



CAMPBELL
UNIVERSITY



2018 Employee Benefit Booklet

2018 Employee Benefits

2018 Employee Benefit Plans

This booklet contains an overview of the benefit plans that are available to Campbell University full-time employees beginning plan year January 1, 2018. Elections you make during Open Enrollment will become effective on that date. If you are a new employee your benefits will become effective upon eligibility (based upon hire date).

Please consider the information on coverage and cost within this packet. If you would like to make adjustments to your current elections during open enrollment, you will need to fill out the appropriate forms and return them to the Human Resource Department by **November 20th, 2017**. If you are a newly eligible employee this will be your only opportunity to enroll in most benefits until the next open enrollment period in November 2018.

What's New In 2018

Campbell University carefully evaluates our employee benefit offerings each year to ensure we are providing our employees a competitive program. We are pleased to announce the following enhancements for 2018:

- Lower medical plan premiums on the dependent tiers
- A new product offered through Aflac called Hospital Indemnity
- An increase in the dental annual maximum under the high plan
- An increase in benefit for the employer-paid life insurance amount

Deductibles remained the same, on both medical plans, while the out-of-pocket maximums increased this year (based on market analysis) and a co-insurance was implemented on the High Deductible Health Plan.



Frequently Asked Questions

When am I eligible?

All full-time employees (minimum 30 hours per week) are eligible for medical benefits on the first day of the first month following the hire date, unless the hire date is the first day of the month. All other benefits begin after a 60 day waiting period, with the exception of the long-term disability which begins after satisfying a year of continuous service at Campbell University.

How do I enroll in coverage?

The first step would be to review this benefit booklet and/or visit the Human Resources website at www.campbell.edu where more detailed information can be found. If you choose to enroll in and/or need to make changes (due to a Qualified Life Event), to your current benefit elections, please complete the appropriate benefit election forms and return them to the Human Resource Department. Most forms can be found via a link on our Human Resources website.

When do payroll deductions begin for any elected coverage?

All payroll deductions will be taken out in the employee's first check of the month following an election.

Can I enroll later if I don't take all coverages now?

You cannot make changes in coverage prior to January 1st each year unless you have a Qualifying Life Event (QLE). Qualified changes in status may include: marriage, divorce, legal separation, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, change in residence due to an employment transfer for you, or your spouse, etc. **If you have a QLE you must notify Campbell within 30 days to make any benefit changes.**

Are there penalties if I enroll my dependents later?

Yes. Section 125 guidelines govern entrance and exit options into and out of a flex plan. Premiums for changes may not be pre-taxable based on these rules.

If my employment terminates what coverage can I continue?

COBRA regulations will allow you to continue coverage for medical and dental for you and your dependents. You will be notified of your options to continue your coverage during your exit interview. The voluntary products may be portable based on the contract regulations. Please contact someone in the Human Resource Department for further details.

When to Call Human Resources

Please notify Human Resources in the following situations:

- If your home address and/or phone number changes
- If your marital status changes
- If your dependent children age off of the plan(s)
- If you have claim questions you cannot resolve
- If your spouse has a work status change and needs to be added on our plan(s). Remember you must make benefit changes within 30 days of a Life Qualifying Event.
- If you are disabled or need an extended absence from work due to health reasons (this includes you and /or immediate family members)

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The Campbell University Health Center. Not just for runny noses! Come to the Health Center for all your primary care needs and orthopedic needs. Our staff physicians and nurses are here to help you with current health issues and preventive care to help you stay in good health! Need to get a prescription filled? Our Health Center pharmacy can do that for you too. You can contact them Monday through Friday at (910) 893-1400.

Smoking Cessation. Campbell University will be offering a free tobacco smoking cessation program at the Health Center in 2018. A non-smoking discount is automatically applied toward your monthly medical premiums. In order to continue receiving this discount, subscribers will be asked to either sign an attestation stating they are non-tobacco users, or sign up for the free Health Center program prior to 2/19/18 (or upon enrollment in medical insurance). Non-compliance will result in the loss of the non-smoker discount.

