

2019 BENEFITS OVERVIEW

HEALTH • FINANCIAL • WORK-LIFE



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Our employees are our most valuable asset. That's why at Chapman University we are committed to providing a comprehensive employee benefits program that helps our employees stay healthy, feel secure and maintain a work-life balance.

Benefits Eligibility

- Full-time faculty and regular status employees who are regularly scheduled to work 30 or more hours per week may participate in all benefit programs offered by Chapman University.
- Full-time faculty and regular status employees who are regularly scheduled to work 20 - 29 hours per week may participate in the Life Assistance Program and Bright Horizons.
- Eligible family members may also be enrolled for coverage under many of the plans.
- Benefits become effective on the first day of the month following the date of regular status employment.

BENEFITS AT-A-GLANCE

BENEFITS	COVERAGE OPTIONS
Medical & Prescription	<ul style="list-style-type: none"> • Kaiser HMO (CA only) • Cigna SELECT HMO <ul style="list-style-type: none"> – Los Angeles County: Health Care Partners – Orange County: Providence St. Joseph Hoag Health – San Diego County: Scripps • Cigna FULL HMO (CA only) • Cigna PPO + HSA (Consumer Driven Health Plan) • Cigna PPO
Health Savings Account (HSA)	<ul style="list-style-type: none"> • Available to Cigna PPO + HSA medical plan members
Dental	<ul style="list-style-type: none"> • Delta Dental DeltaCare USA HMO • Delta Dental PPO
Vision	<ul style="list-style-type: none"> • VSP Basic • VSP Premier
Flexible Spending Accounts (FSA)	<ul style="list-style-type: none"> • Health Care FSA • Limited-Purpose Health Care FSA for HSA participants • Dependent Care FSA
Life/AD&D	<ul style="list-style-type: none"> • Basic coverage for employee only • Supplemental coverage for employee plus family
Disability	<ul style="list-style-type: none"> • Long-term disability
Life Assistance Program (LAP)	<ul style="list-style-type: none"> • Counseling and work & life services through Cigna
Voluntary Legal Plan	<ul style="list-style-type: none"> • Pre-paid legal services through Hyatt Legal
Bright Horizons Care Advantage	<ul style="list-style-type: none"> • Back-up child and adult/elder care, find babysitters, nannies, senior care resources, pet care and more
Auto & Home Insurance	<ul style="list-style-type: none"> • Special rates and generous discounts on auto and home insurance through California Casualty
Valuable Extras	<ul style="list-style-type: none"> • ThrivePass Wellness Program • Healthy Rewards • Identity Theft Protection • Travel Assistance • Will Preparation Services • ScholarShare 529 Program • Retirement Plans

HEALTH BENEFITS

Medical Plans

Chapman University offers employees a choice of five different medical plans. Coverage under all plans includes comprehensive medical care and prescription drug coverage. The plans also offer many resources and tools to help employees maintain a healthy lifestyle. Plan options include:

- Kaiser HMO (CA only)
- Cigna FULL HMO (CA only)
- Cigna SELECT HMO
 - Los Angeles County: Health Care Partners
 - Orange County: Providence St. Joseph Hoag Health
 - San Diego County: Scripps
- Cigna PPO + HSA (Consumer Driven Health Plan)
- Cigna PPO

Health Savings Account (HSA)

Employees who enroll in the Cigna PPO + HSA (Consumer Driven Health Plan) have an opportunity to open a health savings account (HSA) that is partially funded by Chapman University. An HSA is a tax-favored, personal savings account that allows employees to save and pay for qualified health-related expenses on a tax-favored basis.

Chapman University contributes the following amounts to the employee's health savings account (HSA):

- \$750 per year for employee only coverage
- \$1,500 per year for employee +1 or more coverage.

