

# DREW

## BENEFITS GUIDEBOOK

2025



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# WELCOME

## WELCOME TO DREW UNIVERSITY

At Drew University, we appreciate your commitment and contributions to our community. Each year, we strive to offer benefit plans to our employees that not only reward you for your hard work but offer you and your family comprehensive and affordable health and wellness protection. We are confident that you will find our benefit offerings to be of excellent value to you and to your dependents.

In the following pages, you will find a summary of our benefit plans for the remainder of the year. Please read this guide carefully to ensure that you select the coverage that is right for you and your family.

## ABOUT THIS GUIDE

This benefits guide describes the highlights of the Drew University benefits program in non-technical language. Your specific rights to benefits under this program are governed solely, and in every respect, by the official plan documents and not the information contained within this benefits guide.

If there is any discrepancy between the descriptions of the program elements contained within this benefits guide and the official plan documents, the language of the official plan documents shall prevail. Please refer to the plan-specific documents published by each of the respective carriers or third party administrators for detailed plan information. Eligibility for any benefit plan is determined by plan documents and policies. You should be aware that any and all elements of our benefits program may be modified in the future to meet Internal Revenue Service rules, or otherwise as determined by Drew University.

# PLAN NOTES

[Medical](#) [HSA](#) [Dental](#) [Vision](#) [Life & Disability](#) [Additional](#) [Voluntary](#) [FSA](#) [PTO](#) [Notices](#) [Payroll](#) [Contacts](#)

## ENROLLMENT ELIGIBILITY

You are eligible for the benefits offered through Drew University if you are a full-time employee and work at least 35 hours per week and 9 months per year. If you are a part-time employee and work at least 30 hours per week and at least 9 months per year, you are eligible for Medical, Dental, and Vision benefits only.

## BENEFITS BEGIN

Your coverage starts on the first of the month following 30 days of employment.

## DEPENDENT COVERAGE

Your spouse, domestic partner, and dependent children are eligible to enroll in benefits. Your dependent's coverage will terminate at the end of the month that he/she reaches age 26

## PRE-TAX PAYROLL DEDUCTIONS

Some payroll deductions are considered pre-tax — This means that they are taken from your gross pay before taxes are withheld using a special Section 125 “pre-tax” payroll deduction. This means that you do not pay state, federal, and social security taxes on eligible premiums paid using a payroll deduction. Bottom-line, this means more money in your pocket.

## MAKING CHANGES TO YOUR BENEFITS

Generally, you may only make changes to your benefits selections during the annual benefits open enrollment period. However, you may make changes to your current coverage if you have a life status change. Eligible status changes would be:

- » Marriage, divorce, legal separation or annulment
- » Birth, adoption or placement for adoption of an eligible child
- » Death of your spouse or covered child
- » Change in your spouse's work status that affect benefits eligibility
- » Significant change in your coverage, or your spouse's health coverage attributable to your spouse's employment
- » Change in your child's eligibility for benefits
- » Becoming eligible for Medicare or Medicaid
- » Qualified Medical Child Support Order (QMCSO)

If you have a life status change, you must notify Human Resources within 30 days of the change. Depending on the type of change, you may need to provide proof of the change (for example, a marriage license or birth certificate). If you do not return your enrollment forms to Human Resources within 30 days you will have to wait until the next annual open enrollment period to make benefit changes.

[CLICK HERE FOR A FULL LIST AND DETAILED DESCRIPTION OF QUALIFYING LIFE EVENTS](#)

# MEDICAL/Rx BENEFITS

## UHC MEDICAL PLANS

Drew University offers all employees 4 medical plan options through UnitedHealthcare. You can choose from four (4) different plans:

- » UHC HSA Plan (In and Out-of-Network Coverage)
- » UHC Core Low Plan (In-Network Coverage Only)
- » UHC Core Mid Plan  
(In and Out-of-Network Coverage)
- » UHC Enhanced High Plan  
(In and Out-of-Network Coverage)

## GET MORE FOR LESS!

### Prescription Drug Savings | Brand vs. Generic

Generic drugs are FDA approved copies of brand-name drugs that have exactly the same dosage, intended use, effects, route of administration, risks, safety, and strength as the original drug. Although they may look or taste different, generic drugs are cheaper because manufacturers have not had the expense of developing and marketing the drug.

**They save you money:** Generic drugs are often 80 percent less expensive than brand-name medication. The next time you need a prescription, ask if a generic equivalent is available. Or, if your doctor does not specifically tell you to only take the brand-name drug, ask your pharmacist to fill your prescription with the generic version, if one is available.

