Benefits Overview

Welcome

Baylor University offers a wide range of benefits that provide for a healthy life/work balance and support during many of life’s unpredictable circumstances. Baylor offers many of the most sought-after employee privileges across the nation: onsite fitness facilities, dining venues, game room, rock wall, access to free or discounted top athletic events, free parking, and tuition remission for yourself and qualified members of your family. Baylor’s affordable quality medical insurance and other core insurance benefits, retirement income plan benefits, flexible spending accounts, and generous paid time off for staff (holidays, vacation time, sick time and personal time) provide for the health and well-being of you and your family. While some of these benefits, such as peace of mind and employer support, are beyond quantification, they all are a part of your total compensation package.

SmartBen™️ is our online benefit enrollment tool. The site is accessible from any web enabled device via the Internet at www.baylor.edu/smartben and can be accessed 24 hours a day, 7 days a week. You will find an enrollment guide link when you log in to SmartBen™️. The following tips will help you prepare for and complete the online benefit enrollment process.

Disclaimer: The information noted within this document is not all-inclusive, and you are encouraged to explore and review the information available to you within your SmartBen™️ employee portal, which includes links to the selected vendors who partner with Baylor to bring you a comprehensive and competitive benefit selection. While Baylor HR representatives are happy to answer your questions regarding benefits, you may be referred directly to the participating vendor for complex inquiries. You are ultimately responsible for your selection of and enrollment in the various insurance plans in a timely manner, choosing products proving to be most beneficial to you and your eligible family members.
**Important Facts**

**SmartBen™**
- Eligible faculty and staff will use the SmartBen™ system to initially enroll in their selected benefits as a new hire, make subsequent changes for life events during the year, and have the option to make other elections during the annual open enrollment period. Insurance plan descriptions, cost comparisons, a health care calculator, forms, confirmation statement, and more is available through a single sign-on employee portal (using the assigned Bear ID and password) in SmartBen™, allowing for easy review and management of benefits.

**Effective Date**
- Insurance coverage becomes effective immediately upon employment for benefit-eligible faculty and staff. Insurance benefits provided at no cost to eligible faculty and staff include Basic Employee Life, Basic Dependent Life, Long Term Disability, employee-only Dental through Cigna, and the Employee Assistance Program.
- **30 Day Enrollment Window:** Failure to enroll within 30 days of full-time hire date results in a health insurance waiver. Insurance coverage may then only be added during a subsequent open enrollment period, with the exception of changes due to a qualifying life event. Employees have 30 days from the date of an event to request a change that is consistent with the event.

**Open Enrollment**
- Baylor’s “open enrollment” period, held annually in November, is widely publicized by campus-wide emails, Baylor Faculty/Staff page announcements and news stories. HR offers pertinent benefit information via the HR website and issues in the HR Advisory. Open enrollment elections are processed in SmartBen™.

**Affordable Care Act (ACA)**
- The Patient Protection and Affordable Care Act (ACA) was signed into law in 2010. Key parts of this healthcare law took effect January 1, 2014, providing a way for some people to access and buy health insurance through the Health Insurance Marketplace. The ACA requires employers, such as Baylor University, provide employees with a notice regarding these Marketplaces. This notice can be found on the HR website.
- **NOTE:** If you do not elect medical coverage, you must certify that you have medical coverage elsewhere.

**Benefit Basics**

- Some benefit elections are at the employee’s cost or at a cost shared by Baylor.
- Both of Baylor’s medical plans are administered by Blue Cross-Blue Shield (BCBS) of Texas with a network of providers. Providers for both medical plans are included in the Blue Choice PPO network.
- Employee premiums are paid by payroll deduction. Report any problems to payroll or to askHR@baylor.edu. The premium schedule can be found in SmartBen™ under My Resources/External Links.
- Insurance identification cards, generally received within 10 business days of submitting/confirming enrollment elections in SmartBen, are issued for:
  - Medical insurance coverage by BCBS
  - Prescriptions by CVS/Caremark
- Temporary insurance IDs are available upon request by contacting askHR@baylor.edu.

