An overview of your benefits at American University
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Contact information

American University
Office of Human Resources
(202) 885-3836
hrpayrollhelp@american.edu
www.american.edu/hr

Mailing Address
4400 Massachusetts Avenue, NW
Washington, DC 20016-8054

Office Location
3201 New Mexico Avenue, Suite 350
Washington, DC 20016

For more information

For detailed information about our benefits, including official plan documents and the Faculty Staff Benefits manual, visit www.american.edu/hr/benefits and scroll to benefit resources on the right.

All benefits that require enrollment during a specific enrollment window are found under Health & Welfare benefits.
Benefits to support you & your family

Our success at American University depends on the contributions and commitment of our faculty and staff. Thank you for your work to move the university forward as it strives to achieve its strategic goals.

Benefits that require enrollment at specific times

Some benefits require enrollment during the first 30 days of your start date, open enrollment, or when you experience a qualifying life event, including:

- Medical & prescription coverage;
- Dental coverage;
- Flexible spending accounts
- Life and accidental death & dismemberment insurance;
- Legal plan.

Benefits available throughout the year

Other benefits and programs that allow you to add, change, or participate throughout the year:

- Defined contribution 403(b) retirement plan;
- Tuition remission & Education benefits for dependent children;
- Disability coverage;
- AhealthyU faculty & staff wellness program;
- Commuter & parking benefits;
- Work-life programs and family services & resources;
- Vision coverage;
- Group auto and home insurance;
- Pet insurance.

Eligibility

You are eligible for the benefits in this guide if you are a full-time faculty or staff member as defined in the Faculty Staff Benefits Manual.

Eligible dependents

You may enroll your eligible dependents for medical, dental, legal, and life insurance coverage. Your dependents may include your:

- Spouse;
- Domestic partner1;
- Eligible children, including:
  - Your children;
  - Stepchildren;
  - Legally adopted children;
  - Children who have been placed with you for adoption; and
  - Children for whom you have been appointed legal guardian.

In most cases, your dependent children are eligible for medical, dental, and legal plan coverage until the end of the year in which they reach age 26. If your dependent child is disabled, there is no age restriction on these benefits2.

---

1 Domestic partners may be added to the plan as long as you meet eligibility requirements and have a valid Affidavit of Domestic Partnership on file in the Office of Human Resources.

2 Disabled children who are incapable of supporting themselves due to a mental or physical disability, provided that the disability occurred before the child reached age 26.
Enrollment

When to enroll
You may enroll in most of the university benefit plans:

- Within 30 days of your start date after you are initially hired;
- During the annual open enrollment period; and/or
- At the time of a qualifying life event.

How to enroll

New hires
Attend a new hire orientation to receive an overview of AU’s benefit plans. You must complete your enrollment within 30 days of your start date.

During open enrollment
American University’s open enrollment occurs in November each year.

During the year
Complete and submit your enrollment within 30 days of your qualifying life event, along with documentation to support the life event.

To learn more about the benefits offered in this guide and other benefits provided by the university, visit www.american.edu/hr/benefits.

Enroll or online

1. Login to the myAU portal
2. From the Work@AU navigation menu, click Benefits: myBenefits

Qualifying life events

You can change your medical and/or dental plans during the year, according to the IRS rules, only when you experience a qualifying life event such as:

- Marriage, divorce or legal separation
- Death of a spouse, domestic partner, or dependent
- Birth or adoption of a new dependent or gaining legal custody of a new dependent
- A change in a dependent’s eligibility status
- Employment change for a spouse or domestic partner
- A change in your employment status or that of your spouse or domestic partner
- A change of your residence
Cost for coverage overview

American University contributes to the total cost of your health care coverage. Your portion of the premium is a pretax contribution, meaning that it is deducted from your pay before taxes are withheld. For more information about any of American University's benefits, visit the benefits site at www.american.edu/hr/benefits

- Medical: the university contributes 80% towards individual coverage and 65% for individual plus one and family coverage.
- Dental: the university contributes 25% for individual coverage and 20% for individual plus one and family coverage.

