flex Dollar balances will carry over between fall and spring semesters each year, but expire at the end of an academic year.

\$6 Lunches

ARAMARK is proud to offer their \$6 lunch special for all full-time and part-time employees. When purchasing this offer, simply show your NPU employee ID.

SERVICE AWARDS

North Park recognizes full-time employees who have maintained long periods of service by awarding gifts for every five years of accumulated service. When you reach one of these important milestones in employment, a selection of gifts will be offered as a token of the school's appreciation. The specific gifts offered may vary.

CHAPEL

Wednesdays at 10:30am, Anderson Chapel

Chapel is held every Wednesday during the Fall and Spring semesters. Students, faculty, and staff are invited once a week to attend these campus worship services that include music, prayer, and teaching. The campus pastor, members of the community, and speakers from across the country and around the world engage our hearts and minds with the truth of Scripture and challenge us to live it out in practical ways. A variety of worship styles drawn from various traditions, from classical to charismatic, African American to Hispanic, liturgical to contemporary, make every service something unique.

HELWIG RECREATION CENTER

Helwig Recreation Center is an incredible facility offering students, faculty, and staff opportunities for sport, recreation, fitness, and wellness. The 68,000 square-foot Helwig Recreation Center includes a 200-meter two-lane indoor running track, batting cages, two basketball/three volleyball courts, a 35-yard turf surface, a climbing wall, a two-level fitness area, classrooms, and offices. The hours of operation are published by the Director of Recreation and Wellness and are subject to change. Also, as an NPU employee, you also have access to our neighbor's, Northeastern Illinois University, pool.

As an employee you have discounted opportunities to participate in group fitness and personal training. Contact the Director of Recreation and Wellness for more information.

You are expected to show your valid employee ID card to gain entrance into Helwig Recreational Center. Helwig is a benefit that is only available to NPU student and employees; spouses and relatives will not be allowed to use the facilities. Policies for Helwig may be obtained online via the NPU website.

THE MEDICAL PLANS AT A GLANCE: Out of Network

Benefit	PPO (Out of Network)	EPO (Out of Network)
Calendar Year Deductible		
Individual	\$3,000	\$0
Family	\$6,000	
Plan Payment Level—Based on the provider's reasonable charge (PRC)	pro- 60% after deductible	0%
Out-of-Pocket Maximums (Once met, plan payment level becomes 100%)		
Individual	\$13,000	\$0
Family	\$26,000	
Medical Total Maximum Out-of-Pocket Limit		
Individual	Not Applicable	\$0
Family	Not Applicable	
Primary Care Physician Office Visits (Telemedicine not covered)	60% after deductible	0%
Specialist Office Visit	60% after deductible	0%
Preventive Care		
Adult		
• Routine physical exams	Not covered	0%
• Adult immunizations	Not covered	
• Routine gynecological exams	Not covered	
• Mammograms, annual routine & medically necessary	Not covered	
Pediatric		
• Routine physical exams	Not covered	
• Pediatric immunizations	Not covered	
Emergency Room Services	80% after network deductible	0%
Ambulance	80% after network deductible	0%
Diagnostic Services (including routine)		
Advanced Imaging	80% after deductible	0%
Basic Diagnostic Services	80% after deductible unless billed in conjunction with an office visit then 100%	
Maternity (facility & professional services)	60% after deductible	0%
Hospital Services—Inpatient & Outpatient	60% after deductible	0%
Medical/Surgical expenses (except office visits)	60% after deductible	0%
Mental Health/Substance Abuse		
Inpatient	60% after deductible	0%
Outpatient	60% after deductible	
Eye exam (one routine eye exam/year)	40% coinsurance	\$0

DENTAL

Dental insurance is provided by First Commonwealth, a wholly owned subsidiary of Guardian which offers a PPO option and an HMO option. First Commonwealth PPO provides coverage through deductibles and co-insurance with preventative and diagnostic services covered at 100%. First Commonwealth HMO utilizes is a network of dentists offering preventative and diagnostic services at no charge and other services at subsidized rates.

HMO VS. PPO

Option 1: With your **HMO plan**, you enjoy negotiated discounts from our network dentists. You pay a fixed co-pay for each covered service. Out-of-network visits are not covered. For a list of procedure prices go to My.NorthPark.edu > Human Resources > Benefits and Open Enrollment > HMO Dental Plan Payment Schedule of Services.

Option 2: With your **PPO plan**, you can visit any dentist; but you pay less out-of-pocket when you choose an in-network PPO dentist.