**Employee Benefit Contributions**

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Coverage Levels
Medical, dental and vision insurance coverage may be elected at one of the following levels:
- Employee only - Medical, vision, and/or dental
- Employee + One – Dental, the additional dependent can be spouse or child
- Employee + Spouse only - Medical and/or vision
- Employee + Children – Medical and/or vision for you and your eligible children
- Employee + Family – Medical, vision, and/or dental for you, your spouse, and eligible children

The University subsidizes health premiums for every eligible employee. Employee premiums/costs are calculated based on annual salary range and coverage elections. Faculty salary ranges for benefits calculation are annualized. The medical premiums for faculty/lecturers are calculated on annualized salary (1/10th of contracted salary X 12). Supplemental pay for teaching during the summer is not added to the benefit base.

Special Enrollment Rules
If insurance coverage is waived due to other coverage, subsequent enrollment may be allowed within 30 days of the following events:
- Employee or dependents lose Medicaid or Children’s Health Insurance Program (CHIP) as a result of a loss of eligibility for coverage, OR
- Employee or dependents become eligible for a premium subsidy under Medicaid or CHIP.

NOTE: Subsequent enrollment is not allowed if the “other” coverage was terminated “for cause” (including failure to pay the required premiums on time).

Making Qualified Life Event Changes to Insurance Coverage
Benefit elections remain in effect until the annual open enrollment period with the exception of changes due to a qualified life event or employee’s dependents become eligible for coverage through special enrollment rules. Qualified life event changes must be entered and confirmed in SmartBen™ within 30 days of the event.

Dependent Eligibility
Eligible faculty and staff may elect medical and/or dental coverage for eligible dependents, including:
- Legal spouse as defined by law
- Eligible children up to age 26 for the medical plan.
  - Other insurance plans require children age 19 to 26 be unmarried, dependent upon the employee for more than one-half of his/her support as defined by the IRS Code of the United States, not in active military service, and not have their own employer plan.
- Children are defined as employee’s natural children, stepchildren residing in the employee’s home, legally-adopted children, foster children, and children for whom the employee is the court-appointed legal guardian.
- Physically or mentally disabled children (disability occurs prior to their 26th birthday) who are incapable of self-support. Proof of disability and approval through medical underwriting required.
- A child of the employee’s child who is dependent on the employee for federal income tax purposes at the time application for coverage of the child of the employee’s child is made.

Insurance Plans

Medical Insurance Plans
The University offers two types of medical insurance plans, managed by Blue Cross Blue Shield of Texas:
- Preferred Provider Organization (PPO) Blue Choice plan
- High Deductible Health Plan (HDHP) + Health Savings Account (HSA) plan.

Find a BCBS participating provider:
Contact BCBS customer service at 1-800-521-2227 OR
Visit the BCBS website and click on “Find a doctor” (search BlueChoice PPO Plan)
The High Deductible Health Plan + Health Savings Account (HDHP+HSA)

The HDHP + HSA plan is a qualified high deductible medical plan. For the HDHP + HSA, the premium is lower than the PPO Blue Choice medical plan. The lower premium provides the perfect opportunity to start saving in an HSA.

The HDHP provides the same health care provider network as the PPO plan, including specialists, without a referral, and fees can be lower with in-network providers. Once the annual deductible is met, a coinsurance percentage is paid when using an in-network provider. To encourage a healthy lifestyle and active management of health, eligible preventive services, such as routine physicals and well-woman exams, are covered at 100%. Some preventive care prescriptions and specific generic maintenance prescriptions will also be covered at 100%. All other services (including prescription drugs) are subject to the deductible before the Plan pays a portion of the cost. Once the deductible is met, the employee and the Plan share the costs of medical care (coinsurance).

How does the HSA component help?

