

A photograph of the Suffolk University building in Boston. The building is a multi-story structure with a light-colored stone facade and numerous windows. The words "SUFFOLK UNIVERSITY" are inscribed in large, dark letters across the upper part of the facade. A semi-transparent white box with a thin yellow border is overlaid on the right side of the image, containing the text "Get To Know Your Suffolk Benefits".

# Get To Know Your Suffolk Benefits



**SUFFOLK UNIVERSITY**  
BOSTON

**2022**



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The Suffolk University benefit plans help to maintain and improve your physical wellbeing, safeguard your loved ones, and provide smart ways to save for the future. Suffolk believes that a quality benefits program is an investment that can help you in the here and now, and assist you in realizing your future goals for life after work. We encourage you to explore your benefit program and learn how each benefit can make an impact on your life. The more you know, the easier it can be to make your best decisions.

## Get To Know Your Benefits

### Are you eligible for benefits at Suffolk?

There's a simple way to know: If you're an employee who has 21 or more standard work hours per week, you're eligible for medical, dental, vision, Flexible Spending Accounts (FSA), life insurance, accidental death & dismemberment insurance, long-term disability insurance, accident insurance and critical illness insurance, under the benefits program.

Once you know you're eligible, the next important thing to know is when your benefits can start. Your benefits will start on the first of the month following your hire/transfer date, or if hired/transferred on the first of the month, on your hire/transfer date.

#### Here's an example:

- If Mary Smith becomes eligible for benefits on July 1, her benefits start on July 1.
- If Mary Smith becomes eligible for benefits on any date between July 2<sup>nd</sup> and July 31<sup>st</sup>, her benefits start on August 1.

Don't forget — you must enroll in benefits within 30 days of your hire/transfer date, or you'll have to wait until the next open enrollment period (unless you have a qualifying event — see page 4).

### Can your benefits help you save on taxes?

Yes, thanks to something called “pre-tax deductions.” Payroll deductions for the following benefit programs are taken from your gross pay **before** your taxes are calculated (pre-tax):

- Medical, Dental, and Vision Premiums
- Flexible Spending Accounts
- Health Savings Account
- Commuter Benefits

#### Pre-tax deductions put more money in your pocket.

Your OASDI, Medicare, federal and state tax deductions will be lower because they are calculated on your lower taxable income. The example below shows you how:

Annual Salary	\$65,000	\$65,000
	Pre-tax Deductions	
	Without	With
Medical - Individual	\$0.00	(\$2,719.92)
Dental – Individual	\$0.00	(\$216.48)
FSA – Medical	\$0.00	(\$1,500.00)
Commuter – Transit	\$0.00	(\$1,080.00)
Commuter - Parking	\$0.00	(\$840.00)
Benefits Cost	\$0.00	(\$6,356.40)
Taxable Earnings*	\$65,000.00	\$58,643.60
Taxes Owed (Fed & State)	(\$17,550.00)	(\$15,833.47)
Net Pay	\$47,450.00	\$42,810.13
Tax Savings	\$0.00	\$1,716.53

**Note:** Retirement savings are deducted before federal and state taxes are calculated.



## Making changes in Workday

- Scan documentation (e.g., marriage certificate, statement of birth, divorce decree, or loss or gain of coverage letter) that confirms your qualifying event.
- **Within 30 days of the event**, use your single sign-on credentials to log in to Workday.
- Once in Workday, select the Benefits Application, select Change Benefits, select the reason for the change from the drop-down menu, and enter the Effective Date.
- Attach documentation and click the submit button.

## Who are your eligible dependents?

In general, eligible dependents are your:

- Spouse, if legally married
- Domestic Partner if unmarried, living together, and demonstrating financial interdependencies (for medical, dental, and vision only). You must complete a domestic partner affidavit which is available on the HR webpage.
- Children up to age 26
- Disabled child over age 26

If you have questions about dependent eligibility and supporting documentation, please contact HR for help.

## Can you change your benefits when life changes?

You don't need to wait for open enrollment to change your benefits coverage during the plan year if you experience a qualifying event, but you must change your benefit elections within **30 days** of the event.

### These are eligible qualifying events:

- Your employment status changes, including termination of employment or a new job for your spouse/domestic partner, or dependent;
- Your legal marital status changes, including marriage, death of spouse, divorce, or legal separation;
- Your number of dependents changes, due to the birth of a child, adoption, or death of a dependent;
- Your dependent reaches age 26 and is no longer eligible for your plan;
- You and/or your dependents move to a new residence outside of the plan's coverage area;

### When life changes, make sure you adjust your benefits.

Don't forget — **within 30 days of the event** you need to make all changes in Workday and attach the documentation that shows the effective date of your qualifying event.

