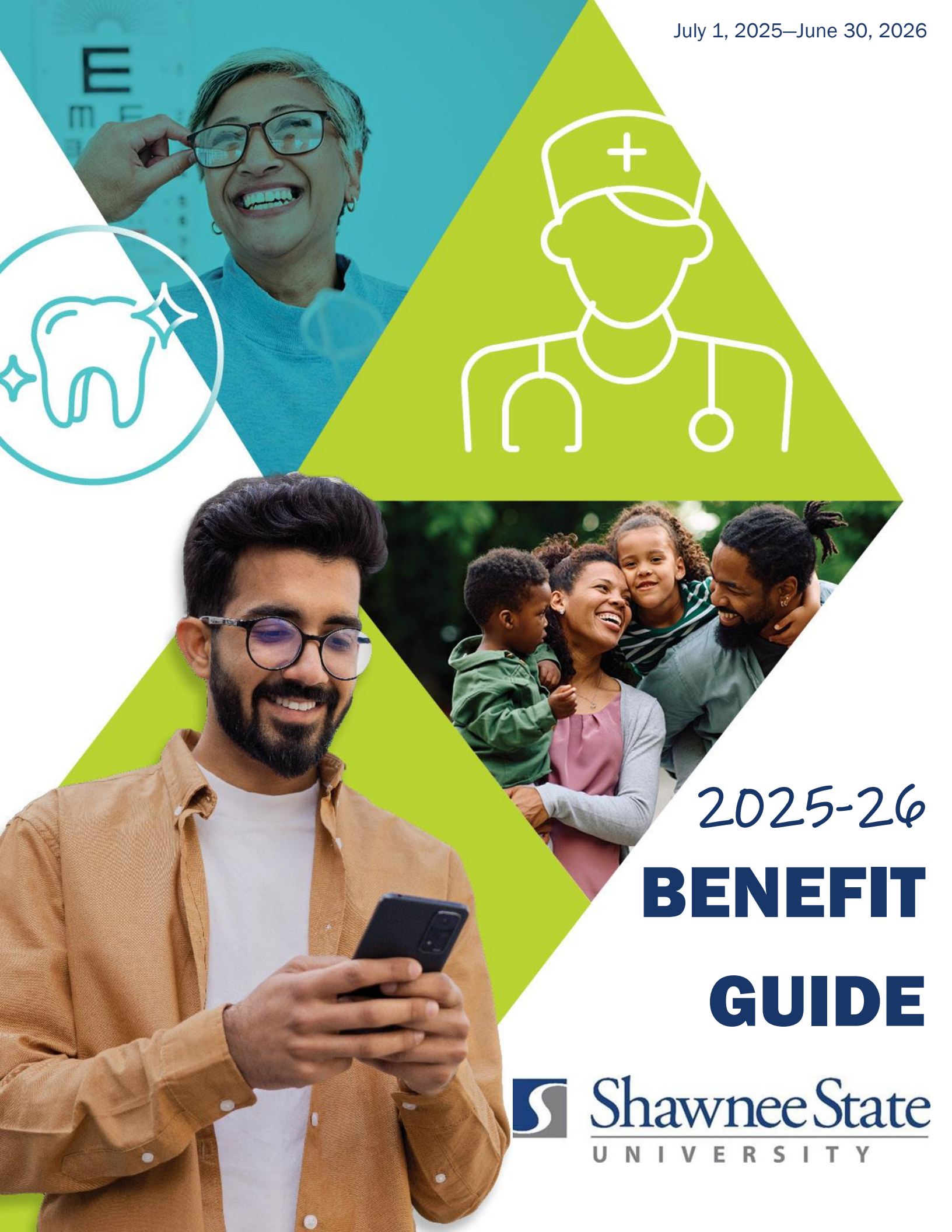


July 1, 2025–June 30, 2026



2025-26  
**BENEFIT**  
**GUIDE**



**Shawnee State**  
UNIVERSITY

# Welcome

Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect you and your family's health. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

## Eligibility

You are eligible for benefits if you work 30 or more hours per week. You may also enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

- Your legally married spouse if are they not offered employer-sponsored healthcare with in-network options locally.
- Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

## When Coverage Begins

- **New Hires:** You must complete the enrollment process within 30 days of your date of hire. As a full-time employee of Shawnee State, you are eligible for benefits starting your first day of hire.