## ADDITIONAL BENEFITS

By enrolling in a UnitedHealthcare medical plan, you gain access to additional programs and resources to help you improve your health at no additional cost!

### REAL APPEAL

Real Appeal® is an online weight loss program that provides personal coaching to help you and eligible family members lose weight and keep it off. On average, participants lose 10 pounds after attending just 4 online sessions.

### QUIT FOR LIFE


Quit For Life® is a tobacco cessation program that will help you give up smoking for good! You will have access to online support from a Quit Coach, medications to help you quit (if you qualify), and more. To enroll, log into [myuhc.com](http://myuhc.com). Once logged in, click on the Health Resources tab and select the Quit For Life program.

### SWEAT EQUITY


Making exercise part of your routine may be one of the most important steps you take, which is why UHC offers the Sweat Equity Reimbursement Program. Eligible members may get reimbursed up to \$200 in a 6-month period. You can apply for reimbursement as long as you are an active UHC member and have gone to the gym 50 times in a 6 month period! It's that easy!

## You have resources.

There is a wealth of information regarding your plans, claims, and other online resources. Please click the links below to learn more about your medical benefits.

 866-414-1959

 [www.myuhc.com](http://www.myuhc.com)

 [UHC HSA Benefit Summary](#)

[UHC Low Benefit Summary](#)

[UHC Mid Benefit Summary](#)

[UHC High Benefit Summary](#)

[UHC Real Appeal Flyer](#)

[UHC Sweat Equity Flyer](#)

[UHC Wellness Credits Flyer](#)

# MEDICAL/Rx BENEFITS

Medical HSA Dental Vision Life & Disability Additional Voluntary FSA PTO Notices Payroll Contacts

	UHC ENHANCED HIGH PLAN	UHC CORE MID PLAN	UHC CORE LOW PLAN	UHC HSA PLAN
	In-Network	In-Network	In-Network	In-Network
Annual Deductible (Single/Family)	\$0/\$0	\$1,000/\$2,000	\$1,000/\$2,000	\$2,000/\$4,000
Coinsurance (Member Pays)	0%	20%	20%	0%
Annual Out-of-Pocket (Single/Family)	\$2,500/\$5,000	\$2,500/\$5,000	\$4,000/\$8,000	\$3,300/\$6,600
Primary Care Physician	\$15 Copay	\$25 Copay	\$30 Copay	No Charge after Deductible
Specialist	\$30 Copay	\$40 Copay	\$50 Copay	No Charge after Deductible
Preventive Services	No Charge	No Charge	No Charge	No Charge
Outpatient Labs	No Charge	20% After Deductible	20% After Deductible	No Charge after Deductible
Outpatient X-Rays	No Charge	20% After Deductible	No Charge	No Charge after Deductible
Outpatient Diagnostics	20% After Deductible	20% After Deductible	20% Coinsurance	No Charge after Deductible
Emergency Room (waived if admitted)	\$100 Copay/Visit	\$100 Copay/Visit	\$100 Copay/Visit	No Charge after Deductible
Urgent Care	\$30 Copay	\$40 Copay	\$50 Copay	No Charge after Deductible
Inpatient Deductible	N/A	N/A	N/A	N/A
Outpatient Services	20% After Deductible	20% After Deductible	20% After Deductible	No Charge after Deductible
	Pharmacy	Pharmacy	Pharmacy	Pharmacy
Deductible (Single/Family)	Combined with Medical	Combined with Medical	Combined with Medical	Combined with Medical
Tier 1/Tier 2/Tier 3	\$10/\$25/\$50	\$10/\$25/\$50	\$10/\$25/\$50	\$25/\$50/\$75
Mail Order	2 X Retail Copays	2 X Retail Copays	2 X Retail Copays	2 X Retail Copays
Annual Out-of-Pocket (Single/Family)	Combined with Medical	Combined with Medical	Combined with Medical	Combined with Medical
	Out-of-Network	Out-of-Network	Out-of-Network	Out-of-Network
Annual Deductible (Single/Family)	\$1,000/\$2,000	\$2,000/\$4,000	N/A	\$2,000/\$4,000
Coinsurance (Member Pays)	30%	40%	N/A	30%
Annual Out-of-Pocket (Single/Family)	\$4,000/\$8,000	\$5,000/\$10,000	N/A	\$6,600/\$13,200

The above is only intended as a brief summary of your benefits. Please note that all Benefits are subject to the contractual terms, limitations and exclusions as set forth in the master contracts of the carriers. If this summary conflicts in any way with the carrier Certificate of Coverage (COC), Riders and/or Amendments, those documents shall prevail. It is highly recommended that you review the carrier COC for an exact description of the services and supplies that are covered, those which are excluded or limited, and other terms and conditions of coverage.