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## What happens to your benefits if you go on leave?

If you're on a paid leave of absence, Suffolk University will continue to pay its share of your benefit costs and your share will be deducted from your pay. If you are on an unpaid leave or long term disability leave you will need to make arrangements to pay your share of the benefit premium(s) while on leave.

# Suffolk University Benefits At-A-Glance



## Suffolk University Retirement Plan

### TIAA

For detailed TIAA benefit information, visit the website.

[www.tiaa.org](http://www.tiaa.org)

### Fidelity Investments

For detailed Fidelity benefit information, visit the website.

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

We know that you work hard every day to support Suffolk University. That's why we are committed to providing a retirement savings program to prepare you for your life after Suffolk.

The Suffolk Employee Retirement Plan is governed by section 403(b) of the Internal Revenue Code. It lets you save for your retirement in a tax-advantaged way. If you are in a faculty or staff role and participate, the University will contribute up to 4.5% of your pay to your retirement account.

- You may enroll immediately upon hire
- If you are a new hire and do not enroll, you will be automatically enrolled at a 1% contribution level after 60 days of employment or eligibility
- If you are in an eligible faculty or staff position, the University will contribute 90% of your contribution for the first 5% you contribute.

Percent of your pay you contribute	Percent of your pay the University contributes
1%	.9%
2%	1.8%
3%	2.7%
4%	3.6%
5%	4.5%

- You may change or stop your contribution at any time
- You may choose to have your contributions go to TIAA, Fidelity or split between the two
- You must create an account with TIAA or Fidelity. If you don't, your contributions and the University's contributions will be directed to a Lifecycle fund at TIAA.
- You have two options for saving in a tax advantaged way:
  - You may save before payroll taxes are calculated, which reduces your tax liability for the current year. You will pay taxes on your savings plus earnings later, when withdrawn
  - You may save after federal and state taxes are calculated to a *Roth 403(b)* account. That means you will pay taxes now but your savings plus earnings are tax-free when withdrawn
- The University's contributions will be "vested" after you complete 3 years of employment. (Vesting refers to the point where you "own" that money.) If you leave the University before you complete 3 years of employment, you will keep the contributions you made but the University's contributions will be returned to the plan.

The maximum that you may contribute to the retirement plan is \$20,500 if you are under age 50 or \$27,000 if you are age 50 or older.



## Medical Insurance

### Harvard Pilgrim Health Care (HPHC)

*For detailed benefit information, visit the website.*

[www.hphc.org](http://www.hphc.org)

**HMO** – an HMO plan requires you to use an in-network provider. You must also choose a PCP and obtain referrals for specialty care.

- No deductible or co-insurance requirement
- All services require a copayment at time of visit
- Annual routine exams are paid at no cost to you

**PPO** – a PPO plan provides access to a nationwide network of health care providers. You do not have to choose a PCP and no referrals are needed for specialty care.

- No in-network deductible or in-network co-insurance requirement
- All in network services require a copayment at time of visit
- An out-of-network annual deductible of \$500 for an individual or \$1,000 for a family applies. Once the deductible is met you are responsible for copayment and co-insurance
- Annual routine exams are paid at no cost to you

**HDHP PPO** – a high deductible PPO health plan pairs with a health savings account. You are responsible for all expenses up to the full deductible before the plan pays for any services. If you participate in the HDHP PPO you are eligible for a University contribution to your Health Savings Account.

- An in-network annual deductible of \$1,500 for an individual or \$3,000 for an employee and any family members applies
- An out of network annual deductible of \$3,000 for an individual or \$6,000 for an employee and any family members applies
- Once the deductible is met you are responsible for copayment and co-insurance

### OptumRx®

*For detailed benefit information, visit the website.*

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

#### Pharmacy Benefit Services

- Copays for prescription drugs for the HMO and PPO plans. Deductible applies before copays for HDHP PPO
- Coverage for a wide variety of medications, with many low cost generics
- Access to thousands of retail pharmacies
- 90-day supply of maintenance medications through OptumRx® home delivery for savings (Tier 1-3 medications) and convenience
- Optum Specialty Pharmacy is the exclusive pharmacy for specialty drugs.
- Drug manufacturers offer coupons, also known as copay cards, to help consumers offset the cost of high-cost specialty medications.