If you fail to enroll on time, you will **NOT** have benefits coverage (except for company-paid benefits).

- **Open Enrollment (Core):** Changes made during Open Enrollment are effective July 1, 2025 - June 30, 2026

## Open Enrollment Periods:

Core Benefits (Medical, Dental, Vision and HSA) - renew on July 1st of each year and the open enrollment period is at the end of April.

Voluntary Benefits (Voluntary life, Long-term Disability, Accident, Critical Illness, FSA) - renew on January 1st of each year and the open enrollment period is at the end of October.

## Choose Carefully

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a qualified life event during the year. Following are examples of the most common qualified life events:

- Marriage or divorce
- Birth or adoption of a child
- Child reaching the maximum age limit
- Death of a spouse, RDP, or child
- You lose coverage under your spouse's/RDP's plan
- You gain access to state coverage under Medicaid or CHIP

## Making Changes

**To make changes to your benefit elections, you must contact Human Resources within 31 days of the qualified life event (including newborns).** Be prepared to show documentation of the event such as a marriage license, birth certificate or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

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# Enrollment

Go to <https://forms.office.com/r/eaNBGMHnPe>.

There you will find detailed instructions for enrolling.

*For more information refer to the Employees Benefits page at [shawnee.edu](http://shawnee.edu)*

[Employee Benefits | Shawnee State](#)

**Required Information**—When you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires the company to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.

# Medical Plans

We are proud to offer you a choice among two different medical plans that provide comprehensive medical and prescription drug coverage. The plans also offer many resources and tools to help you maintain a healthy lifestyle. Following is a brief description of each plan.

## Anthem PPO

This plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the Anthem network. The calendar-year deductible must be met before certain services are covered.

## Anthem HDHP HSA

Like the PPO plans, a High-Deductible Health Plan (HDHP) gives you the freedom to seek care from the provider of your choice. You will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the Anthem network. In addition, the HDHP comes with a Health Savings Account (HSA) that allows you to save pre-tax dollars<sup>1</sup> to pay for any qualified health care expenses as defined by the IRS, including most out-of-pocket medical, prescription drug, dental and vision expenses. For a complete list of qualified health care expenses, visit [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf)

Here's how the plan works:

- **Annual Deductible:** You must meet the entire annual deductible before the plan starts to pay for non-preventive medical and prescription drug expenses. *NOTE: If you enroll one or more family members, no one member will pay more than the per person deductible.*
- **Coinsurance:** Once you've met the plan's annual deductible, you are responsible for a percentage of your medical expenses, which is called coinsurance. For example, the plan may pay 80 percent and you may pay 20 percent.
- **Out-of-Pocket Maximum:** Once your deductible and coinsurance add up to the plan's annual out-of-pocket maximum, the plan will pay 100 percent of all eligible covered services for the rest of the calendar year. *NOTE: If you enroll one or more family members, no one member will pay more than the per person out-of-pocket max.*

## Pharmacy—ARORx (EVO)

Alternative Reimbursement Opportunities for Rx (ARORx) is a pharmacy benefit manager that focuses on high-cost meds

- Members have access to all national pharmacy chains and most local pharmacies
- If you are prescribed high-cost medication call ARORx at 833-306-4092 or email at [rx@arorx.com](mailto:rx@arorx.com)
- ARORx provides a concierge service that walks members through the entire process



- **Health Savings Account (HSA):** You may contribute to your HSA through pre-tax payroll deductions to help offset your annual deductible and pay for qualified health care expenses. In addition, we will contribute \$500 annually to your HSA if you enroll in employee-only coverage, \$800 for employee + 1 coverage, and \$1,000 annually for family coverage. **To be eligible for the HSA, you cannot be covered through Medicare Part A or Part B or TRICARE programs. See the plan documents for full details.**

**Important:** Your contributions, in addition to the company's contributions, may not exceed the annual IRS limits listed below. Your HSA is yours for life. The money is yours to spend or save, regardless of whether you change health plans<sup>2</sup>, retire or leave the company. There is no "use it or lose it" rule. Your account grows tax free over time as you continue to roll over unused dollars from year to year. You decide how or if you want to spend your HSA funds. You can use them to pay for you and your dependents' doctor's visits, prescriptions, braces, glasses—even laser vision correction surgery.

