

# COOPER UNIVERSITY HEALTH CARE

## 2022 SUMMARY OF BENEFITS

BENEFIT	DESCRIPTION	ELIGIBILITY	WAITING PERIOD	COST PAID BY
<p style="text-align: center;"><b>Medical</b></p> <p><b>Anyone hired 1/1/2018 or thereafter cannot enroll a spouse in medical coverage if they are offered coverage through their employer.</b></p> <p><b>If you elect spousal coverage, you will be required to attest that your spouse does not have available coverage through their employer.</b></p>	<p>1. Cooper Basic High Deductible Health Plan PPO administered by Independence Administrators</p> <p>2. Cooper Core Plan PPO administered by Independence Administrators with 3 tiers of coverage.</p> <p>3. Cooper Standard PPO Plan administered by Independence Administrators with 3 tiers of coverage.</p>	<p>Full-time and part-time employees (minimum of 20 hours per week) and their eligible dependents.</p>	<p><b>Full-time Employees:</b> 1<sup>st</sup> day of the month following or coincident with date of employment</p> <p><b>Part Time employees:</b> 1<sup>st</sup> day of the month following 3 full months of employment</p>	<p>Cooper University Health Care and Employee:</p> <p>Rates are based upon a 5-tier plan which looks at rate of pay (hourly), level of coverage and plan selection.</p> <p>Tier 1: &lt;\$19.24 Tier 2: \$19.24 - \$36.05 Tier 3: \$36.06 - \$52.88 Tier 4: \$52.89 - \$84.13 Tier 5: \$84.14 +</p> <p>26 Bi-weekly pre-tax contributions</p>
<p><b>Prescription Drug (Part of Medical Plan)</b></p>	<p>Employees must be enrolled in a Medical Plan to have prescription coverage through Express-Scripts.</p> <p>Cooper Core &amp; Cooper Standard PPO Plans: Express Scripts Rx coverage: Greater of 20% of the cost of the drug or \$10 for generic; \$25 for name brand formulary; \$40 for name brand non-formulary; maximum of \$150 per Rx for 30-day supply. 90 day mail order or Smart90 Walgreen's Programs available</p> <p>Mandatory Mail-Order or Walgreen's Smart 90 for all maintenance medications after two fills at a retail pharmacy, you will pay 100% of the retail cost if you don't move to mail order or Smart 90 Program.</p>	<p>Same as Medical Plan</p>	<p>Same as Medical Plan</p>	<p>Cost paid as part of the Medical Plan premium</p>

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<b>Vision Plan</b>	Vision plan is Administered by EyeMed. In- and out-of-network benefits available	Same as Medical Plan	<b>Same as medical</b>	Rates are based on level of coverage.
<b>Dental</b>	<p>1. Delta Dental DPO – \$1250 individual annual maximum; 100% preventive/diagnostic coverage Orthodontia for dependent children up to age 26 only with a \$1500 lifetime maximum.</p> <p>2. Delta Dental Buy-Up DPO - \$1800 individual maximum; 100% preventive &amp; diagnostic 100% remaining basic services if using a Preferred provider. Orthodontia covered for dependent children up to age 26 &amp; adults with a \$2000 lifetime maximum benefit.</p> <p>3. Assurant DMO – Dental HMO with co-pays for different services. Must designate a dental office from list of participating providers. No age limit on orthodontia, no deductible and no maximum limit.</p>	<p>Full-time and part-time employees (minimum of 20 hours per week) and their eligible dependents</p> <p>Baylor RN's are eligible</p>	<b>Same as medical</b>	<p>Cooper University Hospital and Employee</p> <p>Bi-weekly pre-tax contributions</p>
<b>Basic Life Insurance and Basic Accidental Death &amp; Dismemberment (AD&amp;D) Insurance</b>	<p>Term life insurance that provides 1x base salary to a maximum of \$600,000</p> <p>Reduces 50% once employee reaches age 70</p>	Full-time and part-time employees (minimum of 20 hours per week)	<b>Same as Medical</b>	Cooper University Heath Care
<b>Supplemental Employee Life Insurance</b>	<p>Term life insurance that provides up to 5 times annual base salary to a maximum of \$1,000,000.</p> <p>Evidence of Insurability (EOI) Form is required with a combined benefit of basic and supplemental life insurance exceeding \$800,000</p>	Full-time and part-time employees (minimum of 20 hours per week)	<b>Same as Medical</b>	<p>Employee</p> <p>Bi-weekly after-tax contributions</p>
<b>Spouse Life Insurance</b>	Term life insurance for spouse provides up to \$25,000 in increments of \$5,000. Rates based upon spouse's age and level of coverage. Cannot elect more than 100% of employee's basic life coverage	Full-time and part-time employees' (minimum of 20 hours per week)	<b>Same as Medical</b>	<p>Employee</p> <p>Bi-weekly after-tax contributions</p>