Diabetic Program. For years, Campbell University has offered Diabetes Management in the form of education and pharmacy assistance. This program has been continued for 2018 and offers a free cellular enabled Accu-Check glucometer. All you need to do is sign up!

Wellness Discount. A wellness discount is automatically applied toward your monthly medical premiums if you are enrolled in our wellness plan. You must sign up at www.mycigna.com between January 1st and February 28th, or within 30 days of your medical insurance eligibility to complete the Health Risk Assessment. Here's how to participate. . .

Step One: Obtain a Biometric Screen

A biometric screening will give you key factors regarding your health, such as blood-glucose level, cholesterol levels and blood pressure. If left unchecked, these factors can contribute to future health problems. You can obtain your biometric screening from your own provider, or, at Campbell University's Health Center (at no charge). Contact the Health Center for an appointment at (910) 893-1561.

Step Two: Complete your Health Risk Assessment

A Health Risk Assessment is a questionnaire regarding your overall health. Go to mycigna.com to complete your Health Risk Assessment. Use your biometric results when filling in this survey.

No personal information will be provided to Campbell University, however generalized data will be viewed in order to tailor future wellness programs. By voluntarily participating in these events you will be able to enjoy the "wellness participation" rates for the entire plan year of 2018. If you decided not to participate, you will begin paying the "non-wellness participation" rate after 30 days of non-compliance.

Open Access Plus PPO/Vision



Campbell University offers a PPO plan through Cigna. Below is a snapshot of the benefits provided under the PPO plan. To access providers in the Cigna Network login to www.mycigna.com.

Open Access Plus PPO/Vision		
	In-Network	Out-of-Network
Annual Deductible Individual Family	\$1,000 \$2,000	\$2,000 \$4,000
Out of Pocket Maximum (includes annual deductible, copays, coinsurance) Individual Family	\$4,000 \$8,000	\$6,000 \$12,000
Preventive Care	Covered 100%	50% coinsurance
Primary Care	\$30 copay (\$5 copay at Campbell Health Center)	50% coinsurance
Specialist	\$70 copay (\$5 copay at Campbell Health Center)	50% coinsurance
Hospitalization	Deductible, then 30% coinsurance	\$500 per admission deductible, then 50% coinsurance
Urgent Care	Deductible, then 30% coinsurance	30% coinsurance
Emergency Room	Deductible, then 30% coinsurance	30% coinsurance
Vision	\$20 exam \$125 lens and frame allowance	50% coinsurance
Prescription Drugs Tier 1 Tier 2 Tier 3 Tier 4	\$10 \$30 \$60 25% to \$100	50% coinsurance across all coverage tiers (home delivery is not covered)

2018 Monthly Payroll Deductions				
Tier	Wellness & Non-Smoker	Wellness & Smoker	Non-Wellness & Non-Smoker	Non-Wellness & Smoker
Employee Only	\$80	\$115	\$115	\$150
Employee + 1	\$375	\$460	\$460	\$495
Employee + Family	\$600	\$817	\$817	\$852

This is only intended to be a summary of benefit options. See Vendor Insurance Booklets for exact coverage/exclusions.
This does not constitute coverage.

Qualified High Deductible Health Plan/Vision



Campbell University offers a Qualified High Deductible Health Plan (QHDHP) through Cigna. The QHDHP is paired with a Health Savings Account (HSA), more information about the HSA is found on the next page. Below is a snapshot of the benefits provided under the QHDHP plan. To access providers in the Cigna Network login to www.mycigna.com.

