



Benefits for Benefits-Eligible Faculty and Staff

Insurance and Retirement

Medical Insurance

Effective first day of the month on or after your service date. Pre-tax premiums. Three PPO Plan Options: Core POS, Basic POS, and Plus POS and one High Deductible Health Plan (HDHP) partnered with a Health Saving Account (HSA). Coverage Options: Employee; Employee & Spouse; Employee & Child(ren); Family. Enrollment is optional.

Dental Insurance

Effective first day of the month on or after your service date. Pre-tax premiums. Two Plan Options: Dental HMO or Dental PPO. Coverage Options: Employee; Employee & Spouse; Employee & Child(ren); Family. Enrollment is optional. Premiums paid 100% by the employee.

Vision Insurance

Effective first day of the month on or after your service date. Pre-tax premiums. Coverage options: Employee; Employee & Spouse; Employee & Child(ren); Family. Plan provides benefits for eye exams, eyeglass lenses, frames or contact lenses. Enrollment is optional. Premiums paid 100% by the employee.

Flexible Spending Accounts

Effective first day of the month on or after your service date. You may contribute for unreimbursed medical (not covered by insurance) and/or dependent care expenses on a pre-tax basis up to the annual IRS limit. Enrollment is optional.

University Group Term Life and Accidental Death & Dismemberment (AD&D)

Effective first day of the month on or after your service date. Premiums paid by Loyola University. One times Base Salary Group Term Life and AD&D Insurance. University Group Term Life has a maximum coverage of \$250,000. Reductions apply at age 70. Enrollment is automatic.

Dependent term life coverage available and premiums are shared between you and Loyola University. Enrollment is optional for your dependents.

Voluntary Term Life Insurance

Effective first day of the month on or after your service date. One, two or three times your annual base salary up to a maximum of \$500,000. Premiums paid 100% by the employee. Reductions apply at age 70. Spouse coverage is available up to maximum of \$250,000. Child coverage of \$10,000 is available. Enrollment is optional.

Voluntary Accidental Death & Dismemberment (AD&D)

Effective first day of the month on or after your service date. Up to ten times your annual base salary up to a maximum of \$500,000. Pre-tax premiums paid 100% by the employee. Coverage options include Employee or Family. Restrictions apply at age 99. Enrollment is optional.

Long Term Disability

Effective first day of the month on or after your service date. Premiums paid by Loyola University. 90-day elimination period, 60% of pre-disability salary up to a maximum benefit of \$10,000 per month. Loyola pays 5% of your disability benefit to your retirement plan, if eligible. Enrollment is automatic.

Voluntary Critical Illness

The Aflac Critical Illness Plan provides a cash benefit when an insured person is diagnosed with a major covered illness such as internal cancer, heart attack, or stroke. The benefit is paid directly to you as a lump-sum to help with out-of-pocket medical expenses and the living expenses that can accompany a covered critical illness. The Critical Illness Plan is also HSA compatible. Once per calendar year, complete a preventive health screening to earn a \$50 wellness benefit, payable to you and your spouse. Premiums paid 100% by the employee. See the Benefits Guide for more details.

Voluntary Off-the-Job Accident

Aflac Accident insurance is an excellent benefit for those who have active lifestyles or children involved in sports or other extracurricular activities. At times unfortunate accidents can occur as a result of a simple mishap. The Accident plan is designed to pay a cash benefit directly to the policyholder to help with out-of-pocket expenses - medical and nonmedical - associated with treatment in the event of a covered accident. Once per calendar year, complete a preventive health screening to earn a \$50 wellness benefit, payable per covered member. Premiums paid 100% by the employee. See the Benefits Guide for more details.

Voluntary Hospital Indemnity

The Aflac Hospital Indemnity Plan is designed to pay a cash benefit directly to you to help pay for some of the costs - medical and nonmedical - associated with a covered hospital stay due to a sickness or accidental injury. This plan can complement your medical coverage by helping to ease the financial impact of hospitalization. Premiums paid 100% by the employee. See the Benefits Guide for more details.

Aetna/Horizon Health Employee Assistance Plan (EAP)

Loyola has designated Aetna/Horizon Health as its Employee Assistance Plan (EAP) provider. Aetna/Horizon Health will consult with you on various concerns up to three (3) counseling sessions per issue at no charge. Contact Aetna/Horizon Health at 1-800-955-6422 or <https://www.resourcesforliving.com/login>. See the Benefits Guide for more details.

Loyola University Retirement Plan

You and Loyola are partners in funding your retirement plan benefits. All employees are auto-enrolled in an employee contribution to the Loyola University Retirement Plan at a pre-tax deferral rate of 3.5% thirty days after hire date. After completion of one year of service and 1,000 hours worked employees become eligible for the Employer Contribution of 2% of eligible earnings. Previous service with an eligible employer may qualify for immediate eligibility for employer contributions. Consult with the Human Resources Benefits Department for details. Vesting is immediate upon participation in the Retirement Plan.

For more information regarding our comprehensive benefits package, please visit:
<http://finance.loyno.edu/human-resources/benefits>

NOTE: This benefit summary is a matter of information only and does not constitute a contract between Loyola University New Orleans and the recipient to provide these specific benefits. The official plan document takes precedence. Loyola University New Orleans reserves the right, in its sole discretion, to change benefits offered to its employees at any time.



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Other Benefits

Tuition Remission

Loyola University New Orleans' tuition remission benefit provides opportunities for educational development for eligible employees, their spouses and dependent children. For complete details of our Tuition Remission policy, review the Human Resources Policies and Procedures.

FACHEX/TEP

Acronym for the Faculty and Staff Children Exchange Program. It is an undergraduate tuition remission program for the children of benefits-eligible faculty, administration and staff of the participating institutions. It permits children eligible for tuition remission at their home institution (parent's employer) to receive the same benefit at other Jesuit schools. More information available in Human Resources Policies and Procedures.

School Partnerships

Please see the <https://operations.loyno.edu/hr/benefits> webpage for the most current partnerships and discounts offered with local Child Care programs and K-12 Schools.

University Sport Complex

As part of Loyola's Wolfpack Wellness program, membership to the sports complex is complimentary to regular benefits-eligible and part time staff and faculty. Family memberships are available for a nominal fee. Please call extension 7539 for details.

Campus Parking

Pre-tax payroll deduction is available. Please call Parking Services at extension 3000 for details.

Credit Union

Membership is available with valid Loyola ID card. Direct deposit available for credit union accounts. Please call 865-2151 for details on enrollment.

Faculty/Staff Dining Plan

Sodexo dining plan for faculty and staff is available through either payroll deduction or pay by credit card via SSO.

Audubon Institute Discount Membership

To receive a discount membership to both Audubon Zoo and Aquarium, visit our website at <https://operations.loyno.edu/hr/benefits>

Enterprise Rental Car

Enterprise Rental Car has extended a corporate discount rate to all Loyola faculty and staff for car rentals. You can access their website at <http://www.enterprise.com>. Your discount will be included in the calculated rate. If you have any questions pertaining to your reservation, please contact Enterprise at 1-800-VIP-ERAC. See link for more details: http://finance.loyno.edu/sites/finance.loyno.edu/files/Enterprise%20revised_0.pdf

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