# HEALTH SAVINGS ACCOUNT

## HEALTH SAVINGS ACCOUNT

The Health Savings Account (HSA) through Clarity gives you the control and flexibility to make the right health care decisions by allocating money for an account that helps offset your expenses. These contributions are made through payroll deductions and are taken out on a pre-tax basis.

### HOW DOES MY HSA WORK?

Every year you can set aside a predetermined amount of money, up to \$4,300 for individual coverage, and up to \$8,550 for all other levels of coverage. This money is available to help you pay for any out of pocket medical expenses such as copays, deductibles, and prescriptions. At the end of the year, unused account funds roll over to the next year, allowing you to build up your HSA for future health care needs and reduce future out-of-pocket expenses.

You can also invest the money saved in your Health Savings account, making it work for you in the future. This account is owned by you, so even if you terminate coverage, the account and all of the funds in it, are still accessible to you.

### DEBIT CARD

You can choose to use your HSA debit card to access your HSA funds. Clarity works to substantiate health expenses as eligible per IRS requirements and we will reach out to you if we need more information.


### USING YOUR HSA


You can access HSA balance information, transaction history and claim status anytime through [claritybenefitsolutions.com](http://claritybenefitsolutions.com) 24/7/365.


Programs and tools are available online to help you make informed health care decisions. You can research provider cost and quality information, drug cost and detailed drug information, such as side effects and interactions, and medical information by visiting [www.myuhc.com](http://www.myuhc.com).

### You have resources.

There is a wealth of information regarding your plans, claims, and other online resources. Please click the links below to learn more about your HSA benefits.

 888-423-6359

 [www.claritybenefitsolutions.com](http://www.claritybenefitsolutions.com)

 [Clarity HSA Overview](#)

[Clarity HSA Investment Flyer](#)

# DENTAL BENEFITS

## DENTAL BENEFITS

Dental coverage is offered through UnitedHealthcare. Employees have the option of choosing from three (3) different plans:


- » UnitedHealthcare Dental Plan - High
- » UnitedHealthcare Dental Plan - Mid
- » UnitedHealthcare Dental Plan - Low

### ABOUT YOUR DENTAL INSURANCE

You can go to any dentist you choose with any of the three dental plans, however, you will save more money when you use an in-network provider. In addition, in-network dentists will file claims for you. If you use an out-of-network dentist, you may be required to pay the full cost up front and file for reimbursement later. Out-of-network coverage is subject to the plans reimbursement schedule.

### You have resources.

There is a wealth of information regarding your plans, claims, and other online resources. Please click the links below to learn more about your dental benefits.

 800-638-5433

 [www.myuhc.com](http://www.myuhc.com)

 [UHC Dental Plan - High Summary](#)

[UHC Dental Plan - Mid Summary](#)

[UHC Dental Plan - Low Summary](#)

	UHC DENTAL PLAN - HIGH		UHC DENTAL PLAN - MID		UHC DENTAL PLAN - LOW	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible (Single/Family)	\$50/\$150	\$100/\$200	\$50/\$150	\$100/\$300	\$75/\$225	\$100/\$300
Preventive Services	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 80%
Basic Services	Covered 90%	Covered 80%	Covered 80%	Covered 80%	Covered 80%	Covered 60%
Major Services	Covered 50%	Covered 50%	Covered 50%	Covered 50%	Covered 50%	Covered 50%
Orthodontics (Child Only)	Covered 50%	Covered 50%	Covered 50%	Covered 50%	Covered 50%	Covered 50%
Annual Maximum	\$5,000	\$2,500	\$1,500	\$1,500	\$1,250	\$1,250
Lifetime Ortho Max	\$1,500	\$1,500	\$1,500	\$1,500	\$1,000	\$1,000



# VISION BENEFITS




## VISION BENEFITS

If you are enrolled in the Unum Vision plan, you will have access to providers, nationwide, through the EyeMed network. Members have the freedom to choose any provider from EyeMed's Insight Network. Our network offers the right mix of independent, national retail and regional retail providers like Lens Crafters, Pearle Vision, Target Optical and many more. Members can also purchase glasses and contact lenses online at [Glasses.com](http://Glasses.com) and [ContactsDirect.com](http://ContactsDirect.com).

