



## Summary of Benefits upon Retirement

The following details describe what will happen to your benefits upon leaving the University.

### Health (Medical, Dental and Vision) Insurance

Active medical, dental and vision coverage for you and your dependents ends on the last day of the month in which your employment ends. For example, if your retirement date is October 10, your health insurance ends on October 31. Please note that if you retire on the last day of the month, benefits will end that same day.

You may elect to continue coverage either under one of the retiree medical plan options or under COBRA. After your retirement, you will receive the COBRA Continuation Election Notice from Optum Financial (CYC). Please note the following conditions:

- You must choose coverage under COBRA or the retiree medical program within 60 days from the day you receive the COBRA Continuation Election Notice. The date will be specified in the Notice you receive.
- You must pay the entire premium. When you are no longer an active employee, the University no longer pays a portion of the premium.
- You cannot change your health insurance plan until the next open enrollment period.
- You cannot change between the retiree medical program and COBRA. Once you elect coverage under COBRA, you cannot change to the retiree medical program later.
- If you are under “employee only” coverage when you retire from the University, you cannot change the coverage to a different level unless you experience a “qualifying event” as defined by the IRS. If you experience a qualifying event, you must notify Optum Financial (CYC) within 30 days of the event to make a change to your coverage.
- You may be able to find more affordable coverage through the Health Insurance Marketplace. More information can be found at [www.healthcare.gov](http://www.healthcare.gov).

### 2023 Monthly COBRA Premiums

COBRA Cost/Month	Medical Plus	Medical QHDHP	Dental Flex	Dental Basic +	Vision
Individual	\$701.58	\$645.86	\$35.14	\$20.56	\$7.16
Individual + Spouse	\$1,474.24	\$1,356.44	\$68.80	\$39.55	\$13.02
Individual + Child(ren)	\$1,263.64	\$1,159.77	\$68.80 <sup>1</sup>	\$39.55 <sup>1</sup>	\$13.64
Family	\$2,246.89	\$2,074.57	\$117.79	\$70.85	\$21.07

<sup>1</sup>You will be charged the family rate if you have more than 1 child

### Recreation Center

A complimentary one-year membership is offered to you to recognize the valuable contribution and dedication you have given Saint Louis University in past years. If you wish to take advantage of this offer, please fill out the application in your retirement packet and return it to the Simon Recreation Center at 3639 Laclede Avenue.

### **Tuition Remission**

You retain full access to the tuition remission benefits for yourself and your dependent children. Please contact Student Financial Services for any questions surrounding tuition remission at 314-977-2350 or sluscholarshiparea@slu.edu.

### **Flexible Spending Accounts – Healthcare**

If you enrolled in the Flexible Spending Account (FSA), your contributions to your FSA stop with your last paycheck (unless you are eligible and elect to continue contributions to your FSA under COBRA). Please note the following:

- You have until April 30 of the year following your retirement to submit claims for expenses that you incurred on or prior to your last day of employment.
- If you have a Optum Financial (CYC) debit card for Healthcare FSA, you must destroy the card and NOT use it past your retirement date. If you use the debit card past your end of retirement date, you are responsible to repay those charges.
- If you elect COBRA for the Healthcare FSA, you will continue to contribute on an after-tax basis. This allows you to submit claims for expenses incurred after your retirement date, as long as you continue to make your COBRA payments. Please note, you will have to submit paper claims to Optum Financial (CYC).
- Contact Optum Financial (CYC) if you have questions regarding claims submission, account balances or pending claims at 888-339-3819.

### **Flexible Spending Accounts – Dependent Care**

If you enrolled in the Dependent Care Account, your contributions to your Dependent Care Account stop with your last paycheck. The Dependent Care cannot be continued through COBRA. You have until April 30 of the year following your retirement to submit for reimbursement of eligible expenses incurred on or prior to your last day of employment. Contact Optum Financial (CYC) if you have questions regarding claims submission, account balances or pending claims at 888-339-3819.

### **Health Savings Account**

If you are enrolled in the Health Savings Plan at Saint Louis University, your payroll contributions into the Optum HSA, associated with the United Healthcare High Deductible Health Plan, end on your last day of employment. The account will remain assigned to you and you can continue to use the HSA to pay for qualified health expenses. Contact Optum Bank at 866-234-8913 for questions.

### **Voya Accident Benefits**

If you currently participate in this program, you may be able to continue coverage. Voya will send the portability notice or you may call them at 888-238-4840. *Important note: You must apply for Conversion and/or Portability (and pay the first premium for Conversion) within 31 days of retirement from Saint Louis University; Portability is not available to persons over age 69.*

### **Saint Louis University 403(b) Plan and Retirement Plan - TIAA**

If you participated in the University's 403(b) and Retirement Plan, you may request a distribution or rollover of your retirement funds at any time after retirement or you may choose to leave your retirement funds with TIAA. You may contact TIAA to make an appointment to discuss the details of your account. These representatives will be able to view your account information and discuss your future options with you. To make an appointment or to request a distribution, contact TIAA at 1-800-842-2252 or visit [www.tiaa.org/slu](http://www.tiaa.org/slu).

Employees who participated in the Saint Louis University 403(b) Plan prior to 2011 may also have an account with Fidelity. Please contact Fidelity at 1-800-343-0860 or go to [www.fidelity.com/atwork](http://www.fidelity.com/atwork).