Dental Plans

Employees have a choice between two different dental plans administered through Delta Dental. Both dental plans provide coverage for preventive, basic and major services as well as orthodontia. Plan options include:

- Delta Dental DeltaCare USA HMO
- Delta Dental PPO

Vision Plans

Vision coverage is available through Vision Service Plan (VSP) and covers eye exams, lenses, frames and contacts. The plans also offer special discounts on many non-covered services. Employees have a choice between two different vision plans. Plan options include:

- VSP Basic
- VSP Premier



FINANCIAL BENEFITS

Flexible Spending Accounts (FSA)

Employees have an opportunity to participate in three different flexible spending accounts (FSA) administered through Discovery Benefits. With the FSAs, employees can set aside money (up to the annual IRS limit) to pay for eligible health care and/or dependent day care expenses. Account options include:

- Health Care FSA
- Limited-Purpose Health Care FSA for HSA Participants
- Dependent Care FSA

Life and AD&D Insurance

Employees are provided with basic life and basic accidental death and dismemberment (AD&D) coverage at **NO COST**. The benefit amount is equal to two (2) times the employee's annual base salary, up to a maximum of \$800,000. Employees also have an opportunity to purchase supplemental life and supplemental AD&D coverage at affordable group rates through payroll deduction for themselves and their eligible family members.

Disability Coverage

Disability coverage provides partial replacement of lost wages when an employee is unable to work due to a covered illness or injury. Eligible employees are provided with long-term disability coverage at **NO COST**. The benefit amount is equal to 60% of the employee's monthly covered earnings, up to a maximum of \$16,000.

WORK-LIFE BENEFITS

Life Assistance Program

Counseling and work-life services are available to employees and their eligible family members at **NO COST**. The Life Assistance Program (LAP) offers support, guidance and resources that help employees resolve personal issues and meet life's challenges. Employees have unlimited access to counselors by telephone, resources and tools online and up to three (3) face-to-face counseling sessions each year per issue.

Voluntary Legal Plan

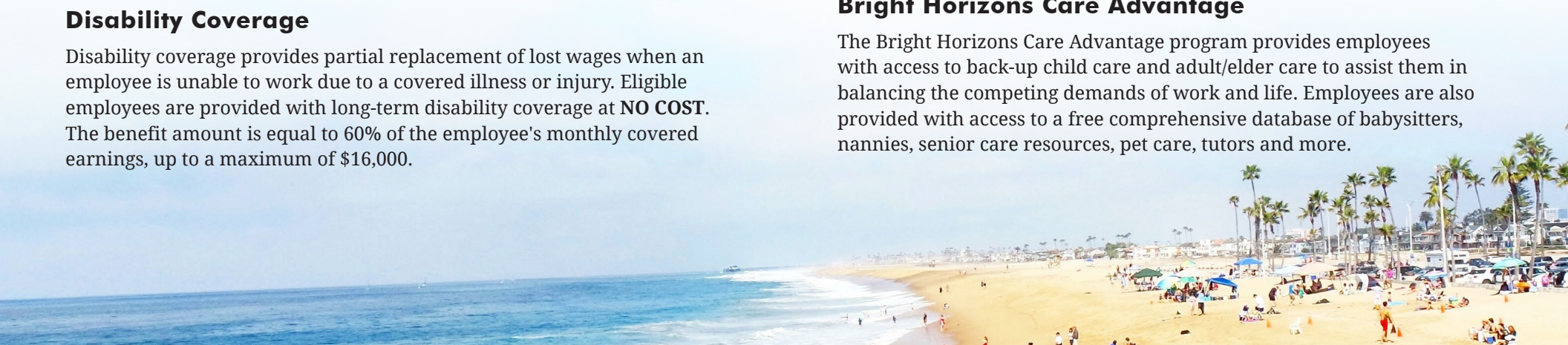
Employees are provided with an opportunity to purchase pre-paid legal services through Hyatt Legal at an affordable group rate. The plan gives employees and their family members access to legal assistance for matters concerning estate planning, real estate, family law, consumer protection and more.

Auto & Home Insurance

Employees have an opportunity to purchase auto and home insurance through California Casualty at discounted rates.

Bright Horizons Care Advantage

The Bright Horizons Care Advantage program provides employees with access to back-up child care and adult/elder care to assist them in balancing the competing demands of work and life. Employees are also provided with access to a free comprehensive database of babysitters, nannies, senior care resources, pet care, tutors and more.