Qualified High Deductible Health Plan (QHDHP)/Vision				
		In-Network		Out-of-Network
Annual Deductible				
Individual		\$2,000		\$4,000
Family		\$4,000		\$8,000
Out of Pocket Maximum (includes annual deductible and coinsurance)				
Individual		\$4,000		\$5,250
Family		\$8,000		\$10,500
Preventive Care		Covered 100%		30% coinsurance
Primary Care		Deductible, then 20% coinsurance		30% coinsurance
Specialist		Deductible, then 20% coinsurance		30% coinsurance
Hospitalization		Deductible, then 20% coinsurance		30% coinsurance
Urgent Care		Deductible, then 20% coinsurance		0% coinsurance
Emergency Room		Deductible, then 20% coinsurance		0% coinsurance
Vision		\$20 exam \$125 lens and frame allowance		30% coinsurance
Prescription Drugs				
Tier 1		Deductible, then 20% coinsurance		30% coinsurance across all coverage tiers (home delivery is not covered)
Tier 2		Deductible, then 20% coinsurance		
Tier 3		Deductible, then 20% coinsurance		
Tier 4		Deductible, then 20% coinsurance		
2018 Monthly Payroll Deductions				
Tier	Wellness & Non-Smoker	Wellness & Smoker	Non-Wellness & Non-Smoker	Non-Wellness & Smoker
Employee Only	\$69	\$104	\$104	\$139
Employee + 1	\$300	\$385	\$385	\$420
Employee + Family	\$500	\$710	\$710	\$745

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Qualified High Deductible Health Plan



Health Savings Account (HSA) Information

For Use in Conjunction with the Cigna Qualified High Deductible Health Plan (QHDHP)

What is a QHDHP plan?

These plans put you in control by giving you a health fund account to pay for eligible healthcare expenses and promote good health. You are able to set aside pre-tax dollars in your Health Savings Account to use toward qualified medical expenses.

The **Cigna QHDHP plan with HSA** is a qualified medical plan, plus a health savings account. Broken down to its individual parts, it works like this:

Medical Plan:

- Provides benefits with an annual out of pocket maximum
- Provides 100% coverage for specified preventive care screening tests and exams
- Ensures lower out of pocket costs when you use network physicians and health care professionals
- Covers emergencies anywhere in the world

Health Savings Account:

- Helps you pay for eligible medical expenses tax-free
- Allows you to carry over balances from year to year
- Goes with you, if you leave your employer

How much can I contribute to my Health Savings Account?

- **Employer Contribution.** Campbell University will contribute funds into your Health Savings Account if you are enrolled in the Qualified High Deductible Health Plan. **Campbell will contribute \$200 for employee-only and \$400 for family.**
- **Tax Year 2018.** There are set amounts you can contribute to your Health Savings Account. The HSA Annual Contribution Limits are **\$3,450** for individual and **\$6,900** for family coverage. The HSA catch-up contribution limit for participants who are 55 or older is \$1,000. These limits include any employee contributions, as well as any employer contributions.

How the HSA Works:

- **Put money in your health savings account.** You contribute money on a pre-tax basis to your health savings account. Your contributions can be deposited through payroll deductions or you can write a check. Keep in mind you don't have to contribute, but you can place money in the account tax-free up to the allowable maximum. This money can be used to pay for eligible medical expenses including charges that may apply toward your annual deductible.
- **Meet your annual deductible.** With the Cigna High Deductible Health Plan, you have an annual deductible to meet. You must meet the deductible before the medical plan benefits begin. The exception is preventive care, which is covered at 100%, even if you don't reach your deductible. The deductible can be paid either with money in your health savings account, or directly out of pocket, which will allow your funds in the health savings account to continue to grow tax-free.

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Telehealth

Visit the doctor from the comfort of your own home.

Cigna will offer telehealth services through two providers, American Well (AMWELL) and MDLIVE. This will allow you to call the doctor when you are in need of non-emergent medical care. You can see and talk to a doctor from a mobile device or computer without an appointment.

How it Works.

Register with one or both vendors



Register online

Patient registers online with one or both vendors so they are ready to use service when needed

By phone



Step 1: Call toll-free

Patient calls toll-free hotline available 24/7/365 including holidays. MDLIVE 888.726.3171. American Well 855.667.9722



Step 2: Speak with a coordinator

A consultation coordinator locates the next available doctor and prepares patient for the consultation.



