

FACULTY/STAFF BENEFITS SUMMARY – GROUP HEALTH CARE

Effective June 1, 2009 through May 31, 2010

The LMU benefits program allows its faculty and staff members to select his/her own personalized package by choosing from a variety of benefits. As part of its benefit offering, the University pays a portion of the cost of a faculty/staff member's health care plan.

All full-time faculty and full-time, regular staff members are eligible to participate. Eligibility commences the first of the month following the faculty/staff member's employment date.

MEDICAL

The University offers a choice of three medical plans, consisting of one indemnity (PPO) plan and two health maintenance organization (HMO) plans. The PPO plan reimburses a percentage of covered charges after the deductible is satisfied. Both HMO plans offer comprehensive coverage by designated providers. Participants electing single coverage will pay a flat monthly contribution designated for each of four salary tiers; participants electing dual or family coverage will pay a percentage of the monthly premium designated for each of four salary tiers.

DENTAL AND VISION

The University offers a choice of dental plans, either an indemnity (PPO) plan or a pre-paid plan similar to a health maintenance organization. The PPO plan reimburses a percentage of covered charges after the deductible is satisfied. The pre-paid plan provides comprehensive dental care through designated providers. The vision plan also provides comprehensive ophthalmic care and materials through a provider network. The University will pay the full cost of single coverage and a portion of dependent coverage in the PPO plan and will pay the full cost of all coverage categories in the pre-paid plan.

****Contribution rates are evaluated annually and subject to change at the sole discretion of the University.***

Note: This summary is to be 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 controlling for the adjustment or settlement of disputed claims.