2023 BENEFITS PROGRAM
OVERVIEW OF CHANGES
Rewards Program Objectives

2023 Benefits Program designed to address your feedback and create investment opportunities in wages by modernizing and updating the elements of the benefits plan.

GUIDING PRINCIPLES:

- Offer modern, market competitive, rewards
  - Enabling Talent Strategy to sustain Adelphi’s reputable status as an attractive place to work

- Meet employees where they are
  - Varied healthcare provider options designed to satisfy more customized employee needs

- Make programs simple
  - HR will educate and guide our colleagues in making the right benefits selections

- Control cost
  - Cost conscious and financially sustainable programs
2023 Rewards Program Design Process

Adelphi engaged Deloitte Consulting, a leader in its field of driving innovation and transformation, offering benchmarks and unbiased competitive intelligence in support of Adelphi’s decision making.

Employee Survey
Incorporated findings from survey data to gain an understanding of challenges Adelphi employees face and to better understand employee preferences and perspectives around the current Reward offerings.

Comparator Benchmarking
1. Columbia University
2. Fordham University
3. Fordham University
4. Monmouth University
5. New School
6. New York University
7. Pace University
8. Rensselaer Polytechnic University
9. Seton Hall University
10. St John’s University
11. Stevens Institute of Technology
12. University of Rochester

The benchmarking and gap analysis looked across Adelphi’s rewards programs to identify where Adelphi’s programs were above market (offering more generous rewards), at market (consistent with comparators), or below market (offering less generous rewards), and where gaps existed in current programs or there were opportunities for enhancement.

Comparator benchmarking is based on publicly available rewards program information from each university's website or published documents (policies, contracts, benefit guides). Deloitte Consulting did not attempt to validate completeness or accuracy with the comparators.
Employee Survey Feedback

- Adelphi surveyed its workforce with 61% participation -- exceptionally good, especially during COVID.
  - Non-faculty 69%
  - Faculty: 44%
  - Health Plans’ Survey Participants: 68%

- 2 of 3 reported dissatisfaction with the medical plans, citing issues such as:
  - Increased payroll contributions
  - Absence of Health Plan TIER for families of 2 (employee plus child, or employee plus spouse)

- In response to your satisfaction feedback our competitive 403(b) and tuition remission benefits will remain in tact!
2023 Rewards Program

**What’s NOT Changing!**

- **ZERO** disruption within:
  - Emblem Health & Cigna Medical Providers
  - Dental & Vision Plans

- Competitive Retirement 403(b) Programs to remain intact

- Continuity with generous plans including:
  - Paid Time Off (PTO) policies
  - Tuition remission & exchange

- Employee Assistance Program (EAP) to continue helping our community achieve work/life balance

**What’s Changing!**

- **NEW** 3rd TIER based on popular demand!
  - Employee plus one option for all plans (except Wrap)

- **LOWER** Monthly Cost Premium with an attached Health Savings Account (HSA) projected to offset the linked higher deductible costs.
  - Adelphi contribution $875* and $1,750**
  - Ability for pre-tax elective contributions $3,850* and $7,750**

- **RAISING** Basic Life Insurance from $50K to 1x annual salary up to a maximum of $500K

- **NEW ENHANCED FAMILY SUPPORT BENEFIT!**
  Subsidized emergency childcare & eldercare through Bright Horizons

- HRA (PPO, Wrap) / Annuity portion of Long Term Disability to sunset.