As part of your vision coverage, you will also receive a 20% discount on non-prescription sunglasses, as well as 40% off of a complete second pair of prescription eye glasses!

### You have resources.

There is a wealth of information regarding your plans, claims, and other online resources. Please click the links below to learn more about your vision benefits.

-  866-679-3054
-  [www.unum.com](http://www.unum.com)
-  [Unum Vision Plan Summary](#)  
[Unum Vision FAQs](#)

### UNUM VISION PLAN

	In-Network	Out-of-Network	Frequency of Services
Examinations	\$10 Copay	Up to \$40 Reimbursement	Once Every 12 Months
Lenses			
<i>Single</i>	\$10 Copay	Up to \$30 Reimbursement	Once Every 12 Months
<i>Bifocal</i>	\$10 Copay	Up to \$50 Reimbursement	
<i>Trifocal</i>	\$10 Copay	Up to \$70 Reimbursement	
<i>Lenticular</i>	\$10 Copay	Up to \$70 Reimbursement	
Frames	Up to \$150 Allowance	Up to \$105 Reimbursement	Once Every 12 Months
Contact Lenses (Instead of Glasses)			
<i>Medically Necessary</i>	Covered 100%	Up to \$210 Reimbursement	Once Every 12 Months
<i>Elective</i>	Up to \$150 Allowance	Up to \$150 Reimbursement	



## LIFE AND AD&D INSURANCE

### EMPLOYER PAID LIFE AND AD&D INSURANCE

Drew University provides employer-paid Basic Term Life and Accidental Death and Dismemberment (AD&D) Insurance to eligible employees. This insurance is underwritten by Unum. You will receive 1x salary up to \$500,000.

Accidental Death and Dismemberment (AD&D) insurance provides funds in the event of a fatal accident or an accident that results in the loss of a limb, sight, hearing or ability to talk. AD&D insurance is automatically included with your Basic Life insurance at no additional cost to you.

Life insurance and AD&D amounts begin to reduce to 65% at age 65, and to 50% at age 70.

### VOLUNTARY LIFE AND AD&D INSURANCE

You have the ability to purchase additional Life and AD&D Insurance. This benefit is 100% employee paid. You may be required to provide Evidence of Insurability (EOI) to receive coverage.

- » **You:** Choose from \$10,000 to \$500,000 in \$10,000 increments, up to 5 times your earnings. The guaranteed issue amount is \$150,000.
- » **Your Spouse/Domestic Partner:** Get up to \$500,000 of coverage in \$5,000 increments. Spouse/domestic partner coverage cannot exceed 100% of the coverage amount you purchase for yourself. The guaranteed issue amount is \$25,000.
- » **Your Child(ren):** Get up to \$10,000 of coverage in \$2,000 increments if eligible. The policy covers all of your children until their 26th birthday. The maximum benefit for children live birth to 6 months is \$1,000.

## DISABILITY INSURANCE

Drew University offers its employees Long-Term Disability at no additional cost. Should you experience an injury or illness that keeps you out of work for 180 consecutive days, you will receive 60% of your monthly income, up to a maximum of \$10,000 per month.

## OTHER BENEFITS

### LONG TERM CARE INSURANCE

All full-time employees are eligible for Long Term Care Insurance is offered through Genworth Life Insurance Company. Long Term Care pays for covered expenses at home in a nursing home or in the community. This is 100% employee paid.

### WORKERS COMPENSATION

Workers Compensation Insurance is fully paid for by Drew and insured by The Travelers.

### You have resources.

There is a wealth of information regarding your plans, claims, and other online resources. Please click the links below to learn more about your Life & Disability benefits.



866-679-3054



[www.unum.com](http://www.unum.com)



[Unum Group Life and AD&D Summary](#)

[Voluntary Life and AD&D Summary](#)

[Voluntary Life EOI Information](#)

[Long-Term Disability Summary](#)

[Portability & Conversion](#)

# ADDITIONAL BENEFITS

The benefits listed below are available to all employees who are enrolled in Unum's Life & Disability plans. These are value added resources, meaning they are yours to use at no additional cost!

## EMPLOYEE ASSISTANCE PROGRAM

We all need a little support every now and then.

Unum's Employee Assistance Program gives you and your family members access to confidential personal support, across everything from stress management and nutrition to handling legal or financial issues.

The services available include consultations with experts, as well as access to resources and discounts designed to help you in a variety of different ways.