Step 3: Speak with the doctor

Once an available doctor is located, the system automatically calls and connects the doctor to the patient vs. others.

Post-visit



Email communication

Patient can elect for consultation history to be sent to personal doctor.

BY VIDEO CONFERENCE



Step 1: Visit website

Patient visits the American Well or MDLIVE website or can download each mobile app and log in with username and password.



Step 2: Find a doctor

System helps the patient search for a doctor by a criteria, such as specialty, language, gender, location, or simply finds the next available doctor.



Step 3: See the doctor online

Once an available doctor is located, the system automatically connects the doctor to the patient.



Prescription services

AmWell and MDLIVE doctors may prescribe medication when appropriate and send the prescription directly to your pharmacy.*

Conditions treated by Telehealth Doctors. General health conditions treated by Telehealth doctors include, but are not limited to allergies, asthma, bronchitis, cold and flu, fever, infections, sinus infections, etc. Members experiencing mental health symptoms can also consult a telehealth doctor.

Home Delivery Pharmacy & Step Therapy



Home Delivery Pharmacy

Do you take specialty medication for a chronic condition? Taking your medication on time as prescribed by your doctor is vital to getting and staying healthy. With Cigna Specialty Pharmacy Services, you'll have a clinical team of specialty pharmacists and technicians, available to help you understand your medication and possible side effects, day or night.

Benefits of Cigna Specialty Pharmacy Include:

- **Access to Lead Pharmacists.** Any time, day or night.
- **Free, fast pharmacy delivery.** Even overnight.
- **Confidential.** Tamper-resistant packaging that stands up to harsh weather.
- **Therapy Management.** With a condition expert to personally coordinate your refills and answer any questions you may have on your medication needs.



Transfer your specialty and any other maintenance prescriptions by calling Cigna Specialty Pharmacy Services: (855) 326-7463, 24 hours a day, 7 days a week.

Step Therapy

Step Therapy is a prior authorization program. This means that certain medications in the Step Therapy program need approval by Cigna before they are covered under your plan.

One-step process. For all classes of medication, a generic or a preferred brand must be used before a non-preferred brand drug will be approved. Either can be tried first, in any order, and only one needs to be tried. When you fill a prescription for a Step Therapy medication, Cigna will send you and your doctor a letter that lets you know the steps you need to take before you refill your medication.

You can take a look at your prescription drug list on www.myCigna.com. If there's a (ST) symbol listed next to your medication, then it's part of the Step Therapy program.

Hospital Indemnity—NEW!



New for 2018, Campbell will add a Hospital Indemnity plan to the suite of products offered through Aflac. Hospital Indemnity coverage provides a lump sum benefit directly to the covered individual, to help cover the cost associated with a hospital stay. This can help cover the cost of medical expenses.

This plan complements your health insurance plan by helping you cover out-of-pocket expenses such as copays (PPO plan), deductibles, and/or coinsurance.

Plan Benefits:

◇ Hospital admission (per confinement)	\$1,000
◇ Hospital confinement (per day / max of 31 days per covered illness)	\$ 150
◇ Hospital intensive care (per day / max of 10 days per covered illness)	\$ 150
◇ Intermediate ICU Step-Down (per day / max of 10 days per covered illness)	\$ 75
◇ Wellness benefit payable once per calendar year per insured	\$ 50

Plan Features:

- ◇ Guarantee issue at open enrollment, meaning no health questions are required to enroll in coverage
- ◇ No pre-existing condition or waiting period; any hospital admission after 1/1/2018 will be covered
- ◇ Waiver of premium after 90 days of total disability due to a covered sickness or accidental injury for up to 12 months

2018 Employee Monthly Costs

Coverage Tier	Monthly Deduction
Employee	\$20.34
Employee + Spouse	\$40.74
Employee + Child(ren)	\$32.44
Employee + Family	\$52.84

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Accident and Critical Illness



Accident and Critical Illness coverage can help you offset your medical costs in the event you experience a covered accident or a critical illness. Both plans will pay you a certain dollar amount which can be used however you please. This means you can use these dollars to pay for your out-of-pocket medical costs. Rates vary, please request the Aflac rate page from Human Resources or visit the HR website at www.campbell.edu for a link to premium cost sheets.

