



2014 BENEFITS SUMMARY

Personal needs greatly influence the choices we make in our daily lives. This is true even in the selection of health, life and supplemental benefits.

Traditional benefit programs usually provide identical coverage for all categories of employees. The Colgate University Benefits Program offers you the freedom to select quality benefit options that work best for your situation.

Colgate University is proud to offer in-depth, competitive benefit plans to help you balance work/life concerns and ensure you and your family are protected from financial hardships.

Please take the opportunity to review all of your plan options in detail. Carefully consider each benefit option to determine if it is appropriate for your personal situation and the impact of the cost to you. By taking the time to choose accordingly, you will ensure that your elections meet your needs throughout the plan year.

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ABOUT THIS BENEFITS SUMMARY

This summary describes the highlights of our Benefits Program in non-technical language. Your specific rights to benefits under the plan are governed solely, and in every respect, by the official documents and not the information in this summary. If there is a discrepancy between the contents of this summary and the official documents, the official documents shall prevail as accurate. This Benefits Summary may not be reproduced or redistributed in any form or by any means without the express written consent of Colgate University.



BENEFIT CHANGES

The Internal Revenue Service (IRS) states that eligible employees may only make elections to the plan once a year following your initial enrollment; annual open enrollment benefit choices are binding through December 31, 2014. The following circumstances are the most common reasons you may change your benefits during the year. For a complete list, please refer to your Summary Plan Document.

- Marriage
- Birth & Adoption
- Divorce
- Loss of spouse's job where coverage is maintained through a spouse's plan
- Death of spouse or dependent
- Loss of dependent status

These special circumstances, often referred to as life event changes, will allow you to make plan changes at any time during the year in which they occur. For any allowable changes, you must inform Human Resources within 31 days of the event to avoid a lapse in coverage. Changes requested due to a "change of mind" cannot be allowed until the next annual open enrollment period.



2014 COLGATE UNIVERSITY

Eligibility

All administrators, faculty, technicians, support staff, campus safety officers, and members of the Local 200 United – Facilities are eligible to participate in the Colgate University Benefits Program if they are in a regular position that is approved to work at least 20 hours per week.

Dependent Coverage

You have the opportunity to enroll your eligible dependents in the Colgate University Benefits Program. Your eligible dependents include your spouse, your domestic partner and your dependent children. Your dependent children are eligible for medical and dental coverage provided that they are under the age of 26, regardless of student status, tax status, marital status or access to other employer sponsored health care.

Medical Benefits

Colgate University offers employees the Excellus BlueCross BlueShield BluePPO Medical Plan with prescription drug coverage through Express Scripts, Inc. Together they form a comprehensive medical plan that provides you and your family with flexibility when you need to make health care decisions. Through this plan you are given the freedom to receive care from both in- and out-of-network providers. In-network providers offer quality care at the lowest out-of-pocket costs. When you visit an out-of-network provider your out-of-pocket costs are higher and you may be responsible for filing claims and obtaining any necessary authorizations. It is not necessary to select a Primary Care Physician (PCP) and there is no requirement to obtain referrals. The benefits available through the Excellus BlueCross BlueShield BluePPO Plan are summarized in the Medical Plan Summary below.

| Benefit Description | Excellus BlueCross BlueShield BluePPO Plan | |
|----------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------|
| | In-Network | Out-of-Network |
| Calendar Year Deductible | Individual: \$250 / Family: \$750 | Individual: \$750 / Family: \$2,250 |
| Out-of-Pocket Maximum | Individual: \$6,350 / Family: \$12,700 | Individual: \$1,750 / Family: \$5,250 |
| Lifetime Benefit Maximum | Unlimited | Unlimited |
| Primary Physician's Office Visit | \$20 copay | 70% after deductible* |
| Specialist's Office Visit | \$40 copay | 70% after deductible* |
| Routine Adult Physicals & Immunizations | Covered 100% | 70% after deductible* |
| Diagnostic Tests and Labs | 100% after deductible | 70% after deductible* |
| Inpatient Hospital | \$250 copay per stay | 70% after deductible* |
| Pre-Authorization of Treatment | Pre-Authorization required for all inpatient admissions, home health, infusion therapy, durable medical equipment over \$200, MRIs, CAT Scans and PET Scans | |
| Emergency Room Visit (for true emergency) | \$50 copay (waived if admitted) | \$50 copay (waived if admitted) |
| Outpatient Surgery | 100% after deductible | 70% after deductible* |
| Maternity Care (prenatal and postnatal) | 100% after deductible | 70% after deductible* |
| Well-Baby Care/Immunizations | Covered 100% | Covered 100% |
| Chiropractic Care | \$40 copay | 70% after deductible* |
| Physical Therapy | 100% after deductible | 70% after deductible* |
| | Physical, Speech and Occupational Therapies limited to 45 combined visits | |
| Mental Health Treatment | | |
| Inpatient | \$250 copay per stay | Covered 70% |
| Outpatient | \$40 copay | Covered 70% |
| Substance Abuse Treatment | | |
| Inpatient | \$250 copay per stay | Covered 70% |
| Outpatient | \$40 copay | Covered 70% |
| Retail Prescription Drug Coverage | up to 30 day supply | |
| Generic/Brand Name/Non-Formulary | \$10 copay/\$30 copay/\$50 copay | Not Covered |
| Mail Order Prescription Drug Coverage | up to 90 day supply | |
| Generic/Brand Name/Non-Formulary | \$20 copay/\$60 copay/\$100 copay | Not Covered |
| Routine Eye Exam – covered annually | \$40 copay | 70% after deductible* |