### HOW TO ACCESS

To access the Employee Assistance Program, call 800-854-1446 or visit [www.unum.com/lifebalance](http://www.unum.com/lifebalance).

## LIFE PLANNING SERVICES

With Unum group life coverage, you have automatic access to Life Planning Financial & Legal Resources. This service is provided at no extra cost for employees, spouses and beneficiaries who need help during a terminal illness, or after the loss of a covered employee.

### HOW TO ACCESS

To access the Life Planning Services, call 800-854-1446 or visit [members.healthadvocate.com](http://members.healthadvocate.com).

## TRAVEL ASSISTANCE

Whenever you travel 100 miles or more from home — to another country or just another city — be sure to pack your travel assistance phone number. Enter the number into your cell phone so it's always close at hand. Day or night, you and your family can get support for medical, legal and other important services.

### HOW TO ACCESS

If you need travel assistance anywhere in the world, contact us day or night:

- » Within the U.S.: 800-872-1414
- » Outside the U.S.: +1 609-986-1234
- » Email: [medservices@assistamerica.com](mailto:medservices@assistamerica.com)
- » Reference Number: 01-AA-UN-762490

### You have resources.

There is a wealth of information regarding your plans, claims, and other online resources. Please click the links below to learn more about your additional, free, benefits.



[Unum Employee Assistance Program](#)

[Unum Life Planning Services](#)

[Unum Travel Assistance Program](#)

# VOLUNTARY BENEFITS

## ACCIDENT INSURANCE

Accident Insurance can pay a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur off the job and it includes a range of incidents, from common injuries to more serious events.

Every year, each family member who has Accident coverage can also receive \$75 for getting a covered Be Well screening test.

## CRITICAL ILLNESS INSURANCE

If you're diagnosed with an illness that is covered by this insurance, you can receive a lump sum benefit payment. You can use the money however you want.

You can use this coverage more than once.

Even after you receive a payout for one illness, you're still covered for the remaining conditions and for the reoccurrence of any critical illness with the exception of skin cancer.

## HOSPITAL INDEMNITY

Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness or childbirth. The money is paid directly to you — not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays and deductibles.

## PET INSURANCE

Drew University offers employees the opportunity to purchase pet insurance for your furry family members. You can choose from two (2) plans.

Pets Best Pet Health Insurance offers a pet health insurance plan that offers 90% reimbursement on accidents and illnesses. You can also choose to add on routine care coverage.

The Pet Assure Veterinary Discount Plan is an alternative or addition to pet insurance, Pet Assure helps pet owners like you save on veterinary care.

## LEGAL SHIELD

Legal Shield provides you and your family the legal protection you not only need, but deserve. For only \$16.95 per month, you will have access to an attorney anytime, anywhere. Should you need help with Estate Planning or a car accident, professional help is only one call away. For more information, visit [www.benefits.legalshield.com](http://www.benefits.legalshield.com).

### You have resources.

There is a wealth of information regarding your plans, claims, and other online resources. Please click the links below to learn more about your voluntary benefits.



[Unum Accident Summary](#)

[Unum Critical Illness Summary](#)

[Unum Hospital Indemnity Summary](#)

[Unum Be Well Flyer](#)

[Pet Insurance Flyer](#)

[Legal Shield Flyer](#)

# VOLUNTARY BENEFITS

Medical HSA Dental Vision Life & Disability Additional Voluntary FSA PTO Notices Payroll Contacts

## RETIREMENT PLAN

Full time employees are eligible for the Retirement Plan after 2 years of service at Drew. The service is waived if an employee was enrolled at another eligible institution of higher education. Drew will credit previous years at another institution. Drew contributes 8% of base salary. Employees contribute 1% of the first \$17,500 of base salary and 5% of amounts above that. For more information, visit [www.tiaa-cref.org/drewuniversity](http://www.tiaa-cref.org/drewuniversity).

## SUPPLEMENTAL RETIREMENT

Supplemental Retirement Benefits are available to full-time and part-time employees. This benefit is 100% employee paid. For more information, visit [www.tiaa-cref.org/drewuniversity](http://www.tiaa-cref.org/drewuniversity).

## TUITION REMISSION

Employees with six (6) months of service who are accepted into the desired program are eligible for a waiver of tuition of up to 16 credits per academic year for classes in the College of Liberal Arts; 12 credits per academic year for the masters programs in the Graduate and Theological Schools; and a 50% discount on the cost per credit of the Doctor of Letters program. Spouses and domestic partners of full-time employees are eligible to receive one-half of the employee's tuition benefit when the employee has completed three years of continuous full-time service. After the employee has completed five continuous years of full-time service at Drew, the tuition waiver for spouses is the same as that available to employees.