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**:: Individual / **: Employee Plus 1 and Family
## 2023 Healthcare Plans

<table>
<thead>
<tr>
<th>Plan</th>
<th>Plan 1: HMO</th>
<th>Plan 2: PPO</th>
<th>Plan 3: HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance Provider</td>
<td>Emblem</td>
<td>Cigna</td>
<td>Cigna</td>
</tr>
<tr>
<td>Network Benefits</td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td>Deductibles/Out-of-Pocket</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductibles (Individual / Family)</td>
<td>No Deductible</td>
<td>Emergency care only</td>
<td>$750/$1,500</td>
</tr>
<tr>
<td>Maximum Out-of-Pocket</td>
<td>$6,600 / $13,200</td>
<td>$3,000/$6,000</td>
<td>$6,000/$12,000</td>
</tr>
<tr>
<td>Account funding</td>
<td>No Account</td>
<td>No Account / HRA Accounts Grandfathered</td>
<td>$875/$1,750</td>
</tr>
</tbody>
</table>

### Medical

<table>
<thead>
<tr>
<th>Service</th>
<th>Plan 1: HMO</th>
<th>Plan 2: PPO</th>
<th>Plan 3: HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>PCP Office Visit</td>
<td>$10</td>
<td>$30 (40% after deductible)</td>
<td>$10 (40% after deductible)</td>
</tr>
<tr>
<td>Specialist Visit</td>
<td>$20</td>
<td>$50 (40% after deductible)</td>
<td>$20 (40% after deductible)</td>
</tr>
<tr>
<td>Mental Health</td>
<td>$10</td>
<td>$30 (40% after deductible)</td>
<td>$10 (40% after deductible)</td>
</tr>
<tr>
<td>Inpatient Hospital Stay</td>
<td>$100</td>
<td>20% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>$100</td>
<td>40% after deductible</td>
<td>40% after deductible</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$75</td>
<td>$250</td>
<td>$250</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$10</td>
<td>$40 (20% after deductible)</td>
<td>$40 (20% after deductible)</td>
</tr>
<tr>
<td>Diagnostic Testing</td>
<td>No Charge</td>
<td>20% after deductible</td>
<td>20% after deductible</td>
</tr>
</tbody>
</table>

### Prescription Drugs

<table>
<thead>
<tr>
<th>Type</th>
<th>Plan 1: HMO</th>
<th>Plan 2: PPO</th>
<th>Plan 3: HDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail</td>
<td>$10/$25/$50</td>
<td>Not applicable</td>
<td>$10/$30/$50</td>
</tr>
<tr>
<td>Mail</td>
<td>$15/$37.50/$75</td>
<td>$20/$60/$100</td>
<td>Not applicable</td>
</tr>
</tbody>
</table>

### Deductibles

- **In-Network Deductibles**
  - No Deductible
- **Out-of-Network Deductibles**
  - $750/$1,500

### Maximum Out-of-Pocket

- **In-Network Maximum Out-of-Pocket**
  - $3,000/$6,000
- **Out-of-Network Maximum Out-of-Pocket**
  - $6,000/$12,000

### Account Funding

- **HRA Accounts Grandfathered**
  - $875/$1,750
2023 Health Savings Account (HSA)

- The University will offer a Health Savings Account (HSA) paired with the HDHP beginning in 2023
- HSAs are owned by the employee (and therefore are portable) and can take contributions from both the University and the employee. Contributions do not expire.
  - ✔ Employees can contribute up to $3,850/$7,750 (Single/Family) in 2023
  - ✔ HSA accounts are triple tax advantaged: Contributions are pre-tax, withdrawals for qualified expenses are tax-free, and interest on the balance and investment earnings are tax-free
  - ✔ When the account owner reaches age 65, HSA funds used for non-eligible expenses are taxed as regular income, rather than incurring both income tax and a non-qualified-withdrawal penalty
NEW BENEFIT! Bright Horizons Enhanced Family Supports Program

- Adelphi will provide subsidized emergency childcare & eldercare through Bright Horizons
  - ✔ Up to 10 back-up care uses per employee annually for back-up child-care at a center, in-home or school-age camps and back-up elder care in-home
    - ✔ $6 per hour for in-home care, $15 per child copay ($25 for family) for center care
  - ✔ Online marketplace of resources with discounts, including membership to sittercity
  - ✔ College Coach for employees with high-school aged children (personalized help with admissions, essays, financing)
  - ✔ Targeted elder care support (referrals to expert providers, financial guidance and legal assistance, needs assessments)