



**CAMPBELL**  
**UNIVERSITY**



**2019 Employee Benefit Booklet**

## Notes

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# 2019 Employee Benefits

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## Highlights for 2019

Campbell University carefully evaluates our employee benefit offerings each year to ensure we are providing our employees a competitive program. This year plan changes include:

- Our medical plans will now be offered by Blue Cross Blue Shield of North Carolina (BSBCNC).
- There are no increases to your premiums this year.
- Health Savings Accounts will not receive an employer contribution for 2019.

## 2019 Employee Health & Welfare Plans

This booklet contains an overview of the benefit plans that are available to Campbell University full-time employees beginning plan year January 1, 2019. 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 (dependent upon hire date).

Please consider the information on coverage and cost within this packet.

**To enroll in medical and vision coverage for the 1/1/2019 plan year**, you are required to complete the Blue Cross Blue Shield of North Carolina application.

**For all other coverages**, you will need to complete the applicable applications if you are making changes to your current plan elections.

All applications for coverage can be picked up in the Human Resources Office or downloaded from the Brainshark video. Applications are due to the Human Resource Department by **November 16th, 2018**.



# Frequently Asked Questions

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## **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 HR website at [www.campbell.edu](http://www.campbell.edu) where there is a link to our Brainshark Benefits presentation. If you choose to enroll in and/or need to make changes to your current benefit elections (due to a Qualified Life Event), 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 HR 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 the Human Resource Department.

# When to Call Human Resources

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**Please notify your HR Department in the following situations:**

- If your home address and/or phone number change
- 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
- If you are disabled or need an extended absence from work due to health reasons (this includes you and /or immediate family members)

Deborah Ennis  
(910) 893-1255  
[ennisd@campbell.edu](mailto:ennisd@campbell.edu)

Or

Amy Emory  
(910) 893-1699  
[emorya@campbell.edu](mailto:emorya@campbell.edu)

or

Traci Anter  
(910) 893-1256  
[anter@campbell.edu](mailto:anter@campbell.edu)

or

Trent Elmore  
(910) 893-1635  
[telmore@campbell.edu](mailto:telmore@campbell.edu)

Human Resources  
Campbell University  
PO Box 595  
Buies Creek, NC 27506  
(910) 814-4737 Fax



# Wellness



**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 the pharmacy at (910) 893-1400, the pharmacy is open Monday through Friday.

**Smoking Cessation.** Campbell University continues to offer a free tobacco smoking cessation program at the Health Center. 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 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 2019 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. To complete your Health Risk Assessment, you will need to register your account with BCBSNC. Sign up 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 [www.bluecrossnc.com/members to complete your Health Risk Assessment](http://www.bluecrossnc.com/members to complete your Health Risk Assessment).** Use your biometric results when completing the Health Risk Assessment.

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 2019. If you decided not to participate, you will begin paying the "non-wellness participation" rate after 30 days of non-compliance.

Campbell University offers a PPO plan through BCBSNC. The annual deductible and member out of pocket responsibility will remain unchanged for the 2019 plan year. The pharmacy copay structure has changed from a 3-tier to 5-tier plan design. We are pleased to share that your cost for coverage will remain the same. To find a BCBS provider visit [www.blueconnectnc.com](http://www.blueconnectnc.com).

Open Access Plus PPO		
	In-Network	Out-of-Network
<b>Annual Deductible</b> Individual Family	\$1,000 \$2,000	\$2,000 \$4,000
<b>Out of Pocket Maximum</b> Individual Family	\$4,000 \$8,000	\$6,000 \$12,000
<b>Preventive Care</b>	Covered 100%	50% coinsurance
<b>Primary Care</b>	\$30 copay (\$5 copay at CU Health Center)	50% coinsurance
<b>Specialist</b>	\$70 copay (\$5 copay at CU Health Center)	50% coinsurance
<b>Hospitalization</b>	Covered 70% after deductible	\$500 per admission deductible, then 50% coinsurance
<b>Urgent Care</b>	Covered 70% after deductible	30% coinsurance
<b>Emergency Room</b>	Covered 70% after deductible	30% coinsurance
<b>Prescription Drugs</b> Tier 1 Tier 2 Tier 3 Tier 4 Tier 5	\$10 Copay \$10 Copay \$30 Copay \$60 Copay \$60 Copay	50% coinsurance across all coverage tiers

2019 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.

Campbell University's Qualified High Deductible Health Plan (QHDHP) will also be offered through BCBSNC. 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 find a BCBS provider, visit [www.blueconnectnc.com](http://www.blueconnectnc.com).

