



We have been notified that you will be leaving Xavier University and appreciate all of your contributions to the University and wish you best of luck in your new endeavors!

This document is intended to help address questions you may have about various aspects of your benefits and final pay upon separation of employment.

Tuition Remission/Tuition Exchange: If you are currently utilizing the tuition remission benefit, or have used it in the last semester for yourself or a dependent, please contact the Office of Human Resources at x3638 as soon as possible.

Medical/Dental/Vision Benefits: If you are currently enrolled in medical, dental and/or vision coverage, your coverage will end on the last day of the month following or coinciding with your termination date (i.e., if your last day in August 3, your medical/dental/vision will end August 31.). You may elect to continue your coverage for you and any covered dependents under such plans for up to 18 months due to your separation from employment under what is known as the Consolidated Omnibus Reconciliation Act (COBRA). This specific information on cost and how to enroll will be mailed to you by Chard-Snyder immediately following the date your medical/dental/vision coverage ends.

Health Care Flexible Spending Account: If you are currently enrolled in a Medical and/or Dependent Day Care Flexible Spending Account, your account(s) will terminate on your last day of employment. You may continue to use the balance of your flexible spending account funds for expenses incurred on or prior to your termination date. You may submit claims for expenses incurred on or before your date of termination up to 90 days following your date of separation. Please contact Chard Snyder at 513.459.9997 should you have questions concerning your flexible spending account(s).

Health Savings Account: If you are currently enrolled in the Health Savings Account, your contributions will stop on your last pay date. You will continue to have access to your health savings account until the balance is exhausted. For account information or additional questions, please contact Fifth Third Bank at 888.350.5353.

Life Insurance & Disability Benefits: If you have our disability benefit, it will end on your last day of employment. If you have life insurance, your coverage will end the last day of the month in which you terminate employment. If you are interested in Life Insurance conversion, please see the Benefits Conversion and Portability Information document, as well as the Basic Term Life & Basic Term Accident document included in the documents below for further information.

Retirement and Supplemental Retirement Account(s) (403(b)): If you are participating in the retirement plan or a supplemental 403(b) plan, you may contact TIAA-CREF directly to discuss your options. Their contact information can be found in the TIAA-CREF Contact Us document enclosed.

Vacation Payout: All accrued but unused vacation up to the maximum allowed will be paid out to you on the pay period coinciding with or shortly following your termination date. Please view your year to date vacation accrual by visiting the Employee Hub> Self Service>Employee tab>Leave Information.

Voluntary Benefits: If you participated in any voluntary benefits, you may contact the appropriate policy holder found on the attached Benefits Conversion and Portability Information document enclosed.

Miscellaneous Information: If you have XU Alert Me set up, you will want to cancel this so you do not continue to receive notifications. Please contact Campus Police to inquire about how to cancel this service. Also, if you have any

library property, please return this prior to your last day. On your last day of work, please return your All Card, parking permit, and U.S. Bank P-Card (if applicable) to your supervisor. Your email address will be disabled at the end of your last day of work.

If you have additional questions regarding your specific benefits, please contact our benefits team at benefits@xavier.edu or call 513-745-3638. If you have other questions regarding your separation, please contact your HR Business partner.

Benefits Conversion and Portability Information

When you terminate employment you are eligible to either “convert” or “port” certain benefits to individual policies usually without Evidence of Insurability, meaning you do not have to qualify medically for the coverage.

You must call the carrier or make your request in writing within 31 days of termination to convert or port your benefits:

HEALTH INSURANCE – HUMANA, 866-427-7478

You can convert to an individual policy without providing evidence of insurability **within 31** days after your coverage terminates. Please see your certificate of coverage or call Humana directly to find out if you are eligible for conversion. Generally, the premium is higher when you convert your coverage. Other options include electing COBRA **within 60 days** of the later of coverage loss, or the date of the COBRA notice; or purchasing an Individual Policy. These choices may be more cost effective. Please contact HR regarding COBRA and please contact HORAN, our broker, at 513.745.0707 regarding Individual Medical Coverage. They will research your options.

BASIC GROUP LIFE INSURANCE- CIGNA, 800-423-1282 (conversion)

An individual insured under the Group Life Insurance policy may replace all or part of the Life Insurance Benefit with an individual policy with no medical examination or other evidence of good health **within 31 days** of termination. Call CIGNA to discuss your options.

VOLUNTARY LIFE INSURANCE- CIGNA, 800-423-1282 (conversion)

If you terminate your employment or become ineligible for this coverage, you have the option to convert all or part of the amount of coverage in force to an individual life policy on the date of termination without Evidence of Insurability. Conversion election must be made **within 31 days** of your date of termination. To continue insurance, written application and the first premium payment must be made to Cigna **within 31 days** of the date insurance would otherwise end.

CRITICAL ILLNESS- HUMANA SPECIALTY BENEFITS, 877-378-1505

Employee may port coverage after six months of continuous coverage if the group master policy remains in force and insured is less than 70 years of age. Ported certificates will be subject to any rate increases on the Employer’s Master Policy. Employee must notify Humana **within 31 days** of termination.

ACCIDENT POLICY- HUMANA SPECIALTY BENEFITS, 877-378-1505

Employee may continue coverage by providing Evidence of Insurability to Humana **within 31 days** of termination. The Portability Benefit is not available if or when the Covered Employee reaches the Maximum Renewal Age of 67 or the Covered Employee dies. Spouse and children may continue coverage if Employee continues coverage.

