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Life today is complex. That’s why Seton Hall University offers a comprehensive package of benefits and programs to help you simplify and enrich your life.

These benefits are important elements of your total university compensation package. Seton Hall University pays the full cost of some benefits. You share in the cost or pay the full cost for other benefits.

**HOW YOUR BENEFITS WORK**

**Eligibility Information**

You are eligible for benefits if you are a regular full-time employee. Part-time employees who are scheduled to work at least 25 hours per week are also eligible.

The Seton Hall University benefit package includes:
- Medical/Vision/RX Insurance
- Dental Insurance
- Basic Life and AD&D
- Voluntary Supplemental Group Life Insurance
- Flexible Spending Accounts
- Retirement Annuities
- Short Term Disability
- Long Term Disability
- Workers’ Compensation
- Tuition Remission
- Employee Assistance Plan

Your eligible dependents include:
- Legal spouse
- Civil Union partner
- Unmarried dependent children (including stepchild, legally adopted child, child placed for adoption, child for whom legal guardianship has been awarded to you or your spouse, child for whom coverage is required through a Qualified Medical Child Support Order (or other court or administrative order). Dependent children are eligible until the end of year (December 31) when they attain age 23.

**Dependent Policy:** Once a child attains the maximum coverage age, the child will be cancelled from the parent’s policy. It is the employee’s responsibility to contact Human Resources when this event occurs. The dependent has two options to continue coverage:
- COBRA - medical, RX and/or dental at full cost
- NJ Dependent Continuation - medical only

You can elect to cover different dependents under the medical and dental plans—depending upon your needs.

**CHOOSING YOUR BENEFITS**

Some benefits—like basic life insurance—are automatic. You don’t have to choose them because the University pays the entire cost. But you must actively choose a medical and dental plan or opt for the annual Medical Waiver.

Your share of medical and dental coverage is automatically taken from your paycheck on a pre-tax basis.
<table>
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<tr>
<th>Benefit</th>
<th>Who Pays</th>
<th>When Benefit Begins</th>
<th>When Benefit Ends</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical/RX/Vision</td>
<td>You and SHU</td>
<td>Date of Hire</td>
<td>Last day of calendar month in which your employment ends</td>
</tr>
<tr>
<td>Dental</td>
<td>You and SHU</td>
<td>Date of Hire</td>
<td>Last day of calendar month in which your employment ends</td>
</tr>
<tr>
<td>Basic Life</td>
<td>SHU</td>
<td>1st day of month following 30 days of employment</td>
<td>Last day of calendar month in which your employment ends</td>
</tr>
<tr>
<td>Supplemental Life / AD&amp;D</td>
<td>You</td>
<td>1st day of month following 30 days of employment</td>
<td>Last day of calendar month in which your employment ends</td>
</tr>
<tr>
<td>Retirement Annuity</td>
<td>You and SHU</td>
<td>1st day of month following 2 years of employment</td>
<td>Last day of calendar month in which your employment ends</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Or Immediately with qualified higher education experience</td>
<td></td>
</tr>
<tr>
<td>Flexible Spending Accounts</td>
<td>You</td>
<td>1st day of month following 30 days of employment</td>
<td>Last day of calendar month in which your employment ends</td>
</tr>
<tr>
<td>Short Term Disability Long-Term Disability</td>
<td>SHU</td>
<td>1st day of month following 30 days of employment</td>
<td>Last day of calendar month in which your employment ends</td>
</tr>
<tr>
<td>Tuition Remission</td>
<td>SHU</td>
<td>Semester that begins after 6 months of employment</td>
<td>Last day of calendar month in which your employment ends</td>
</tr>
</tbody>
</table>
MEDICAL INSURANCE

For most people, medical insurance is no longer a "want"—it’s a need. We’ve all seen the cost of medical care skyrocket over the years, so we need insurance to help protect not only our physical health, but our financial health as well. But, not everyone has the same needs.

- Some people need coverage only for themselves; others need coverage for their families, too.
- Some people have medical coverage available to them through a spouse’s plan and it’s probably not cost effective to have dual coverage. These people may opt for the Medical Waiver payment.