## TUITION ASSISTANCE FOR CHILDREN WHO ATTEND DREW

Employees with a minimum of one year of continuous full-time service for 2 years or part-time service are eligible for tuition assistance for dependent children pursuing an undergraduate degree at Drew. The benefit covers 100% of tuition only.

## TUITION EXCHANGE PROGRAM

Employees with a minimum of five years of continuous full-time service, who have dependent children pursuing an undergraduate degree, limited to eight semesters, are eligible for this program. These awards are not guaranteed and are awarded at the discretion of the school to which a child is applying.

*NOTE: All years of service required for tuition benefits must be consecutive and must be up to and including the year for which benefits are being sought.*

## TUITION EXCHANGE PROGRAM - COUNCIL OF INDEPENDENT COLLEGES

Employees with a minimum of one or more years of full-time service, who have dependent children pursuing an undergraduate degree, limited to eight semesters, are eligible for this program. These awards are not guaranteed and are awarded at the discretion of the school to which a child is applying.

# FLEXIBLE SPENDING ACCOUNTS

## HEALTH CARE FSA

Clarity Healthcare Flexible Spending Account (FSA) lets you set aside up to \$3,300 tax-free dollars for health-related expenses not covered by your insurance plan—saving you about 30% on average. For the 2024 plan year, the grace period to incur expenses and request reimbursement is 3/15/2025. For the FSA plan year 1/1/2025-12/31/2025, you have until 3/15/2026 to incur eligible expenses. Please note, you cannot enroll in the FSA if you enrolled in an HSA.

### YOUR HEALTHCARE FSA COVERS THINGS LIKE:

- » Copays, deductibles, and coinsurance
- » Doctor and hospital visits
- » Lab work and X-rays
- » Prescription drugs and over-the-counter medications

### HOW IT WORKS:

1. You decide how much to set aside for the year, up to your plan's maximum.
2. That amount is evenly divided by pay period and deducted from your paycheck before taxes—saving you about 30% on average.
3. You may be asked to submit itemized records for any reimbursement requests, so always keep your receipts.

## DEPENDENT CARE FSA

Your dependent care account (DCA) lets you set aside tax-free funds to cover care-related expenses for your child, Dependent care FSA covers things like:


- » Before and after school care for children
- » Custodial care for dependent adults
- » Licensed day care centers
- » A nanny/au pair
- » Late pick-up fees
- » Summer or holiday day camps


### How it works:

1. Choose how much to contribute, up to \$5,000 per household per year.
2. That amount is evenly divided by pay period and deducted from your paycheck before taxes—saving you about 30% on average.
3. As your account fills up, you can begin to use your funds on eligible expenses. Unlike a healthcare FSA, you must contribute funds before you can use them.
4. Keep your receipts—you'll need to submit an itemized invoice along with all your reimbursement requests.
5. Any unused funds not claimed by the end of the runout period will be forfeited.

### You have resources.

There is a wealth of information regarding your plans, claims, and other online resources. Please click the links below to learn more about your FSA benefits.

 888-423-6359

 [www.claritybenefitsolutions.com](http://www.claritybenefitsolutions.com)

 [Clarity FSA Overview](#)

[Clarity DCA Overview](#)

[Clarity Commuter Benefits](#)

# FLEXIBLE SPENDING ACCOUNTS

## PARKING & TRANSIT BENEFITS

The Transit Benefits allows you to set aside up to \$325 per month for parking expenses, and \$325 per month for transit expenses, that you may incur commuting to and from work. These benefits are taken out of your paycheck on a pre-tax basis.

## ACCESS YOUR ACCOUNTS WHEREVER YOU ARE

Clarity makes it simple to manage your accounts with our easy-to-use online portal and mobile app. You can view your balance and transaction history, submit a claim, see important messages, and sign up for Quick Claim to reduce the need to send in receipts. Clarity Online Portal.

### TO REGISTER ON THE CLARITY PORTAL:

1. Go to [www.claritybenefitsolutions.com](http://www.claritybenefitsolutions.com)
2. Select Login in the top right corner of the homepage.
3. Choose Clarity Consumer Benefits Participant Login from the drop-down menu and click Register.
4. Follow the prompts to create your unique user ID.
  - » Employee ID: The unique number assigned by your employer (if you don't have one, use your Social Security number)
  - » Registration ID: The 16-digit number on your Clarity Convenience Card
5. Once you've registered, log in at any time to view and manage your account.