## Health Savings Account (HSA)

### WEX

*For detailed benefit information, visit the website.*

**[www.wexinc.com](http://www.wexinc.com)**

If you enroll in the HDHP you will automatically be enrolled in a Health Savings Account (HSA) with WEX. The University will make a contribution of \$700 for an individual or \$1,400 for a family to your HSA (pro-rated for new employees based on your hire date after you have completed 90 days of service).

- Use HSA to pay for or reimburse your qualified out-of-pocket expenses for medical care (deductibles and copays), as well as other qualified medical expenses (dental expenses and long term care insurance)
- Any unused funds roll over each year. Use your funds to pay for qualified expenses in future years, even after retirement
- You own the funds in your account even if you change employers or health plans, and you may invest in mutual funds when your balance is above \$1,000
- Your HSA provides “triple tax advantage” meaning it is deposited to your account before taxes, interest on your account is not taxed, and if you spend your balance on a qualified expense, even many years in the future, you pay no taxes
- 2022 annual IRS maximum contribution limit is \$3,650 for an individual and \$7,300 for a family. If you are 55 or older in 2022, you are allowed an additional \$1,000 catch-up contribution

If you elect this plan in Workday please be aware of the following:

- You (or any one covered on the plan) cannot be enrolled in any other health plan
- You cannot participate in the University’s or a spouse’s FSA plan, or have a balance remaining in your previous year’s FSA that you are carrying forward
- The University’s contribution to the HSA plan counts toward the annual IRS limit
- If you are enrolled in Medicare Part A, you may enroll in the high deductible health plan but are not eligible to contribute, or accept the University’s contributions to the HSA account
- If you are over age 62 and decide to delay enrolling in Medicare, make sure you stop contributing to your HSA at least six months before you plan to enroll in Medicare (this includes Medicare Part A).
- The University may or may not contribute to the HSA in future years

A list of qualified out-of-pocket expenses can be found on the WEX website <https://www.wexinc.com/insights/benefits-toolkit/eligible-expenses/>.

**Be sure to update your beneficiary(ies) in Workday and with WEX.**



## Flexible Spending Accounts (FSA)

### WEX

*For detailed benefit information, visit the website.*

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

#### Healthcare FSA

- Use to pay for or reimburse you or your dependents qualified out-of-pocket expenses for medical care (such as co-payments, deductibles, glasses, laser vision correction, and even sunscreen) as well as dental expenses (such as orthodontics and expenses over plan allowances)
- Annual minimum contribution is \$200, and annual IRS maximum is \$2,850
- Plan Year is January 1, 2022 – March 15, 2023, and last day to submit claims for the 2022 plan year is March 30, 2023

#### Limited Purpose FSA

- For employees enrolled in the HDHP and the HSA
- Annual minimum contribution is \$200, and annual IRS maximum is \$2,850
- Used to pay for or reimburse you or your dependents qualified out-of-pocket expenses for dental and vision expenses only
- Plan Year is January 1, 2022 – March 15, 2023, and last day to submit claims for the 2022 plan year is March 30, 2023

#### Dependent Care FSA

- Annual minimum contribution is \$200, and annual IRS maximum is \$5,000
- Used to reimburse you for qualified dependent daycare expenses for children up to age 13 incurred while you are working at Suffolk University
- Plan Year is January 1, 2022 to December 31, 2022, and last day to submit claims for the 2022 plan year is March 30, 2023



## Delta Dental

### Delta Dental

*For detailed benefit information, visit the website.*

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

**PPO** – a preferred provider network dental plan with access to two extensive national networks with thousands of participating dentists.

- Ability to see providers in the PPO network and the Premier network
- No deductible for preventative/diagnostic care which includes cleanings, sealants, space maintainers, and x-rays
- Lifetime Orthodontic maximum of \$1,500 per member, including adults
- Includes a calendar year roll-over feature (if an enrolled member receives at least one cleaning or one oral exam in the plan year, and the total paid claims does not exceed \$700 that member can rollover up to \$500 of their unused annual maximum to use during the next plan year and beyond)





## Vision

### EyeMed

*For detailed benefit information, visit the website.*

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

**Vision** – a provider network with access to regional and national networks for a greater variety of choices and flexibility.