**It’s Your Choice**

SHU offers you the choice of three CIGNA medical plan options:
1. Network Point of Service (NPOS)
2. Point of Service Open Access (POSOA)
3. Open Access Plus (OAP)

**Coverage Categories**

If you enroll in the medical plan, you can elect on of the following coverage categories:
- Employee Only
- Employee and Child
- Employee and Spouse/Civil Union Partner
- Family

**What are the Similarities and Differences Between the Medical Plan Options?**

The following chart highlights some important similarities and differences between the plans. All options are high-quality plans that are easy to use. The networks have been designed to offer you a broad selection of healthcare providers. To find out if your doctor participates in the plan, call 1-800-CIGNA-24 or go online to www.cigna.com. If you doctor is not in the network, you may still use them and go out-of-network; however, the out-of-pocket cost to you is higher.

**Medical Waiver Option**

An annual payment of up to $2,000 is made to those people who choose not to enroll in a medical plan. To waive, you must complete a Waiver Form and show proof of other health coverage. A Certificate of Coverage is the recommended document.

<table>
<thead>
<tr>
<th>Key Similarities and Differences</th>
<th>NPOS</th>
<th>POSOA</th>
<th>OAP</th>
</tr>
</thead>
<tbody>
<tr>
<td>What geographic area is covered by the network?</td>
<td>NJ, NY, CT, DE, PA</td>
<td>NJ, NY, CT, DE, PA</td>
<td>Nationwide</td>
</tr>
<tr>
<td>Are referrals from primary care physicians required?</td>
<td>YES</td>
<td>NO</td>
<td>NO</td>
</tr>
<tr>
<td>What is the office visit co-pay in-network?</td>
<td>$10</td>
<td>$20</td>
<td>$20</td>
</tr>
<tr>
<td>Is there an in-network deductible?</td>
<td>NO</td>
<td>NO</td>
<td>NO</td>
</tr>
<tr>
<td>What is the out-of network deductible?</td>
<td>$5,000/$10,000</td>
<td>$500/$1,000</td>
<td>$500/$1000</td>
</tr>
<tr>
<td>What is the coverage out-of-network?</td>
<td>70% after deductible</td>
<td>70% after deductible</td>
<td>70% after deductible</td>
</tr>
<tr>
<td>Are vision benefits included in the plan?</td>
<td>Yes—through VSP</td>
<td>Yes—through VSP</td>
<td>Yes—through the nationwide network</td>
</tr>
</tbody>
</table>
DENTAL INSURANCE

It's Your Choice
SHU offers you the choice of two dental plans through CIGNA:
1. Preferred Provider Organization (PPO)
2. CIGNA Dental Choice (CDC)

Coverage Categories
If you enroll in a dental plan, you can elect on of the following coverage categories:
- Employee Only
- Employee and Child
- Employee and Spouse/Civil Union Partner
- Family

You may elect to cover different dependents under dental than under medical. A separate enrollment application will be required.

ABOUT YOUR DENTAL INSURANCE

The plans cover the three main types of dental expenses:
- Preventative and diagnostic care
- Basic Treatments
- Major Treatments

What are the Similarities and Differences Between the Medical Plan Options?
The following chart highlights some important similarities and differences between the plans. Both options are high-quality plans that are easy to use.

The PPO plan offers dental benefits with a broad selection of dental care providers. This plan also provides coverage out-of-network.

The CDC plan offers dental benefits with a restricted network of participating dentists. Your out of pocket costs are pre-determined by the Patient Charge Schedule established by CIGNA.

To find out if your doctor participates in the plan, call 1-800-CIGNA-24 or go online to www.cigna.com.

<table>
<thead>
<tr>
<th>Key Similarities and Differences</th>
<th>PPO</th>
<th>CDC</th>
</tr>
</thead>
<tbody>
<tr>
<td>Can you go to any dentist you want?</td>
<td>Yes—In-network and Out-of-Network coverage</td>
<td>No—In-network coverage only. Must select a primary dentist</td>
</tr>
<tr>
<td>Is there an annual deductible?</td>
<td>Yes—$50 per person /$100 per family</td>
<td>No Deductible</td>
</tr>
<tr>
<td>Is there an annual benefit maximum?</td>
<td>Yes—$1,500 per person</td>
<td>No</td>
</tr>
<tr>
<td>Are orthodontics covered?</td>
<td>Yes—on children only $1,000 lifetime maximum</td>
<td>Yes—on children and adults based on schedule</td>
</tr>
</tbody>
</table>
Prescription Drug Benefit

SHU has a self insured plan for prescription drug coverage. The benefits are administered by Medco, a nationally recognized pharmacy benefit manager. Each person who is covered by the medical plan is automatically covered by the prescription drug plan.

