

2027 Benefits Summary

Personal needs greatly influence the choices we make in our daily lives. This is true even in the selection of health, life, and supplemental benefits.

The Colgate University Benefits Program offers you the freedom to select quality benefit options that work best for your situation. Colgate University is proud to offer in-depth, competitive benefit plans that support the health of you and your family.

Please take the opportunity to review all of your plan options in detail. Carefully consider each benefit option to determine if it is appropriate for your personal situation and the impact of the cost to you. By taking the time to choose accordingly, you will ensure that your elections meet your needs throughout the plan year.

Benefit Changes

The Internal Revenue Service (IRS) states that eligible employees may only make elections to the plan once a year following your initial enrollment; annual open enrollment benefit choices are binding through December 31, 2027. The following circumstances are the most common reasons you may change your benefits during the year. For a complete list, please refer to your Summary Plan Document found at https://www.colgate.edu/about/offices-centers-institutes/finance-and-administration/human-resources/employee-benefits

- Marriage
- Birth & Adoption
- Divorce
- Loss of spouse's job where coverage is maintained through a spouse's plan
- Death of spouse or dependent
- Loss of dependent status

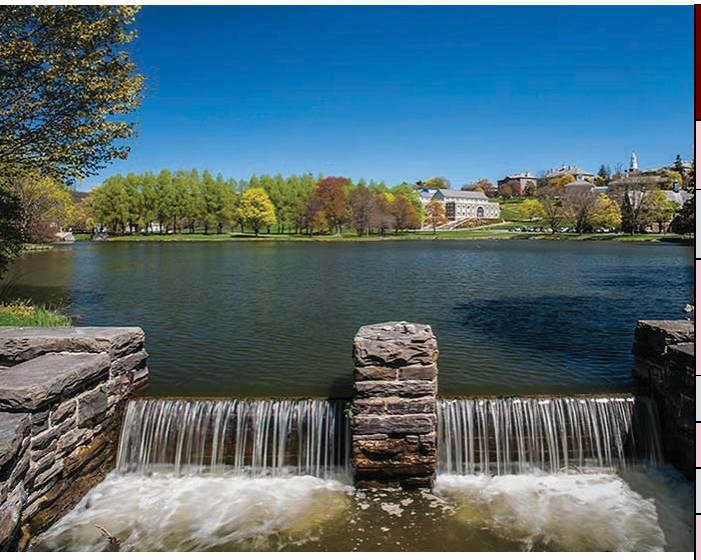
These special circumstances, often referred to as life event changes, will allow you to make plan changes at any time during the year in which they occur. For any allowable changes, you must inform human resources within 31 days of the event to avoid a lapse in coverage. Changes requested due to a "change of mind" cannot be allowed until the next annual open enrollment period.

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ABOUT THIS BENEFITS SUMMARY

This summary describes the highlights of our Benefits Program in nontechnical language. Your specific rights to benefits under the plan are governed solely, and in every respect, by their respective documents and not the information in this summary. If there is a discrepancy between the contents of this summary and the official documents, the official documents shall prevail as accurate. This benefits summary may not be reproduced or redistributed in any form or by any means without the express written consent of Colgate University.



Eligibility

All employees in regular, benefit approved positions working at least 20 hours per week are eligible to participate upon date of hire in the Colgate University Benefit Program, unless a waiting period is specified for a specific plan.

Medical Benefits

Colgate University offers employees the Excellus BlueCross BlueShield BluePPO Medical Plan with prescription drug coverage through OptumRx. Together they form a comprehensive medical plan that provides you and your family with flexibility when you need to make health care decisions. Through this plan you are given the freedom to receive care from both in- and out-of-network providers. In-network providers offer quality care at the lowest out-of-pocket costs. When you visit an out-of-network provider your out-of-pocket costs are higher, and you may be responsible for filing claims and obtaining any necessary authorizations. It is not necessary to select a Primary Care Physician (PCP) and there is no requirement to obtain referrals. The benefits available through the Excellus BlueCross BlueShield BluePPO, and OptumRx Plans are summarized in the chart displayed to the right.

Dependent Coverage

You have the opportunity to enroll your eligible dependents in the Colgate University Medical, Dental and Vision plans. Your eligible dependents include your spouse, your domestic partner and your dependent children/stepchildren. Your dependent children are eligible for medical, dental and vision coverage provided they are under the age of 26, regardless of student status, tax status, marital status or access to other employer sponsored health care.