<table>
<thead>
<tr>
<th>Plans</th>
<th>2020 Rates</th>
<th>2020 AU Share/Month</th>
<th>2020 Employee Share/Month</th>
<th>2020 Employee Share/Bi-Weekly</th>
</tr>
</thead>
<tbody>
<tr>
<td>CareFirst &amp; Express Scripts</td>
<td>Individual under $40K</td>
<td>$741.08</td>
<td>$704.03</td>
<td>$37.05</td>
</tr>
<tr>
<td></td>
<td>Individual over $40K</td>
<td>$741.08</td>
<td>$592.87</td>
<td>$148.21</td>
</tr>
<tr>
<td></td>
<td>Individual + 1</td>
<td>$1,480.77</td>
<td>$962.50</td>
<td>$518.27</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$2,146.68</td>
<td>$1,395.34</td>
<td>$751.34</td>
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<tr>
<td>Kaiser Permanente</td>
<td>Individual under $40K</td>
<td>$499.41</td>
<td>$474.44</td>
<td>$24.97</td>
</tr>
<tr>
<td></td>
<td>Individual over $40K</td>
<td>$499.41</td>
<td>$399.53</td>
<td>$99.88</td>
</tr>
<tr>
<td></td>
<td>Individual + 1</td>
<td>$1,001.47</td>
<td>$650.96</td>
<td>$350.51</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$1,453.29</td>
<td>$944.64</td>
<td>$508.65</td>
</tr>
<tr>
<td>Delta Dental Comprehensive</td>
<td>Individual</td>
<td>$40.53</td>
<td>$10.13</td>
<td>$30.40</td>
</tr>
<tr>
<td></td>
<td>Individual + 1</td>
<td>$81.07</td>
<td>$16.21</td>
<td>$64.86</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$117.51</td>
<td>$23.50</td>
<td>$94.01</td>
</tr>
<tr>
<td>Delta Dental Basic</td>
<td>Individual</td>
<td>$32.21</td>
<td>$8.05</td>
<td>$24.16</td>
</tr>
<tr>
<td></td>
<td>Individual + 1</td>
<td>$64.42</td>
<td>$12.88</td>
<td>$51.54</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$93.38</td>
<td>$18.68</td>
<td>$74.70</td>
</tr>
<tr>
<td>Hyatt Legal's MetLaw Plan</td>
<td>Individual</td>
<td>$16.50</td>
<td>$0.00</td>
<td>$16.50</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>$16.50</td>
<td>$0.00</td>
<td>$16.50</td>
</tr>
<tr>
<td>Flexible Spending Accounts</td>
<td>Fee</td>
<td>$2.95</td>
<td>$1.50</td>
<td>$1.45</td>
</tr>
<tr>
<td>Optional Life Insurance</td>
<td>Optional Life</td>
<td>Varies</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Medical & prescription coverage

American University offers a choice between two medical options:

- **CareFirst BlueChoice Advantage** offers the flexibility to choose from BlueChoice and BluePreferred PPO providers locally and BlueCard PPO providers nationwide for in-network benefits as well as out-of-network providers.

  Your choice of provider affects your out-of-pocket in the CareFirst plan. Out-of-network deductibles, maximums, and other costs are significantly higher than those in-network. Visit [www.carefirst.com](http://www.carefirst.com) to find out if your provider is in-network.

- **Kaiser Permanente HMO** utilizes a local network of facilities and providers with over 30 locations in the DC, Maryland, and Virginia region. Go to [www.kaiserpermanente.org](http://www.kaiserpermanente.org) to locate a medical provider and select your region (Maryland/Virginia/Washington DC).

For more information about medical coverage or any of American University's benefits, visit the benefits site at [www.american.edu/hr/benefits](http://www.american.edu/hr/benefits). You can also find a detailed medical benefits summary and comparison chart for the CareFirst and Kaiser medical options online.

Terms to know

**Annual deductible** is the amount you pay before your insurance begins covering certain services, such as hospitalization or outpatient surgery.

**Coinsurance** is the amount you pay as a percentage of the allowed cost of your services, after you reach the annual deductible and until you reach the plan's out-of-pocket maximum.

**Copayment (copay)** is a fixed amount you pay for a health care service.

**Out-of-pocket maximum** is the most you will pay for covered medical services in a calendar year. Once you meet it, the plan will pay the full cost of additional expenses.

**Generic drugs** meet the same standard quality and is an ingredient or therapeutic match to the brand name equivalent.

**Brand name formulary drugs** have no generic equivalent and are included on the plan’s preferred drug list.

**Brand name non-formulary drugs** have no generic equivalent and are not included on the plan’s preferred drug list.

Vision coverage

Discounts through MetLife VisionAccess are automatically available to you at no cost. Simply visit a participating VisionAccess provider or center and use program code: MET2020 and they will automatically charge you the discounted rate.

If you are enrolling in an AU-sponsored medical plan, you also receive vision benefits through your CareFirst or Kaiser plan.

