SAINT LOUIS UNIVERSITY
HUMAN RESOURCES

3545 Lindell Blvd.
Wool Center, 1st Floor
St. Louis, MO 63103
Phone: 314-977-2595
Fax: 314-977-1785
www.slu.edu/hr

2025 Summary of Benefits upon Separation of Employment

The following details describe what will happen to your benefits upon leaving the University.

Health (Medical, Dental and Vision) Insurance
Active medical, dental and vision coverage for you and your dependents ends on the last day of the month in which your employment ends. For example, if your termination date is October 10, your health insurance ends on October 31. Please note that if you terminate on the last day of the month, benefits will end that same day.

If you have health (medical, dental, and vision) insurance coverage through the University when your employment ends, you will generally be eligible to continue coverage for up to 18 months through COBRA, or if eligible, you may have the option to continue medical coverage under the Pre-65 medical program until age 65. To qualify for the Pre-65 Medical options, you must be either age 55 with ten or more years of continuous service or age 60 with seven or more years of continuous service. After your termination, you will receive the COBRA Continuation Election Notice from Optum Financial. If interested in the Pre-65 option, contact the Saint Louis University Benefits Department at 314-977-2595. Please note:

- You must choose coverage under COBRA within 60 days from the day you receive the COBRA Continuation Election Notice. The date will be specified in the Notice you receive.
- You must pay the entire premium. When you are no longer an active employee, the University no longer pays a portion of the premium.
- You cannot change your health insurance plan until the next open enrollment period.
- If you are under "employee only" coverage when you terminate your employment with the University, you cannot change the coverage to a different level unless you experience a "qualifying event" as defined by the IRS. If you experience a qualifying event, you must notify Optum Financial within 30 days of the event to make a change to your coverage.
- You may be able to find more affordable coverage through the Health Insurance Marketplace. More information can be found at www.healthcare.gov.

2025 Monthly COBRA Premiums

COBRA Cost/Month	Medical Plus	Medical QHDHP	Dental Flex	Dental Basic +	Vision
Individual	$701.59	$645.86	$36.91	$21.60	$7.16
Individual + Spouse	$1,474.24	$1,356.44	$72.28	$41.54	$13.02
Individual + Child(ren)	$1,263.64	$1,159.77	$72.28[1]	$41.54[1]	$13.65
Family	$2,246.90	$2,074.57	$123.75	$74.43	$21.07

[1] You will be charged the family rate if you have more than 1 child

2025 Monthly Pre-65 Retiree Medical Premiums

Cost/Month	Medical Plus	Medical QHDHP
Individual	$1,719.58	$1,666.33
Individual + Spouse	$3,613.33	$3,491.28
Individual + Child(ren)	$3,097.15	$3,009.25
Family	$5,507.10	$5,251.40

[1] You will be charged the family rate if you have more than 1 child

Flexible Spending Accounts – Healthcare
If you enrolled in the Flexible Spending Account (FSA), your contributions to your FSA stop with your last paycheck (unless you are eligible and elect to continue contributions to your FSA under COBRA). Please note the following:

- You have until April 30 of the year following your termination of employment to submit claims for expenses that you incurred on or prior to your last day of employment.
- If you have an Optum debit card for Healthcare FSA, you must destroy the card and NOT use it past your termination date. If you use the debit card past the end of your employment date, you are responsible to repay those charges.
- If you elect COBRA for the Healthcare FSA, you will continue to contribute on an after-tax basis. This allows you to submit claims for expenses incurred after your termination date, if you continue to make your COBRA payments. Please note, you will have to submit paper claims to Optum.
- Contact Optum if you have questions regarding claims submission, account balances or pending claims at 888-339-3819.

Flexible Spending Accounts – Dependent Care
If you enrolled in the Dependent Care Account, your contributions to your Dependent Care Account stop with your last paycheck. Dependent Care cannot be continued through COBRA. You have until April 30 of the year following your termination to submit for reimbursement of eligible expenses incurred on or prior to your last day of employment. Contact Optum if you have questions regarding claims submission, account balances or pending claims at 888-339-3819.

Health Savings Account
If you are enrolled in the Health Savings Plan at Saint Louis University, your payroll contributions into the Optum HSA, associated with the United Healthcare High Deductible Health Plan, end on your last day of employment. The account will remain assigned to you and you can continue to use the HSA to pay for qualified health expenses. Contact Optum Bank at 866-234-8913 for questions.

Tuition Remission
If you terminate prior to the completion of the fourth week of the fall or spring semester (or the second week of the summer or winter semester), you will be billed for any tuition remission benefit received for that semester. Please contact Student Financial Services for any questions surrounding tuition remission at 314-977-2350 or sfs@slu.edu.

Voya Accident Benefits
If you currently participate in this program, you may be able to continue coverage. Voya will send the portability notice, or you may call them at 877-236-7564. *Important note: You must apply for Conversion and/or Portability (and pay the first premium for Conversion) within 31 days of termination from Saint Louis University; Portability is not available to persons over age 69.*

Saint Louis University 403(b) Plan and Retirement Plan - TIAA
If you participated in the University's 403(b) and Retirement Plan, you may request a distribution or rollover of your retirement funds at any time after termination or you may choose to leave your retirement funds with TIAA. You may contact TIAA to make an appointment to discuss the details of your account. These representatives will be able to view your account information and discuss your future options with you. To make an appointment or to request a distribution, contact TIAA at 1-800-842-2252 or visit www.tiaa.org/slu.