The Generic Drug Advantage And Your Formulary

Generic Drugs
Generic drugs may have unfamiliar names, but they are safe and effective. Be assured that generic drugs and their brand-name counterparts:
- Have the same active ingredients
- Are manufactured according to the same strict federal regulations

Prescriptions filled with generic drugs often have lower co-payments. Therefore, you can get the same health benefits at a lower cost. You should ask your doctor or pharmacist whether a generic version of your medication is available and whether it would be right for you.

Formulary
The benefit includes a formulary, which is a list of generic and brand-name drugs that are preferred. This list includes a wide selection of medications and is preferred because it offers you choice while helping to keep the cost of your prescription drugs affordable.

Benefits at Retail

At participating pharmacies you can get up to a 31 day supply of covered medication for the following co-payments:
- $10 for generic drugs
- $20 for formulary/preferred brand drugs
- $35 for non-preferred brand drugs

Benefits of Mail Order Service

If you need medication on an ongoing basis, such as to treat asthma or diabetes, you can ask your doctor to prescribe up to a 90-day supply for home delivery, plus refills for up to 1 year (as appropriate). Medco By Mail offers the safety and convenience of home delivery for less than you would pay at the drugstore. Your prescription goes to a highly trained pharmacist who help ensure that your prescriptions are processed correctly.

You’ll receive up to a 90 day supply of each medication for a single co-payment—with no shipping costs for standard delivery.
- $20 co-payment for generic drugs
- $50 co-payment for formulary/preferred drugs
- $87.50 co-payment for non-preferred drugs

You can track your prescriptions online at www.medcohealth.com or by calling Member Services at 1-800-230-0508.
Making Changes

Generally, you can only make changes to your benefit choices during the annual open enrollment period. However, you can change your applicable benefit elections mid-year if you have a qualified Family Event Change. Changes are defined by the IRS and include:

- Marriage
- Entry into a Civil Union
- Divorce or Separation
- Birth, adoption, or placement for adoption of an eligible child
- Death of your spouse or covered child
- Change in your or your spouse’s work status that affects benefit eligibility (example: starting a new job, leaving a job, reduction in hours)
- A change in your child’s eligibility for benefits
- Becoming eligible for Medicare or Medicaid during the year

If you have a qualified Family Event, you must notify the Department of Human Resources within 31 days of the event. Depending on the type of change, you may need to provide proof of the change (marriage license or birth certificate). If you do not notify the Department of Human Resources within 31 days, you will have to wait until the next annual Open Enrollment period to make changes.

Annual Open Enrollment Period

Each year the university provides a period where you are encouraged to review your benefit enrollments and make changes, if desired, for the next calendar year.

The Open Enrollment Period is held during the Fall Semester (usually in October or November).

All changes elected become effective on January 1st of the following year.

During the Open Enrollment Period you may:

- Change or enroll in a medical plan
- Change or enroll in a dental plan
- Add or remove dependents
- Waive Medical coverage and receive up to a $2,000 payment
- Enroll or re-enroll in the Flexible Spending Accounts

Continuing Your Coverage

Under certain circumstances, you may continue your health care coverage when it would otherwise end. This is called COBRA continuation coverage.

COBRA stands for the Consolidated Omnibus Budget Reconciliation Act of 1985. COBRA contains provisions giving former employees, retirees, spouses and dependent children the right to temporary continued coverage at group rates.

You will be notified of COBRA continuation rights if your employment ends or if you no longer qualify for benefits due to a reduction of work hours.

It is your responsibility to request COBRA continuation information for a dependent who loses eligibility for coverage (ex: child reaches age maximum, divorce).