For more information about vision coverage or any of American University's benefits, visit the benefits site at [www.american.edu/hr/benefits](http://www.american.edu/hr/benefits).
## Compare CareFirst & Kaiser medical options

<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td><strong>CareFirst BlueChoice Advantage</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>In-network</strong></td>
<td>Use any provider in BlueChoice, BluePreferred PPO, or BlueCard PPO. No referral required.</td>
<td>$400 individual</td>
<td>$20 primary care</td>
<td>90% paid by health plan</td>
<td>$2,750 individual</td>
<td>Express Scripts** Generic drugs $10</td>
<td>Express Scripts and CVS Smart90† $3,850 individual</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$800 individual + 1</td>
<td>$40 specialty care</td>
<td>10% paid by participant</td>
<td>$5,500 individual + 1</td>
<td>Brand name formulary 30% coinsurance to $30 maximum</td>
<td>$7,700 family</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$800 family</td>
<td>No copayment for:</td>
<td></td>
<td>$5,500 family</td>
<td>Brand name formulary 30% coinsurance to $75 maximum</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>In-network deductible applies to non-preventive care services (preventive care such as annual physicals and mammograms are not subject to the deductible).</td>
<td>preventive care office visits</td>
<td></td>
<td></td>
<td>Brand name non-formulary 50% coinsurance to $50 maximum</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>women's preventive health services</td>
<td></td>
<td></td>
<td>Excluded drugs* 100% patient responsibility</td>
<td></td>
</tr>
<tr>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Out-of-network</strong></td>
<td>Choose any physician, no network limitations. No referral required.</td>
<td>$1,000 individual</td>
<td>None</td>
<td>65% paid by health plan</td>
<td>$4,000 individual</td>
<td>Kaiser Center Pharmacy Generic drugs $10</td>
<td>Included with medical</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$2,000 individual + 1</td>
<td>35% paid by participant</td>
<td></td>
<td>$8,000 individual + 1</td>
<td>Brand name formulary $20</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>$2,000 family</td>
<td></td>
<td></td>
<td>$8,000 family</td>
<td>Outside Pharmacy Generic drugs $20</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Excluded drugs not applicable</td>
<td></td>
</tr>
<tr>
<td><strong>Kaiser Permanente</strong></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>HMO</strong></td>
<td>Must select a primary care physician at one of Kaiser Permanente's medical centers.</td>
<td>None</td>
<td>$20 primary care</td>
<td>None</td>
<td>$3,500 individual</td>
<td>Kaiser Home Delivery Generic drugs $20</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>$40 specialty care</td>
<td></td>
<td>$9,400 family</td>
<td>Brand name formulary $40</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Does not apply to outpatient mental health and prescription benefits. No copayment for:</td>
<td></td>
<td></td>
<td>Brand name non-formulary $70</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• adult and children over age 5 preventive care office visits</td>
<td></td>
<td></td>
<td>Excluded drugs not applicable</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• primary care physician office visits for children under age 5; specialist copayment applies for children under age 5</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• women's preventive health services</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Your choice of provider affects your out-of-pocket in the CareFirst plan. Out-of-network deductibles, maximums, and other costs are significantly higher than those in-network. Visit [www.carefirst.com](http://www.carefirst.com) to find out if your provider is in-network.

**After the first three retail prescription fills for maintenance drugs, CareFirst participants pay an additional $10 for each retail fill.

†CVS Smart90 allows you to fill a maintenance medication at your local CVS store for a 90-day supply.

*Excluded drugs do not apply towards out-of-pocket maximums.
Dental coverage

American University offers a choice between two dental plans from Delta Dental:

- **Delta Dental Basic** covers screenings, cleanings, fillings, and periodontics, and is available for a lower monthly cost. For the Basic Plan you must choose a dentist who is in the Delta Dental PPO network. The Basic Plan does not provide coverage for services from a Premier or non-participating dental provider.

- **Delta Dental Comprehensive** helps you pay for most necessary dental services and supplies, including orthodontia, and offers the flexibility to choose from PPO, Premier, and out-of-network dentists. However, the dentist you choose determines the level you pay out-of-pocket. Reimbursements are based on PPO contracted fees for PPO dentists, PPO contracted fees for Premier dentists, and PPO contracted fees for non-Delta Dental dentists.

  - You pay the least out-of-pocket if you see a dentist in the Delta Dental PPO network;
  - You pay a little more out-of-pocket if you see a dentist in the Delta Dental Premier network; and
  - You pay the most out-of-pocket for seeing a dentist who is not affiliated with Delta Dental.

For more information about dental coverage or any of American University’s benefits, visit the benefits site at [www.american.edu/hr/benefits](http://www.american.edu/hr/benefits).

Finding a dentist/confirming your dentist’s participation

The **Basic Plan** requires that you choose a PPO network dentist.

The **Comprehensive Plan** lets you select any licensed dentist, but you can save more when you select a dentist who participates in the Delta Dental PPO or Premier network. Contact your dentist’s office to confirm that they participate in Delta Dental PPO or are a Premier provider.