HSA Contribution Limit	2025
Employee Only	\$4,300
Family (employee + 1 or more)	\$8,550
Catch-up (age 55+)	\$1,000

<sup>1</sup> Tax free under federal tax law; state taxation rules may apply

<sup>2</sup> You must be enrolled in a qualified health plan to contribute to an HSA

# Medical Plans (Cont'd)

Following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Plan Description (SPD).

Key Medical Benefits	Anthem HDHP			Anthem PPO		
	Preferred Network	In-Network	Non-Network	Preferred Network	In-Network	Non-Network
	Tier 1	Tier 2	Tier 3	Tier 1	Tier 2	Tier 3
<b>Deductible</b> (per calendar year)						
Individual / Family	\$3,300 / \$6,000	Combined with Tier 1	\$6,000 / \$12,000	\$500 / \$1,000	\$1,500 / \$2,500	\$2,000 / \$4,000
<b>Out-of-Pocket Maximum</b> (per calendar year)						
Individual / Family	\$6,000 / \$12,000	Combined with Tier 1	\$12,700 / \$25,400	Medical: \$3,500 / \$7,000 Rx: \$4,150 / \$8,800	Medical: \$3,500 / \$7,000 Rx: \$4,150 / \$8,800	\$6,000 / \$12,000
<b>Covered Services</b>						
Office Visits (physician/specialist)	10%*	20%*	40%*	10%*	20%*	30%*
Routine Preventive Care	No charge	No charge	40%*	No charge	No Charge	30%*
Outpatient Diagnostic (lab/X-ray)	10%*	20%*	40%*	10%*	20%*	30%*
Complex Imaging	10%*	20%*	40%*	10%*	20%*	30%*
Ambulance	10%*	10%*	10%*	10%*	20%*	20%*
Emergency Room	\$75 copay*	\$75 copay*	\$75 copay*	\$75 copay**	\$75 copay**	\$75 copay**
Urgent Care Facility	10%*	10%*	40%*	10%*	10%*	30%*
Inpatient Hospital Stay	10%*	20%*	40%*	10%*	20%*	30%*
Outpatient Surgery	10%*	20%*	40%*	10%*	20%*	30%*
<b>Prescription Drugs</b> (Tiers)						
Retail Pharmacy (30-day supply)	\$10 / \$35 / \$60 / Contact ARORx	\$10 / \$35 / \$60 / Contact ARORx	N/A	\$10 / \$35 / \$60 / Contact ARORx	\$10 / \$35 / \$60 / Contact ARORx	N/A
Mail Order (90-day supply)	\$20 / \$70 / \$120 / Contact ARORx	\$20 / \$70 / \$120 / Contact ARORx	N/A	\$20 / \$70 / \$120 / Contact ARORx	\$20 / \$70 / \$120 / Contact ARORx	N/A

Anthem uses a two tier in-network system where providers/facilities identified as Tier 1 (Preferred Network) have lower co-insurance/copay amounts than providers/facilities identified as Tier 2 (In-Network). You can check which tier a particular provider is in at [www.anthem.com](http://www.anthem.com) or the Sydney mobile app.

Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

\*Benefits with an asterisk ( \* ) require that the deductible be met before the Plan begins to pay.

\*\*Emergency Room visits include a \$75 copay per visit, medical deductible does not apply (Copay waived if admitted – both plans).

# Dental Plans

- Employees enrolled in one of the medical plans are automatically enrolled in the dental plan as well. There is no separate cost for joining the dental plan.
- The annual maximum is the maximum amount a dental carrier will pay, including your preventative exams. Once you reach your annual maximum you pay for the cost of services in full.
- It is recommended you use in-network providers to receive your dental care. You may be balanced billed if you receive care from an out-of-network provider.
- It is recommended that you have your dentist submit for pre-determination prior to receiving services. A pre-determination will tell you if a service is covered and how much you owe.
- For more information on the dental benefit at Shawnee State, refer to the Certificate of Coverage on the Employee Benefits page.