### TO SUBMIT A CLAIM ONLINE:

1. Log in to your Clarity online account.
2. Select the Cards & Claims tab.
3. Choose Submit an eClaim.
4. Provide your claims information.
5. Upload your documentation.
6. Check the certification box and submit your claim.

### TO SIGN UP FOR QUICK CLAIM AND REDUCE THE NEED TO SUBMIT DOCUMENTATION:

1. Log in to your Clarity online account.
2. Click the Quick Claim widget from the homepage.
3. Follow the prompts to allow Clarity to link directly to your insurance carriers.

# FLEXIBLE SPENDING ACCOUNTS

Medical HSA Dental Vision Life & Disability Additional Voluntary FSA PTO Notices Payroll Contacts

## CLARITY MOBILE APP

The Clarity mobile app is available for Android and iOS devices—search for Clarity Benefits in the app store, download, and follow the steps below.

### TO REGISTER:

1. Launch the Clarity app and click Register.
2. Follow the prompts to create your unique user ID.
  - » Employee ID: The unique number assigned by your employer (if you don't have one, use your Social Security number)
  - » Registration ID: The 16-digit number on your Clarity Convenience Card
3. Use your mobile app to check your balance, submit a claim, or set up text alerts.

### TO SUBMIT A CLAIM FROM YOUR SMARTPHONE:

1. Sign In with your username and password.
2. Select Submit Claim.
3. Provide your claims information.
4. Upload documentation (you can take a picture with your smartphone and upload).

### TO CHECK YOUR BALANCE FROM YOUR SMARTPHONE:

- » Text "BAL" to 97487
- » Opt out at any time by texting "STOP" to 97487



# PAID TIME OFF

## VACATION (STAFF ONLY)

Employees accrue but cannot use vacation until the 90-day probationary period is completed.

YEARS OF SERVICE	VACATION DAYS PER YEAR
0-5 years	10 days
5-10 years	15 days
10+ years	20 days
<i>All time is pro-rated for employees working less than 12 months.</i>	

## SICK LEAVE

Employees accrue but cannot use sick time until the 90-day probationary period is completed. Non-exempt employees earn .83 days per month or 10 days per year (pro-rated for employees working less than 12 months).

## HOLIDAYS

Below is a list of Holidays observed by Drew.

- » New Year's Day
- » Martin Luther King, Jr. Day
- » Memorial Day
- » Juneteenth
- » Independence Day
- » The day before Thanksgiving
- » Thanksgiving Day
- » The Friday after Thanksgiving
- » Christmas Eve
- » Christmas Day
- » The days between Christmas and New Year's Day
- » 4 floating Holidays per year

*Please note, Labor Day is not a Drew Holiday.*

## MODEL NOTICES

Please [click here](#) for a detailed description of Employee/Required Model Notices. The model notices include the following:

- ▶ Employer's Children's Health Insurance Program (CHIP) Notice
- ▶ General Notice of COBRA Rights
- ▶ General FMLA Notice
- ▶ Genetic Information Nondiscrimination Agreement (GINA) Disclosures
- ▶ Health Insurance Exchange Notice
- ▶ Medicare Part D Creditable Coverage Notice
- ▶ Mental Health Parity and Addiction Equity Act (MHPAEA) Disclosure
- ▶ Michelle's Law Notice
- ▶ Newborns' and Mothers' Health Protection Act Notice
- ▶ No Surprise Billing
- ▶ Notice of Special Enrollment Rights
- ▶ Uniformed Services Employment and Reemployment Rights Act (USERRA) Notice
- ▶ Wellness Program Disclosure
- ▶ Women's Health and Cancer Rights Act (WHCRA) Notices

# PAYROLL CONTRIBUTIONS

Coverage Levels	PER PAY PAYROLL CONTRIBUTIONS (26 PAYS)
	<b>UHC High Medical Plan</b>
Employee	\$277.64
Employee + Spouse	\$561.42
Employee + Child(ren)	\$419.26
Family	\$831.06
	<b>UHC Mid Medical Plan</b>
Employee	\$76.98
Employee + Spouse	\$161.90
Employee + Child(ren)	\$134.34
Family	\$234.96
	<b>UHC Low Medical Plan</b>
Employee	\$50.02
Employee + Spouse	\$152.99
Employee + Child(ren)	\$111.08
Family	\$222.03
	<b>UHC HSA Medical Plan</b>
Employee	\$134.46
Employee + Spouse	\$273.45
Employee + Child(ren)	\$204.21
Family	\$410.08
	<b>UHC High Dental Plan</b>
Employee	\$18.92
Employee + Spouse	\$41.54
Employee + Child(ren)	\$43.85
Family	\$78.92
	<b>UHC Mid Dental Plan</b>
Employee	\$7.85
Employee + Spouse	\$11.54
Employee + Child(ren)	\$10.62
Family	\$18.46