Predetermination of dental benefits

If your dental care will be extensive, ask your dentist to complete and submit a claim form to Delta Dental for a predetermination of benefits. Delta Dental will advise you exactly which procedures are covered, the amount that will be paid towards the treatment, and your financial responsibility.

Terms to know

- **Allowed benefit** is the maximum amount the plan will pay for a covered service. This is also known as the “eligible expense,” “payment allowance,” or “negotiated rate.” If you use a Premier or non-affiliated dentist, and the charges are more than the plan’s allowed benefit amount, you may have to pay the difference (also called balance billing).
## Compare dental plans

<table>
<thead>
<tr>
<th></th>
<th>Delta Dental Basic*</th>
<th>Delta Dental Comprehensive</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>PPO Dentists</td>
<td>Delta Dental Premier® and Non-PPO Dentists</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$50 individual</td>
<td>$50 individual</td>
</tr>
<tr>
<td>Waived for diagnostic, preventive, and orthodontics</td>
<td>$150 family</td>
<td>$150 family</td>
</tr>
<tr>
<td><strong>Plan maximum</strong></td>
<td>$1,000 per person calendar maximum</td>
<td>Not applicable</td>
</tr>
<tr>
<td><strong>Diagnostic and preventive services†</strong></td>
<td>100% of allowed benefit no deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td>Oral exams, cleanings, x-rays, and sealants</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Basic services</strong></td>
<td>50% of allowed benefit after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td>Fillings and posterior composites</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Endodontics</strong></td>
<td>50% of allowed benefit after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td>Root canals</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Periodontics</strong></td>
<td>50% of allowed benefit after deductible</td>
<td>Not covered</td>
</tr>
<tr>
<td>Gum treatment</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Oral surgery</strong></td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Incisions, excisions, and surgical removal of tooth</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Prosthodontics</strong></td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Bridges, dentures, and implants</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Orthodontic services</strong></td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Adults and children</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Basic Plan: Fees are based on PPO fees for PPO dentists. Services provided by Premier or non-Delta Dental dentists are not covered.

** Comprehensive Plan: Reimbursements are based on PPO contracted fees for PPO dentists, PPO contracted fees for Premier dentists, and PPO contracted fees for Non-Delta Dental dentists.

†Fluoride treatment is covered only for children up to age 19.

Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist’s submitted fees.
Flexible spending accounts

Lower your taxes with flexible spending accounts

You can set aside money in a flexible spending account (FSA) before taxes are deducted from your pay for certain health and dependent care expenses, lowering your taxable income and increasing your take-home pay.

The amount that is deducted from your pay will depend on the contribution amounts you elect and how often you are paid. You are also assessed a small monthly fee of $1.45.

For more information about flexible spending accounts or any of American University's benefits, visit the benefits site at www.american.edu/hr/benefits.

<table>
<thead>
<tr>
<th>Account use</th>
<th>Health Care FSA</th>
<th>Dependent Care FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible medical, prescription, dental, and vision expenses that are not covered or fully reimbursed by your other benefit plans such as copayments, coinsurance amounts, deductibles, and amounts above benefit maximums.</td>
<td>Eligible dependent care expenses, such as day care and elder care, that enable you (and your spouse, if you are married) to work.</td>
<td></td>
</tr>
<tr>
<td>Maximum contribution</td>
<td>$2,750</td>
<td>$5,000 or $2,500 if you are married and filing separate tax returns.</td>
</tr>
<tr>
<td>Who is covered</td>
<td>You and all dependents that you claim on your federal tax return – not just your dependents covered under a university-sponsored medical plan.</td>
<td>To be covered through your dependent care FSA, your dependent must meet one of the following criteria: • under age 13 for whom you are entitled to a deduction on your federal tax return; • physically or mentally incapable of caring for oneself; or, • your spouse who is physically or mentally incapable or caring for oneself.</td>
</tr>
<tr>
<td>Funds availability</td>
<td>Your entire contribution amount is available on January 1, 2020 and you can be reimbursed for eligible expenses incurred through March 15, 2021.</td>
<td>You will have access to your funds as they accrue January 1, 2020 – December 31, 2020. You can only be reimbursed for dependent care that has already taken place from January 1, 2020 – March 15, 2021.</td>
</tr>
</tbody>
</table>

The FSA payment card

FSA participants automatically receive a payment card that you can use when you make eligible health care purchases from merchants who accept credit or debit cards. Because the card deducts funds directly from your FSA account to pay for services and supplies, it eliminates the wait for reimbursements. Keep all itemized receipts or insurance payment statements to submit as proof of card purchases, if requested.

The card is offered at no additional charge to you and is not tied to, or reported against, your credit report.