Additional information including cost of COBRA is available by contacting the Department of Human Resources.
### 2008 Employee Monthly Rates

<table>
<thead>
<tr>
<th>Network Point of Service</th>
<th>POS</th>
<th>Open Access</th>
<th>Open Access Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Medical</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>no cost</td>
<td>$11.00</td>
<td>$40.00</td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$141.00</td>
<td>$198.00</td>
<td>$207.75</td>
</tr>
<tr>
<td>Employee &amp; Spouse/</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee &amp; Civil Union Partner</td>
<td>$160.50</td>
<td>$226.50</td>
<td>$237.00</td>
</tr>
<tr>
<td>Family</td>
<td>$238.50</td>
<td>$337.50</td>
<td>$354.00</td>
</tr>
<tr>
<td></td>
<td><strong>Dental</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CDC</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$7.00</td>
<td>$15.00</td>
<td></td>
</tr>
<tr>
<td>Employee &amp; Child(ren)</td>
<td>$15.00</td>
<td>$35.00</td>
<td></td>
</tr>
<tr>
<td>Employee &amp; Spouse</td>
<td>$15.00</td>
<td>$35.00</td>
<td></td>
</tr>
<tr>
<td>Employee &amp; Civil Union Partner</td>
<td>$15.00</td>
<td>$35.00</td>
<td></td>
</tr>
<tr>
<td>Family</td>
<td>$21.00</td>
<td>$49.00</td>
<td></td>
</tr>
</tbody>
</table>
Retirement Annuities

The Seton Hall University Retirement Plan is a defined contribution plan that operates under Section 403(b) of the Internal Revenue Code (IRC). The purpose of the plan is to provide retirement benefits for participating faculty and employees. Benefits are provided through:

- Teachers Insurance and Annuity Association (TIAA). TIAA provides a traditional annuity and variable annuity through its real estate account.
- College Retirement Equities Fund (CREF). CREF is TIAA’s companion organization, providing variable annuities.

The Retirement Annuity (RA) is provided as a mandatory condition of employment. Those who qualify for the RA on or after July 1, 2008 will be automatically enrolled.

You become eligible to participate in the plan on the first of the month following:
- The completion of two years of service with SHU
- You attain age 21
- Verification of qualified prior service with a college or university. Please contact the Department of Human Resources for additional information.

The plan contributions are made on a tax-deferred basis through payroll deductions. Contributions are based on percentage of base compensation:
- You must contribute 4%
- The university will contribute 8%

You will be provided with an enrollment form to establish an account with TIAA-CREF, to designate your beneficiaries and to allocate plan contributions to various investments.

Supplemental Retirement Annuity

A Supplemental Retirement Annuity (SRA) that is administered by TIAA-CREF is also available. An SRA allows:
- Immediate retirement savings opportunities
- Tax deferral
- Additional retirement savings — up to IRS annual maximums
  \[ \Rightarrow \text{$15,500$ is 2008 maximum} \]
  \[ \Rightarrow \text{$20,500$ is 2008 maximum for age $50+$} \]
- Rollovers from other qualified retirement savings plans

You can open an SRA with as little as $25 per month. The plan permits two changes per year to give you the flexibility to increase, decrease or end contributions.

Due to administrative limitations, the plan does not permit changes during the month of December.

TIAA CREF provides on-site counseling throughout the year. Invitations are sent electronically from the Department of Human Resources.

To speak with a consultant about investment choices, income options or pre-retirement illustrations call TIAA CREF at 800-842-2776. Information is also available online at www.tiaa-cref.org/shu.

Please contact the Department of Human Resources to obtain an SRA Enrollment Kit and Salary Reduction Agreement.
Life and Accidental Death and Dismemberment Insurance

To protect your family from serious financial consequences that can occur from the loss of your earnings, SHU offers important life and accidental death and dismemberment (AD&D) insurance protection.

SHU offers:
- Basic Life Insurance at no cost to you
- Basic AD&D Insurance at no cost to you
- Coverage is insured by The Hartford Life Insurance Company

Amount of Coverage

The amount of coverage for employees is equal to:
- Basic Life = One times annual salary up to a maximum of $255,000
- Basic AD&D = one times annual salary up to a maximum of $255,000

Life Insurance and Income Taxes

Since SHU pays for your basic life and AD&D insurance, any coverage of more than $50,000 is considered “income” by the IRS. When you receive your W-2 form each January, the value of this benefit will be included in your taxable earnings. These earnings are called “imputed income”. This imputed income is taxed just like your regular pay.

How to Enroll

Since the university pays for this coverage in full, enrollment is automatic. You are strongly encouraged to complete a Beneficiary Designation Form. Please contact the Department of Human Resources to obtain this form.

