BENEFIT PROGRAM SUMMARY FOR FULL-TIME FACULTY
2019/2020 Plan Year

MEDICAL INSURANCE: The University of the Arts offers four medical plan options to full-time faculty:

1. **Independence Blue Cross: HBT HMO 30/50**

   This plan can only be used as a traditional HMO staying within the network of participating physicians and hospitals. Included in this plan: a Primary Care Physician co-pay of $30.00 and a $50.00 co-pay for specialist care. There is coverage for an annual routine eye examination with VBA at a $25 co-pay. Prescription coverage is provided by CVS Caremark and includes a $20.00 co-pay for generic prescriptions, $75.00 co-pay for name brand prescriptions and $100.00 co-pay for non-formulary prescriptions.

2. **Independence Blue Cross: HBT POS 15/25**

   The HBT POS 15/25 plan is both a traditional HMO and an indemnity plan blended together. This means coverage is provided for medical care within and outside of Independence’s network of providers. Included in this plan: $15.00 co-pay for primary care and $25.00 co-pay for specialist care. The self-referred benefits give you the option of going out of network to the medical provider or hospital of your choice and will cover services at 50% of the contracted fee after a $1,000.00 per person ($3,000.00 per family) deductible is met. There is coverage for an annual routine eye examination with VBA at a $25 co-pay. Prescription coverage is provided by CVS Caremark and includes a $20.00 co-pay for generic prescriptions; $75.00 co-pay for name brand prescription; $100.00 co-pay for non-formulary prescriptions.

3. **Independence Blue Cross: HBT PPO 20/30**

   The HBT PPO 20/30 plan is a preferred provider organization (PPO). This plan allows you to maintain your healthcare by permitting you to select your own doctors and hospitals from a large network of providers. This plan does not require you to choose a primary care physician and you do not need a referral to see an in-network provider. Included in this plan: $20.00 co-pay for primary care and $30.00 co-pay for specialist care. There is coverage for an annual routine eye examination with VBA at a $25 co-pay. With HBT PPO, you also have the option of going out of network to any provider or hospital of your choice. If you choose to use this option, services will be covered at 70% of the contracted fee/allowable charge after a $500.00 per person ($1,000.00 per family) deductible is met. Prescription coverage is provided by CVS Caremark and includes a $20.00 co-pay for generic prescriptions; $75.00 co-pay for name brand prescription; $100.00 co-pay for non-formulary prescriptions.

4. **Independence Blue Cross: HBT HD 2500/5000**

   The HBT HD is a preferred provider organization (PPO) health plan with a front-end deductible. The in-network deductible is $2,500 for individual coverage and $5,000 for family coverage. All covered benefits, except for preventive care, apply to the deductible, including prescription drugs. After the deductible is met, the plan pays 100% for medical services in-network. This plan does not require you to choose a primary care physician and you do not need a referral to see an in-network provider. Prescription coverage is provided by CVS Caremark. After the deductible is met, a $5.00 co-pay for generic prescriptions; $20.00 co-pay for name brand prescription; $45.00 co-pay for non-formulary prescriptions will be required.
With the HBT HD you also have the option of going out of network to any physician or hospital of your choice. If you choose to use this option, services will be covered at 50% of the contracted fee/allowable after a $5,000 per person ($10,000.00 per family) deductible is met.

**DENTAL INSURANCE:** The University of the Arts offers two dental program options to full-time faculty:

1. **United Concordia Flex Dental - PPO**

   The United Concordia Flex Dental program covers 100% for basic diagnostic and preventive services and after a $25 deductible for individual ($75 for family) is met, the plan pays 50% for supplemental services such as prosthetics, crowns, inlay and on lay restorations and 80% for services such as periodontics, fillings and simple extractions. United Concordia makes payment to dentists using the Usual, Customary and Reasonable (UCR) method for determining the allowances. Participating dentists must accept United Concordia’s allowance as payment in full after you have met your deductible and co-insurance. The annual maximum benefit is $2,000.00 per person.