Dental Insurance Plans	Employee Coverage	Employee Plus 1 Coverage	Family Coverage
First Commonwealth PPO Dental Employee Share/Total Monthly Premium:	\$42.51	\$79.16	\$124.66
First Commonwealth HMO Dental Employee Share/Total Monthly Premium:	\$21.43	\$41.26	\$53.90

TUITION REMISSION

Tuition remission benefits are granted to employees, their spouses, and their dependents in accordance with the policies outlined in Appendix B of the employee handbook.

Full-Time Employees

Full-time* faculty and staff are granted full (100%) tuition remission benefits effective on the start date of their employment. There are no restrictions on the number of courses that a full-time employee may take during non-work hours, so long as the employee's job performance is not affected.

Part-Time Employees

Part-time/proportional time* faculty and regular part-time staff are granted one-half (50%) of full tuition remission benefits typically effective on the start date of their employment.

Student exclusion: Tuition remission benefits do not apply to full-time or part-time students who work for the institution. Tuition remission is designed for employees who wish to enhance their education, not for students who become part-time employees during their course of study at the University no matter when they start employment.

Spouses & Dependent Children

Tuition remission for spouses and dependents of North Park employees applies to regular undergraduate and seminary graduate courses (some restrictions may apply). Other Master's degree programs, the SAL program, and ESL program are excluded. Spouses and dependents are granted tuition remission on the following schedule:

Employment Year	No. 1	No. 2	No. 3	No. 4
Full-Time Employee's Spouse/Dependent	25%	50%	75%	100%
Part-Time Employee's Spouse/Dependent	12.5%	25%	37.5%	50%

*See Tuition Remission Policy in Appendix B of the employee handbook for more specific definitions of full-time and part-time/proportional time faculty and staff.

COMMUTER BENEFITS

The commuter benefit program offered by North Park may help you save money on your commuting costs. Commuter Check Direct provides you with simple online ordering and electronic fulfillment for use in commuting to work. This benefit is not for commuting with your car, it is for mass transit costs such as the CTA and Metra.

Using the Commuter Check website (www.commutercheckdirect.com) you will create an account and place orders for transit products. Commuter Check will send us information about your selections in order for us to make the proper pre-tax deductions from your paycheck. Commuter expenses for you and your spouse are eligible. The monthly pre-tax limit is based on annual IRS guidelines and can vary from year-to-year. You may enroll anytime throughout the year for this benefit.

LIFE INSURANCE

North Park maintains and pays the premium for a term life insurance policy for each full-time employee through Mutual of Omaha. The policy is for the amount of your annual salary rounded up to the nearest thousand dollars. There is a benefit reduction at age 70+. For more information on the policy, contact the HR department.

LONG-TERM DISABILITY INSURANCE

North Park provides and pays the premium for long-term disability insurance for all full-time employees who have completed one year of service. The plan provides income equal to 60% of the employee's annual salary in the event of disability after a waiting period of six months. The insurance is carried through Mutual of Omaha. North Park pays the premium. For more information, contact the HR department.

SHORT-TERM DISABILITY

Employees who become disabled may utilize the supplemental disability leave plan, pending verification of the disability as described in the Family and Medical Leave Act (FMLA) Policy set forth in Appendix D of the employee handbook. The primary intent of this leave is to provide financial support to an employee who is either temporarily disabled or who is suffering from a long-term disability and is awaiting benefits under North Park's long-term disability plan. For more detailed information, refer to the employee handbook.

DENTAL

Compare the Plans	Option 1: HMO	Option 2: PPO	
Calendar year deductible		<i>In-network</i>	<i>Out-of-network</i>
<i>Individual</i>	No deductible	\$50	\$50
<i>Family limit</i>		3 per family	
<i>Waived for</i>		Preventive	Preventive
Charges covered for you	<i>Network only</i>	<i>In-network</i>	<i>Out-of-network</i>
<i>Preventive care (e.g. cleanings)</i>	You pay a co-pay for each covered procedure.	100%	100%
<i>Basic care (e.g. fillings)</i>		80%	80%
<i>Major care (e.g. crown, dentures)</i>		50%	50%
<i>Orthodontia</i>		Not Covered	
Annual maximum benefit	Unlimited	\$1,000	\$1,000
Network	First Commonwealth	DentalGuard Preferred	
Office visit co-pay	None	None	
Lifetime orthodontia maximum	Not applicable	Not applicable	

PLAN DETAILS

Category	Plan Details	Option 1: HMO <i>Plan Pays (on average)</i>	Option 2: PPO <i>Plan Pays (on average)</i>	
Preventive Care	Cleaning	<i>Network only</i> 100%	<i>In-network</i> 100%	<i>Out-of-network</i> 100%
	<i>Frequency:</i>	Once every 6 months	Once every 6 months	
	Fluoride treatments	100%	100%	100%
	<i>Limits:</i>	No age limits	Under age 19	
Basic Care	Oral exams	100%	100%	100%
	Fillings (one surface)	80%	80%	80%
Major Care	X-rays	100%	100%	100%
	Anesthesia	50%	80%	80%
	Bridges & dentures	50%	50%	50%
	Inlays, onlays, veneers	50%	50%	50%
	Root canal	50-80%	80%	80%
Orthodontia	Single crowns	50%	50%	50%
	Orthodontia <i>Limits:</i>	\$1,000 savings Adults & Child(ren)	Not covered	