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<b>Child Life Insurance</b>	Term life insurance on child(ren) provides \$5,000 or \$10,000 of coverage  \$5,000 policy costs \$1.08 bi-weekly; \$10,000 policy costs \$2.16 bi-weekly.	Full-time and part-time employees' (minimum of 20 hours per week)	<b>Same as Medical</b>	Employee  Bi-weekly after-tax contributions
<b>Medical Spending Account (MSA)</b>	Reimbursement for out-of-Pocket medical, dental and vision expenses (excludes insurance premiums).  Minimum – \$100 per year Maximum – \$2,850 per year	Full-time and part-time employees (minimum of 20 hours per week)  Baylor RNs eligible	<b>Same as Medical</b>	Employee  Bi-weekly pre-tax contributions
<b>Dependent and/or Elder Care Spending Account (DSA)</b>	Reimbursement for dependent care expenses  Minimum - \$100 per year Maximum - \$5,000 per year or \$2,500 if married and file separate tax returns	Full-time and part-time employees (minimum of 20 hours per week)	<b>Same as Medical</b>	Employee  Bi-weekly pre-tax contributions
<b>Workers Compensation</b>	70% of base salary (of salary up to the cap of \$1,065 for 2022) for a work-related injury  Restricted duty assignments available	All employees	<b>Immediate</b>	Cooper University Health Care
<b>Short-Term Disability (STD)</b>	As of 1/1/2022 the State of NJ pays 85% of your average weekly wage up to a maximum of \$993 per week.	All Employees	No waiting period, but must have worked at least 20 weeks regardless of Employer and have an earnings of at least \$200 weekly.	Employee and Cooper University Health Care
<b>Voluntary Short-Term Disability Program</b>	Used to supplement pay after selecting 30, 60 or 90 day elimination period.	Full-time and part-time employees (minimum of 20 hours per week)	<b>Same as Medical</b>	Employee  Bi-weekly after-tax contributions

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<b>Long-term Disability (LTD)</b>	Disability insurance that provides up to 60% of base salary until age 65 or until the employee returns to work  Provided through Unum	Full-time and part-time employees (minimum of 20 hours per week)	<b>Same as Medical</b>	Cooper University Health Care
<b>Leave of Absence</b>	1. Family Leave — up to 12 weeks, per “rolling” 12 month period  2. Medical Leave — up to 12 weeks per “rolling” 12 month period  3. Personal Leave — 30 unpaid consecutive calendar days per 12 month period  4. Cooper provides up to 12 weeks salary continuation for any FMLA eligible occurrence for employees own illness or disability	Employees who have at least 1-year of service and have worked at least 1000 hours within the 12 months prior to the start of the leave.	12 months of employment <b>AND</b> 1,000 hours worked	N/A
<b>403(b) Tax Sheltered Annuity (TSA)</b>	<a href="http://www.fidelity.com/atwork">Fidelity 1-800-343-0860 www.fidelity.com/atwork</a>  Automatic enrollment with 3% of base pay contribution at date of hire	Active employees  Immediately 100% vested.	<b>Immediate</b>	Employee  Bi-weekly pre-tax contributions
<b>Paid Time Off (PTO)</b>	A flexible time off system that combines sick, holiday, vacation and personal days into one plan. Dependent upon position held, status and length of service will determine accrual rate	Full-time and part-time employees (minimum of 20 hours per week)	PTO begins to accrue from date of hire but cannot be used until after 3 months of employment	Cooper University Health Care
<b>Extended Sick Leave</b>	A companion benefit to PTO, which provides protection against long-term illness. May be used to supplement short term disability and workers’ compensation. ESL is also used for bereavement leave	Full-time and part-time employees (minimum of 20 hours per week)	ESL begins to accrue from date of hire but cannot be used until after 12 months of employment	Cooper University Health Care