Key Dental Benefits	Anthem Dental	
	In-Network Only	Out-of-Network <sup>1</sup>
<b>Deductible</b> (per calendar year)		
Individual / Family	\$50 / \$150	\$50 / \$150
<b>Benefit Maximum</b> (per calendar year; Preventive, Basic, and Major Services combined)		
Per Individual	<u>\$1,000</u>	<u>\$1,000</u>
<b>Covered Services</b>		
<b>Preventive Services</b>	<u>Covered in Full</u>	<u>Covered in Full</u>
<b>Basic Services</b>	<u>Deductible, then 20%</u>	<u>Deductible, then 20%</u>
<b>Major Services</b>	<u>Deductible, then 50%</u>	<u>Deductible, then 50%</u>
<b>Orthodontia</b> (to age 26)	<u>40% to \$1,000 lifetime max</u>	<u>40% to \$1,000 lifetime max</u>

Coinsurance percentages shown in the above chart represent what the member is responsible for paying.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

# Vision Plan



- Employees enrolled in one of the medical plans are automatically enrolled in the VSP Signature Network vision plan. There is no separate cost for the vision plan.
- Visit [www.vsp.com](http://www.vsp.com) to find in-network providers or savings/discounts.
- It is recommended that you use in-network providers to receive care. You may be balanced billed if you receive care from an out-of-network provider.
- Deductibles are applied per calendar year.

Key Vision Benefits	In-Network	Out-of-Network Reimbursement
<b>Exam</b> (once every 12 months)	\$10	Up to \$35
<b>Materials Copay</b>	\$25	N/A
<b>Lenses</b> (once every 12 months)		
Single Vision	No charge after materials copay	Up to \$25
Bifocal		Up to \$40
Trifocal		Up to \$55
<b>Frames</b> (once every 24 months)	Covered up to \$120; Additional 20% off balance	Up to \$45
<b>Contact Lenses</b> (once every 12 months; in lieu of glasses)	Covered up to \$120	Up to \$210

# Flexible Spending Accounts

We provide you with an opportunity to participate in up to three different flexible spending accounts (FSAs) administered through Ameriflex. FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified health care and/or dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income, Social Security and Medicare taxes.

## Health Care FSA

For 2025, you may contribute up to \$3,300 to cover qualified health care expenses incurred by you, your spouse and your children up to age 26. Some qualified expenses include:

- Coinsurance
- Copayments
- Deductibles
- Prescriptions
- Dental treatment
- Orthodontia
- Eye exams/eyeglasses
- Lasik eye surgery

For a complete list of eligible expenses, visit [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf)

## Limited-Purpose FSA (for HSA participants)

If you enroll in the HDHP medical plan, you may only participate in a Limited-Purpose FSA. This type of FSA allows you to be reimbursed for eligible dental, and vision expenses. For 2025, you can contribute up to \$3,300 per year.

## Dependent Care FSA

For 2025, you may contribute up to \$5,000 (per family) to cover eligible dependent care expenses (\$2,500 if you and your spouse file separate tax returns). Some qualified expenses include:

- Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-school or daycare centers.
- Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent.

For a complete list of eligible expenses, visit [www.irs.gov/pub/irs-pdf/p503.pdf](http://www.irs.gov/pub/irs-pdf/p503.pdf)

# FSA Rules

**YOU MUST ENROLL EACH YEAR TO PARTICIPATE**

**Health Care FSA:** You can use your FSA at the time of service, when you get a bill or to reimburse yourself on the back end.

- Funds do not roll over
- Unused funds are forfeited on March 15th of the subsequent year
- \$3,300 is the max contribution for 2025
- You **can not** contribute to an HSA if you are enrolled in a Health Care FSA

**Limited Care FSA:** Eligible dental, orthodontia and vision expenses

- \$3,300 is the max contribution for 2025

**Dependent Care FSA:**

- \$5,000 is the max contribution for 2025

# Life Insurance

## Life/AD&D Insurance

**Life Insurance** provides your named beneficiary(ies) with a benefit in the event of your death.

**Accidental Death and Dismemberment (AD&D) Insurance** provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). In the event that your death occurs due to a covered accident, both the Life and the AD&D benefit would be payable.

