



# 2025 BENEFITS AT-A-GLANCE

HEALTH BENEFITS

LIFE AND FAMILY

FINANCE AND SAVINGS

WELLNESS BENEFITS



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**Our employees are our most valuable asset. That's why at Chapman University, we are committed to providing a comprehensive employee benefits program that helps our employees stay healthy, feel secure and maintain a work-life balance.**

## Benefits Eligibility

- Full-time Faculty and regular status employees who are regularly scheduled to work 30 or more hours per week may participate in all benefit programs offered by Chapman University.
- Full-time Faculty and regular status employees who are regularly scheduled to work 20 – 29 hours per week may participate in the Employee Assistance Program and Bright Horizons.
- Eligible family members may also be enrolled for coverage under many of the plans.
- Benefits become effective on the first day of the month following the date of regular status employment.

## BENEFITS AT-A-GLANCE

BENEFITS	COVERAGE OPTIONS
Medical & Prescription	<ul style="list-style-type: none"> <li>• Kaiser HMO (Southern CA only)</li> <li>• Cigna Select HMO (Southern CA only) <ul style="list-style-type: none"> <li>– Inland Empire: Heritage Provider Network</li> <li>– Los Angeles County: Memorial Care, Heritage Provider Network and Providence St. Joseph Health Center</li> <li>– Orange County: Providence St. Joseph Hoag Health</li> <li>– San Diego County: Scripps</li> </ul> </li> <li>• Cigna Full HMO (CA only)</li> <li>• Cigna Open Access Plus HDHP + HSA</li> <li>• Cigna PPO</li> </ul>
Health Savings Account (HSA)	• Available to Cigna HDHP + HSA medical plan members
Dental	<ul style="list-style-type: none"> <li>• Delta Dental DeltaCare USA</li> <li>• Delta Dental PPO</li> </ul>
Vision	<ul style="list-style-type: none"> <li>• VSP Basic</li> <li>• VSP Premier</li> </ul>
Flexible Spending Accounts (FSAs)	<ul style="list-style-type: none"> <li>• Health Care FSA</li> <li>• Limited-Purpose Health Care FSA for HSA participants</li> <li>• Dependent Care FSA</li> </ul>
Life/AD&D	<ul style="list-style-type: none"> <li>• Basic coverage for employee only</li> <li>• Supplemental coverage for employee plus family</li> </ul>
Disability	• Long-term disability
Unum Voluntary Benefits	• Accident insurance, critical illness insurance and whole life insurance with a long-term care option
Employee Assistance Program	• Counseling and work-life services through Health Advocate / The Standard
Voluntary Legal Plan	• Prepaid legal services through MetLife Legal Plans
Bright Horizons Care Advantage	• Back-up childcare and adult/eldercare; find babysitters, nannies, senior care resources and more
Spot Pet Insurance	• Veterinary care coverage for pets
Auto & Home Insurance	• Special rates and generous discounts on auto and home insurance through California Casualty
Valuable Extras	<ul style="list-style-type: none"> <li>• ThrivePass Wellness Program</li> <li>• Life Services Toolkit</li> <li>• Healthy Rewards</li> <li>• Travel Assistance</li> <li>• ScholarShare 529 Program</li> <li>• Retirement Plans</li> </ul>



# HEALTH BENEFITS

## Medical Plans

Chapman University offers employees a choice of five different medical plans. Coverage under all plans includes comprehensive medical care and prescription drug coverage. The plans also offer many resources and tools to help employees maintain a healthy lifestyle. Plan options include:

- Kaiser HMO (Southern CA only)
- Cigna Select HMO (Southern CA only)
  - Inland Empire: Heritage Provider Network
  - Los Angeles County: Memorial Care, Heritage Provider Network and Providence St. Joseph Health Center
  - Orange County: Providence St. Joseph Hoag Health
  - San Diego County: Scripps
- Cigna Full HMO (CA only)
- Cigna Open Access Plus HDHP + HSA
- Cigna PPO

## Health Savings Account (HSA)

Employees who enroll in the Cigna Open Access Plus HDHP + HSA have an opportunity to open a health savings account (HSA) that is partially funded by Chapman University. An HSA is a tax-favored, personal savings account that allows employees to save and pay for qualified health-related expenses on a tax-favored basis.

Chapman University contributes the following amounts to the employee's health savings account (HSA):

- \$750 per year for employee only coverage
- \$1,500 per year for employee +1 or more coverage

## Dental Plans

Employees have a choice between two different dental plans administered through Delta Dental. Both dental plans provide coverage for preventive, basic and major services as well as orthodontia. Plan options include:

- Delta Dental DeltaCare USA
- Delta Dental PPO

## Vision Plans

Vision coverage is available through Vision Service Plan (VSP) and covers eye exams, lenses, frames and contacts. The plans also offer special discounts on many non-covered services. Employees have a choice between two different vision plans. Plan options include:

- VSP Basic
- VSP Premier



# FINANCE AND SAVINGS

## Flexible Spending Accounts (FSA)

Employees have an opportunity to participate in three different flexible spending accounts (FSA) administered through WEX. With the FSAs, employees can set aside money (up to the annual IRS limit) to pay for eligible health care and/or dependent day care expenses.

Account options include:

- Health Care FSA
- Limited-Purpose Health Care FSA for HSA Participants
- Dependent Care FSA

## Life and AD&D Insurance

Employees are provided with basic life and basic accidental death and dismemberment (AD&D) coverage at **NO COST**. The benefit amount is equal to two (2) times the employee's annual base salary, up to a maximum of \$800,000. Employees also have an opportunity to purchase supplemental life and supplemental AD&D coverage at affordable group rates through payroll deduction for themselves and their eligible family members.