Basic Term Life & Basic Term Accident

Xavier University



The following is a description of your Basic Group Term Life, and Basic Accident insurance benefits. Basic benefits are provided to you by your employer at no cost.

Who is Eligible for Coverage?

You are eligible if you are an active, full-time employee regularly working a minimum of 30 hours per week, excluding members of the Society of Jesus, and Retirees.

**Retirees receive a flat \$5,000 benefit*

Basic Benefits:

Life: 1 times Annual Compensation rounded up to the nearest \$1,000.

Accident: 1 times Annual Compensation rounded up to the nearest \$1,000.

When you reach age 65

Benefits will reduce to 65% at age 65, and to 50% at age 70.

Life Waiver of Premium

If you become totally disabled prior to age 70, are disabled for at least 6 months, and you apply for waiver of premium, your life insurance may be continued without premium payment. The Waiver of Premium benefit period ends when disability ends or you when you attain age 70.

Continuation Provisions

Your life insurance coverage may be continued with premium payment for the maximum durations shown for the following events:

For Lay-off	30 Days
For Family Medical Leave	12 weeks
For Sabbatical Leave	24 Months

If you leave Xavier University- Conversion

If you lose coverage due to termination or age, you can convert your Life and AD&D coverage to individual policies. You must apply for conversion coverage within 31 days after your coverage ends.

Terminal Illness Benefit

If you are diagnosed as terminally ill with a life expectancy of 12 months or less, the accelerated benefit provides 75% of the life insurance coverage amount in force up to \$112,500. Benefits are paid to the insured.

Critical Illness Benefit

If you are diagnosed with one of six specified diseases including: Life-threatening cancer, Heart attack, Renal failure, Stroke, Specified organ transplant, or Acquired immune deficiency syndrome (AIDS). This benefit provides 25% of the life insurance coverage amount in force up to \$25,000. Benefits are paid to the insured.

CIGNA Secure Travel®

Emergency travel assistance program for trips more than 100 miles from home. Medical evacuation and repatriation benefits are included with no maximum.

Will Preparation Program

This online interactive tool helps covered Employees and their Spouses create a will and other legal documents. To access, go to CignaWillCenter.com. Please use your DOB and the last 4 digits of your SSN when prompted for a registration code.



This plan summary is provided to help you understand your insurance coverage. Please refer to your certificate booklet for your complete plan description. The terms and conditions described in the group insurance policy will prevail in the event there is a discrepancy between this summary and the group insurance policy.

CONTACT US - TIAA-Cref

NATIONAL CONTACTS:

TELEPHONE COUNSELING CENTER: 800 842-2776

to speak with a consultant about investment choices, income options, benefits, contributions, preretirement illustrations, TDA calculations, payments and taxation: Monday to Friday, 8 a.m. to 10 p.m., Saturday, 9 a.m. to 6 p.m. (ET)

AUTOMATED TELEPHONE SERVICE: 800 842-2252

for account access and current performance: 24 hours a day, 7 days a week

INSURANCE, AFTER-TAX ANNUITIES AND MUTUAL FUNDS: 877 825-0411

for questions on mutual funds, individual life insurance, and after-tax annuities, including automated telephone service options: Monday to Friday, 8 a.m. to 10 p.m. (ET)

EDUCATION SAVINGS: 888 381-8283

for questions on how to save for college: Monday to Friday, 8 a.m. to 11 p.m. (ET)

LOCAL CONTACTS:

625 Eden Park Drive,
Baldwin 200, Suite 100
Cincinnati, OH 45202

Direct: 513 263-2800

Toll-Free: 866 842-2348

Fax: 513 421-3302

Or Visit online at tiaa-cref.org



Save on your auto and home Insurance!



You're part of an exclusive group that has partnered with Liberty Mutual Insurance to save you money. And the best part—you'll get auto and home insurance that keeps you properly covered, no matter where you are in life.

Savings you can count on.

As an employee of Xavier University, you could save hundreds of dollars a year on auto and home insurance with Liberty Mutual.

Here's how:¹

- Get exclusive group savings off our already competitive rates
- Save even more when you add another Liberty Mutual policy, such as Home or Umbrella
- Enjoy valuable saving opportunities tailored to the way you live today:
 - New to Liberty Mutual Discount
 - New Teen Driver Discount
 - Vehicle Safety Features Discount

¹Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify.

Service and support when and where you need it.

- **We're here for you:** With 24-Hour Claims Assistance, Emergency Home Repair Service and our optional 24-Hour Roadside Assistance*, we have you covered
- **Service your way:** Interact the way you want with a local licensed sales representative, online, in person, by phone, or via your mobile device
- **Choose the payment option best for you:** We offer payroll deduction, direct billing, online payment, or automatic deductions from your bank account or credit card
- No down payment or billing fees with payroll deduction option

Need additional coverage? Our representatives explain your options in clear terms and recommend the best match for you—whether you need to protect your **car, home, watercraft or motorcycle**. You can also obtain **identity fraud expense coverage, personal liability (umbrella), flood, and renters insurance**.

Start Saving Today!
Contact me to learn more and receive a **FREE no-obligation quote.**

CHUCK PETRETTI

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Cincinnati, OH 45242
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Charles.Petretti@LibertyMutual.com
<http://www.libertymutual.com/xavier>
Reference Client #101789



Exclusive insurance offering for Xavier University employees.

*Optional coverage. Requires the purchase of Towing and Labor Coverage. Subject to applicable limits. Coverage provided and underwritten by Liberty Mutual Insurance and its affiliates, 175 Berkeley Street, Boston, MA. © 2012 Liberty Mutual Insurance.