



Baylor University®
HUMAN RESOURCES

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 plan benefits, flexible spending accounts, and generous paid time off for staff (holidays, vacation time, and sick 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.

Benefitfocus™ is our online benefit enrollment tool. The site is accessible from any web enabled device via the Internet at www.baylor.edu/benefitenrollment and can be accessed 24 hours a day, 7 days a week. You will find an enrollment guide when you log in to Benefitfocus™. 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 Benefitfocus™ 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

Benefitfocus™

- Eligible faculty and staff will use the Benefitfocus™ 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 Benefitfocus™, 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, Accidental Death & Dismemberment (AD&D), 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 October-November, is widely publicized by campus-wide emails, announcements and news stories. HR offers pertinent benefit information via the HR website and issues in BU@Work HR Newsletter. Open enrollment elections are processed in Benefitfocus™.

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](#).

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 (UMR beginning Jan. 1, 20223) 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 Benefitfocus™ under My Resources/External Links.**
 - Insurance identification cards, generally received within 10 business days of submitting/confirming enrollment elections in Benefitfocus, are issued for:
 - Medical insurance coverage by BCBS
 - Prescriptions by CVS/Caremark
- NOTE:** Cigna PPO dental plan DOES NOT issue ID cards
- Temporary insurance IDs are available upon request by contacting askHR@baylor.edu.

Employee Benefit Contributions

	Automatic	Voluntary	Who Pays	How You Pay
Medical/Prescription		✓	You & Baylor	Before tax
Dental		✓	You & Baylor	Before tax
Vision		✓	You	Before tax
Employee Assistance Program	✓		Baylor	No cost
Basic Employee Life and AD&D	✓		Baylor	No cost
Supplemental Employee Life		✓	You	After tax
Basic Dependent Life	✓		Baylor	No cost
Supplemental Dependent Life		✓	You	After tax
Long Term Disability	✓		Baylor	No cost
Supplemental Plans		✓	You	Before tax
Supplemental Short Term Disability		✓	You	After tax
Flexible Spending Accounts		✓	You	Before tax
Health Savings Account		✓	You & Baylor	Before tax

Coverage Levels

Medical, dental and vision insurance coverage may be elected at one of the following levels:

- Employee only
- Employee + **Spouse**
- Employee + **Child(ren)**
- Employee + **Family**

The University subsidizes health premiums for every eligible employee. Employee premiums/costs are calculated based on annual salary range and coverage elections. Faculty members on 10-month contracts will pay premiums based on a 10-month premium schedule, even if the Faculty member chooses to have their regular pay distributed across a 12-month period. For more information on 10-month Faculty contract premiums, please visit www.baylor.edu/hr/FacultyPremiums2020.

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 Benefitfocus™ within 30 days of the event.

Dependent Eligibility

Eligible faculty and staff may elect medical, dental, and/or vision 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 \$2750, 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 Unreimbursed Medical 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 elect the Cigna PPO dental plan at Baylor's expense. **Spouse and 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 Benefitfocus™ 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 Benefitfocus™.

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.

Metlife (BayBridge) 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 Benefitfocus™ 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.

[Wellbeing 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.

[Baylor Retirement Plan \(BRP\) – 403\(b\)](#)

Baylor University provides a defined contribution retirement plan and a voluntary tax deferred annuity program for faculty and staff. The BRP is a "church plan" as defined by the Employee Retirement Income Security Act (ERISA) of 1974. The BRP 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. **TIAA** is the retirement plan vendor and record keeper for the BRP.

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 TIAA before Baylor begins making contributions. 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: Baylor University, at its sole discretion, may provide a defined contribution to eligible participants. In addition, eligible participants may make voluntary contributions into the Plan on either a pre-tax or after-tax basis.

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. Personal contributions are not required, but are encouraged. Employees who meet the eligibility requirements for Baylor contributions can elect to personally contribute pre-tax and/or Roth funds from their paychecks by completing a Salary Reduction Agreement in addition to activate their online account at www.tiaa.org/baylor.

Employees who do not immediately meet the eligibility requirements for Baylor contributions may establish their retirement plan early by completing a Salary Reduction Agreement and establishing their account at www.tiaa.org/baylor.

DIRECT ROLLOVERS TO THE BRP:

1. Establish an account at TIAA: www.tiaa.org/baylor
2. Contact previous plan to obtain rollover paperwork they may require.
3. Complete the rollover form and return it to your previous employer or the plan vendor.

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. Non-exempt (bi-weekly) full-time staff members initially accrue 4.93 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 10.67 hours per pay period. Accrual Rates are based on years of service.

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.

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, Juneteenth, 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

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 Caregiver Leave

Baylor University recognizes the need to provide paid time off for staff to care for themselves, their spouse, child(ren) or parent who has a serious health condition. This policy also provides paid time off to staff for exigency leave and military caregiver leave.

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 staff and benefit-eligible temporary employees 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 or call 254.710.2000

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 Benefitfocus™