Enrollment in the HDHP + HSA, provides the opportunity to open a HSA. The HSA account is owned by the employee and the account balance rolls over year-to-year. The "use-it-or-lose-it" rule that applies to Flexible Spending Accounts does not apply to HSAs. HSA funds can be used to pay for services until the deductible is met, pay coinsurance amounts after the deductible is met, or the HSA balance can be saved, growing the balance tax-free and using it for future health care expenses.

Health Savings Account (HSA)

An HSA is a tax-exempt savings account into which both the employer and employee can deposit money (up to an annual limit specified by the IRS) on a tax-preferred basis. The idea is simple: after enrolling in a qualified High Deductible Health Plan (HDHP) (such as Baylor’s HDHP + HSA Plan) and opening an HSA, members can use accumulated tax-free contributions to pay for health and/or dental care costs for themselves, their spouse and any eligible dependents (listed on their tax return). These healthcare costs may include doctor and hospital visits, co-payments, eyeglasses, prescriptions, orthodontia and more.

HSA Eligibility Requirements

Employees who do not meet all of the following eligibility requirements may be prohibited from opening an HSA due to federal regulations:

Ineligible if:
1. Covered by any other health plan, including your spouse’s health insurance.
2. Covered by spouse’s healthcare Flexible Spending Account (FSA).
3. Enrolled in any part of Medicare or Tricare.
4. Received Veteran’s health benefits in the past 90 days.
5. Claimed as a dependent on another person’s tax return.

PPO Blue Choice Plan

The PPO Blue Choice plan has higher premiums with a higher level of benefit by offering office visit and prescription copays with a lower annual deductible. To encourage a healthy lifestyle and active management of health, eligible preventive services, such as routine physicals and well-woman exams, are covered at 100%. Some preventive care prescriptions will also be covered at 100%.

Participation in the PPO Blue Choice plan allows enrollment in the health care Flexible Spending Account (FSA). Flexible Spending Accounts are a great partner for the PPO Blue Choice medical care plan because they allow tax savings on out-of-pocket medical and/or dental related expenses.

Flexible Spending Account (FSA)

An FSA allows tax savings on certain out-of-pocket unreimbursed health/dental (URM) and dependent day care expenses (DDC). Maximum contribution to the URM FSA is $2650, with maximum contributions to the DDC FSA set at $5000. (Married couples who file separate tax returns can contribute $2500 to the DDC.) **NOTE: The URM FSA is not available to participants enrolled in the HDHP + HSA health plan.**

Prescription Coverage

Baylor University’s prescription drug benefit plan is administered by CVS/Caremark, a leading national provider of prescription drug benefit management programs and services. The plan is designed to assist members in obtaining prescription drugs with cost-effective prescription choices. Enrollment in the prescription drug plan is automatic upon enrollment in one of the medical plans. Both medical plans include Affordable Care Act (ACA) approved preventive care prescriptions covered at 100%.
**Dental Insurance Plan**

The University offers a Cigna PPO dental plan. Eligible faculty and staff may be elect the Cigna PPO dental plan at Baylor’s expense. **Dependent coverage requires a monthly premium.**

**Cigna PPO**

The Cigna PPO dental plan is a managed care plan designed to provide the opportunity to get more benefit for member’s dental care dollars by receiving dental services with a network provider. Some limitations/exclusions may be applicable.

**Vision Plan**

The University offers EyeMed a standard voluntary vision plan for eligible faculty and staff to save money on eye exams, eyeglasses, and contacts. Pre-tax premiums are paid by the employee.

**Long Term Disability Insurance**

Long-Term Disability Insurance is a form of income protection that provides a portion of the member’s salary in the event of a disabling illness or injury. A long-term disability benefit is provided by Baylor University.

**Basic Term Life Insurance**

The University provides Basic Term Life Insurance for eligible full-time faculty, staff and eligible dependents. The dollar amount of Basic Term Life Insurance is determined by the employee’s salary with a maximum benefit of $50,000.00. The Basic Term Life Insurance for a spouse and eligible dependent children is $2,000.00. Beneficiary election is entered in the SmartBen™ portal.