## Basic Life/AD&D (University-paid)

This benefit is provided at **NO COST** to you through Securian.

<b>Benefit Amount</b>	Admin, Support, DPS - 2.5x annual salary up to a \$400,000 maximum
	Faculty - \$50,000 lump sum

## Voluntary Life/AD&D (Employee-paid)

If you determine you need more than the basic coverage, you may purchase additional coverage through for yourself and your eligible family members – Voluntary Life elections will be in Fall of 2025.

	Benefit Option	Guaranteed Issue*
<b>Employee</b>	\$1,000 increments; minimum of \$20,000 up to \$500,000	\$150,000
<b>Spouse/RDP</b>	\$10,000 increments; minimum of \$20,000 up to \$250,000 (not to exceed 50% of your additional life coverage)	\$30,000
<b>Child(ren)</b>	Under age 26 - Up to \$20,000	\$20,000

\*During your initial eligibility period only, you can receive coverage up to the Guaranteed Issue amounts without having to provide Evidence of Insurability (EOI, or information about your health). Coverage amounts that require EOI will not be effective unless approved by the insurance carrier.

# Life Insurance

## Basic Life and Accidental Death & Dismemberment

Paid by Shawnee State University - no cost to you

Faculty	<a href="#">\$50,000</a>
Admin, Support, DPS	<a href="#">2.5x annual salary - \$400,000 max</a>

- You must designate at least one beneficiary in BearTrax
- Includes an accelerated life benefit and portability privilege

## Voluntary Life and Accidental Death & Dismemberment

Voluntary Life Insurance - paid by employee - GI = Guaranteed Issue

Employee GI	\$150,000
Spouse GI	\$30,000
Dependent Child(ren) GI	\$20,000

Voluntary Life - Minimum/Maximum Election Amounts -

Employee	\$20,000 / \$500,000
Spouse	\$20,000 / \$250,000 – max 50% of employee election
Dependent Child(ren)	\$5,000 / \$20,000

# Employee Assistance Program (EAP)

Life is full of challenges, and sometimes balancing it is difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The employee assistance program (EAP) is provided at **NO COST** to you through AllOne Health.

**The EAP can help with the following issues, among others:**

- Mental health
- Relationships or marital conflicts
- Child and eldercare
- Substance abuse
- Grief and loss
- Legal or financial issues

## EAP Benefits

- Assistance for you and your household members
- Up to three in-person sessions with a counselor per issue, per year, per individual
- Unlimited toll-free phone access and online resources with EAP professionals available 24 hours a day, seven days a week
- Visit [impact.mylifeexpert.com](http://impact.mylifeexpert.com) Username: shawneestate
- Call 899-227-6007

# Voluntary Benefits

Our benefit plans are here to help you and your family live well—and stay well. But did you know that you can strengthen your coverage even further? It's true! Our voluntary benefits are designed to complement your health care coverage and allow you to customize our benefits to you and your family's needs. The best part? Benefits from these plans are paid directly to you! Coverage is also available for your spouse and dependents.

You can enroll in these plans during the October Open Enrollment—they're completely voluntary, which means you are responsible for paying for coverage at affordable group rates.

## Accident Insurance

Accident insurance can soften the financial impact of an accidental injury by paying a benefit to you to help cover the unexpected out-of-pocket costs related to treating your injuries.

## Critical Illness

Did you know that the average total out-of-pocket cost related to treating a critical illness is over \$7,000? With critical illness insurance, you'll receive a lump-sum benefit if you are diagnosed with a covered condition that you can use however you would like, including to help pay for: treatment (e.g. experimental), prescriptions, travel, increased living expenses, and more.

## Long-Term Disability

Long-term disability coverage protects a portion of your income should you be unable to work due to illness or injury. Shawnee State offers four different LTD plans to choose from. Each LTD plan option protects 60% of your monthly earnings up to a maximum of \$6,000 per month. For more information on the LTD benefit, refer to the Certificate of Coverage on the Employee Benefits page.