VISION COVERAGE

This year we will be offering a new voluntary vision plan through Guardian. This coverage will save you money on optical wellness and will provide discounts on eyewear, contacts, and corrective vision services. This is Full Feature coverage, which will allow for significant out-of-pocket savings available by visiting one of Guardian Vision's network locations. Those include, but are not limited to, retail centers such as Walmart, JC Penny, Sears, Target, Sam's Club, Costco, Pearle, America's Best, For Eyes and Visionworks.

Please see plan details for more information.

VISION INSURANCE PREMIUMS

Guardian Vision Plan	Employee Coverage	Employee Plus 1 Coverage	Family Coverage
Employee Share:	\$7.07	\$10.71	\$18.84
Total Monthly Premium:	\$7.07	\$10.71	\$18.84

LEAVE BENEFITS

Family and Medical Leave Act Policy (FMLA)

Eligible employees are entitled to take up to 12 weeks of unpaid leave annually if one of the following circumstances exists:

- 1) To provide care to a child during the first year following the birth.
- 2) To provide care during the first year following the placement of an adopted or foster child.
- 3) When it is necessary to provide for the care of certain family members with serious health conditions.
- 4) When the employee is unable to work because of his or her own serious health condition.

Funeral Leave

When a death occurs in your immediate family, you may use up to three days to attend the funeral and/or make funeral arrangements prior to the day of the funeral. If additional time is needed, the employee may use vacation or personal time.

For purposes of funeral leave, members of the immediate family are a spouse, parent, child, parent-in-law, legal guardian, brother, sister, grandparent, grandchild, and any person whose relationship to you is similar in nature to those listed.

Holidays

Each year the University will announce the holidays North Park observes for that academic year. The University observes the following core holidays:

- New Year's Day
- Martin Luther King Jr. Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Day after Thanksgiving
- Christmas Eve
- Christmas Day

LEAVE BENEFITS

Except as otherwise specifically indicated, leave benefits apply only to full-time staff employees. Days taken as leave time are compensated based on the number of hours normally worked during that time.

Accrued Leave Benefits

- Sick leave—paid time-off for employees who are sick, injured or have a medical appointment that cannot be scheduled during off-hours. Sick time is accrued at a rate of 3.13 hours/pay period.
- Vacation leave—paid time-off for employees to schedule vacation and trips. Vacation time accrues per pay period but is based on the classification chart below. If you are unaware of your classification level, contact the HR department.

Consecutive Years of Employment	Classification Levels	
	E8-E11	E2-E7/T1-T6/N2-N6
First year	20 days	10 days
Year 2-5	20 days	15 days
Year 6 or more	20 days	20 days

Personal Leave

The purpose of personal leave is to provide paid time-off for employees to attend to personal business that cannot be handled during non-work hours. Full-time staff have 3 personal days that can be used between September 1 and August 31. If any personal time is not used by August 31, the balance is forfeited.

VISION PLAN DETAILS

Benefit	In-Network	Out-of-Network
Copay		
Exams Copay	\$10	\$10
Materials Copay	\$25	\$25
Covered Services		
Eye Exams	\$0	Amount over \$59
Single Vision Lenses	\$0	Amount over \$30
Lined bifocal Lenses	\$0	Amount over \$50
Lined trifocal Lenses	\$0	Amount over \$65
Lenticular Lenses	\$0	Amount over \$100
Frames	80% of amount over \$130	Amount over \$70
Contact Lenses (Elective)	Amount over \$130	Amount over \$120
Contact Lenses (Medically Necessary)	\$0	Amount over \$210
Contact Lenses	Standard \$50; Custom \$75	No discounts
Cosmetic Extras	Up to 45% off providers UCR	No discounts
Glasses (Additional pair of frames and lenses)	Courtesy discount from most providers up to 20% off providers UCR	No discounts
Laser Correction Surgery Discount	Up to 25% off the national average	No discounts
Hearing	Savings of 30-60%	No discounts
Service Frequencies		
Exams		Every calendar year
Lenses		Every calendar year
Frames		Every two calendar years
Network discounts (glasses and contact lens professional services)	Courtesy discounts from most providers up to 20% off providers UCR	
Dependent Age Limits	26	26

PRESCRIPTION DRUG COVERAGE

Express Scripts

The plan for our prescription drug coverage is administered by Express Scripts. Below you will find more information on details for prescription drug co-pay. You may also call Express Scripts at 1-866-544-7941.