### **457(b) Deferred Compensation Plan**

If you participated in the 457(b) Deferred Compensation plan, you will need to make an election within 60 days of your retirement regarding distribution of your 457(b) funds. For any questions surrounding this election, contact TIAA at 1-800-842-2252.

### **Life Insurance**

Life insurance coverage ends on the date your employment ends with Saint Louis University. Your New York Life (formerly Cigna) life insurance may be convertible. For information on converting your New York Life (formerly Cigna) Group Term Life Insurance policy to an individual policy, please call New York Life (formerly Cigna) at 1-800-225-5695 or visit [mynylgbs.com](http://mynylgbs.com). You will need to provide Saint Louis University's policy number, which is FLX968736 as well as your level of coverage you had before retirement. Your covered amount of base and optional life (if applicable) insurance may be found by viewing your benefit elections in Workday. *Important note: You must apply for Conversion and/or Portability (and pay the first premium for Conversion) within 31 days of retirement from Saint Louis University; Portability is not available to persons over age 69.*

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

AD&D coverage ends on the date your employment ends with Saint Louis University and you may be able to continue coverage. For information on converting your New York Life (formerly Cigna) AD&D insurance policy to an individual policy please call New York Life (formerly Cigna) at 1-800-225-5695 or visit [mynylgbs.com](http://mynylgbs.com). You will need to provide Saint Louis University's policy number, which is OK970212 as well as your level of coverage you had before retirement. Your covered amount for base and optional AD&D (if applicable) may be found by viewing your benefit elections in Workday. *Important note: You must apply for Conversion and/or Portability (and pay the first premium for Conversion) within 31 days of retirement from Saint Louis University; Portability is not available to persons over age 69.*

### **Legal Services Plan**

Your coverage under the MetLegal Plans ends on the date your employment ends with Saint Louis University. For questions about covered services that are pending as of your retirement, contact MetLife at 1-800-821-6400.

### **Identity Theft Protection**

Your coverage under LifeLock ends on the date your employment ends with Saint Louis University. For questions about continuing coverage through a retail plan, contact LifeLock at 1-800-607-9174.

### **EAP (Employee Assistance Program)**

Your coverage under ComPsych Guidance Resources employee assistance program ends 90 days after your retirement.

### **Contact Information**

If you change addresses or contact information, please remember to update this with Saint Louis University Benefits Department at 314-977-2595. This will ensure timely receipt of future correspondence, such as benefit information and tax documents.

### **Pay Statements**

Pay Statements, information on final pay, and benefits assistance can be obtained by contacting the Saint Louis University Benefits Department at [benefits@slu.edu](mailto:benefits@slu.edu).

### **Employment Verification**

For employment verification, please contact The Work Number at [www.theworknumber.com/employees](http://www.theworknumber.com/employees) and use your Saint Louis University employee ID and employer code 10065. Your pin will be your date of birth (MMDDYYYY).

*This information does not constitute an expressed or implied contract for, nor guarantee of, benefits or employment. All benefits, rights, and obligations are governed by applicable plan documents and/or insurance contracts. If there is any difference between the information in this booklet and in applicable plan documents and/or insurance contracts, the applicable plan documents and/or insurance contracts control. The Company retains the right to change or eliminate any benefit described herein at any time without prior notice.*

## Vendor Contact Information

BENEFIT AREA	VENDOR OR PLAN NAME	GROUP OR POLICY #	PHONE	EMAIL / WEBSITE
HR	n/a		314-977-5847 (8 am – 4 pm CT)	slu.edu/hr
Benefits	n/a		314-977-2595 (8 am – 4 pm CT)	benefits@slu.edu
403(b) Plan	TIAA		1-800-842-2252 (8 am – 7 pm ET)	www.tiaa.org/slu
403(b) Plan	Fidelity		800-343-0860	www.fidelity.com/atwork
Medical	UHC	0712924	800-382-4259	myuhc.com
	Aetna		877-381-3544	aetnastudenthealth.com/en/school/686138/members.html
Prescriptions	Express Scripts	DJ6A	888-778-8755	express-scripts.com
Dental	Delta Dental	1989 (Basic Plus) 9142 (Flex)	314-656-3001	www.deltadentalmo.com
Vision	VSP	30051106	800-877-7195	www.vsp.com
Health Savings Account (HSA)	Optum Bank		800-791-9361	www.optumbank.com
Healthcare Flexible Spending Account	Optum Financial (CYC)		888-339-3819	secure.optumfinancial.com
Dependent Care Flexible Spending Account (FSA)	Optum Financial (CYC)		888-339-3819	secure.optumfinancial.com
Employee Assistance Program (EAP)	ComPsych Guidance Resources	Slueap	800-859-9319	www.guidanceresources.com
Life and Long Term Disability (LTD) Insurance	New York Life (formerly Cigna)	Life – FLX-968736; FLX-968737 LTD–VDT-962720 AD&D-OK970212; OK 970213	800-225-5695	mynylgbs.com
Accident	Voya	Group 68504-6	888-238-4840	presents.voya.com/EBRC/Home/SaintLouisUniversity
Legal Services	MetLife	9902368	800-821-6400	Members.legalplans.com
Identity Protection	LifeLock	Saint Louis University	800-607-9174	www.lifelock.com
COBRA	Optum Financial (CYC)	Saint Louis University	888-339-3819	secure.optumfinancial.com
Simon Rec Center			314-977-3181	
Tuition Remission			314-977-2350	sfs@slu.edu
Employment Verification	The Work Number	Employer Code 10065		www.theworknumber.com