- Coverage for exams, prescription glasses, and contact lenses each year
- Ability to choose independent, national retail and regional retail providers (Lens Crafters, Target, ContactsDirect)
- Offers an International Travel Solution if you have a vision emergency abroad, you will be able to find a trusted provider



## Commuter Program

### WEX

*For detailed benefit information, visit the website.*

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

#### Commuter Program – Transit

- Elections up to \$270 per month will be deducted from your pay on a pre-tax basis
- Elections over \$270 per month will be deducted from your pay on an after-tax basis
- Payroll deductions are deposited directly into your WEX transit account
- Pay for transit expenses with your WEX benefits debit card, whether you take the train, bus, uberPool, Lyft Line or boat. You may also be reimbursed for transit expenses if you used another form of payment

#### Commuter Program – Parking

- Elections up to \$270 per month will be deducted from your pay on a pre-tax basis
- Elections over \$270 per month will be deducted from your pay on an after-tax basis
- Payroll deductions are deposited directly into your WEX parking account
- Pay for parking expenses with your WEX benefits debit card when you park close to work, or use mass transit parking. You may also be reimbursed for parking expenses if you used another form of payment

Any balances in your transit or parking accounts carry over from month to month and year to year. **You will forfeit any balance when you leave employment at Suffolk University.**



## Basic Life Insurance

### Standard Insurance Company

*For detailed benefit information, visit the website.*

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

Basic life insurance provides a cash benefit to your beneficiary(ies) in the event of your death while employed by Suffolk University.

- Basic life insurance is equal to your annual salary up to a maximum of \$100,000
- Benefits are reduced starting at age 65, and by age 70 your basic life insurance is equal to 50% of your salary up to a maximum of \$100,000
- Premiums the University pays on coverage over \$50,000 of insurance is taxable income and appears on your pay slip as GTL
- Benefits are tax-free to the beneficiary
- Upon termination you may continue this policy at your own expense
- Suffolk University provides this benefit at no cost to you

**Be sure to update your beneficiary(ies) in Workday.**



## Accidental Death & Dismemberment (AD&D) Insurance

### Standard Insurance Company

*For detailed benefit information, visit the website.*

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

Accidental Death & Dismemberment insurance provides an additional cash benefit to your beneficiary(ies) in the event of your accidental death while employed by Suffolk University and to you if you lose a limb or part of a limb.

- AD&D insurance is equal to your annual salary up to a maximum of \$100,000
- Benefits are reduced starting at age 65, and by age 70 your basic life insurance is equal to 50% of your salary up to a maximum of \$100,000
- Suffolk University provides this benefit at no cost to you



## Supplemental Life Insurance

### Standard Insurance Company

*For detailed benefit information, visit the website.*

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

You may purchase additional life insurance at preferred rates through the convenience of payroll deductions.

- You may elect coverage between 1x and 5x your annual salary, up to \$750,000
- You are eligible for the guaranteed issue amount up to \$375,000 if enrolled within 30 days of hire. Evidence of Insurability (EOI) required over \$375,000
- You may add or change your coverage at any time during the year. You need to provide EOI if you wish to increase coverage by more than 1x your salary
- You may reduce your coverage at any time during the year
- Upon termination you may continue this policy at your own expense

**Be sure to update your beneficiary(ies) in Workday.**



## Long Term Disability (LTD) Insurance

### Standard Insurance Company

*For detailed benefit information, visit the website.*

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

Long Term Disability insurance provides income protection when illness prevents you from working for more than six months.

- You are eligible after being employed by Suffolk University for one year, or upon hire if you worked at another employer where the prior policy provided income benefits for at least 5 years.
- You will receive 60% of your current monthly base pay up to a maximum of \$15,000 per month; benefits received under the program are taxable
- You will continue to receive the benefit for as long as you qualify as “disabled” under the policy, up to age 75
- Suffolk University provides this benefit at no cost to you



## Accident Insurance

### Standard Insurance Company

*For detailed benefit information, visit the website.*

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

You may purchase accident insurance for you and your dependents through the convenience of an after tax payroll deduction. Even with insurance, out-of-pocket expenses due to accidents can get expensive. This benefit will help to offset the additional costs associated with minor and major accidents.

- A cash benefit will be paid directly to you and you are free to use it to cover whatever expenses you deem fit (groceries, rent and mortgage)
- Injuries include fractures, concussions, lacerations, and burns
- The cash payment you receive depends on the injury and the service received
- There are no pre-existing condition limitations or medical questions necessary for you, your spouse and/or your children to enroll in this coverage.
- Pays an additional 25% of total benefits for injuries occurring during Youth Organized Sports with the proper medical coverage



## Critical Illness

### Standard Insurance Company

*For detailed benefit information, visit the website.*

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

A serious illness can have serious financial consequences, even if you have health insurance. You may purchase critical illness insurance for you and your dependents through the convenience of an after tax payroll deduction.

