

LOYOLA LAW SCHOOL
HUMAN RESOURCES POLICIES AND PROCEDURES

DIVISION: LAW SCHOOL/HUMAN RESOURCES	
SUBJECT: Group Benefits	Page 1 of 3
Policy Number:	Supersedes: LMU Flexible Benefits
Effective Date: 05/26/16	Previously Issued: 12/14/15

1. STATEMENT OF POLICY:

LMU offers a rich and varied compensation and rewards program because it recognizes the critical role faculty and staff play in the LMU community. The group benefit programs are designed to support faculty and staff by providing benefits that promote a healthier and more secure future.

2. DEFINITIONS

“Eligible family member” generally includes a faculty or staff member’s spouse (including registered domestic partner), unmarried child under age 19; child under the age of 26; or a participant’s unmarried child over the age of 26 who is disabled and incapable of self-support and depends mainly on the faculty or staff member for support.

3. POLICIES/PROCEDURES:

Eligibility

Subject to requirements contained in the applicable and governing Summary Plan Description, full-time faculty and staff members, eligible family members and part-time faculty or staff members who meet additional eligibility criteria are eligible to participate in LMU group benefit plans. Eligibility begins on the first day of the month following the date of hire or the date on which the faculty or staff member becomes eligible to participate due to a change in employment status.

General Description of Group Benefits

This policy is used for discussion purposes only. The Summary Plan Descriptions available from Human Resources contain detailed description of the benefits. The Plan Document, on file in Human Resources, is the controlling document for the adjustment or settlement of disputed claims.

The LMU group benefits program allows eligible faculty and staff members to select his/her own personalized package by choosing from a variety of benefit options. The Law School reserves the right to modify or eliminate group benefits or offerings and to change insurance carriers at any time at its sole discretion.

Law School Sponsored Core Group Benefits

Subject to eligibility requirements, the Law School currently provides the following group benefits:

- Medical
- Dental/Vision
- Long-Term Disability insurance
- Life insurance
- Accidental Death & Dismemberment insurance

Additional details regarding eligibility requirements can be obtained from Human Resources. As part of its benefit offering, the Law School pays a portion of the cost of a faculty or staff member's participation in the group benefits. Contribution rates are reviewed annually and are subject to change at the sole discretion of the Law School.

Optional Group Benefits

The LMU benefits program also offers faculty and staff members the opportunity to participate in the following optional group benefit programs:

- Supplemental and/or dependent life insurance
- Supplemental and/or dependent Accidental Death & Dismemberment insurance
- Flexible Spending Accounts
- Health Savings Account
- Long-Term Care insurance (for currently enrolled faculty and staff members only)

Additional details regarding eligibility requirements and the Law School's contributions, if any, can be obtained from Human Resources.

Voluntary Benefits

The LMU benefits program also provides faculty and staff members an opportunity to enroll in the following voluntary benefit programs:

- Group Auto & Home insurance
- Group Accident Insurance
- Critical Illness insurance
- Pet insurance
- Group Legal

Additional details regarding eligibility requirements can be obtained from Human Resources.

Enrollment

Faculty and staff members may elect benefit and coverage choices at commencement of employment and annually, during Open Enrollment. Faculty and staff members are responsible for meeting all plan deadlines for initial enrollment and for Open Enrollment. If a faculty or staff member does not complete and return an initial enrollment form by its due date, he/she will be covered by a minimum set of benefits.

A list of the benefits provided is available from Human Resources. A faculty or staff member who does not complete and return an enrollment form by the close of the Open Enrollment period will continue to participate in group benefits in which he/she was enrolled during the prior 12 month period, with the exception of the Flexible Spending Accounts.

After the Open Enrollment period has closed, a faculty and staff member can only make changes to his/her benefits elections during the next 12 month period in the event of certain recognized circumstances involving a "qualified status change" (such as marriage, divorce, childbirth). Further information regarding circumstances that qualify as a status change can be obtained from Human Resources.

Reservation of Right to Modify/Withdraw

The Law School evaluates its benefits program annually and reserves its right to modify or to cease to offer any benefit at its sole discretion.