Qualified High Deductible Health Plan (QHDHP)		
	In-Network	Out-of-Network
<b>Annual Deductible</b> Individual Family	\$2,000 \$4,000	\$4,000 \$8,000
<b>Out of Pocket Maximum</b> Individual Family	\$4,000 \$8,000	\$5,250 \$10,500
<b>Preventive Care</b>	Covered 100%	30% coinsurance
<b>Primary Care</b>	Covered 80% after deductible	30% coinsurance
<b>Specialist</b>	Covered 80% after deductible	30% coinsurance
<b>Hospitalization</b>	Covered 80% after deductible	30% coinsurance
<b>Urgent Care</b>	Covered 80% after deductible	0% coinsurance
<b>Emergency Room</b>	Covered 80% after deductible	0% coinsurance
<b>Prescription Drugs</b> Tier 1 Tier 2 Tier 3 Tier 4 Tier 5	Covered 80% after deductible Covered 80% after deductible Covered 80% after deductible Covered 80% after deductible Covered 80% after deductible	30% coinsurance across all coverage tiers

2019 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

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## Health Savings Account (HSA) Information

For Use in Conjunction with the BCBSNC 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 **BCBSNC 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?

- **Tax Year 2019.** There are set amounts you can contribute to your Health Savings Account. The HSA Annual Contribution Limits are \$3,500 for individual and \$7,000 for family coverage. The HSA catch-up contribution amount for participants who are 55 to 64 years older is \$1,000.

### 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 BCBSNC 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.

**Reminder: Only employees electing the QHDHP are eligible for the Health Savings Account (HSA).**

# Vision Coverage



Campbell University provides the following Vision Coverage through BCBSNC if you are enrolled in the medical plan, at no cost to you. Please complete the BCBSNC application to enroll in coverage.

Below is an overview of the benefits included with our plan. You have the freedom to choose any eye doctor, but you will pay less out of pocket when using an in-network provider.

Services	In-Network Cost	Out-of-Network Reimbursement
<b>Comprehensive Eye Exam</b>	\$20 Copay	Up to \$39
<b>Frames</b>	Up to \$130 Allowance, then you pay 80% of the balance	Up to \$65
<b>Standard Lenses</b> Single Bifocal Trifocal Lenticular	\$25 Copay	Up to \$25 Up to \$39 Up to \$63 Up to \$63
<b>Contact Lenses</b> Conventional	Up to \$130 Allowance, then you pay 85% of the balance	Up to \$104
Disposable	Up to \$130 Allowance, then you pay 100% of the balance	Up to \$104

Our plan includes coverage for these services with the following frequencies:

- Exam: Once every 12 months
- Lenses or Contact Lenses: Once every 12 months
- Frames: Once every 12 months

Find plan information and search for an eye care provider at:  
[www.eyemedvisioncare.com/bcbsnc](http://www.eyemedvisioncare.com/bcbsnc)



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

2019 Monthly Payroll Deductions		
Tier	Low Plan	High Plan
<b>Employee Only</b>	<b>\$33.01</b>	<b>\$39.28</b>
<b>Employee + Spouse</b>	<b>\$65.75</b>	<b>\$79.72</b>
<b>Employee + Child(ren)</b>	<b>\$84.80</b>	<b>\$98.47</b>
<b>Employee + Family</b>	<b>\$130.22</b>	<b>\$152.68</b>



Register for Online Advantage for Members on the following website: [www.assurantemployeebenefits.com](http://www.assurantemployeebenefits.com). Online Advantage for Members provides you the ability to download your ID card, view benefit information and find a dentist.

# Flexible Spending Account

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## **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.

## **Limited Purpose 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 dental and vision related expenses only. The Limited Purpose FSA can be paired with the HSA for those employees who enroll in the High Deductible Health Plan. 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.

# 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](http://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.  
This does not constitute coverage.

# 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.

<b>Benefits Begin</b>	After 180 days
<b>Definition of Disability</b>	2 Year Own Occupation
<b>Benefit Duration</b>	To age 65 or Social Security Normal Retirement Age
<b>Percentage of Income Replaced</b>	60% of monthly earnings
<b>Maximum Benefit</b>	\$2,000 per month
<b>Cost of Living Adjustment</b>	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 HR website at [www.campbell.edu](http://www.campbell.edu) for a link to Sun Life's rate calculator and enrollment forms.

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

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# Hospital Indemnity



Campbell offers a Hospital Indemnity plan 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.

**Special 2019 Enrollment Opportunity!** Enroll during this year's Open Enrollment without answering any health questions.

## 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
◇ <b>Wellness benefit payable once per calendar year per insured</b>	\$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 1/1/2019 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

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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](http://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**

**Special 2019 Enrollment Opportunity!** Elect up to \$20,000 of coverage for yourself and \$10,000 of coverage for your spouse without answering any health questions!

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

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Our Employee Assistance Program from Sun Life Financial is available to all full-time employees at no cost to you! Access the EAP for a variety of services to help you manage the challenges of daily life.

## **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 including:

- Child Care
- Elder Care
- Adoption
- Relocation

This program provides three confidential phone counseling sessions with experienced clinicians available 24/7.