- Provides a lump sum benefit payment to you upon diagnosis of certain covered conditions
- Covered conditions include cancer, heart attack, stroke, kidney failure or advanced multiple sclerosis
- You can use the money to cover out-of-pocket expenses for your treatment that are not covered by your medical plan to take care of everyday living expenses
- You also have access to a \$50 wellness benefit per covered member for certain routine wellness screenings or procedures
- You may elect \$10,000, \$20,000, or \$30,000 of coverage for yourself
- You may elect \$5,000, \$10,000 or \$15,000 of coverage for your spouse

# Suffolk University Benefits Plan Options 2022

	HMO	PPO		High Deductible PPO Plan with HSA	
Benefits	In Network Only	In Network	Out of Network	In Network	Out of Network
<b>Annual Deductible</b>	None	None	\$500 per member \$1,000 family maximum	\$1,500 per single \$3,000 per family	\$3,000 per single \$6,000 per family
<b>Routine Office Visits</b>	\$0 copay	\$0 copay	Covered 80% after deductible	\$0 copay, no deductible	Covered 80% after deductible
<b>PCP Office Visits</b>	\$25 copay	\$25 copay	Covered 80% after deductible	Covered in full after deductible	Covered 80% after deductible
<b>Specialist Office Visits</b>	\$25 copay	\$25 copay	Covered 80% after deductible	Covered in full after deductible	Covered 80% after deductible
<b>Chiropractic Visits</b>	\$25 copay	\$25 copay	Covered 80% after deductible	Covered in full after deductible	Covered 80% after deductible
<b>Acupuncture</b>	\$25 copay	\$25 copay	Covered 80% after deductible	Covered in full after deductible	Covered 80% after deductible
<b>Annual Eye Exam</b>	\$25 copay	\$25 copay	Covered 80% after deductible	\$25 copay, no deductible	Covered 80% after deductible
<b>Diagnostic Tests</b>	Covered in full	Covered in full	Covered 80% after deductible	Covered in full after deductible	Covered 80% after deductible
<b>MRI, CT Scan, PET Scan</b>	\$75 copay per test	\$75 copay per test	Covered 80% after deductible	Covered in full after deductible	Covered 80% after deductible
<b>Inpatient Hospital</b>	\$500 copay	\$500 copay	Covered 80% after deductible	Covered in full after deductible	Covered 80% after deductible
<b>Outpatient Surgery Copay</b>	\$250 copay	\$250 copay	Covered 80% after deductible	Covered in full after deductible	Covered 80% after deductible
<b>Emergency Room</b>	\$150 copay	\$150 copay		Covered in full after in-network deductible	
<b>Prescription Drugs</b>				Plan Deductible Applies, then Copays	
Retail (30-day supply)	\$5/\$20/\$30/\$50	\$5/\$20/\$30/\$50	Not Covered	\$5/\$20/\$30/\$50	
Mail Order (90-day supply)	\$10/\$40/\$60/\$150	\$10/\$40/\$60/\$150	Not Covered	\$10/\$40/\$60/\$150	
<b>Out-of-Pocket Maximum</b>	\$2,500 per member \$5,000 per family	\$2,500 per member \$5,000 per family	\$2,500 per member \$5,000 per family	\$3,000 per member \$6,000 per family	\$6,000 per member \$12,000 per family


Pharmacy Copayments: Tier 1 (T1): Lowest cost generics / Tier 2 (T2): Primarily higher cost generics / Tier 3 (T3): Mostly brand name drugs without generic equivalents / Tier 4 (T4): Drugs not included in Tier 1, 2 or 3


*This is intended to be a summary only; please refer to the Schedule of Benefits for detailed information available by calling (888) 333-4742.*



# 2022 Benefits Costs

*Deductions are based on 24 pay periods*

		Medical Insurance	Full Time Employees (30 or more hours per week)		Part Time Employees (21-29 hours per week)	
			Bi-Weekly Cost	Annual Cost	Bi-Weekly Cost	Annual Cost
HDHP PPO		Individual	\$67.44	\$1,618.56	\$93.17	\$2,236.08
		Individual & Child(ren)	\$131.50	\$3,156.00	\$181.69	\$4,360.56
		Individual & Spouse	\$144.97	\$3,479.28	\$200.32	\$4,807.68
		Family	\$179.50	\$4,308.00	\$248.03	\$5,952.72
HMO		Individual	\$113.33	\$2,719.92	\$156.70	\$3,760.80
		Individual & Child(ren)	\$220.84	\$5,300.16	\$305.50	\$7,332.00
		Individual & Spouse	\$243.66	\$5,847.84	\$336.90	\$8,085.60
		Family	\$301.68	\$7,240.32	\$417.12	\$10,010.88
PPO		Individual	\$255.80	\$6,139.20	\$315.88	\$7,581.12
		Individual & Child(ren)	\$498.80	\$11,971.20	\$615.98	\$14,783.52
		Individual & Spouse	\$549.93	\$13,198.32	\$679.14	\$16,299.36
		Family	\$680.90	\$16,341.60	\$840.87	\$20,180.88