*Out-of-Network reimbursement is based on Reasonable and Customary (R&C) Charges.

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Dental Benefits

Colgate offers eligible employees the Delta Dental PPO with Point-of-Service (POS) Plan that encompasses varying levels of coverage and accessibility.

The Delta Dental PPO Plan features a participating provider and a non-participating provider component. The participating provider component offers you access to two Delta Dental networks: 1) the Delta Dental PPO network and 2) the Delta Dental Premier network.

The non-participating provider component allows you to receive care from any dentist of your choice outside of the Delta Dental provider networks. You will save the most money and spend the least out-of-pocket when you visit a Delta Dental PPO dentist. You may also receive considerable savings when visiting a Delta Dental Premier dentist. You will pay the most out-of-pocket when you receive care from a nonparticipating dentist.

| Benefit Description | Delta Dental PPO with POS Plan | |
|---------------------------------------|-------------------------------------------------------|---------------------------------|
| | Participating Delta Dental PPO and Premier Providers* | Non-Participating Providers** |
| Annual Deductible | Individual: \$25 / Family: \$50 | Individual: \$25 / Family: \$50 |
| Annual Benefit Maximum | \$1,500 per person | \$1,500 per person |
| Diagnostic and Preventive Care | Covered 100% after deductible | Covered 100% after deductible |
| Basic Restorative Care | Covered 80% after deductible | Covered 80% after deductible |
| Major Restorative Care | Covered 50% after deductible | Covered 50% after deductible |
| Oral Surgery | Covered 80% after deductible | Covered 80% after deductible |
| Endodontics | Covered 80% after deductible | Covered 80% after deductible |
| Periodontics | Covered 80% after deductible | Covered 80% after deductible |
| Posterior Composites | Covered 80% after deductible | Covered 80% after deductible |
| Prosthodontics | Covered 50% after deductible | Covered 50% after deductible |
| Implants | Covered 50% after deductible | Covered 50% after deductible |

*Delta Dental PPO Providers are paid up to the Delta Dental PPO maximum plan allowances. Participating Delta Dental Premier Providers are paid up to the Delta Dental Premier maximum plan allowances. The maximum plan allowances for each network are different.

**Non-Participating Providers may bill you the difference between Delta's reimbursement for covered services and their actual charge for covered services

Flexible Spending Accounts (FSAs)

Colgate University lets you redirect a portion of your pay, through payroll deduction, into Health Care and/or Dependent Care FSAs administered by PayFlex. Per Health Care Reform guidelines, you may deposit up to **\$2,500** into a **Health Care FSA** which provides you with the ability to save money on a pre-tax basis for any IRS allowed health expenses not covered by your health care coverage. In addition, you may deposit up to **\$5,000** (\$2,500 if you are married and both you and your spouse elect the benefit) into a **Dependent Care FSA**. Eligible expenses include payments to day care centers, pre-school costs (up to kindergarten), after-school and elder care.

Employee Assistance Program (EAP)

All employees and their immediate family members or dependents living with an employee have access to the EAP provided through Family Services Associates. The EAP provides short-term, solution-focused counseling (usually 4-6

sessions) to assist with problems such as substance abuse, marital and family issues, financial or legal concerns and job stress. To take advantage of the benefits available through the EAP, call Family Services Associates at 1-315-451-2161.