## Disability Coverage

Disability coverage provides partial replacement of lost wages when an employee is unable to work due to a covered illness or injury. Eligible employees are provided with long-term disability coverage at **NO COST**. The benefit amount is equal to 60% of the employee's monthly covered earnings, up to a maximum of \$16,000.

## Unum Voluntary Benefits

Employees have an opportunity to enroll in voluntary benefits through Unum.

Benefit options include:

- Accident Insurance
- Critical Illness Insurance
- Whole Life Insurance with a Long-Term Care Option





# LIFE AND FAMILY

## Employee Assistance Program

Counseling and work-life services are available to employees and their eligible family members at **NO COST**. The Employee Assistance Program (EAP) offers support, guidance and resources that help employees resolve personal issues and meet life's challenges. Employees have unlimited access to counselors by telephone, resources and tools online and up to three (3) face-to-face counseling sessions each year per issue.

## Voluntary Legal Plan

Employees are provided with an opportunity to purchase pre-paid legal services through MetLife Legal Plans at an affordable group rate. The plan gives employees and their family members access to legal assistance for matters concerning estate planning, real estate, family law, consumer protection and more.

## Auto & Home Insurance

Employees have an opportunity to purchase auto and home insurance through California Casualty at discounted rates.

## Bright Horizons Care Advantage

The Bright Horizons Care Advantage program provides employees with access to back-up childcare and adult/eldercare to assist them in balancing the competing demands of work and life. Employees are also provided with access to a free comprehensive database of babysitters, nannies, senior care resources, tutors and more.

## Spot Pet Insurance

Pet insurance is a financial safety net from high vet bills due to accidents, injuries and illnesses. Chapman University employees receive an exclusive 10% discount off the first pet and 20% off each additional pet they enroll.



# WELLNESS BENEFITS

## ThrivePass Wellness Program

Through ThrivePass, Chapman University offers employees wellness benefits, rewards and a Wellness Savings Account (WSA). Chapman University deposits money into the employee's WSA to spend on discounted wellness activities, services and products on the ThrivePass platform. Employees can also apply to be reimbursed for wellness purchases made outside of the ThrivePass marketplace through their reimbursement feature. Vendor partners include (but are not limited to) Corepower Yoga, 24-Hour Fitness and Lifetime Athletic.

## Life Services Toolkit

The Health Advocate Life Services Toolkit through The Standard offers online tools and resources to help employees and their beneficiaries with estate planning assistance, financial planning, health and wellness, identity theft protection and funeral arrangements.

## Healthy Rewards

Through Cigna's Healthy Rewards program, employees are eligible for offers and discounts up to 40% off on a range of health and wellness-related services and products, such as fitness club memberships, weight loss programs, tobacco cessation, pharmacy and vitamins.

## Travel Assistance

The Assist America travel assistance program through The Standard is free to employees and provides emergency medical and travel services, as well as helpful pre-trip planning assistance when employees are traveling 100 miles or more away from home.

## ScholarShare 529 Program

The ScholarShare 529 program provides employees with a tax-advantaged way to deposit after-tax contributions to save for future college expenses.

## Retirement Plans

The University offers two retirement plans to eligible employees. They are the Tax Deferred Annuity (TDA) 403b and the Defined Contribution (DC) 401a Retirement Plans. Both plans provide tax-deferred retirement savings.

### Chapman University Tax Deferred Annuity (TDA) 403b Plan

- The Tax Deferred Annuity Plan consists of employee contributions only.
- Employees are eligible the first of the month following date of hire.
- Pre-tax and after-tax Roth contributions are available.
- Authorized fund sponsors are TIAA and Fidelity Investments.

### Chapman University Deferred Contribution (DC) 401a Plan

- Employees are eligible the first of the month following date of hire.
- The Defined Contribution Plan consists of employer contributions in two layers:
  1. A 3% discretionary employer contribution (no employee contributions are required)
  2. A 1% to 6% discretionary employer matching contribution (employee contribution required)

# 2025 BENEFIT COSTS

Chapman University pays a considerable portion of medical, dental and vision premium costs for employees and their eligible family members.

**Deductions shown are on a monthly basis.**

MEDICAL					
Coverage Tier	Kaiser HMO (Southern CA only)	Cigna Select HMO (Inland Empire, Los Angeles, Orange and San Diego County only)	Cigna Full HMO (CA only)	Cigna Open Access Plus HDHP + HSA	Cigna PPO
Employee Only	\$7.00	\$7.00	\$51.00	\$105.00	\$400.00
Employee + 1	\$110.00	\$110.00	\$480.00	\$460.00	\$1,200.00
Employee + 2 or More	\$220.00	\$220.00	\$680.00	\$660.00	\$1,700.00

DENTAL			VISION	
Coverage Tier	Delta Dental DeltaCare USA	Delta Dental PPO	VSP Basic	VSP Premier
Employee Only	\$7.24	\$28.28	\$0.00	\$4.00
Employee + 1	\$18.00	\$62.70	\$0.00	\$6.30
Employee + 2 or More	\$24.62	\$89.84	\$0.00	\$9.56

This benefits overview highlights the key features of the Chapman University benefit plans. It is intended to be only a summary of the benefits available to eligible employees. If for any reason there is a discrepancy between the official plan documents and this benefits overview, the plan documents will always govern. Chapman University reserves the right to change or discontinue benefits programs at any time.