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<b>Employee Assistance Program (EAP)</b>	Provides employees and immediate family members with 5 free confidential counseling sessions per year	All employees	<b>Immediate</b>	Cooper University Health Care
<b>Employee Self Service (ESS)</b>	Cooper's online HR and Payroll information management tool that employees can utilize 24/7/365. <a href="https://cuhprd.cooperhealth.edu">https://cuhprd.cooperhealth.edu</a>	All employees	<b>N/A</b>	<b>N/A</b>
<b>Cooper Solutions</b>	For convenience, this program offers a wide arrange of services to make employees' daily lives easier. Includes dry cleaning services, jewelry repair, discounted events, and more	All employees	<b>Immediate</b>	<b>Employee</b>
<b>Long Term Care (LTC)</b>	Covers many day-to-day expenses for elderly or disabled care not covered by medical plans. Coverage is available for employees and their eligible dependents, parents and Parents-in-law.	Full-time and part-time employees (minimum of 20 hours per week)	<b>Immediate</b>	<b>Employee</b>
<b>Pre-Paid Legal Services</b>	Countrywide Pre-paid Legal Services provide an array of valuable legal services from their network of attorneys including: legal advice, will preparation and identity theft assistance.	Full-time and part-time employees (minimum of 20 hours per week)	<b>Full-time &amp; Part-time employees:</b> 1 <sup>st</sup> day of the month following or coincident with date of employment	Employee Bi-weekly after-tax contributions
<b>RideECO Select Commuter Program</b>	Offers savings to commuting Employees using SEPTA, PATCO, NJ Transit and DART First State and Amtrak. Pre-taxed monthly benefit maximum of \$285.00	Full-time and part-time employees (minimum of 20 hours per week)	<b>Immediate</b>	Employee Bi-weekly pre-tax contributions
<b>Smoking Cessation</b>	Alere Quit for Life Program \$350 value paid for by Cooper. 1.866.QUIT.4.LIFE (1.866.784.8454) or sign up on QuitNow.net.	All employees	<b>Immediate</b>	Cooper University Health Care

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<b>Tuition Reimbursement</b>	<p>Calendar-year reimbursement amounts:</p> <p>Regular full-time employees: Undergrad: \$3,500 Grad: \$5,500</p> <p>Regular part-time employees: Undergrad: \$1,750 Grad: \$2,750</p>	Full-time and part-time employees (minimum of 20 hours per week)	<b>All full-time and part-time employees:</b> 3 full Months of employment before course start date for tuition reimbursement and 1 full year of employment before course start date for tuition advance payment.	Cooper University Health Care
<b>Staff Development</b>	<p>Calendar Year reimbursement amounts: \$500 per year</p>	Full-time and part-time employees (minimum of 20 hours per week)	<b>Immediate</b>	Cooper University Health Care
<b>Wellness Programs</b>	<p>Must be Enrolled in Cooper Basic/Core/Standard Plans and complete an Annual Routine Physical, Health Risk Assessment and Attest to being a non-tobacco user. One medical premium will be Waived in December.</p>		<b>November 1 through October 31</b>	<p>Cooper University Health Care</p> <p>Complete all three requirements – one bi-weekly medical premium waived in December</p>

\* This summary is only intended to be a highlight of benefits. All benefits are provided in accordance with the group contract and with Cooper University Health Care Human Resources Policies. In case of any conflict between this Summary of Benefits and the Plan Documents/Human Resources Policies, the Plan Document/Human Resources Policies will prevail. Nothing in this brochure is intended to, nor does it supersede any provisions or terms and conditions established by an agreement between Cooper University Health Care and a collective bargaining representative of its employees.