Benefit Description	Excellus BlueCross BlueShield BluePPO Plan	
	In-Network Member's Cost	Out-of-Network Member's Cost
Calendar Year Deductible	Individual: $0 / Family: $0	Individual: $750 / Family: $2,250
Medical Coinsurance	Member Pays 20%	Member Pays 30% after deductible
Medical and Prescription Out-of-Pocket Maximum	Medical: Individual $2,500 / Family $5,000 Prescription: Individual $2,000/ Family $4,000	Individual: $2,500 Family: $5,000
Lifetime Benefit Maximum	Unlimited	Unlimited
Primary Physician's Office Visit	20% coinsurance	30% after deductible*
Specialist's Office Visit	20% coinsurance	30% after deductible*
Routine Adult Physicals & Immunizations	Covered 100%	30% after deductible*
Diagnostic Tests and Labs	20% coinsurance	30% after deductible*
Inpatient Hospital	20% coinsurance	30% after deductible*
Pre-Authorization of Treatment	Pre-Authorization required for all inpatient admissions, home health, infusion therapy, durable medical equipment over $200, MRIs, CAT scans, PET scans and various surgeries.	
Urgent Care Emergency Room Visit	20% coinsurance 20% coinsurance (waived if admitted)	30% after deductible* 20% coinsurance (waived if admitted)
Outpatient Surgery	20% coinsurance	30% after deductible*
Maternity Care (prenatal and postnatal)	Physician & Labs/ Radiology Covered 100% Inpatient 20% coinsurance to $750 cap	30% after deductible*
Well-Baby Care/Immunizations	Covered 100%	Covered 100%
Chiropractic Care	20% coinsurance	30% after deductible*
Physical Therapy	20% coinsurance	30% after deductible*
	Physical, Speech, and Occupational Therapies limited to 45 combined visits	
Mental Health Treatment Inpatient & Outpatient	20% coinsurance	30% after deductible*
Substance Abuse Treatment Inpatient & Outpatient	20% coinsurance	30% after deductible*
Retail Prescription Drug Coverage Generic/Brand Name/ Non-formulary/Specialty & GLP-1 for weight loss	up to 30-day supply $10 copay/$40 copay/ $60 copay/$75 copay	Not Covered
Mail-Order Prescription Drug Coverage (excludes Specialty medications) Generic/Brand Name/ Non-formulary/GLP-1's for weight loss	up to 90-day supply $20 copay/$80 copay/ $120 copay/$150 copay	Not Covered
Routine Eye Exam – covered annually	$40 copay	30% after deductible*
Telemedicine by Excellus/MDLive 866-692-5045 ExcellusBCBS.com/Telemedicine	Covered 100%	Not Covered

*Out-of-Network reimbursement is based on Reasonable and Customary (R&C) Charges.

Need more information? Refer to your *Personnel Policies and Benefits Handbook* or *Summary Plan Description*.

Dental Benefits

Colgate offers eligible employees the Delta Dental PPO with Point-of-Service (POS) Plan that encompasses varying levels of coverage and accessibility. The Delta Dental PPO Plan features a participating provider and a nonparticipating provider component. The participating provider component offers you access to two Delta Dental networks: 1) the Delta Dental PPO network and 2) the Delta Dental Premier network. The nonparticipating provider component allows you to receive care from any dentist of your choice outside of the Delta Dental provider networks. You will save the most money and spend the least out-of-pocket amount when you visit a Delta Dental PPO dentist.

Benefit Description	Delta Dental PPO with POS Plan	
	Participating Delta Dental PPO and Premier Providers*	Nonparticipating Providers**
Annual Deductible	Individual: $25 / Family: $50	Individual: $25 / Family: $50
Annual Benefit Maximum	$1,500 per person	$1,500 per person
Diagnostic and Preventive Care	Covered 100% after deductible	
Basic Restorative Care	Covered 80% after deductible	
Major Restorative Care	Covered 50% after deductible	
Oral Surgery Endodontics Periodontics Posterior Composites	Covered 80% after deductible	Covered 80% after deductible
Prosthodontics Implants	Covered 50% after deductible	Covered 50% after deductible

*Delta Dental PPO Providers are paid up to the Delta Dental PPO maximum plan allowances. Participating Delta Dental Premier Providers are paid up to the Delta Dental Premier maximum plan allowances. The maximum plan allowances for each network are different.