Group Accident

Accidents can happen and they can create unexpected costs. Aflac's accident plan pays for accidents that happen to you on and off the job, 24 hours a day. The plan pays cash directly to you based on the medical services you need.

24—hour coverage
No limit on the number of claims
\$125 benefit for initial treatment of accident
\$1,000 hospital admission—\$200 daily confinement benefit
\$100—\$10,000 specific injuries benefit
Up to \$6,750 for fractures or dislocations
\$60 Wellness Benefit paid annually for having a routine physical

Group Critical Illness

The Critical Illness plan is designed to pay you a lump sum cash benefit in the event you are diagnosed with a critical illness. The lump sum cash benefit can be used however you please, such as for medical bills, your mortgage, etc.

Lump Sum benefit options of \$5,000, \$10,000 or \$20,000
Occurrence and re-occurrence benefits
Heart rider covers surgeries and invasive heart procedures
Spouse coverage is available and children are covered at no additional cost
\$100 Wellness Benefit paid annually to employee & spouse for having a Health Screening

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Dental Coverage



Campbell University offers Dental Coverage through Sun Life. Employees have the option of selecting between two plans, a low plan and a high plan. The high plan provides greater coverage and so will cost more per payroll contribution.

You always have the freedom to choose any dentist with your dental plan. When using an in-network dentist, you may save on out-of-pocket costs.

Services	Low Plan	High Plan
Preventive Services	100% Exams, cleanings, fluoride treatments, bitewing, full mouth or panoramic x-rays	100% Exams, cleanings, fluoride treatments, bitewing, full mouth or panoramic x-rays
Deductible	\$50 individual/\$150 family Waived for Preventive Services	\$50 individual/\$150 family Waived for Preventive Services
Basic Services	80% Fillings, simple and surgical extractions, anesthesia, Endodontics and Periodontics	80% Fillings, simple and surgical extractions, anesthesia, Endodontics and Periodontics
Major Services	Not Covered Bridges, Full and Partial Dentures, Crowns, Inlays, Onlays	50% Bridges, Full and Partial Dentures, Crowns, Inlays, Onlays
Orthodontics	Not Covered	50% \$1,000 Maximum
Annual Maximum	\$1,000 Preventive Services do not count toward your annual maximum	\$1,250 Preventive Services do not count toward your annual maximum

2018 Monthly Payroll Deductions		
Tier	Low Plan	High Plan
Employee Only	\$33.01	\$39.28
Employee + Spouse	\$65.75	\$79.72
Employee + Child(ren)	\$84.80	\$98.47
Employee + Family	\$130.22	\$152.68



Register for Online Advantage for Members on the following website: www.sunlifedentalbenefits.com. **Online Advantage for Members provides you the ability to print your dental ID card, view benefit information and find a dentist.**

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Life/AD&D Insurance



Campbell University offers Group Term Life and Accidental Death & Dismemberment (AD&D) Coverage through Sun Life to all eligible employees and their dependents. This benefit is paid 100% by Campbell University.

Employer Paid Group Term Life and Accidental Death & Dismemberment

Employee Coverage Amount	1X Annual Earnings to a Maximum of \$150,000
Spousal Coverage Amount	\$2,000
Dependent Coverage Amount	Birth to 14 days : \$0 14 days to 6 months: \$500 6 months to age 19: \$2,000 (up to 23 if full-time student)
Reduction Schedule	All coverage amounts reduce to 65% at age 70, 50% at age 75

Eligible employees have the option of purchasing additional Life/AD&D Coverage through the Voluntary Group Term Life/AD&D option. Coverage can be purchased for dependents as well. Rates vary. To determine the monthly cost of this benefit, please request the Aflac rate page from Human Resources or visit the HR website at www.campbell.edu for a link to rate sheets and enrollment forms.

