

## 2019-2020

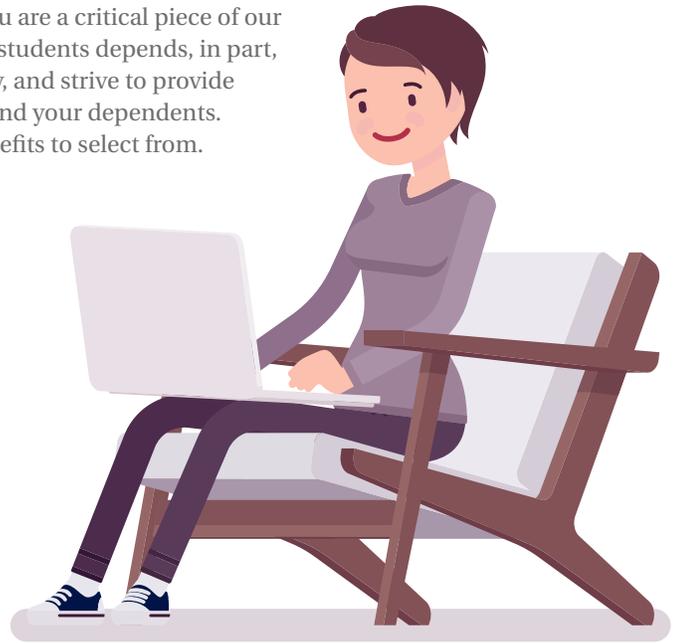
# EMPLOYEE BENEFITS INFORMATION

## Ashford University: Meaningful Work with An Impactful Purpose

At Ashford University, we are proud of our accomplishments, and equally appreciative of our employees who make these victories possible. We recognize that each of you are a critical piece of our ongoing success at the University. The quality of education we provide our students depends, in part, on the well-being of our team members. We care about you and your family, and strive to provide a comprehensive benefits package to support the individual needs of you and your dependents. For this reason, we offer a wide array of traditional and non-traditional benefits to select from.

### THE ASHFORD ADVANTAGE

Life at Ashford University is more than just a job. It is a career, a family, and a place many call home. Every day we go above and beyond for our students. The Ashford Advantage is how we go above and beyond for you. The Ashford Advantage total rewards package is designed to support many aspects of your life here at Ashford and at home. Our benefits programs are categorized into four pillars:



When you see ‘The Ashford Advantage’ logo – heads up! These communications may simply focus on one of our pillars or, like the logo above, all four. This is a quick way for you to easily identify the type of program you will be learning about.



### WEBSITE

Check out [TheAshfordAdvantage.com](https://TheAshfordAdvantage.com) to access Ashford University’s total rewards offerings.

- Access all of your Ashford University benefits in one place
- View the site on your computer or mobile device
- Compare medical plans
- Review employee discounts

### ELIGIBILITY

When you join the team at Ashford University as a full-time employee (working 30+ hours per week on a regular basis), you are eligible to enroll on the first of the month following your date of hire. You will also have the option to enroll your eligible dependents for health care benefits. Your eligible dependents include:

- Your legally married (same or opposite sex) spouse or state registered same sex domestic partner
- You or your spouse’s/state registered domestic partner’s biological children, stepchildren, adopted child or foster child up to age 26 regardless of marital or student status
- Any children for whom you are required to provide coverage under a Qualified Medical Child Support Order
- Your unmarried children, step-children or children of your domestic partner of any age, if they are incapable of self-care due to a physical or mental disability

## MEDICAL PLAN OPTIONS\*

Nothing is more important than you and your family's good health. Ashford University recognizes that you have different needs when it comes to your medical plans. That's why we provide you with plan choices that help you and your family achieve optimum health. We offer you the choice between four medical plan options.

### Account Based Plan Options:

- Cigna 1500 Copay Choice Fund with Health Reimbursement Account (HRA)
- Cigna 2000 Choice Fund with Health Savings Account (HSA)
- Cigna 2500 Choice Fund with Health Reimbursement Account (HRA)
- **Cigna Southern CA Select HMO** (provides access to certain in-network providers based on your location)  
San Diego: Scripps | Orange County: St. Joseph Hoag Health | Los Angeles: HealthCare Partners

\*For detailed summaries of each medical plan option (i.e. copays, prescriptions, etc.), please visit [TheAshfordAdvantage.com](http://TheAshfordAdvantage.com)

### NEED HELP DECIDING WHICH PLAN IS RIGHT FOR YOU?

Call the Cigna Pre-Enrollment Line at **800.401.4041**  
24 hours a day  
7 days a week



## HRA AND HSA EMPLOYER FUNDING

If you enroll in one of the Cigna Choice Fund Plans, Ashford University will contribute to your HRA or HSA account. The amount placed in the fund is pro-rated based on your enrollment date. Ashford University's annual contribution amounts are:

- \$750/year for employee only coverage
- \$1,500/year for employee + dependent(s) coverage

## DENTAL PLAN

The PPO dental plan is offered through Cigna. While you may choose to use any provider, you will receive the greatest coverage when electing to receive care from one of our in-network, Cigna Core Providers.