**Non-Participating Providers may bill you the difference between Delta's reimbursement for covered services and their actual charge for covered services.

Vision Benefits

Colgate offers eligible employees the Guardian Vision Plan using the Vision Service Plan (VSP) network. The plan provides you with access to affordable, quality vision care coverage by allowing you to receive a complete eye examination and materials (if needed). Visit any doctor but receive greater value from the plan through any of the 50,000+ in-network providers.

Benefit	Guardian Vision Plan	
	In-Network	Out-of-Network
Network & Allowances	Vision Service Plan (VSP)	Fee Schedule Allowance
Service Intervals for: Eye Exam Lenses or Contacts Frames	 Calendar Year Calendar Year Every Other Calendar Year	
Eye Exam Copay Materials Copay	$10 $25	See Benefit Summary
Lenses	Materials Copay	
Frames	Covered up to $130 & 20% off balance	
Contact Lenses (in lieu of glasses) Contact Fitting	Covered up to $130 (no copay) Up to $60	

Discounts are Available In-Network ONLY for additional pairs of glasses/contacts, cosmetic lens options, laser correction surgery, etc. See Benefit Summary for details.

Flexible Spending Accounts (FSAs)

Colgate University offers you the option to redirect a portion of your pay, through payroll deduction, into Health Care and/or Dependent Care FSAs administered by Lifetime Benefit Solutions. Per Health Care Reform guidelines, you may deposit up to $3,400 into a Health Care FSA which provides you with the ability to save money on a pretax basis for any IRS-allowed health expense not covered by your health care coverage. In addition, you may deposit up to $7,500 ($3,750 if you are married and both you and your spouse elect the benefit) into a Dependent Care FSA. Eligible expenses include payments to day care centers, preschool costs (up to kindergarten), after-school for dependent children under age 13, and elder care.

Benefits Assistance

Alera Group provides a single point of contact for assistance, understanding and navigating Colgate University's benefit plans. Services are available for employees, their spouses or domestic partners, and their children at no cost. Get help with locating providers, ordering I.D. cards, estimating out-of-pocket costs and plan coverage, resolving provider billing and insurance claims, facilitating approvals and prior authorizations for services, and providing support for out-of-area services.

For assistance, email support@aleracare.zendesk.com or call 800-836-0026, option 2, Monday – Friday, 8:00 a.m. – 4:30 p.m.

Employee Assistance Program (EAP)

All employees and their immediate family members or dependents living with them have access to EAP Services:

BRiDGES EAP - 315-697-3947 is a workplace benefit that provides assessment, referral, and short-term counseling to employees and their immediate family members. All callers will receive up to five free sessions per issue per year with an EAP professional or confidential support. BRiDGES is available by phone Monday-Friday from 8am-5pm. In person, virtual and phone sessions are available by appointment, visit https://bridgescouncil.org/employee-assistance-program/ to make an appointment. Evening sessions are available by appointment only. Should you need assistance after 5pm, you may leave a message and your call will be returned during regular business hours.

HigherEd EAP offers 24/7 access to counselors, extensive links, tools, and resources to help higher education personnel deal with professional challenges. To access this benefit, call the EAP at 800-252-4555, or log on to the website: www.HigherEdEAP.com.

Additional Benefits - *These benefits may be subject to an eligibility waiting period.