FSA participation does not continue automatically from year-to-year

You must enroll (or re-enroll) if you wish to participate in the following year. In 2020, you may:

• Elect to contribute up to $2,750 to the health care FSA.
• Elect to contribute up to $5,000 to the dependent care FSA ($2,500 if you are married and filing separate tax returns).
Life and accidental death & dismemberment insurance

Life and accidental death & dismemberment (AD&D) insurance protects and provides security for your family or other beneficiaries in the event of your terminal illness or death while you are still actively employed at American University.

Basic coverage

The university automatically provides you with basic life insurance in the amount of one (1) times your annual salary, at no cost to you.

Optional life and AD&D insurance options

You can supplement the basic life and/or AD&D insurance by purchasing additional voluntary coverage.

<table>
<thead>
<tr>
<th>Optional Coverage</th>
<th>What It Is</th>
<th>What It Could Provide</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee optional life insurance</td>
<td>Supplemental life insurance coverage paid on a post-tax basis. A statement of health may be required.</td>
<td>Base salary x 1-5 up to a maximum of $1,500,000.</td>
</tr>
<tr>
<td>Spouse/domestic partner optional life insurance</td>
<td>Life insurance coverage on your spouse or partner paid on a post-tax basis. A statement of health may be required.</td>
<td>$10,000 to $100,000 in $10,000 increments.</td>
</tr>
<tr>
<td>Dependent optional life insurance</td>
<td>Life insurance for your eligible dependent children from live birth to age 26.</td>
<td>$1,000 to $10,000 in $1,000 increments.</td>
</tr>
<tr>
<td>AD&amp;D insurance</td>
<td>Coverage in the event of death due to an accident or covered disabling injury.</td>
<td>Base salary x 1-10 up to a maximum of $500,000.</td>
</tr>
</tbody>
</table>

For more information about life and AD&D insurance any of American University's benefits, visit the benefits site at www.american.edu/hr/benefits.

Terms to know

The Statement of Health, also known as Evidence of Insurability or proof of good health, is a questionnaire to be completed by you and your physician, if requested. This provides the insurance company with some basic health information that is used in the approval process for your request to enroll in, or increase, the amount of your life insurance plan. The Statement of Health must be approved by the insurance company before coverage can become effective.

Check your beneficiaries

A primary beneficiary is defined as the person, organization, trust, or entity you name to receive any benefits if you die.

A contingent beneficiary is defined as the person, organization, trust, or entity you name to receive any benefits if the primary beneficiary is deceased.
Optional life & AD&D insurance

Cost for coverage

Optional life insurance for employees and their spouses/domestic partners

The cost of optional life coverage is based on how much coverage you select and your age. Calculate the monthly cost of coverage for you or your spouse/domestic partner by using the chart below:

<table>
<thead>
<tr>
<th>Age</th>
<th>2020 Rate/$1,000 of Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>29 and under</td>
<td>$0.040</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.045</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.051</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.089</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.149</td>
</tr>
<tr>
<td>50-54</td>
<td>$0.230</td>
</tr>
<tr>
<td>55-59</td>
<td>$0.430</td>
</tr>
<tr>
<td>60-64</td>
<td>$0.660</td>
</tr>
<tr>
<td>65+</td>
<td>$1.225</td>
</tr>
</tbody>
</table>

Optional life insurance for dependent children

The monthly cost is determined by the amount of coverage you elect for your dependent child.

<table>
<thead>
<tr>
<th>Amount</th>
<th>2020 Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000</td>
<td>$0.11</td>
</tr>
<tr>
<td>$2,000</td>
<td>$0.23</td>
</tr>
<tr>
<td>$3,000</td>
<td>$0.34</td>
</tr>
<tr>
<td>$4,000</td>
<td>$0.46</td>
</tr>
<tr>
<td>$5,000</td>
<td>$0.57</td>
</tr>
<tr>
<td>$6,000</td>
<td>$0.68</td>
</tr>
<tr>
<td>$7,000</td>
<td>$0.80</td>
</tr>
<tr>
<td>$8,000</td>
<td>$0.91</td>
</tr>
<tr>
<td>$9,000</td>
<td>$1.03</td>
</tr>
<tr>
<td>$10,000</td>
<td>$1.14</td>
</tr>
</tbody>
</table>

Optional AD&D insurance

Optional accidental death & dismemberment (AD&D) insurance rates are based on the amount of coverage you select and whether you want individual coverage or family coverage.