- Annual deductible: \$50 per member and \$150 per family; \$2,000 calendar year benefit per member under the Advantage Network
- Preventive & Diagnostic care covered at 100% (deductible waived); basic care covered at 80%; major care covered at 50%
- Orthodontia covered at 50% for adults and children up to \$1,500 lifetime maximum
- Plan includes 4 cleanings per year

## VISION PLAN

Vision insurance is offered through Cigna.

- \$20 copay for exams once every 12 months
- \$20 copay for materials; no charge for lenses after materials copay, once every 12 months
- Plan pays up to \$120 for frames, once every 24 months
- Elective contact lenses (in lieu of glasses) covered up to \$120 once every 12 months

## THE DOCTOR IS ALWAYS IN

Employees and family members enrolled in one of our medical plans will have access to doctors from the convenience of their home, office, or wherever they go! Cigna Telehealth Connection is an easy and cost effective solution that provides 24/7/365 access to non-urgent healthcare through a national network of licensed, board-certified, U.S. based doctors and pediatricians. Speak with a physician by phone or online video for diagnosis and treatment of a wide range of minor conditions. In some cases, treatment may even include prescribing medication that can be picked up at a local pharmacy.

## FLEXIBLE SPENDING ACCOUNTS

This benefit plan allows employees to pay for certain out-of-pocket healthcare and dependent care expenses with pre-tax dollars.



### Health Care Account

Set aside up to \$2,700 per year to pay for qualifying health care expenses with pre-tax dollars (HSA enrollees not eligible, see Limited Purpose Account)



### Limited Purpose Health Care Account (for HSA enrollees)

Set aside up to \$2,700 per year to pay for qualifying dental and vision care expenses with pre-tax dollars



### Dependent Care Account

Set aside up to \$5,000 per year (\$2,500 per year if married filing separate) to pay for qualifying dependent care expenses with pre-tax dollars

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

The EAP is a free, confidential program, dedicated to supporting the emotional health and well-being of our employees and their families.

- 5 free face-to-face visits per incident per year or unlimited telephonic, available 24/7





## DISABILITY INSURANCE

Ashford University provides both short-term disability (STD) and long-term disability (LTD) coverage through Cigna at no additional cost to you.

### Short Term Disability Insurance

- 60% of pre-disability base salary to a weekly maximum of \$1,200 for up to 12 weeks (in states with mandated wage-replacement, benefit coordination rules apply)

### Long Term Disability Insurance

- 60% of pre-disability base salary to a monthly maximum of \$15,000 until normal retirement age is reached, as long as employee continues to meet the definition of disability



## LIFE AND AD&D INSURANCE

While Ashford University pays the full cost of basic coverage, employees may choose to purchase additional voluntary coverage at their discretion.

### Basic Life and AD&D Insurance

- Coverage is a flat amount of \$50,000
- Coverage is a flat amount of \$100,000 (Mgrs & above)

### Voluntary Life Insurance

- Employee coverage available in \$10,000 increments up to \$500,000
- Spouse/DP coverage available in \$5,000 increments up to \$250,000 (or 50% employee coverage)
- Child(ren) coverage available at a flat amount of \$15,000

## FINANCIAL BENEFITS



- **Retirement Savings:** Employees can contribute up to the IRS maximum of \$19,000 (\$6,000 IRS catch-up if you are age 50+).



## ADDITIONAL BENEFITS

### Voluntary Benefits

- Hospital Indemnity Insurance pays a lump sum per period of hospital confinement, per covered person
- Accident Insurance pays benefits based on the injury sustained and the treatment needed, including ER care, doctor visits and related surgery
- Critical Illness Insurance pays a direct lump sum benefit at the first diagnosis of a covered condition

### Cigna Programs

- **Cignassurance®** provides beneficiaries with bereavement counseling, financial information and legal services
- **Cigna Secure Travel** provides emergency medical and travel services, as well as helpful pre-trip planning assistance, when traveling 100 miles or more away from home on company business or vacation
- **Cigna Identity Theft** assists with credit card fraud and financial/medical identity theft

### MetLaw

- Legal help with many everyday issues, including traffic violations, credit problems and child custody matters

### Will Preparation and Estate Planning

- Easy online creation of essential life and health legal documents (living will, and power of attorney) at no cost

### Voluntary Pet Insurance

- Discounted pet insurance that covers thousands of pet medical problems and conditions

### Employee Discounts

- Discounts on auto and home insurance, new vehicles, wireless phones, laptop computers, and much more

### Student Debt Repayment (Peanut Butter)

- To help our employees tackle student debt, Ashford University contributes \$50/month towards monthly student loan payments for most employees

### Education Tuition Benefit Program

- Eligible employees and their dependents can receive tuition discounts or tuition waivers for courses offered by Ashford University

### College Student Friday Dress

- Every Friday is College Student Friday! Please refer to the employee handbook for appropriate attire

### Paid Time Off

- 40 hours of sick leave are provided on an annual basis
- Vacation time accrues based on length of service
- 11 paid holidays observed per year: New Year's Day, Martin Luther King, Jr. Day, President's Day, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day and the Day After, Christmas Eve and Christmas Day
- Full-time employees receive one 8 hour floating holiday per year; part-time employees receive one 4 hour floating holiday



**COMPANY CONTRIBUTIONS** If you enroll in one of the Cigna Choice Fund Plan, Ashford will contribute to your HRA or HSA account. Amounts are prorated based on your coverage effective date and schedule below.