GuidanceResources is confidential and provided at no charge to you and your dependents. Call 1-800-460-4374 or visit [www.guidanceresources.com](http://www.guidanceresources.com) and log in with company code EAPEssential.

You'll find a wealth of information on the GuidanceResources website related to family concerns, planning tools, discount programs, and more.

## **Legal & Financial Services**

Our EAP provides one in-person consultation with a local attorney at no cost plus unlimited access to ComPsych® legal professional and discounts on additional services.

You also have access to unlimited phone consultations with financial professionals for assistance

# Retirement

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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. You may enroll in or change your contributions at any time throughout the year.

Find more information about plan options, election maximums, and instructions for enrolling via TIAA Financial Services by calling 1-800-842-2252 or by visiting [www.TIAA.org](http://www.TIAA.org).

In addition, Millenium 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](http://www.mas-edu.com).



# Additional Benefits

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## Online Will Preparation and Claimant Support Services

Sun Life Financial offers Online Will Preparation and Claimant Support Services through ComPsych® Corporation. Refer to your Sun Life Book for more information or call 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.

## IDShield and LegalShield



**L LegalShield**  
**Tap. Call. Nationwide Access.**  
**\$18.95/month—LegalShield is portable**  
**Enroll:**  
**[www.LegalShield.com/info/campbelledu](http://www.LegalShield.com/info/campbelledu)**

- Personal Legal Advice
- Letters/Calls made on your behalf
- Contracts/Documents Reviewed
- Wills Prepared/Updated
- Traffic Ticket Coverage
- Civil Trial Defense, IRS Audit Protection
- Real Estate Closing Assistance
- Family Law Matters

Family Coverage includes spouse/significant other & dependents until age 26



**I IDShield**  
**Does your identity theft protection cover all forms of identity theft or just credit related issues?**  
**IDShield is the ANSWER!**

IDShield works exclusively with Kroll to offer 1:1 consultation and identity theft restoration with a private licensed investigator should a situation arise.

Comprehensive Monitoring to include: credit, court house records, pay day loan, black market surveillance, passport, social media, email, and more!

**\$5 MILLION**  
SERVICE GUARANTEE

IDShield is only \$8.95/month individual; \$18.95 a month for family (\$14.95 bundled with LegalShield)

# Contact Information



Benefit	Provider	Phone	Website	Group Number
Medical Pharmacy Vision	BCBSNC	1-800-446-8053	<a href="http://www.blueconnectnc.com">www.blueconnectnc.com</a>	
Dental	Sun Life Financial	1-800-247-6875	<a href="http://www.assurantemployeebenefits.com">www.assurantemployeebenefits.com</a>	5481909
Flexible Spending Account	Stanley, Hunt, Dupree & Rhine Benefit Consultants	1-800-768-4873	<a href="http://www.shdr.com">www.shdr.com</a>	n/a
Health Savings Account	Stanley, Hunt, Dupree & Rhine Benefit Consultants	1-800-930-2441	<a href="http://www.shdr.com">www.shdr.com</a>	n/a
Basic Life and AD&D	Sun Life Financial	1-800-247-6875	<a href="http://www.sunlife.com/us">www.sunlife.com/us</a>	246381-001
Supplemental Life and AD&D	Sun Life Financial	1-800-247-6875	<a href="http://www.sunlife.com/us">www.sunlife.com/us</a>	246381-001
Short-Term Disability Long-Term Disability	Sun Life Financial	1-800-247-6875	<a href="http://www.sunlife.com/us">www.sunlife.com/us</a>	STD: 246381-004 LTD: 246381-003
Critical Illness	Aflac	1-800-433-3036	<a href="http://www.aflacgroupinsurance.com">www.aflacgroupinsurance.com</a>	3682
Accident	Aflac	1-800-433-3036	<a href="http://www.aflacgroupinsurance.com">www.aflacgroupinsurance.com</a>	3682
Hospital Indemnity	Aflac	1-800-433-3036	<a href="http://www.aflacgroupinsurance.com">www.aflacgroupinsurance.com</a>	3682
TIAA	403(b)	1-800-842-2252	<a href="http://www.TIAA.org">www.TIAA.org</a>	Defined Contribution Plan: 406720 Deferred Annuity Plan: 406721
IDShield and Le- galShield	LegalShield	1-919-645-7020	<a href="http://www.legalshield.com/info/campbelledu">www.legalshield.com/info/ campbelledu</a>	n/a
Millennium Advisory Services	Financial Advisory	1-877-435-2489	<a href="http://www.mas-edu.com">www.mas-edu.com</a>	n/a

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

## This image shows a blank sheet of white paper with horizontal blue lines. A single red line runs horizontally across the top of the page, creating a margin. The rest of the page is filled with evenly spaced blue lines. There are no markings or text on the page.



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