Relph Benefit Advisors

Relph Benefit Advisors (RBA) provides a single point of contact for assistance understanding and navigating Colgate University's medical, prescription, dental and flexible spending plans. RBA services are available for employees, your spouse or domestic partner and your children at no cost. Relph Benefit Advisors will help with locating providers, ordering replacement I.D. cards, estimating out-of-pocket costs and plan coverage, resolving provider billing and insurance claims, facilitating approvals and prior authorizations for services, and providing support for out-of-area services. **For assistance email cuservice@relph.net or call 1-800-836-0026 x510, Monday – Friday 8:00 am – 6:00 pm.**

Additional Benefits

| Benefit | Administrators & Non-Faculty Coaches | Faculty | Technicians/Support Staff/Campus Safety Officers | Local 200 United – Facilities |
|-------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Core Pension Plan* | <p>Less than 52 years of age: The University will contribute 5% of the employee's base salary up to \$79,775* and 10% of the annual salary over \$79,775*.</p> <p>52 years of age and over: The University will contribute 7% of the employee's base salary up to \$79,775* and 12.7% of the annual salary over \$79,775*.</p> <p><i>*The breakpoint may change each January 1 based on the Social Security taxable wage base.</i></p> | | | The University will contribute an amount equal to 8% of the employee's base annual salary. The employee is required to contribute at least 2% of his/her basic annual salary. |
| Voluntary Pension Plan* | The University will match an employee's voluntary contributions as follows: 1% of salary = 1.5% match; 2% of salary = 3% match; 3% of salary = 3.5% match and 4% or more of salary = 4% match. | | | The University will contribute 10% if employees age 52 or older contribute an additional 1% for a total of 3%. |
| Tax-Deferred Annuity Plan | Employees may set aside pre- and post-tax contributions up to the maximum allowed by the IRS. | | | |
| Basic Life and AD&D Insurance | Coverage amount equals two times employee's base salary to a maximum benefit of \$300,000. Starting at age 65, benefit reductions may apply. This coverage is provided at no cost to you. | | | |
| Supplemental Life Insurance • Employee • Spouse • Dependents | <p>May elect 1x or 2x annual base salary up to a maximum benefit of \$200,000.</p> <p>May elect \$5,000 or \$10,000 for your spouse. Election cannot exceed 100% of employee amount.</p> <p>Birth to six months: \$500 / Six months to age 26: Choice of \$2,000 or \$4,000 for your dependents.</p> | | | |
| Short-Term Disability | Employees with less than one year of service will receive 60% of monthly earnings. Employees with at least one year of service will receive 100% of monthly earnings. Benefits begin after one day of disability and are payable for a maximum of six months. | | Coverage replaces 60% of weekly earnings to a maximum of \$250 per week. Benefits begin after seven days of disability and are payable for a maximum of 26 weekly payments. | |
| Long-Term Disability* | You may apply for coverage if you remain disabled for 180 days due to the same illness or injury. Benefit pays 60% of your monthly earnings to a maximum of \$12,500 per month. | | | |
| AFLAC Cancer Policy | A voluntary policy which provides cash payments when diagnosed with having internal cancer. The plan covers expenses that your health insurance does not, such as experimental treatments, travel and lodging. | | | |
| Workers' Compensation | Insurance that provides partial income replacement and coverage of medical costs for illness or injury arising directly out of employment with Colgate University. | | | |
| Business Travel Accident Insurance | In the event of an employee's death in a commercial vehicle, while traveling on University business, a single payment of \$200,000 will be made to the named beneficiary(ies). | | | |
| Tuition Free Courses at Colgate | Employees and their spouses/domestic partners are eligible to take two Colgate courses per term on a tuition-free basis, with a \$20 administrative fee per course. Additional courses may be taken at the cost of one-half tuition. | | | |
| Higher Education Grant Program* | The University will grant an amount up to one-half of Colgate's tuition for the eligible son or daughter of an eligible employee. The dependent must be matriculated at an accredited college or university in pursuit of an initial undergraduate degree. | | | |
| Work-Related Course Reimbursement and Training and Development Funding | <p>The University will provide tuition assistance for work-related courses and degree programs at the undergraduate level at educational institutions other than Colgate.</p> <p>Financial assistance is available for off-campus conferences, workshops, seminars or courses that enhance individual skills.</p> | | | |
| Vacation Days* (prorated for part-time employees) | 20 days per year for full-time employees | Not Applicable | The number of vacations days an employee can accrue is based on their date of hire. | |
| Holidays | 12 1/2 holidays | | | |
| Sick Leave (prorated for part-time employees) | Not Applicable | | The amount of sick leave an employee can accrue is based on their date of hire. | |
| Funeral Leave | Employees are eligible for up to three days off for the death of an immediate family member. | | | |
| Housing Loan | Not Applicable | Maximum of \$20,000. Some restrictions apply. | Not Applicable | Not Applicable |
| Athletic Facilities | Employees may use the athletic facilities at no cost. | | | |

*These benefits may be subject to an eligibility waiting period.