2. **United Concordia Plus Dental - DHMO**

   The United Concordia Plus Dental program is a DHMO, meaning you must select a primary dentist and coordinate all of your dental care from that dental office. It covers 100% for basic diagnostic and preventive services and for supplemental services such as: prosthetics (60%), crowns, inlay and on lay restorations (60%) and periodontics (90%). United Concordia makes payment to dentists using the Usual, Customary and Reasonable (UCR) method for determining the allowances. Participating dentists must accept United Concordia’s allowance as payment in full. There is no calendar year deductible with this plan and no annual maximum.

Summary plan descriptions for both the health and dental plans above are available in the Human Resources Department.

For all eligible full-time faculty, health and dental insurance benefits will begin on the first day of the month following completion of four weeks of employment with the University.

Under COBRA regulations, all four health plans noted above are eligible to be continued for a specified period of time after a full-time faculty member separates from the University. Notification of eligibility will be mailed to the address on record (unless otherwise requested) upon such separation and/or information may be obtained in the Human Resources Department.

**GROUP LIFE INSURANCE:** The University provides one times your annual base salary to a maximum of $100,000 life insurance policy for all full-time faculty.

**VOLUNTARY LIFE INSURANCE:** Full-time faculty have the option to purchase additional life insurance for themselves as well as life insurance for their spouses/domestic partners and children.

**SHORT TERM DISABILITY INSURANCE:** The University disability insurance program is available only to full-time faculty after a one-year waiting period. (This waiting period can be waived, however, for a full-time faculty member who, within three months prior to the date of employment at UARTS was covered under any group disability benefits.) After 30 consecutive days of total disability, this plan provides a monthly income benefit equal to approximately 66.67% of your regular salary, maximum of $2,600.00 per week, for up to 22 weeks.

**LONG TERM DISABILITY INSURANCE:** The University disability insurance program is available only to full-time faculty after a one-year waiting period. (This waiting period can be waived, however, for a full-time faculty member who, within three months prior to the date of employment at UArts was covered under any group disability benefits.) After six consecutive months of total disability, this plan provides a monthly income benefit equal to approximately 60% of your
regular salary, maximum of $15,000 per month in accordance with the terms of the policy.

**SICK LEAVE:** Full-time faculty members are allocated sick leave in the amount of nine days per academic year (September through May) for the first three years of employment and twelve days per academic year beginning in the fourth year of full-time employment. Sick leave may be accumulated to a maximum of thirty (30) days.

Sick leave will be debited at the rate of five full days per week, continuing week to week for the entire period the faculty member is out sick, excluding weeks during the summer break and semester breaks. If a faculty member misses two or more consecutive in-class teaching assignments due to illness, then both of those days and the intervening workdays will be counted as sick days.

**RETIREMENT ANNUITY PLAN:** The retirement program offered by the University is through TIAA. Participation in the plan is mandatory for all full-time faculty at a 4.5% contribution. The University makes a matching contribution of two dollars for each dollar contributed to the mandatory 4.5% full-time faculty member contribution.

Full-time faculty may choose to participate in the Group Supplemental Retirement Annuity (GSRA) program through the Retirement Choice Plus Account available through TIAA. Full-time faculty who participate in this program may contribute money on a pre-tax basis subject to federal limits. However, an annual minimum contribution set at $200 is required. The maximum contribution is determined by current tax codes. The University does not make any contributions to group supplemental retirement annuities.

**PRE-TAX SPENDING ACCOUNTS:**

**TRANSPORTATION EXPENSES:** Full-time faculty may elect pre-tax deductions for commuting costs. Transit passes and parking reimbursements are offered. Transit passes are available with a monthly maximum pre-tax benefit of $265.00. Parking elections can be made pre-tax to a maximum of $265.00 per month. Please see Human Resources for further details.

**HEALTH SAVINGS ACCOUNTS:** Full-time faculty are enrolled in the HBT HD may enroll in a Health Savings Account (HSA). The annual limit for the HSA is $3,500 for individuals and $7,000 for families.

**HEALTH CARE FLEXIBLE SPENDING (STANDARD FSA):** Full-time faculty may elect pre-tax deductions for various medical, dental and eye care expenses. Elections can be made at a minimum of $100.00 up to a maximum of $2,700.00 per year. Please see Human Resources for further details.

**LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT (LPFSA):** Full-time faculty who contribute to the Health Savings Account may elect pre-tax deductions for various dental and eye care expenses. Elections can be made at a minimum of $100.00 up to a maximum of $2,700.00 per year. Please see Human Resources for further details.

**DEPENDENT CARE FLEXIBLE SPENDING:** Full-time faculty may elect pre-tax deductions for the cost of daycare. Elections can be made at a minimum of $100.00, up to a maximum of $5,000.00 per year. Please see Human Resources for further details.

**MISCELLANEOUS BENEFITS:**

**EMPLOYEE ASSISTANCE PROGRAM (EAP):** Full-time faculty have 24/7 access to consultants by telephone, resources, and tools online and visits with counselors for help with short-term problems. Also included is Legal Assistance. Full-time faculty have the ability to obtain a referral to a local attorney for an in-person or telephonic legal consultation.

**TRAVEL ASSISTANCE PROGRAM:** Provides assistance to faculty and family members while traveling on business or pleasure.

**TRAVEL ACCIDENT INSURANCE:** UArts provides full-time faculty, traveling on University business, with accidental
death insurance coverage in the amount up to $200,000.

**HOLIDAYS:** The University recognizes Dr. Martin Luther King Jr. Day, Memorial Day, Juneteenth Day, Independence Day, Labor Day, Thanksgiving Day, the day after Thanksgiving, Christmas Day, and New Year’s Day as paid holidays.

**BEREAVEMENT:** Four consecutive working days in one work week for a member of the immediate family, one day of absence with pay for other members of the family.

**CREDIT UNION:** Full-time faculty of the University are eligible to join the Philadelphia Federal Credit Union. Information is available in the Human Resources Department.

**TUITION ASSISTANCE:**

**At UArts:** Full-time faculty may take up to twelve credits per year in the Day or Evening programs of the University with full tuition remission, excluding general or specific fees or deposits.

**Non-UArts Classes:** Full-time faculty, after one full year of service, may take credit-bearing courses at institutions other than the University at a reimbursement of 70% of the cost of tuition only per course. All tuition benefits for full-time faculty combined may not exceed 12 credits per calendar year.

**Spouses and domestic partners** of full time faculty are eligible for 50% tuition remission for up to three credits per semester in the instructional programs at UArts after one full year of service. This does not apply to private lessons.

**Dependent children** (less than 25 years of age) of full-time faculty with two years of full-time service receive full tuition assistance in the Day program contingent upon admission. Fees, books and housing are not included. Such children are also eligible for tuition assistance in any member institution of the Tuition Exchange Program, after three years of full-time service, subject to the normal tuition exchange quota regulations to a maximum of four years. Proof of financial dependency of children must be provided.

In the event that an eligible child cannot be helped through the tuition exchange program, the full-time faculty member after two years of full-time employment, may apply for a tuition grant. The child must be attending an accredited post-secondary institution of higher education as a full-time, matriculated, undergraduate student. Full-time faculty are eligible to receive a grant for their children of $1,500.00 per academic year ($750.00 per semester) with total assistance, not to exceed $6,000.00 per child.

Tuition awards for dependent children may not be combined with other University scholarships and are limited to one type of award per academic year. Assistance, either through tuition remission, tuition exchange or tuition grant, will be limited to a maximum of four children of the qualifying full-time faculty member.

Non-matriculated dependent children (under the age of 25) of full-time faculty, after one year of full-time service, are eligible to receive 50% tuition remission, minus any fees, in the day program and the Continuing Education program of the University.

Dependent children under 25 years of age receive 100% tuition remission, minus fees, for enrollment in the Pre-College Programs (including the Saturday Arts Lab, the Saturday School and the Pre-College Summer Institute).

Proof of financial dependency must be provided. The student receiving tuition remission must be the dependent child of the faculty member. A child is considered a dependent when the faculty member provides 50% or more of the child’s support and is claimed as a dependent on the faculty member’s federal tax filing. The child must be the faculty member’s dependent at the time the benefit is awarded and for any previous three years during the child’s lifetime. The faculty member must continue to provide 50% or more of the child’s support during the term(s) the benefit is received.

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