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>2020 Rate/$1,000 of Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$0.015</td>
</tr>
<tr>
<td>Family</td>
<td>$0.025</td>
</tr>
</tbody>
</table>

Sample Calculation

Clawed Eagle earns a salary of $50,000 and is electing optional personal accident coverage of $100,000 (2 times his salary) for himself. Clawed’s rate for insurance is:

\[ \text{Cost per month} = \text{single rate} \times \frac{\text{coverage amount}}{1,000} \]

Sample Calculation

Clawed Eagle is 36 years old, earns a salary of $50,000, and is electing optional life coverage of $100,000 (2 times his salary). Clawed’s rate for insurance is:

\[ \text{Cost per month} = \text{age rate} \times \frac{100}{1,000} \]

\[ \text{Cost per month} = \frac{0.051 \times 100}{1,000} = 0.051 \times 100 = 5.10 \]
Legal plan

Hyatt Legal’s MetLaw® Group Legal Coverage provides access to network attorneys who provide legal services for covered events.

Changes to your enrollment in the plan can be made only during open enrollment. Once enrolled in the legal plan, you may not drop coverage until the next open enrollment.

Covered services include, but are not limited to:

- Preparation of wills, living wills, and living trusts
- Purchase, sale, and refinancing primary residence
- Debt collection defense
- LifeStages® Identity Management Services
- Traffic ticket defense (no DUI/DWI)

For a full-listing of covered legal services and exclusions, visit [www.american.edu/hr/benefits](http://www.american.edu/hr/benefits).
Defined contribution 403(b) retirement plan

American University’s retirement plan:

- Allows you to make contributions immediately;
- Matches your first 5% of contributions 2-to-1, after meeting eligibility requirements;
- Provides you with the flexibility to make pretax contributions, post-tax Roth contributions, or a combination of both;
- Offers a broad array of diversified investment options;
- Gives you a choice of two investment providers, TIAA and Fidelity;
- Provides immediate vesting, which means 100% of the contributions you and the university make to your account are yours to keep;
- Allows you to make changes to your contribution amount or investments at any time during the year; and
- Has representatives from TIAA and Fidelity at AU for one-on-one confidential consultations.

Eligibility for the 2-to-1 match on your contributions

You are eligible to receive the 2-to-1 matching contributions if you have worked at AU for 12 consecutive months, are normally scheduled to work at least 20 hours per week, and worked at least 1,000 hours during that 12-month period.

If you have not previously enrolled in the retirement plan, you will be automatically enrolled when you become eligible for the university match. Your initial payroll deferral amount will be 1% of your basic annual salary and matched with a 2% contribution from the university, which will be invested in a target date fund with a maturity closest to your expected retirement date through Fidelity Investments. Automatic payroll deductions will be taken on a pretax basis.

If you have a year of service at another 501(c)(3) non-profit or university, you may be eligible for a waiver of the one-year waiting period. Contact hrpayrollhelp@american.edu for more details.

For more information about retirement benefits or any of American University’s benefits, visit the benefits site at www.american.edu/hr/benefits.
**Education benefits**

American University provides faculty and staff with valuable education benefits including:

- Tuition remission at American University or the Wesley Theological Seminary for eligible faculty or staff and their spouse or domestic partner; and
- Education benefits for eligible dependent children.

**Tuition remission**

**Eligibility**

[Online tuition remission applications] must be submitted every semester that you plan on using AU's education benefits. You and your spouse/domestic partner are eligible for university-sponsored education benefits if:

- You have at least four months of full-time employment with the university prior to the last day of late registration; and
- You are a full-time faculty or full-time staff member.

**What's covered**

- Tuition for eligible courses taken at AU and Wesley Theological Seminary;
- A maximum of 8 credits per semester; and
- A maximum of 20 credits per academic year.

**What's not covered**

- Some courses are not covered, ([ineligible programs list]);
- Application, exam, matriculation fees, course and lab fees; and
- $50 administrative fee.

For more information about tuition remission or any of American University’s benefits, visit the benefits site at [www.american.edu/hr/benefits](http://www.american.edu/hr/benefits).

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**Some education benefits are taxable**

<table>
<thead>
<tr>
<th></th>
<th>Undergraduate level courses</th>
<th>Graduate level courses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Faculty &amp; staff</td>
<td>0% taxable</td>
<td>$5,250 tax-free annually, 100% taxable after $5,250</td>
</tr>
<tr>
<td>Spouses</td>
<td>0% taxable</td>
<td>100% taxable</td>
</tr>
<tr>
<td>Domestic partners</td>
<td>100% taxable</td>
<td>100% taxable</td>
</tr>
<tr>
<td>Dependents</td>
<td>0% taxable</td>
<td>100% taxable</td>
</tr>
</tbody>
</table>

**What does this mean for me?**

When you receive a taxable tuition benefit for yourself, spouse, domestic partner, or dependent, the value of the benefit is imputed as taxable income. Imputed income taxes are paid through payroll deductions scheduled during the semester the benefit is issued.

**Taxation on remitted tuition can significantly reduce your net (take-home) pay!**

Your net pay may be impacted by personal exemptions, pretax benefits, federal and state filing status, gross income, etc. We recommend that you use the Symmetry® calculator to estimate your net (take-home) pay.