		Dental Insurance	Full Time Employees (30 or more hours per week)		Part Time Employees (21-29 hours per week)	
			Bi-Weekly Cost	Annual Cost	Bi-Weekly Cost	Annual Cost
PPO		Individual	\$9.02	\$216.48	\$11.87	\$284.88
		Individual & Child(ren)	\$16.67	\$400.08	\$21.22	\$509.16
		Individual & Spouse	\$18.52	\$444.48	\$23.56	\$565.32
		Family	\$29.26	\$702.12	\$37.21	\$893.04

## Supplemental Life Insurance

*Deductions are based on 24 pay periods*

Age	Rates	Age	Rates	Age	Rates
<29	\$0.046	45-49	\$0.137	65-69	\$1.074
30-34	\$0.055	50-54	\$0.210	70-74	\$1.740
35-39	\$0.073	55-59	\$0.390	75+	\$3.040
40-44	\$0.090	60-64	\$0.560		

To calculate employee premium for Supplemental Life Insurance:

$$\frac{\$ \text{AMOUNT ELECTED}}{\$1,000} = \text{_____} \times$$

$$\frac{\$ \text{RATE FROM CHART}}{\text{MONTHLY COST}} = \$ \text{_____}$$

# 2022 Benefits Costs

*Deductions are based on 24 pay periods*



## Vision Insurance

	Bi-Weekly Cost	Annual Cost
Individual	\$4.63	\$111.12
Individual & Child(ren)	\$7.56	\$181.44
Individual & Spouse	\$7.41	\$177.84
Family	\$12.19	\$292.56



## Accident Insurance

	Bi-Weekly Cost	Annual Cost
Individual	\$3.12	\$74.88
Individual & Child(ren)	\$5.93	\$120.96
Individual & Spouse	\$5.04	\$142.32
Family	\$9.31	\$223.44



## Critical Illness

*Non-Tobacco Bi-Weekly Attained Age Cost*

Coverage Amount	Age Band					
	<30	30-39	40-49	50-59	60-70	71-79
\$5,000	\$0.90	\$1.33	\$2.63	\$5.15	\$9.58	\$19.75
\$10,000	\$1.80	\$2.65	\$5.25	\$10.30	\$19.15	\$39.50
\$15,000	\$2.70	\$3.98	\$7.88	\$15.45	\$28.73	\$59.25
\$20,000	\$3.60	\$5.30	\$10.50	\$20.60	\$38.30	\$79.00
\$25,000	\$4.50	\$6.63	\$13.13	\$25.75	\$47.88	\$98.75
\$30,000	\$5.40	\$7.95	\$15.75	\$30.90	\$57.45	\$118.50



## Critical Illness

*Tobacco Bi-Weekly Attained Age Cost*

Coverage Amount	Age Band					
	<30	30-39	40-49	50-59	60-70	71-79
\$5,000	\$0.95	\$1.58	\$3.78	\$8.90	\$18.70	\$36.38
\$10,000	\$1.90	\$3.15	\$7.55	\$17.80	\$37.40	\$72.75
\$15,000	\$2.85	\$4.73	\$11.33	\$26.70	\$56.10	\$109.13
\$20,000	\$3.80	\$6.30	\$15.10	\$35.60	\$74.80	\$145.50
\$25,000	\$4.75	\$7.88	\$18.88	\$44.50	\$93.50	\$181.88
\$30,000	\$5.70	\$9.45	\$22.65	\$53.40	\$112.20	\$218.25

# Additional Benefits & Information

## Holidays

The University will observe the following **holidays** in 2022:

- New Year's Day (January 1)
- Martin Luther King, Jr. Day (January 17)
- Presidents' Day (February 21)
- Patriots' Day (April 18)
- Memorial Day (May 30)
- Juneteenth (observed June 20)
- Independence Day (July 4)
- Labor Day (September 5)
- Fall Holiday (October 10)
- Veterans' Day (November 11)
- Thanksgiving Day (November 24)
- Christmas Day (December 25)



Full-time employees receive a holiday benefit of 7 hours. Part-time employees receive a pro-rated holiday benefit based on their standard hours. Time limited and intermittent seasonal employees do not receive a holiday benefit. Any hourly employee who works on a holiday will be compensated for time and one-half their base rate of pay.