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# Cost of Benefits

Your contributions toward the cost of benefits are automatically deducted from your paycheck before taxes. The amount will depend upon the plan(s) you select and if you choose to cover eligible family members.

## Contact Information

Coverage	Carrier	Phone #	Website/Email
Medical	Anthem	833.639.1634	<a href="http://www.anthem.com">www.anthem.com</a>
Dental	Anthem	866.589.0578	<a href="http://www.anthem.com">www.anthem.com</a>
Vision	Vision Service Plan	800.877.7195	<a href="http://www.vsp.com">www.vsp.com</a>
Flexible Spending Accounts (FSAs)	Ameriflex	888.868.3539	<a href="http://www.myameriflex.com">www.myameriflex.com</a>
Life/AD&D	Securian	833.810.8265	<a href="http://www.securian.com">www.securian.com</a>
Disability	UNUM	866.679.3054	<a href="http://www.unum.com">www.unum.com</a>
Employee Assistance Program (EAP)	AllOne Health	800.227.6007	<a href="http://www.impact.mylifeexpert.com">www.impact.mylifeexpert.com</a>
Voluntary Benefits	ManhattanLife	855.448.6982	<a href="http://www.manhattanlife.com">www.manhattanlife.com</a>

### Benefits Website

Our benefits website can be accessed anytime you want additional information on our benefit programs.

[Employee Benefits | Shawnee State](#)

### Questions?

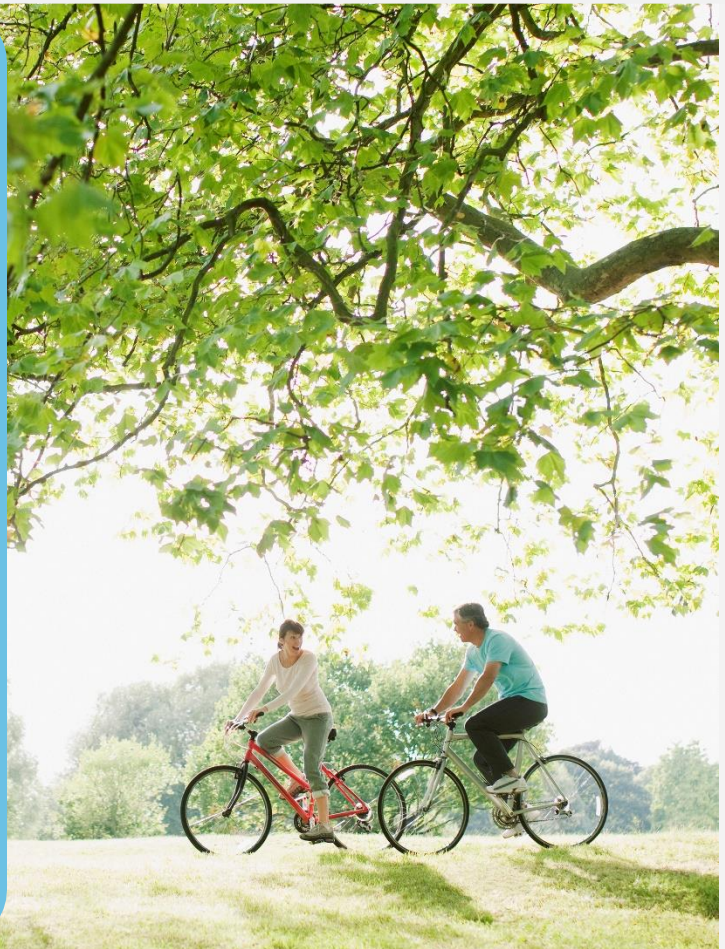
If you have additional questions, you may also contact:

Beverly Flowers  
(740) 351-3879

[bflowers@shawnee.edu](mailto:bflowers@shawnee.edu)

HUB Advocacy Team (844) 694-6726

[Hrt.ha.eeadvocacy@hubinternational.com](mailto:Hrt.ha.eeadvocacy@hubinternational.com)



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