

2026 Summary of Benefits

Open enrollment for health care coverage, dental coverage, vision coverage, **FSA (Flex Spending Account) & HSA (Health Savings Account)** options are offered annually. All benefits are subject to change. Please direct all benefits-related questions to Cedarville University Human Resources at (937)766-7885 or hr@cedarville.edu.

HEALTH CARE INSURANCE: Administered by Highmark Blue Cross/Blue Shield ~ Premium paid by the University and the Employee.

Spousal Exclusion: If your spouse is eligible for coverage under an employer's plan, your spouse is ineligible to enroll in the University's health care insurance.

Tier Coverage	Health Choice PPO Monthly premium Effective 01/01/26	Health Saver HDHP Monthly premium Effective 01/01/26
Employee	\$101	\$81
Employee + 1	\$203	\$166
Family	\$284	\$233

Annual funding to HSA by Cedarville University: \$750 Single / \$1000 Employee +1 / \$1500 Family
HSA Funding provided on a per pay basis (24 Pays Annually)

Plan Comparison	PPO (Preferred Provider Organization) with FSA option Amount Employee Pays	HDHP (High-Deductible Health Plan) with HSA Employee Pays All First Dollar Costs
Deductible	\$1,250 Individual / \$3,750 Family	\$3,400 Individual / \$6,800 Family
Co-Insurance (After Deductible)	80/20%	80/20%
Out-of-Pocket Maximum (Includes Deductible)	\$3,500 Individual / \$8,250 Family	\$6,650 Individual / \$13,300 Family
Office Visits	\$25 Primary Care Copay / \$50 Specialist Copay	deductible & co-insurance
Teladoc	No Cost	No Cost
Preventive Care Services	No Cost	No Cost
Urgent Care	100% after you pay a \$75 Copayment per visit	deductible & co-insurance
Emergency Room	100% after you pay a \$200 Copayment per visit	deductible & co-insurance
Inpatient Hospital Stay	20% after deductible has been met	deductible & co-insurance
Retail Pharmacy (30-day supply)	\$10 Generic / \$35 Preferred Brand \$70 Non-Preferred / \$70 Specialty	deductible & co-insurance
Mail Order (90-day supply)	\$20 Generic / \$75 Preferred Brand \$150 Non-Preferred / Specialty not available	deductible & co-insurance

All deductibles, copays and coinsurance contributions apply to the annual out-of-pocket maximum. The Specialty Physician copays are applicable to all "Specialists" excluding General Physicians, Internists, Pediatricians, OBGYN's and Geriatrics or any other Network Provider as allowed by the plan.

DENTAL INSURANCE: *Administered by Superior Dental ~ Monthly Premium paid by the Employee.*

<i>Employee - \$32.62</i>	<i>Employee +1 - \$65.02</i>	<i>Family - \$116.42</i>
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- **Annual Contract Maximum:** \$1,250 per member (includes Preventive, Basic, and Major services)
- **Deductible:** \$50 per member up to \$150 per family (per contract period for Basic & Major Services)
- **Coverage:** 100% Preventive/ 50% Basic Restorative/ 50% Major Restorative
- **Orthodontic Services:** 50% (Lifetime Maximum of \$1,000 per member)

VISION INSURANCE: *Administered by EyeMed*

<i>Employee - \$3.02</i>	<i>Employee +1 - \$5.73</i>	<i>Family - \$8.41</i>
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- **Network Co-Pay:** \$10 - Examinations; \$25 - Lenses (Single, Bifocal or Trifocal)
- **Frames:** \$0 copay; 20% off balance over \$150 allowance
- **Contacts:** \$0 copay; 15% off balance over \$150 allowance

TUITION REMISSION (TR):

Contact University Human Resources at hr@cedarville.edu with any specific questions relating to employee eligibility or the TR awarding process. The TR awarding link is www.cedarville.edu/tr-awarding ; awarding year begins July 1st through June 30th annually.

Eligibility Criteria: University full-time faculty, full-time staff employees, and Board members are immediately eligible for the following tuition remission benefits per award year:

- The amount of tuition remission needed to cover the tuition gap after all other scholarships and grants have been applied for children under the age of 25.
- 12 semester credits per award year for spouse.
- 12 semester credits per award year for employees. Prior supervisor authorization is required to ensure accommodations for work obligations and class schedules.

If an employee begins employment or a trustee begins their service to the University after an academic semester has begun, TR benefits will commence at the start of the next semester. If an employee ends employment with the University, TR benefits will cease at the end of that semester.

RETIREMENT PLAN: *Administered by TIAA ~ *Contributions made by the University and the Employee*

Please reference the Staff or Personnel Policy Handbook for additional details.

- **Must be at least 21 to participate.**
- **Must be in a position designated as 1000 hours or more annually.**
- **Enrolled students, unless otherwise previously vested, are ineligible to participate.**
- **An amount equal to 8% of an employee's gross salary will be contributed by the University.**
- **An amount up to 4% of an eligible employee's personal voluntary retirement contributions will be matched by the University**

TIME OFF/LEAVE: Faculty *(Reference Faculty Handbook/Section 6 for details)*

TIME OFF/LEAVE: Staff -Applies to all regular, full-time exempt and non-exempt staff *(Reference Staff Handbook/Section 5 for details)*

- **Holidays**

New Year's Day	Memorial Day
Martin Luther King Day	Independence
Spring Break – 1 day	DayLabor Day
<i>(floating)</i> Good Friday	Thanksgiving
	Christmas

- **Vacation**

Staff Employees **authorized to work 2,080 annual hours** are eligible to receive the following:

15 days of vacation	0 to 5 Years of Service
22 days of vacation	6+ Years of Service

Staff Employees **authorized to work 1,560 to 2,079 annual hours** are eligible to receive the following:

10 days of vacation	0 to 5 Years of Service
15 days of vacation	6+ Years of Service

Employees hired after January 1st have prorated vacation days during their initial year of employment. Exempt staff employees authorized to work 1560 to 2079 annual hours and whose work schedule follows the academic calendar (when classes are in session) are ineligible to receive paid vacation. Leave approval is subject to completion of the 120-day provisional employment period.

- **Sick/Emergency Leave**

Full-time staff employees are eligible for leave based on one day per full month authorized to work within a calendar year (i.e. a 12-month employee = 12 days per year).

Leave is prorated during the first year of employment beginning with the first full month following start date. Leave approval is subject to completion of the 120-day provisional employment period.

- **Other Paid Leave**

Court Appearance Leave / Global Outreach Leave / Funeral Leave / Military Leave

ADDITIONAL AVAILABLE EMPLOYEE BENEFITS: *Information available on UHR website*

- **Flexible Spending Account and Health Savings Account**
- **Life Insurance & Long-Term Disability** ~ *(Premiums paid by the University)*
- **Voluntary Supplemental Health Insurance**~ *(Premiums paid by the Employee)*
- **Voluntary Life Insurance** ~ *(Premiums paid by the Employee)*
- **Adoption Assistance Reimbursement**
- **Counseling Services Reimbursement**
- **Moving Allowance Reimbursement**

EMPLOYEE DISCOUNTS

- Free or reduced fee for admittance to University games, select concerts and events
- University Campus Store - 20% discount on select items
- Dining Hall Employee Rate
- Free use of University Fitness Center; discounted ID cards available (\$5) for dependents
- Free admission (employee only) to Creation Museum and Ark Encounter