The University celebrates Thanksgiving Break by closing from the Wednesday before Thanksgiving through the Friday after Thanksgiving.

The University celebrates Winter Break by closing, at a minimum, from December 24 to January 1. The actual dates of winter break may be slightly longer depending on the day of the week Christmas and New Year's Day occur.

If you are a non-exempt employee and are required to work on a holiday you will be paid for the holiday and will also be paid 1 ½ your regular rate of pay for all time actually worked.

If you are a non-exempt employee and are required to work during Thanksgiving or Winter Breaks, you will be paid for all hours worked in addition to Thanksgiving/Winter Break pay.

# Work Life Support, Payroll Information, On-Campus Parking, and Tuition

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## Employee Work/Life Support

You and your household members have access to the work/life support program through New Directions Behavioral Health. This plan provides support and referrals on a variety of issues, including personal, financial, wellness, new parenting, adoption, education, and legal. New Directions Behavioral Health also provides a robust website with a variety of resources including fun perks such as discounted movie tickets. To learn more, visit [www.ndbh.com](http://www.ndbh.com), and enter “Suffolk University” for company name.

## Payroll Information

You will receive your pay via direct deposit on alternate Fridays (biweekly) for a total of 26 pay periods. Your benefit deductions will be taken twice a month (first 2 pay periods each month) with the exception of the retirement plan, which will be deducted from each pay check. In the event of a holiday on a payday, you will normally receive your pay on the last business day before the holiday. To view your pay slip log in to Workday and click on the “pay” application.

## Occasional Parking

If you need to park at the University because of unusual job requirements on a specific day (e.g., off-campus meetings, late events, etc.) you may be able to park on campus in the 73 Tremont Garage at a discounted rate.

Parking spaces are open to all employees by simply showing your Suffolk ID to the attendant upon arrival to receive a discounted daily rate of \$25.

You may reserve in advance by completing the [LAZ Parking Form](#). This rate is also available without reservation by pulling up to the garage and presenting your Suffolk ID but it is subject to availability of spaces at that time.

## Monthly Parking Program

This program provides you a parking spot on campus for a monthly fee. Monthly parking requests can be processed through Suffolk University’s [Service Portal](#).

Due to limited availability, the Department of Facilities will reach out to confirm your enrollment. If there are no available spaces in the University Garages, you will be notified, and put on a waitlist. If you have any questions, please reach out to the Department of Facilities at [dcfs@suffolk.edu](mailto:dcfs@suffolk.edu).

## Tuition Remission Program

You, your dependent children, and spouse/domestic partner are eligible for tuition-free or tuition-reduced taxable courses in the College of Arts & Sciences, Sawyer Business School, and Suffolk Law School. More information about the program and the application process are on the HR webpage.

## Tuition Exchange Program

Your dependent child may be eligible for a scholarship to cover the cost of tuition at a University outside of Suffolk through the Tuition Exchange Program. The program provides scholarships for tuition costs for full-time study towards a baccalaureate degree at over 660 colleges and universities throughout the United States. More information about Tuition Exchange and the application process are on the HR webpage.





# Employment Perks

## Discounted Auto and Home Insurance

You are eligible for a group discount on auto and home insurance through Liberty Mutual. To learn more about the benefits available contact Liberty Mutual at **800-699-5298** or visit [www.libertymutual.com/suffolkuniversityemployees](http://www.libertymutual.com/suffolkuniversityemployees) for your free rate quote.

## Metro Credit Union

Founded in 1926, Metro Credit Union is one of the largest credit unions in Massachusetts. As a cooperative financial institution, Metro is owned and controlled by its members and offers a broad range of products and services.

Metro@work is a workplace banking program that includes products and services such as direct deposit, payroll deduction, mortgages, auto loans, credit cards, savings and checking accounts, all at good rates. Easy access is available 24 hours a day, seven days a week by phone, online, or with your ATM card. For more information call **877-MY-METRO**, or visit online at [www.metrocu.org](http://www.metrocu.org).

## Fitness Perks

Harvard Pilgrim members and covered dependents can request annual reimbursement for up to \$300.00 if you belong to a qualified health and fitness clubs.

Employees are welcome to use the Michael & Larry Smith Fitness Center located in the Ridgeway Building on campus.

YMCA of Greater Boston, North Shore, Metro North, Danvers, Malden and Merrimack Valley Regions offer Suffolk employees 10% off monthly membership and 50% of the joiner's fee.

## Museum of Fine Arts

Suffolk is a University Member of the MFA. Free general admission tickets and \$7 special exhibition tickets are available to faculty and staff in person with a valid Suffolk ID. Offer not valid Wednesdays 3–4 pm or in advance.