Coverage Levels	PER PAY PAYROLL CONTRIBUTIONS (26 PAYS)
	<b>UHC Low Dental Plan</b>
Employee	\$4.15
Employee + Spouse	\$7.38
Employee + Child(ren)	\$6.92
Family	\$12.92
	<b>Unum Vision Plan</b>
Employee	\$3.12
Employee + Spouse	\$7.01
Employee + Child(ren)	\$7.06
Family	\$10.84
	<b>Unum Life &amp; Disability Insurance</b>
Life and AD&D	100% Employer Paid
Long-Term Disability	100% Employer Paid
Voluntary Life and AD&D	100% Employee Paid
	<b>Unum Accident Insurance</b>
Employee	\$5.27
Employee + Spouse	\$9.68
Employee + Child(ren)	\$12.52
Family	\$16.93
	<b>Unum Hospital Indemnity</b>
Employee	\$3.66
Employee + Spouse	\$10.47
Employee + Child(ren)	\$5.74
Family	\$12.54
	<b>Legal Shield</b>
Employee	\$7.82
	<b>Pet Assure</b>
Single Pet	\$3.69
Family Unlimited	\$5.08

# KEY CONTACTS

## HAVE QUESTIONS, PROBLEMS OR CONCERNS?

Should you need any personal assistance understanding your benefits, claims or other insurance related information, the following are your carrier contact numbers and websites. There is a wealth of information regarding your plans, claims and other online resources. We recommend that your first step be to call the insurance carrier. You will need your ID number or Social Security Number along with the date of service and provider name (when applicable). If you require further assistance, please contact your Client Advocate at NFP or Human Resources. Please have the same information available when contacting NFP or Human Resources.

BENEFIT	CARRIER	CONTACT INFORMATION
Medical	UnitedHealthcare	866-414-1959 <a href="http://www.myuhc.com">www.myuhc.com</a>
Dental	UnitedHealthcare	866-414-1959 <a href="http://www.myuhc.com">www.myuhc.com</a>
Vision	Unum	866-879-3054 <a href="http://www.unum.com">www.unum.com</a>
Life & Disability	Unum	866-879-3054 <a href="http://www.unum.com">www.unum.com</a>
Accident, Critical Illness & Hospital Indemnity	Unum	866-879-3054 <a href="http://www.unum.com">www.unum.com</a>
Flexible Spending Accounts	Clarity	888-423-6359 <a href="http://www.claritybenefitsolutions.com">www.claritybenefitsolutions.com</a>
Health Savings Account	Clarity	888-423-6359 <a href="http://www.claritybenefitsolutions.com">www.claritybenefitsolutions.com</a>
Pet Insurance	Pet Benefit Solutions	888-913-7387 <a href="http://www.petbenefits.com">www.petbenefits.com</a>
Employee Assistance Program	Unum	800-854-1446 <a href="http://www.unum.com/lifebalance">www.unum.com/lifebalance</a>
Travel Assistance Program	Unum	Within the U.S.: 800-872-1414 Outside the U.S.: +1 609-986-1234 <a href="mailto:medservices@assistamerica.com">medservices@assistamerica.com</a>
Legal Benefits	Legal Shield	800-654-7757 <a href="http://www.legalshield.com">www.legalshield.com</a>
Benefits Administration & Payroll	ADP	800-225-5237 <a href="http://workforcenow.adp.com">workforcenow.adp.com</a>
Drew University	Human Resources	973-408-3223 <a href="mailto:humres@drew.edu">humres@drew.edu</a>
NFP	Cheryl Brady Account Executive	240-780-3605 <a href="mailto:cheryl.brady@nfp.com">cheryl.brady@nfp.com</a>
NFP	Natalie Asaro Account Executive	240-780-3603 <a href="mailto:natalie.asaro@nfp.com">natalie.asaro@nfp.com</a>
NFP	Client Advocate	<a href="mailto:nfp_gcservice@nfp.com">nfp_gcservice@nfp.com</a>