VALUABLE EXTRAS

ThrivePass Wellness Program

Through ThrivePass, Chapman University offers employees wellness benefits, rewards and a Wellness Savings Account (WSA). Chapman University deposits money into the employee's WSA to spend on discounted wellness activities, services and products on the ThrivePass platform. Employees can also apply to be reimbursed for wellness purchases made outside of the ThrivePass marketplace through their reimbursement feature. Vendor partners include (but are not limited to) Corepower Yoga, 24-Hour Fitness and Lifetime Athletic.

Healthy Rewards

Through Cigna's Healthy Rewards program, employees are eligible for offers and discounts up to 40% off on a range of health and wellness-related services and products, such as fitness club memberships, weight loss programs, tobacco cessation, pharmacy and vitamins.

Identity Theft Protection

Cigna's Identity Theft Protection program is **FREE** to employees and helps protect against damages caused by identity theft.

Travel Assistance

Cigna's Secure Travel is **FREE** to employees and provides emergency medical and travel services, as well as helpful pre-trip planning assistance when employees are traveling 100 miles or more away from home.

Will Preparation Services

Cigna's Will Center is **FREE** to employees and their family members. This service allows employees to build state-specific customized wills and other legal documents such as last wills, living wills and power of attorneys.

ScholarShare 529 Program

The ScholarShare 529 program provides employees with a tax-advantaged way to deposit after-tax contributions to save for future college expenses.

Retirement Plans

The University offers two retirement plans to eligible employees. They are the Tax Deferred Annuity (TDA) 403b and the Defined Contribution (DC) 401a Retirement Plans. Both plans provide tax-deferred retirement savings.

Chapman University Tax Deferred Annuity (TDA) 403b Plan

- The Tax Deferred Annuity Plan consists of employee contributions only.
- Eligibility is immediate, there is no waiting period and participation is voluntary.
- Pre-tax and after-tax Roth contributions are available.
- Authorized fund sponsors are TIAA and Fidelity Investments.

Chapman University Deferred Contribution (DC) 401a Plan

- Eligibility for the Defined Contribution Plan follows the completion of 90 days of continuous service with the University.
- The waiting period will be waived if you have an existing 403b or 401a account with TIAA or Fidelity.
- The DC Plan consists of employer contributions only. The employer contribution consists of two contribution levels. First, a 3% mandatory employer contribution (no employee contributions are required), and second, a 1% to 6% employer matching contribution (employee contribution required).

Vesting of employer contributions is delayed over a four-year period, 25% per anniversary year.

2019 BENEFIT COSTS

Chapman University pays a considerable portion of medical, dental and vision premium costs for employees and their eligible family members.

Deductions shown are on a monthly basis.

MEDICAL					
Coverage Tier	Kaiser HMO (CA only)	Cigna Select HMO (Los Angeles County, Orange County, San Diego County only)	Cigna Full HMO (CA only)	Cigna PPO + HSA (Consumer Driven Health Plan)	Cigna PPO
Employee Only	\$5.00	\$5.00	\$40.00	\$80.00	\$325.00
Employee + 1	\$85.00	\$85.00	\$385.00	\$370.00	\$950.00
Employee + 2 or More	\$175.00	\$175.00	\$550.00	\$530.00	\$1,350.00

Coverage Tier	DENTAL		VISION	
	Delta Dental DeltaCare USA	Delta Dental PPO	VSP Basic	VSP Premier
Employee Only	\$7.24	\$28.27	\$0.00	\$4.58
Employee + 1	\$18.00	\$62.70	\$0.00	\$7.20
Employee + 2 or More	\$24.62	\$89.83	\$0.00	\$10.90

This benefits overview highlights the key features of the Chapman University benefit plans. It is intended to be only a summary of the benefits available to eligible employees. If for any reason there is a discrepancy between the official plan documents and this benefits overview, the plan documents will always govern. Chapman University reserves the right to change or discontinue benefits programs at any time.