## Verizon Wireless 15% Employee Discount

This discount applies to most voice and data plans with a monthly access fee of \$34.99 or higher.

To register for the employee discount, or to validate your employment if you're already enrolled, you should:

- Visit [verizonwireless.com/discounts](http://verizonwireless.com/discounts)
- Enter your mobile phone number or My Verizon User ID in the Existing Verizon Customer field.
- Click Login and Validate by Email with your work email.

To validate by Paystub:

- Visit [verizonwireless.com/discounts](http://verizonwireless.com/discounts)
- Enter your mobile phone number or My Verizon User ID in the Existing Verizon Customer field.
- Click Login and Validate by Paystub and follow the instructions to upload your paystub.

You may check the status of your validation at [verizonwireless-employmentvalidation.com](http://verizonwireless-employmentvalidation.com). Once approved, your qualifying discount will appear within one to two billing cycles.

## Learning & Development

We offer learning opportunities open to all employees as well as ones specifically designed for different roles including managers. Our opportunities include workshops, webinars and online learning using Suffolk's LinkedIn Learning platform. We presently offer learning paths in Suffolk's LinkedIn Learning platform for new employees, administrative support roles and new managers as well as workshops and on-campus conferences announced through the year. New employees are invited to the New Employee Orientation Program and the First Year Experience. For more information visit the Human Resources webpage.

For more information on the Suffolk University benefits, please visit the HR webpage at [suffolk.edu/explore/24381.php](http://suffolk.edu/explore/24381.php).

# Suffolk University Human Resources Contacts



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Director Benefits, Compensation & HRIS

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Senior Compensation & Benefits Specialist

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## **Annie Perez**

Benefit and Leave Specialist

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## **Kelly Nichols**

Benefits Specialist

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Email: [kanichols@suffolk.edu](mailto:kanichols@suffolk.edu)

# Key Contact Information

COVERAGE		PROVIDER	CONTACT INFORMATION
	Medical Insurance	Harvard Pilgrim Healthcare	<a href="http://www.hphc.org">www.hphc.org</a> 1-888-333-4742
	Prescription Coverage	Optum RX	<a href="http://www.optumrx.com">www.optumrx.com</a> 1-855-546-3439
	Dental Insurance	Delta Dental	<a href="http://www.deltadentalma.com">www.deltadentalma.com</a> 1-800-872-0500
	Life and Disability Insurance	Standard Life Insurance	<a href="http://www.standard.com">www.standard.com</a> 1-888-937-4783
	FSAs, HSAs & Commuter Programs	WEX	<a href="http://www.wexinc.com">www.wexinc.com</a> 1-833-225-5939
	Retirement & Annuity Plans	TIAA Fidelity Investments	<a href="http://www.tiaa.org">www.tiaa.org</a> 1-800-842-2252  <a href="http://www.fidelity.com">www.fidelity.com</a> 1-800-343-0860
	Employee Work/ Life Support	New Directions Behavioral Health	<a href="http://www.ndbh.com">www.ndbh.com</a> 1-800-624-5544
	Home & Auto Insurance Discounts	Liberty Mutual	<a href="http://www.libertymutual.com">www.libertymutual.com</a> 1-800-320-7591 ext. 154
	Credit Union	Metro Credit Union	<a href="http://www.metrocu.org">www.metrocu.org</a> 1- 877-696-3216
	Family Medical Leave & Accommodation Claim	Standard Insurance	<a href="http://www.standard.com">www.standard.com</a> 1-888-937-4783
	Vision Insurance	Eyemed	<a href="http://www.eyemed.com">www.eyemed.com</a> 1-866-804-0982

This image shows a full page of blank, lined paper. It features approximately 28 horizontal blue or grey ruling lines spaced evenly across the page. The lines are thin and extend from the left edge to the right edge. There are no margins, text, or other markings on the paper.



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This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

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The Fine Print

**Plan Year: January 1, 2022 –  
December 31, 2022**

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This overview guide highlights the Suffolk 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 in this overview.

If there is any discrepancy between the descriptions of the program elements as contained in this overview (or other benefits enrollment materials you receive) and the Plan Documents, the language of the Plan Documents shall prevail. Please refer to the Plan Documents published by each of the carriers for detailed plan information. Plan documents can be found on the HR webpage. Any of these benefits may be modified in the future to meet changes in the Internal Revenue Code and/or federal or state mandates.

Suffolk University reserves the right to change, modify, or terminate the plans at any time. The language in this overview does not imply a contract or guarantee of employment, compensation, or benefits.



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BOSTON