Voluntary Group Term Life and AD&D

Employee Coverage Amount	Increments of \$10,000 Maximum: \$500,000 or 5X Annual Earnings, whichever is less Guarantee Issue: \$150,000
Spousal Coverage Amount*	Increments of \$5,000 Maximum: \$250,000 Guarantee Issue: \$25,000
Dependent Coverage Amount*	Increments of \$2,000 Maximum: Birth to 14 days: \$0 14 days to 6 months: \$500 6 months to age 19: \$10,000
Reduction Schedule	All coverage amounts reduce to 65% at age 70, 50% at age 75

Employees and dependents newly enrolling will be subject to evidence of insurability. An application must be approved by Sun Life before coverage will be in force.



When enrolling or updating your Life Insurance please make sure to designate a beneficiary. This can be changed any time within the year.

This is only intended to be a summary of benefit options. See Vendor Insurance Booklets for exact coverage/exclusions.
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Disability Insurance



Employer Paid Long Term Disability

Campbell University offers Long-Term Disability to all eligible employees through Sun Life and pays the full cost of this benefit. In the event you become disabled from a non-work related injury or sickness, this disability plan becomes a source of income to you. Please note, employees are eligible for the long term disability coverage after one year of employment with Campbell University.

Benefits Begin	After 180 days
Definition of Disability	2 Year Own Occupation
Benefit Duration	To age 65 or Social Security Normal Retirement Age
Percentage of Income Replaced	60% of monthly earnings
Maximum Benefit	\$2,000 per month
Cost of Living Adjustment	3%

Voluntary Short Term Disability

Campbell University offers Short-Term Disability to all eligible employees through Sun Life. Employees are responsible for the cost of coverage. Short-term Disability coverage replaces a percentage of your income while you are unable to work due to an accident, illness, or the birth of a child. Rates vary. To determine the monthly cost of this benefit, please request the rate page from Human Resources or visit the Human Resources website at www.campbell.edu for a link to Sun Life's rate calculator and enrollment forms.

	Choice 1	Choice 2	Choice 3
Elimination Periods	31st day accident / 31st day illness	15th day accident / 15th day illness	1st day accident / 8th day illness
Percentage of Income Replaced	60%	60%	60%
Maximum Benefit	\$1,500	\$1,500	\$1,500
Benefit Duration	22 weeks	24 weeks	26 weeks
Guaranteed Issue Amount	\$1,500	\$1,500	\$1,500

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Additional Benefits

IDShield and LegalShield

As a Campbell University employee, you have the option of enrolling in IDShield or LegalShield products designed to help you protect your identity and provide legal assistance.

IDShield provides privacy monitoring of your name, social security number, email address, and other personal information as well as security monitoring to protect you financially. Individual and family coverage is available.

LegalShield offers unlimited personal legal advice on topics such as contract review, will preparation, and moving traffic violations among others. Individual and family coverage is available. For more information on these products, visit www.legalshield.com/info/campbelledu.

Support for Personal & Work-life Issues

Personal issues, planning for life events or simply managing daily life can affect your work, health and family. GuidanceResources® provides support, resources and information for personal and work-life issues. GuidanceResources is confidential and provided at no charge to you and your dependents. Call 1-800-460-4374 or online at www.guidanceresources.com, company code EAPEssential

Online Will Preparation

Sun Life Financial offers Online Will Preparation through ComPsych. To protect your assets and loved ones, you can go online to create and download a will at www.EstateGuidance.com, company code SLF4VAS.

Claimant Support Services

If you need to talk to a counselor or need legal or financial information because of a life or disability insurance claim with Sun Life you can call ComPsych for no-cost objective assistance. Call ComPsych at 1-888-475-3827.