**Supplemental Insurance Plans**

The University offers several supplemental insurance plans for purchase by employees. Some plans are ‘portable’, which means an employee may continue participation even after they are no longer employed with Baylor. Additional information and forms for supplemental plans are available in SmartBen™.

**Supplemental Term Life** - The Dearborn National Life insurance company offers guaranteed enrollment without evidence of insurability if an application for enrollment is submitted within 30 days of employment with the University. The employee must be enrolled to include spouse and dependent children. An evidence of insurability is required along with application if selected any time after the 30 day window of hire.

**Accidental Death & Dismemberment (AD&D)** - Enrollment in the AD&D plan can be requested during the initial insurance elections upon employment with the University or during the annual open enrollment period. Monthly premiums are pre-tax.

**Humana Cancer and Other Specified Diseases** (portable) - Enrollment in the Cancer and other Specified Diseases plan can be requested upon employment with the University or during the annual open enrollment period. Monthly premiums are pre-tax.

**AFLAC Plans** (portable, with the exception of short-term disability) - AFLAC offers Accident Indemnity Advantage, Cancer/Specified-Disease, Specified Health Event, and Short-Term Disability insurances. AFLAC enrollment can be requested upon employment with the University or during the annual open enrollment period.

**Long Term Care** - Employees may consider this type of insurance for use at a time in the future to assist with performing daily basic activities independently such as: bathing, dressing, eating, etc., or if there was severe cognitive impairment from a condition such as Alzheimer’s disease. Enrollment requires application and evidence of insurability. Monthly premiums are made on an after-tax basis.

**Remember:** All new employee benefit enrollments for medical, dental, vision, dependent information, required beneficiary information, flexible spending accounts and health savings accounts are completed and confirmed in the SmartBen™ system.
Employee Assistance Program (EAP)
Baylor University provides faculty, staff, and their family household with an Employee Assistance Program, which allows access to face to face consultants, unlimited telephonic sessions, and online resources. The program features assistance with counseling, family resources such as child care, legal connections, financial assistance, and many other work life balance resources. Registered faculty and staff will have access to many helpful topics, interactive materials and more, either online or via the mobile app, regardless of their chosen medical insurance. These confidential sources are available 24 hours a day, 7 days a week.

Adoption Assistance Program
Baylor University’s Adoption Assistance Program is available to full-time faculty and staff. The Adoption Assistance Program helps defray expenses associated with the adoption process and affirms the choice by faculty and staff to grow their families in this way.

Wellness at Baylor
The Baylor Wellbeing Initiative is designed to support your total wellbeing by promoting five interrelated areas: physical, financial, spiritual, emotional/social and professional.

Tuition Remission
Baylor’s Tuition Remission program enables the employee, their spouse, and eligible children to benefit from Baylor educational opportunities. The tuition remission benefit may be available for undergraduate and/or graduate level courses; however, it does not cover class audits, doctoral classes, extra fees, late fees or room and board. Learn more here.

Baylor University Retirement Income Plan (BURIP) – 403(b)
Baylor University provides a defined contribution retirement income plan and a voluntary tax deferred annuity program for faculty and staff. The BURIP is a “church plan” as defined by the Employee Retirement Income Security Act (ERISA) of 1974. The BURIP is subject to the requirements of Internal Revenue Code section 403(b) (9). The defined contribution plan is not a matching plan. University contributions will be tax deferred, and participants may voluntarily elect to contribute to the Plan on either a tax deferred and/or Roth basis.

Eligibility: Full-time faculty/staff who are at least 21 years of age, and have completed the equivalency of one year of service with an accredited college or university are eligible to enroll into the Plan. Part-time faculty/staff who are at least 21 years of age, and who have either worked the equivalent of 1,000 hours during their first year of employment with the university, or during a subsequent calendar year, are eligible to enroll. Eligible employees will enroll with the vendor(s) of choice before Baylor begins making contributions. The Vendor Designation Form and enrollment process can be found at the Baylor Retirement Income Plan website.