Benefit	Administrators, Staff, Coaches and Language Interns	Faculty: Teaching, Library and Athletic	Technicians, Support Staff and Campus Safety Officers	Local 200 SEIU-Facilities
Defined Contribution Retirement Plan-Core Contribution*	The University will contribute each calendar year as follows: Less than 52 years of age: 5% of the employee's accumulated year-to-date base salary up to $126,100† and 10% over $126,100†. 52 years of age and over: 7% of the employee's accumulated year-to-date base salary up to $126,100† and 12.7% over $126,100†. The maximum base salary eligible for contributions is $345,000. †The base salary may change each January 1 based on Social Security taxable wage base.			The University will contribute an amount equal to 8% of the employee's base annual salary. The employee is required to contribute at least 2% of his/her base annual salary.
Defined Contribution Retirement Plan-Voluntary Matching Contribution*	The University will match an employee's voluntary contributions as follows: 1% of salary = 1.5% match; 2% of salary = 3% match; 3% of salary = 3.5% match and 4% or more of salary = 4% match.			The University will contribute 10% if employees age 52 or older contribute an additional 1% for a total of 3%.
Tax-Deferred Annuity Plan	Employees may set aside pre- and post-tax contributions up to the maximum allowed by the IRS.			
Basic Life and AD&D Insurance	Coverage amount equals two times employee's base salary to a maximum benefit of $300,000. Starting at age 65, benefit reductions may apply. This coverage is provided at no cost to you.			
Voluntary Life Insurance • Employee • Spouse • Dependents	May elect 1x or 2x annual base salary up to a maximum benefit of $200,000. May elect $5,000 or $10,000 for your spouse. Election cannot exceed 100% of employee amount. Birth to six months: $500 / Six months to age 26: Choice of $2,000 or $4,000 for your dependents.			
Short-Term Disability*	Following the eligibility period, benefits begin after one day of disability and are payable for a maximum of six months. Employees with less than one year of service will receive 60% of their monthly earnings. Employees with at least one year of service will receive 100% of their monthly earnings		Benefits begin after seven days of disability and are payable for a maximum of 26 weekly payments following the eligibility period. Coverage replaces 60% of weekly earnings to a maximum of $500 per week.	
Long-Term Disability*	Benefit pays 60% of your monthly earnings to a maximum of $12,500 per month following the eligibility period. You may apply for coverage if you remain disabled for 180 days due to the same illness or injury.			
AFLAC Cancer Policy	A voluntary policy which provides cash payments when diagnosed with having internal cancer. The plan covers expenses that your health insurance does not, such as experimental treatments, travel and lodging.			
Workers' Compensation	Insurance that provides partial income replacement and coverage of medical costs for illness or injury arising directly out of employment with Colgate University.			
Business Travel Accident Insurance	In the event of an employee's death in a commercial vehicle, while traveling on University business, a single payment of $200,000 will be made to the named beneficiary(ies).			
Tuition Free Courses at Colgate (Includes employees and their spouses/domestic partners)	Two Colgate courses per term on a tuition-free basis, with a $20 administrative fee per course. Additional courses may be taken at the cost of one-half tuition.			
Higher Education Grant Program*	The University will grant an amount up to one-half of Colgate's tuition for the eligible son or daughter of an eligible employee. The dependent must be matriculated at an accredited college, university, or eligible trade school in pursuit of an initial undergraduate degree. To be eligible, a child must be a natural or adopted child, a dependent stepchild, or a child for whom the employee has been granted legal guardianship by a court at least two years prior to using the benefit, of an eligible Colgate employee, as certified by the employee on a form approved by Colgate (and subject to the right of Colgate to request any information and/or documentation regarding the child as Colgate may, in its sole discretion, determine to be appropriate to review the child's eligibility or the tax status of any grant provided with respect to the child).			
Work-Related Course Reimbursement* and Training and Development Funding	The University will provide tuition assistance for work-related courses and degree programs at the undergraduate and graduate level at educational institutions other than Colgate. Financial assistance is available for off-campus conferences, workshops, seminars or courses that enhance individual skills	Faculty-Not Applicable Library & Athletic Faculty receive the same benefit as Administrators, Staff Coaches and Language Interns.	The University will provide tuition assistance for work-related courses and degree programs at the undergraduate and graduate level at educational institutions other than Colgate. Financial assistance is available for off-campus conferences, workshops, seminars or courses that enhance individual skills	
Vacation Days* (prorated for part-time employees)	20 days per year for full-time employees	Teaching Faculty - Not Applicable Library & Athletic Faculty receive the same benefit as Administrators, Staff Coaches and Language Interns.	The number of vacations days an employee can accrue is based on their date of hire.	
Holidays/Floating Holidays	13 1/2 holidays plus 3 floating holidays			
Sick Leave (prorated for part-time employees)	Provided based on New York State Regulations.		The amount of sick leave an employee can accrue is based on their date of hire.	
Bereavement Leave	Employees are eligible for up to three (3) days of paid bereavement leave following the loss of an immediate family member or in the event of a pregnancy loss. At the discretion of the employee's supervisor, up to five (5) additional days of paid bereavement leave may be granted. Additional details may be found in the Colgate University Employee Handbook.			
Housing Loan	Maximum of $20,000. Some restrictions apply.			
Athletic Facilities	Employees may use the athletic recreation facilities at no cost.			

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