Employees who participated in the Saint Louis University 403(b) Plan prior to 2011 may also have an account with Fidelity. Please contact Fidelity at 1-800-343-0860 or go to www.fidelity.com/atwork.

457(b) Deferred Compensation Plan
If you participated in the 457(b) Deferred Compensation plan, you would need to make an election within 60 days of your termination of employment regarding distribution of your 457(b) funds. For any questions surrounding this election, contact TIAA at 1-800-842-2252.

Life Insurance
Life insurance coverage ends on the date your employment ends with Saint Louis University. Your Hartford coverages may be convertible, please see enclosed Notice of Conversion and/or Portability Rights. For information on converting your Life Insurance policy to an individual policy, please contact The Hartford at 1-877-320-0484.

Accidental Death and Dismemberment Insurance (AD&D)
AD&D coverage ends on the date your employment ends with Saint Louis University, and you may be able to continue coverage. Please see the enclosed Notice of Conversion and/or Portability Rights. For information on converting your AD&D insurance policy to an individual policy, please call The Hartford at 1-877-320-0484.

Legal Services Plan
Your coverage under the MetLegal Plans ends on the date your employment ends with Saint Louis University. For questions about covered services that are pending as of your termination of employment, contact MetLife at 1-800- 821-6400.

Identity Theft Protection
Your coverage under LifeLock ends on the date your employment ends with Saint Louis University. For questions about continuing coverage through a retail plan, contact LifeLock at 1-800-607-9174.

EAP (Employee Assistance Program)
Your coverage under ComPsych Guidance Resources employee assistance program ends 90 days after your termination date.

Recreation Center
If you were a member of the Simon Recreation Center, you will need to contact the Simon Rec Center to cancel your membership at 314-977-3181.

Contact Information
If you change addresses or contact information, please remember to update this with Saint Louis University Benefits Department at 314-977-2595. This will ensure timely receipt of future correspondence, such as benefit information and tax documents.

Pay Statements
Pay Statements, information on final pay, and benefits assistance can be obtained by contacting the Saint Louis University Benefits Department at benefits@slu.edu.

Employment Verification
For employment verification, please contact The Work Number at www.theworknumber.com/employees and use your Saint Louis University employee ID and employer code 10065. Your pin will be your date of birth (MMDDYYYY).

This information does not constitute an expressed or implied contract for, nor guarantee of, benefits or employment. All benefits, rights, and obligations are governed by applicable plan documents and/or insurance contracts. If there is any difference between the information in this booklet and in applicable plan documents and/or insurance contracts, the applicable plan documents and/or insurance contracts control. The Company retains the right to change or eliminate any benefit described herein at any time without prior notice.

Vendor Contact Information

BENEFIT ARE	VENDOR OR PLAN	GROUP OR POLICY #	PHONE	EMAIL/WEBSITE
HR	n/a		314-977-5847 (8am – 4pm CST)	www.slu.edu/human-resources/
Benefits	n/a		314-977-2595 (8am – 4pm CST)	www.slu.edu/human-resources/benefits benefits@slu.edu
403(b) Plan	TIAA		800-842-2252 (8am – 7pm EST)	www.tiaa.org/slu
403(b) Plan	Fidelity		800-343-0860	www.fidelity.com/atwork
Medical	UHC Aetna	712924	800-382-4259 877-381-3544	www.myuhc.com www.aetnastudenthealth.com/en/school/686138/members.html
Prescriptions	Express Scripts	DJ6A	888-778-8755	www.express-scripts.com
Dental	Delta Dental	19891000 (Basic) 91421001 (Flex)	314-656-3001	www.deltadentalmo.com
Vision	VSP	30051106	800-877-7195	www.vsp.com
Health Savings Account (HSA)	Optum	712924	866-234-8913	www.optumbank.com
Healthcare Flexible Spending Account	Connect Your Care		888-859-3919	www.connectyourcare.com
Dependent Care Flexible Spending Account	Connect Your Care		888-339-3819	www.connectyourcare.com
Employee Assistance Program (EAP)	ComPsych Guidance	051472	800-859-9319	www.guidanceresources.com
Life and Long Term Disability (LTD) Insurance	The Hartford		877-320-0484	
Voluntary Accident	VOYA	68504-6	877-236-7564	presents.voya.co/EBRC/Home/SaintLouisUniversity
Legal Services	MetLife	9902368	800-821-6400	Info.legalplans.com/Home/
Identity Protection	Norton	E0007742	800-607-9174	www.lifelock.com
COBRA	Optum Financial	Saint Louis University	855-687-2021	
Simon Rec Center			314-977-3181	
Tuition Remission			314-977-2350	sfs@slu.edu
Employment Verification	The Work Number	Employer Code 10065		www.theworknumber.com