For additional information about Life and AD&D Insurance, please see your Summary Plan Description

Supplemental Life Insurance and AD&D

As an active employee of Seton Hall University you have the opportunity to enroll in a Supplemental Life and AD&D program. This is a voluntary insurance program which enables you to add to the coverage you already have through the basic plans.

Now might be a good time to review your life protection to make sure it has kept pace with your changing needs. At a time when your family requires it most, life insurance benefits can help:
- Pay off the mortgage on your home
- Settle outstanding personal and business debts
- Pay for final expenses
- Pay for your children’s higher education

You might also want to think about the unexpected. Every day, serious accidents occur all around us and often there’s no way to anticipate them. Accidental Death and Dismemberment (AD&D) insurance can help you and your family deal with the financial hardships associated with serious accidents.

Coverage Options

You may elect supplemental life coverage in increments of 1, 2 or 3 times your Basic Annual Earnings (BAE) to a maximum of $200,000.

Coverage is also available to your spouse, civil union partner and dependent children if you enroll in supplemental life coverage. The benefit available to dependents is limited to $5,000.
Coverage Options AD&D

You may choose AD&D coverage for
- Employee Only
- Employee and Family

The AD&D coverage is elected on increments of $25,000 through $500,000. The maximum coverage you may elect is limited to no more than 10 times your annual salary.

Continuation Options

Your supplemental life insurance need not end when your SHU employment terminates or you’re no longer in an eligible class. The plan includes a Portability and Conversion Privilege Option.

You may continue your coverage by requesting either portability or conversion within 31 days of the termination of your supplemental life insurance. Please contact the Department of Human Resources for additional information.

Supplemental Life Insurance
Rates per $1,000

<table>
<thead>
<tr>
<th>Age</th>
<th>Employee</th>
<th>Spouse</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 30</td>
<td>$0.055</td>
<td>$0.055</td>
</tr>
<tr>
<td>30-34</td>
<td>$0.065</td>
<td>$0.065</td>
</tr>
<tr>
<td>35-39</td>
<td>$0.125</td>
<td>$0.125</td>
</tr>
<tr>
<td>40-44</td>
<td>$0.170</td>
<td>$0.170</td>
</tr>
<tr>
<td>45-49</td>
<td>$0.275</td>
<td>$0.275</td>
</tr>
<tr>
<td>50-54</td>
<td>$0.43</td>
<td>$0.43</td>
</tr>
<tr>
<td>55-59</td>
<td>$0.695</td>
<td>$0.695</td>
</tr>
<tr>
<td>60-64</td>
<td>$0.84</td>
<td>$0.84</td>
</tr>
<tr>
<td>65-69</td>
<td>$1.33</td>
<td>$1.33</td>
</tr>
<tr>
<td>70-74</td>
<td>$2.35</td>
<td>$2.35</td>
</tr>
<tr>
<td>75+</td>
<td>$3.94</td>
<td>$3.94</td>
</tr>
</tbody>
</table>

Supplemental AD&D Insurance
Rates per $25,000 unit

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$0.70 per $25,000</td>
</tr>
<tr>
<td>Employee and Dependents</td>
<td>$1.15 per $25,000</td>
</tr>
</tbody>
</table>
Flexible Spending Accounts (FSA)

Health Care and Dependent Care FSA

Flexible spending accounts are a tax-advantaged way to pay for qualified out-of-pocket health care expenses, and work-related day care expenses. This benefit allows you to pay your expenses with “pre-tax” dollars, which means you get a tax deduction for these expenses before you ever file your tax return.

As you incur health care expenses or dependent day care expenses throughout the year, you submit a claim and are reimbursed with tax-free dollars from your account.

Seton Hall University has partnered with CONEXIS to administer the flexible spending accounts. We strongly encourage you to review the education tools and tutorials provided by CONEXIS to better understand how FSA’s work. Please visit www.CONEXIS.org to view this important information.

How to Enroll

You must determine your qualified expenses from your eligibility date through December 31. If your expenses are at least $500, you may benefit from opening a FSA. The maximum annual amounts permitted are:

- $3,500 medical
- $5,000 dependent care

Any amounts left in your account at the end of plan year will be forfeited. It is important to establish your account carefully to avoid forfeitures.

An enrollment form is required each calendar year. You must indicate an account and the annual amount desired. The Department of Human Resources will confirm your per paycheck pre-tax deduction.