COVERAGE LEVEL	Q1 7/1 - 9/30	Q2 10/1 - 12/31	Q3 1/1 - 3/31	Q4 4/1 - 6/30
Employee Only	\$750	\$562.50	\$375	\$187.50
Employee + Dependent(s)	\$1,500	\$1,125	\$750	\$375

**HOW WE SHARE THE COSTS** Employees who participate in the health screening and assessment each year will earn a \$25 credit each paycheck towards the cost of their medical plan during the next year. While the health screening and assessment is entirely voluntary, only employees who complete the requirements (or Reasonable Alternative Standard) will earn the \$25 credit per pay period. Ashford University will automatically apply the wellness credit to reflect your participation (or the end of your participation) in the health screening and assessment for the following plan year. New hires will start at the wellness level.

TIER	EMPLOYEE PAYROLL DEDUCTION		EMPLOYER BI-WEEKLY CONTRIBUTIONS	
	WELLNESS	NON-WELLNESS	WELLNESS	NON-WELLNESS
<b>CIGNA 1500 COPAY CHOICE FUND WITH HEALTH REIMBURSEMENT ACCOUNT (HRA)</b>				
Employee Only	\$64.92	\$89.92	\$226.25	\$201.25
Employee + Spouse/RDP <sup>1</sup>	\$174.75	\$199.75	\$477.11	\$452.11
Employee + Child(ren)	\$163.13	\$188.13	\$441.81	\$416.81
Employee + Family	\$253.83	\$278.83	\$726.47	\$701.47
<b>CIGNA 2000 CHOICE FUND WITH HEALTH SAVINGS ACCOUNT (HSA)</b>				
Employee Only	\$54.72	\$79.72	\$210.18	\$185.18
Employee + Spouse/RDP <sup>1</sup>	\$153.82	\$178.82	\$439.44	\$414.44
Employee + Child(ren)	\$143.72	\$168.72	\$406.83	\$381.83
Employee + Family	\$222.41	\$247.41	\$669.86	\$644.86
<b>CIGNA 2500 CHOICE FUND WITH HEALTH REIMBURSEMENT ACCOUNT (HRA)</b>				
Employee Only	\$44.66	\$69.66	\$211.38	\$186.38
Employee + Spouse/RDP <sup>1</sup>	\$144.86	\$169.86	\$428.66	\$403.66
Employee + Child(ren)	\$120.47	\$145.47	\$411.75	\$386.75
Employee + Family	\$185.83	\$210.83	\$676.78	\$651.78
<b>CIGNA SOUTHERN CA SELECT HMO (SOUTHERN CALIFORNIA ONLY)</b>				
Employee Only	\$57.19	\$82.19	\$152.63	\$127.63
Employee + Spouse/RDP <sup>1</sup>	\$162.81	\$187.81	\$305.21	\$280.21
Employee + Child(ren)	\$150.88	\$175.88	\$283.55	\$258.55
Employee + Family	\$243.95	\$268.95	\$459.18	\$434.18
TIER	EMPLOYEE PAYROLL DEDUCTION		EMPLOYER BI-WEEKLY CONTRIBUTIONS	
<b>CIGNA DENTAL PPO</b>				
Employee Only	\$6.77		\$12.03	
Employee + Spouse/RDP <sup>1</sup>	\$13.37		\$23.80	
Employee + Child(ren)	\$12.98		\$23.10	
Employee + Family	\$19.56		\$34.81	
<b>CIGNA VISION PPO</b>				
Employee Only	\$0.87		\$1.40	
Employee + Spouse/RDP <sup>1</sup>	\$1.46		\$3.07	
Employee + Child(ren)	\$1.49		\$3.08	
Employee + Family	\$2.34		\$4.96	

<sup>1</sup> RDP = Registered Domestic Partner. Under federal tax laws, pre-tax dollars cannot be used to purchase benefits for your domestic partner or for the child(ren) of your domestic partner unless you can claim the child(ren) as legal dependent(s) pursuant to the IRS guidelines. In addition, the amount that Ashford University contributes toward the cost of your domestic partner's or their child's medical, dental and vision coverage and the actuarial value determined for the HRA/HSA fund will be taxable to you as regular income included on your W-2 form. These laws do not apply to legal same or opposite sex spouses or their children.