

DENTAL PLAN

Eligibility: First of the month following 30 days of continuous employment
 Carrier: Delta Dental (www.deltadentalnj.com)
 Plan Types: Delta Preferred Base Plan and Delta Premier Plan
 Contribution: See attached rate sheet

The benefits for each plan is the same, the differences are the individual deductibles and the co-insurance. If the employee stays in-network, the least out-of-pocket expense can be achieved by using a dentist who participates with your specific plan. If the employee goes out-of-network, the payment for treatment will be less.

Plan Features	Preferred Base	Premier
Annual Maximum	\$1000	\$1500
Individual deductible	\$100	\$50
Orthodontia	\$1500	\$1500
Preventative & Diagnostic Services	100%	100%
Fillings: White	N/A	50%
Extractions, Oral Surgery (After Deductible)	50%	80%
Periodontics (After Deductible)	50%	50%
Prosthodontics & Crowns (After Deductible)	50%	50%
Implant	N/A	50%

RETIREMENT PLAN

Eligibility: Two years of service at Drew; service waived if employee was enrolled at another eligible institution of higher education.
 Participation is **mandatory**
 Carrier: TIAA-CREF (www.tiaa-cref.org/drewuniversity)
 Contribution: Drew contributes 8% of base salary; employee contributes 1% of the first \$17,500 of base salary and 5% of amounts above that

SUPPLEMENTAL RETIREMENT PLAN

Carrier: TIAA-CREF (www.tiaa-cref.org/drewuniversity)
 Contribution: Fully paid by employee

LIFE INSURANCE

Carrier: The Hartford Insurance Company
 Plan Type: Term life insurance at two times base salary, maximum of \$250,000; includes Accidental Death and Dismemberment (AD&D)
 Contribution: The cost is shared equally by Drew and the employee – Employee cost is \$0.095 per \$1000 in coverage

LONG TERM CARE INSURANCE

Carrier: Genworth Life Insurance Company
 Eligibility: Full-time employee
 Plan Type: Pays for covered expenses at home, in a nursing home or in the community
 Contribution: Fully paid by employee

HOLIDAYS New Year's Day, Memorial Day, Independence Day, Thanksgiving Day + the Friday after, Christmas Day and the days between Christmas, and New Year's Day
 5 floating Holidays per year (*Note: Labor Day is not a Drew holiday*)

PERSONAL ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Carrier: CHUBB
Contribution: Fully paid by employee

VISION INSURANCE

Carrier: Spectera
Contribution: Fully paid by employee

FLEXIBLE SPENDING ACCOUNTS (FSA)

Carrier: Discovery Benefits
Plan Types: Health Care Reimbursement Account has a \$2,550 maximum deduction
Dependent Care Reimbursement Account has a \$5,000 maximum deduction

WORKER'S COMPENSATION INSURANCE

Carrier: The Travelers
Contribution: Fully paid by Drew

TEMPORARY DISABILITY INSURANCE

Carrier: The Hartford Insurance Company
Contribution: Fully paid by Drew

NJ FAMILY LEAVE INSURANCE

Provider: State of New Jersey
Contribution: Employees pay .08 % earnings up to a wage ceiling of \$32,600 in 2016

LONG-TERM DISABILITY INSURANCE

Eligibility: After one full year of employment
Participation is **mandatory** – benefit provides 60% of monthly earnings, maximum of \$8000.00 per month
Carrier: The Hartford Insurance Company
Contribution: The cost is shared equally by Drew and the employee – Employee cost is \$.145 per \$100 in coverage

ACORN ACADEMY (CHILDCARE CENTER)

Eligibility: Subject to space availability
Carrier: Drew University
Plan Type: On-site day care for children age six weeks to six years

TUITION REMISSION

Eligibility: 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

Eligibility: Employees with a minimum of one year of continuous full-time service or 2 years of part-time service
Plan Type For dependent children pursuing an undergraduate degree at Drew, the benefit is 100% of tuition only. .

TUITION FOR CHILDREN WHO ATTEND OTHER INSTITUTIONS

Eligibility: Employees with a minimum of five years of continuous full-time service
Plan Type For dependent children, tuition assistance benefit is 42% of the other institution's tuition up to a maximum of 42% of Drew's tuition for an undergraduate degree at another accredited institution of higher education. Limited to eight semesters.

TUITION EXCHANGE PROGRAM

Eligibility: Employees with a minimum of five years of continuous full-time service
Plan Type For dependent children pursuing an undergraduate degree. Limited to eight semesters. **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 (CIC)

Eligibility: Employees with a minimum of 1 or more years of full-time service
Plan Type For dependent children pursuing an undergraduate degree. Limited to eight semesters. **These awards are not guaranteed and are awarded at the discretion of the school to which a child is applying.**

EMPLOYEE ASSISTANCE PROGRAM

Provider: CONCERN
Plan Type Maximum of 10 confidential, short-term counseling sessions
Contribution Free to all staff and their families

UNEMPLOYMENT INSURANCE

Provider State of NJ
Contribution Drew pays the employer portion; employees pay .425% of earnings up to a wage ceiling of \$32,600 in 2016

OTHER BENEFITS

Direct Deposit
Free use of the Simon Forum Athletic Center, Free on-site parking

This summary of Benefits will be updated as needed. The policies, procedures, benefits and services described in this summary may be changed, modified, superseded, or terminated, as necessary, in the University's discretion. Although efforts will be made to provide advance notice of any changes, employees should consult with Human Resources, after reviewing the Summary or its on-line version, to ensure they have the most current and up to date information.

February 2016