Prescription drugs fall into multiple categories. Please refer to Express Scripts for which tier your prescription medications classify as.

*Mail Order; You must complete an application and obtain an original prescription from your physician for each prescription that is not on record with Express Scripts. The application can be found on the HR website.

Express Scripts Prescription Plan Coverage (30 Day Supply)	Generic	Brand Name (Formulary)	Brand Name (Non-Formulary)	Brand Name (Specialty)
Local Retail Pharmacy	\$15 co-pay	\$75 co-pay	\$120 co-pay	\$150 co-pay
Mail Order*—90 Day Supply	\$30 co-pay	\$160 co-pay	\$255 co-pay	\$320 co-pay

TIAA RETIREMENT PLAN

North Park offers a defined contribution retirement plan through Teachers Insurance Annuity Association to employees who have completed two years of service at 1,000 or more hours per year. This plan is mandatory after two years of service. Employees are immediately vested upon entering the retirement plan. TIAA representatives visit campus to meet one-on-one with employees each month. To set up an appointment with a representative, contact the HR department.

Elective deferrals: Elective deferral (i.e., 401(k), 403(b) or 457(b) contribution) maximum amount is \$19,500/calendar year. Catch-up contributions: Catch-up contributions for those aged 50 and over is \$6,500/calendar year.

The TIAA account is a 403(b) plan and is wholly-owned by the employee. Upon leaving university, the plan can be transferred to another institution, converted to an IRA or in some cases, cashed out.

Eligibility

All regular full-time employees who work 30 hours or more per week and part-time employees who work 1,000 hours or more per year are eligible as of the first day of the month following completion of their eligibility waiting period as follows:

- Enrollment is mandatory after two years of continuous service.

Plan Contributions

North Park's retirement plan is a graded plan in that the institutional contribution increases at various years-of-service thresholds. By the same token, the employee's mandatory contribution is reduced at the same years-of-service thresholds.

Institutional and employee contributions are deposited with TIAA on a monthly basis in accordance with the following schedule:

Years of Service	By Employee	By North Park	Total
2-7	5%	1.5%	6.5%
7-12	2.5%	2.5%	5%
12+	0%	3.5%	3.5%

FLEXIBLE SPENDING ACCOUNT

Flexible Spending Accounts (FSAs) allow employees to set aside money on a pre-tax basis for health care expenses not covered under the medical plan (\$2,500 annual limit) and dependent care expenses (\$5,000 annual limit). Examples of these expenses are eye care, dental expenses, prescriptions, co-payments and child care expenses. Please keep in mind once you elect an amount for the year you CANNOT change it unless you have a qualifying event. You may carry over up to \$550 for the healthcare FSA into the new year. Any money not used by December 31 for the dependent care account is forfeited.

Flexible Spending Account FAQs

1. **Where can I get a list of eligible expenses for my FSA?** This can be found at www.highmarkbcbs.com by logging in and clicking on the "Your Spending" tab.
2. **Will you acknowledge receipt of a claim?** Yes. If you select this option, the system will send you electronic notifications: (1) when your transaction request (claim) is received, (2) when the claim is finalized and (3) when payment is issued.
3. **Will I be notified if my spending account claim is denied?** You will need to view your account online or access your Plan Activity Statement. For all other claim submission, you will receive an email notification that your claim was denied.

Possible Statuses of a Claim

- Approved—claim has been approved for payment
- Denied—claim expense is ineligible for reimbursement
- Released—claim processing is completed and payment has been sent out
- Review—claim was placed in review status for additional review by processing team
- Waiting for Auth—claim expense is tentatively approved after a debit card vendor check
- Paid—claim expense is eligible for reimbursement and allocation has been completed for payment either via check or EFT (electronic payment) to you or your medical provider

POTENTIAL VISION CARE SAVINGS

Our Highmark medical insurance allows for one eye exam per year only with a \$40 co-pay. Highmark does provide some eye discounts through their Blue365 program. As a Highmark client, any NPU member with active medical coverage would be entitled to take advantage of the BLUE365 discounts that Highmark offers. The BLUE365 program offers discounts on Frames, Lenses, Eye Exams, Contacts, etc. All information can be found when the member logs in to the Highmark website and views their coverage. Go to www.blue365deals.com to view the discount available.

Once logged in, the member can find the discount information under the 'Coverage' tab, by scrolling until they see 'Member Discounts'. A 'Blue365 discounts' link can be selected and the member can search for the Vision discounts. You will need to "browse all deals" and it should be on the second page.

Please note this savings program is different than the vision plan.