Because there are many factors that may affect your individual situation, you may want to consult a tax advisor.
Education benefits for dependent children

American University offers three education benefits programs for dependent children of eligible faculty and staff:

• AU tuition scholarship
• Tuition Exchange scholarship program
• Cash grant program for faculty and staff hired before July 1, 1995

AU tuition scholarship

The American University tuition scholarship is available for eligible dependent children who are enrolled full-time (regular or provisional) in a degree program at American University or the Wesley Theological Seminary. This benefit covers tuition expenses only; you or your child are responsible for all other non-tuition expenses and fees including a $50 application fee each semester. Graduate level courses are 100% taxable to you.

Tuition Exchange scholarship program

The Tuition Exchange scholarship is a competitive award program which allows qualifying dependents to apply for scholarships at over 650 colleges and universities. This benefit covers the cost of tuition up to a set rate, and therefore may not cover the entire cost of tuition.

For information regarding the rules and level of competitiveness of the Tuition Exchange scholarship program, to find participating institutions, or to learn the annual set tuition amount, visit the Tuition Exchange website: www.tuitionexchange.org.

Cash grant program

Cash grants are awarded to eligible dependent children of faculty and staff hired before July 1, 1995. These grants are awarded in the amount of $725 per semester, with a combined maximum of $1,450 per academic year.

For more information about education benefits for dependent children or any of American University’s benefits, visit the benefits site at www.american.edu/hr/benefits.

Education benefits eligibility for children of full-time faculty and staff

• You must have at least two years of continuous, full-time employment with the university as of September 30 (for fall enrollment) or January 31 (for spring enrollment);
• Your child must be classified as a dependent under the IRS regulations;
• Your child must be enrolled full-time as a student in a program leading to a generally recognized degree at an accredited college or university within the United States;
• Your child must maintain a satisfactory academic record;
• Your child’s studies must have commenced before their 21st birthday;
• Graduate level courses are 100% taxable to you. Taxation will be applied to your pay.
Disability coverage

American University's disability plans are generous and designed to replace some or all of your income if you are unable to work due to illness or injury.

Short term disability

Should you need to go out on short term disability, you will continue to receive 100% of pay and benefits for as long as you are unable to work, up to six months.

AU automatically enrolls you in short term disability coverage at no cost to you. Coverage begins on your first day of full-time employment if you are a full-time faculty member, or after six months of employment if you are a full-time staff member.

Long term disability

Long term disability coverage replaces 60% of your base annual salary if you are unable to work due to sickness or injury after you have used your 180 days of short term disability benefits.

You are automatically enrolled in the university’s long term disability plan on the first day of the month after you complete one year of full-time service with the university. The cost of long term disability is based on your salary and is shared evenly by you and the university.

Retirement contributions continue on long term disability

If you participate in the retirement plan and are approved for long term disability, your contributions will continue at no additional expense to you up to 15% of your pre-disability earnings.

For more information about disability coverage or any of American University’s benefits, visit the benefits site at www.american.edu/hr/benefits.
AhealthyU faculty & staff wellness program

American University created AhealthyU to support your health and well-being through integrated programs, education, and resources that encourages positive daily habits that fit your goals and lifestyle.

AhealthyU offers a holistic approach to wellness that focuses on physical, emotional, intellectual, and spiritual pillars to help you become healthier and happier.

A few of AhealthyU’s programs include:

- AhealthyU group exercise classes exclusively for faculty and staff
- Luncheon Learn wellness workshops
- Couch to 5K and 10K training
- Farmers Market on the Quad
- Financial wellness programs
- Flu shots
- Recharge series
- Seated massages
- Pedometer challenge
- Health and fitness challenges
- Weight Watchers at Work

For more information about AhealthyU’s programs, visit the AhealthyU site at www.american.edu/AhealthyU.
Commuter & parking benefits

American University offers pretax commuter and parking benefits to help reduce your expenses for work-related transit.

In 2020, you may:

• Allocate up to $270 per month, pretax, for Metro, VRE, MARC train fares, vanpools, and ride-sharing services such as Lyft Line and uberPOOL and allocate up to $270 per month, pretax, for parking at WMATA® Park and Ride locations; or
• Receive a $20 voucher for each month that you commute regularly by bicycle for a substantial portion of your travel between home and work; or
• Purchase a faculty and staff permit for parking at a university parking facility for $126 per month, pretax via payroll deduction. To sign-up for a faculty and staff parking permit, visit the American University Parking Portal.

You may only use one of the three commuter and parking benefits above although you can change your selection monthly.

ConnectYourCare administers the commuter benefits, including the WMATA Park and Ride and bicycle benefits. Make your elections online at www.connectyourcare.com by the 10th of each month for the following month.