Commuter Benefit and Parking Reimbursement Accounts

Commuters may take advantage of pre-tax savings with the Commuter Benefit Plan that is administered by CONEXIS. The cost of bus, train or commuter van pools incurred to commute to and from work at Seton Hall University are eligible expenses.

The cost of parking in community lots, transit lots or at Seton Hall Law School may qualify for pre-tax savings through the Parking Reimbursement Account.

These accounts are subject to monthly maximums that are adjusted annually by the IRS. The 2008 monthly maximums are:

- $115 Mass Transit
- $220 Parking

How to Request Reimbursements

Following each payroll, your deduction amount will be reported to CONEXIS. You may request reimbursement as often as you wish. CONEXIS issues reimbursements on a weekly basis.
Short-Term Disability

Short term disability benefits are coordinated with the New Jersey State Disability Plan and are administered through a private plan arrangement with The Hartford. Seton Hall University fully funds this benefit program. Enrollment in this benefit is automatic.

Weekly benefit payments are 66% of weekly earnings up to annual maximums. Disability benefits may be paid for up to twenty-six (26) weeks. Salary Continuation during periods of short-term disability is available based on length of service.

Long-Term Disability

Income protection during periods of extended illness is provided at no cost. This valuable benefit is fully funded by Seton Hall University. Enrollment in this benefit plan is automatic.

After satisfying the twenty-six (26) week elimination period, long-term disability (LTD) benefits may be payable. This benefit is insured and administered by The Hartford. The maximum benefit available is 60% of monthly salary up to $3,500.

The Department of Human Resources will provide you with claim forms as appropriate. Please refer to the Summary Plan booklet for additional information.

Workers Compensation

Seton Hall University provides workers compensation insurance protection to safeguard against the costs associated with medical care and lost salary due to a workplace illness or injury.

New Jersey Manufacturers (NJM) Insurance Company is the carrier for workers compensation insurance. In the event of a work related illness or injury, please report the incident to the Department of Human Resources at (973) 761-9177.

An initial report will be filed with NJM. If you need medical care, NJM will provide authorization and referral to a workers compensation doctor. There is no cost to you for authorized medical care. If you are out of work for more than 8 days, income replacement is also provided by NJM.

Employee Assistance Plan

An Employee Assistance Plan (EAP) is designed to help employees, employees and their families address problems that can compromise personal satisfactions and, sometimes, job performance. Seton Hall University has contracted with CIGNA to provide access to a wide range of services including:

- Professional counseling
- Child care/Elder care referrals
- Discounted Legal Services

You may obtain additional information by calling CIGNA at 1-877-622-4327 or online at www.cignabehavioral.com.

Tuition Remission

Seton Hall University provides a tuition remission benefit for study at the university. The benefit extends to you, your legal spouse, civil union partner and dependent children.

Please refer to the Tuition Remission Policy for additional information.
IMPORTANT CONTACT INFORMATION CHART

Benefit Questions

If you have questions about any of your benefits, please:

- Review plan benefit summaries, summary plan descriptions and additional brochures; or
- Directly contact the company that handles the plan administration for Seton Hall University. You can call them or access their websites
- Contact the Department of Human Resources

1. Benefits Specialist Babette Brooks (973) 275-2755
2. Benefits Manager Kimberly Mangum (973) 761-9176

<table>
<thead>
<tr>
<th>Administrator/ Insurance Carrier</th>
<th>Website</th>
<th>Telephone Number</th>
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<tbody>
<tr>
<td>CIGNA (medical and dental)</td>
<td><a href="http://www.cigna.com">www.cigna.com</a></td>
<td>1-800-CIGNA-24</td>
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<tr>
<td>Medco (RX)</td>
<td><a href="http://www.medcohealth.com">www.medcohealth.com</a></td>
<td>1-800-230-0508</td>
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<tr>
<td>TIAA CREF (Retirement Plans)</td>
<td><a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a></td>
<td>1-800-842-2776</td>
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<tr>
<td>CONEXIS (FSA)</td>
<td><a href="http://www.conexis.org">www.conexis.org</a></td>
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<tr>
<td>CIGNA Behavioral Services (EAP)</td>
<td><a href="http://www.cignabebehavioral.com">www.cignabebehavioral.com</a></td>
<td>1-877-622-4327</td>
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