Personal contributions may begin, be changed or stopped at any time. Personal contributions through payroll deduction may be for tax-deferred contributions or Roth after-tax contributions.

- If you satisfy the age requirement and meet the one year of service requirement provide the Prior University Work Experience Form (completed by representative of your previous employer) to receive credit for prior service. Service of less than one full year may apply toward the one year of service requirement when you complete the form.

University Contributions: University Contributions are made per-pay period for eligible participants equal to 10.8% of the eligible participant’s benefit base.

Enrollment: Upon attaining eligibility, employees will be notified and encouraged to participate in their enrollment process. Employees not enrolling themselves will be enrolled by default with the GuideStone vendor. Personal contributions are not required, but are encouraged. Plan vendors, each with an individual enrollment, include: GuideStone Financial Resources of the Southern Baptist Convention, TIAA, and The Vanguard Group.

Employees who do not immediately meet the eligibility requirements for Baylor contributions may establish their retirement plan early by completing an enrollment with your vendor of choice (without the vendor designation form) and then entering a personal contribution amount in SmartBen™ or submitting appropriate paper form.

Direct Rollovers to the BURIP: 1. Enroll in a BURIP plan. 2. Contact previous plan to obtain rollover paperwork they may require. 3. Complete the rollover form for the selected BURIP plan vendor. 4. Return form to Baylor HR for processing.
**Time Off and Leave Accruals**

**Vacation Time**
Eligible staff members begin to accrue paid vacation time upon employment in accordance with the accrual rate published on the HR website. This accrual is banked and may be used after two months of employment. Non-exempt (bi-weekly) full-time staff members initially accrue 4.00 hours of vacation time per pay period. The accrual rate for part-time staff is a percentage of the full time rate. Exempt (monthly) staff members accrue 8.67 hours per pay period.

**Sick Time**
Eligible staff members begin to accrue paid sick time upon employment based on their assigned work schedule. This accrual is banked and may be used after two months of employment. The maximum accrual per pay period for non-exempt (bi-weekly) full-time staff members is 3.38 hours. The accrual rate for part-time staff is a percentage of the full-time rate. Exempt (monthly) staff members accrue a maximum of 7.33 hours per pay period.

**Personal Time**
Eligible staff members accrue 24.0 hours of personal time upon employment. This time is banked and may be used after two months of employment. The accrual rate for part-time staff is a percentage of the full-time rate. Accrual rates are pro-rated based upon individual work assignments. Unused personal time may be carried over to the next calendar year, but may not exceed a maximum of 48.0 hours.

**Holidays**
Baylor University observes the following annual holidays: New Year’s Day, Martin Luther King Day, the Friday before Easter and the following Monday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day (plus the Wednesday before and Friday after), and Christmas Eve through New Year’s Day.

**Family and Medical Leave**
Family and Medical Leave of Absence (FMLA) is provided to employees with twelve months continuous service.

**Maternity Leave and Primary Caregiver Leave**
Baylor University seeks to support faculty and staff members who are adding to their family through birth or adoption. Maternity leave and primary caregiver leave are provided for under the Family and Medical Leave Act (FMLA).

**Paid Parental Leave**
Baylor University’s Parental Leave Policy gives parents time and flexibility to bond with their new child(ren) and to foster work-life balance that is vital to families’ capacity to flourish. This benefit is available to all full-time benefit eligible staff members immediately upon their employment with Baylor University.

**Reference & Contact Information**

**Baylor University Personnel Policies**
Baylor University Human Resources
Clifton Robinson Tower, Suite 200
700 S. University Parks Drive
Waco, TX 76706
[askHR@baylor.edu](mailto:askHR@baylor.edu) or call 254.710.2000

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This document is not all-inclusive and information contained herein may be revised at any time. For the most up-to-date information regarding Baylor University employee benefits, compensation, and other required annual notifications, please view plans in SmartBen™