For more information about commuter benefits or any of American University’s benefits, visit the benefits site at www.american.edu/hr/benefits.
Work-life programs and family services & resources

American University's work-life programs and policies help you to achieve a gratifying and productive balance of your personal and professional time.

Flex work arrangements for staff

American University supports flex work arrangements to foster a desirable and productive workplace while balancing the demands of home life.

While not all positions are amenable to flex work arrangements, consideration of flexible work schedules are reviewed on a case-by-case basis considering the department’s needs and the staff member’s ability to maintain a high level of service.

Child Development Center

AU’s Child Development Center (CDC) provides on-campus, high-quality education and care of children 2-1/2 – 6 years of age. We offer developmentally appropriate educational programs for preschool children, support families within the campus community, and promote the overall education mission of the university.

Emergency back-up dependent care

Bright Horizons® Back-Up Care Advantage program™ provides you with a nationwide network of child care centers and in-home care agencies that are available to you at a moment’s notice when your regular arrangements fall through.

AU full-time faculty and staff are eligible for 15 days of subsidized emergency back-up care per calendar year for children and adult/elder relatives.

Additional family support and resources

AU full-time faculty and staff have access to Bright Horizons referral services and discounts for non-emergency child care, elder care, pet sitting, tutoring, and housekeeping services.
Faculty & Staff Assistance Program

The Faculty & Staff Assistance Program (FSAP) is a confidential, professional, personal counseling service available to faculty and staff and their immediate families. These services provide assistance with:

- Physical or emotional problems;
- Family and workplace stress and related issues;
- Alcohol and other substance abuse;
- Child care and elder care;
- Other issues or problems that may affect emotional or physical health and well-being; and
- Assistance with emergency loans up to $1,000.

The cost of FSAP services is paid entirely by the university.

Nursing parents

The university provides lactation rooms around campus to support nursing parents returning to work, school, or campus. The rooms are available to any American University community member or their spouse or domestic partner.

For more information about work-life policies and programs, family services and resources, or any of American University's benefits, visit American University's Human Resources site at www.american.edu/hr.

Group insurance

Group auto and home insurance

MetLife auto and home is a portable, voluntary group auto and home insurance benefit that provides you with access to insurance coverage for your personal insurance needs.

Pet insurance

Receive a special 5% discount on Nationwide® base medical and wellness pet insurance for your dogs, cats, birds, ferrets, reptiles, or other exotic pets. Nationwide pet insurance is offered through MetLife.
Contact information

Auto Insurance*
MetLife Auto & Home
Geomara Polanco
AU Designated Agent
(703) 216-9675
www.metlife.com/mybenefits

Commuter Benefits*
ConnectYourCare
(877) 292-4040
www.connectyourcare.com

Counseling Resources*
AU Faculty & Staff Assistance Program
(202) 885-2593
FSAP@american.edu

Dental
Delta Dental
(800) 932-0783
www.deltadentalins.com

Dependent Care, Family Services & Resources*
Bright Horizons
(877) 242-2737
https://clients.brighthorizons.com/au

Education Benefits*
AU Human Resources Benefits Team
(202) 885-3836
hrpayrollhelp@american.edu

Flexible Spending Accounts
ConnectYourCare
(877) 292-4040
www.connectyourcare.com

Health and Wellness Programs for Faculty & Staff*
AhealthyU
(202) 885-3742
www.american.edu/ahealthyu

Home Insurance*
MetLife Auto & Home
Geomara Polanco
AU Designated Agent
(703) 216-9675
www.metlife.com/mybenefits

Legal Plan
Hyatt Legal’s MetLaw Plan
(800) 821-6400
www.legialplans.com

Life and Personal Accident Insurance
AU Human Resources Benefits Team
(202) 885-3836
hrpayrollhelp@american.edu

Prudential
(Evidence of insurability application status)
(888) 257-0412
www.prudential.com/mystatus

Medical
CareFirst
(800) 628-8549
www.carefirst.com

Kaiser Permanente HMO
(301) 468-6000
www.kaiserpermanente.org

Pet Insurance*
MetLife
(800) USA-PETS
www.metlife.com/mybenefits

Prescription Drug
Express Scripts (CareFirst Participants)
(877) 486-5984
www.express-scripts.com

Kaiser Permanente
(301) 468-6000
www.kaiserpermanente.org

Retirement Benefits*
Fidelity
(800) 343-0860
www.netbenefits.com/au

TIAA
(800) 842-2252
www.tiaa.org/american

Short and Long Term Disability*
AU Human Resources Benefits Team
(202) 885-3836
hrpayrollhelp@american.edu

*Benefits that are available all year and do not require enrollment at initial hire, open enrollment or qualifying life event.