Tuition Assistance

Campbell University offers a range of tuition benefits to its full-time employees and their spouses and dependents for undergraduate, graduate studies, and Professional Programs, in addition to some educational opportunities outside the University. Full-time employees are eligible for tuition benefits the following term after completion of the probationary employment period.

A dependent child of an eligible full-time employee is eligible for assistance if the employee is able to claim the child as a dependent on his/her federal income tax.

Flexible Spending Account



Health Care Flexible Spending Account

You may elect to have a specific number of dollars deducted from your gross pay before taxes and put in a reimbursement account. You may use these monies within the year for reimbursement on things such as: co-pays, deductible / coinsurance expenses, physicals, hearing aids, dental care, braces, contact lenses, and more. (**Note—effective January 1, 2011, Over the Counter Medications are no longer eligible through the Flexible Spending Account.) You can set aside pre-tax dollars between \$100 and **\$2,650** annually.

Dependent Care Flexible Spending Account

You may elect to have a specific number of dollars deducted from your gross pay before taxes each period for daycare expenses. These dollars are then contributed to a reimbursement account. The money is deducted from your check before taxes are applied. This saves you “taxation” on this amount that can later be reimbursed to you for dependent care. You can set aside pre-tax dollars between \$500 and **\$5,000** annually.

Changes to your Flexible Spending Account plan are governed by Section 125 rules. No change can be made unless there is a qualifying event.

Retirement



Campbell University’s 403(b) retirement plan is designed to help you save for a financially secure future. Electing a percentage of your salary to contribute will decrease your taxable income while building your retirement savings. When you contribute 5% of your salary to a 403(b) account, Campbell University will match with an 8% contribution. Please visit the HR office to enroll in or change your contributions at any time throughout the year.

For more information about plan options, election maximums, or to speak with an advisor, please call TIAA Financial Services at 1-800-842-2252 or visit www.TIAA.org.

In addition, Millennium Advisory Services, Inc. is available to you for consultation. To inquire about their services and fees, please contact them at 1-877-534-2849 or www.mas-edu.com.



Contact Information



Benefit	Provider	Phone	Website	Group Number
Medical Pharmacy Vision	Cigna	1-800-244-6224	www.mycigna.com	Medical: 3336620 Pharmacy: 3336620 Vision: 5104
Dental	Sun Life Financial/ Assurant Dental	1-800-247-6875	www.sunlifedentalbenefits.com	5481909
Flexible Spending Account	Stanley, Hunt, Dupree & Rhine Benefit Consultants	1-800-768-4873	www.shdr.com	n/a
Health Savings Account	Stanley, Hunt, Dupree & Rhine Benefit Consultants	Paula Smith: 336-601-4113	www.shdr.com	n/a
Basic Life and AD&D	Sun Life Financial	1-800-247-6875	www.sunlife.com/us	246381-001
Supplemental Life and AD&D	Sun Life Financial	1-800-247-6875	www.sunlife.com/us	246381-001
Short-Term Disability Long-Term Disability	Sun Life Financial	1-800-247-6875	www.sunlife.com/us	STD: 246381-004 LTD: 246381-003
Critical Illness	Aflac	1-800-433-3036	www.aflacgroupinsurance.com	3682
Accident	Aflac	1-800-433-3036	www.aflacgroupinsurance.com	3682
Hospital Indemnity	Aflac	1-800-433-3036	www.aflacgroupinsurance.com	3682
TIAA	403(b)	1-800-842-2252	www.TIAA.org	Defined Contribution Plan: 406720 Deferred Annuity Plan: 406721
IDShield and LegalShield	LegalShield	1-919-645-7020	www.legalshield.com/info/campbelledu	n/a
Millennium Advisory Services	Financial Advisory	1-877-435-2489	www.mas-edu.com	n/a

Always have your policy number and Social Security Number available when calling your insurance company.

Notes

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