



## 2024 Benefit Options and Enrollment Guide

*Full-time Staff & Faculty*

An overview of your benefits at  
American University

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## Contact us

**American University**  
**Office of Human Resources**  
(202) 885-3836  
[hrpayrollhelp@american.edu](mailto:hrpayrollhelp@american.edu)  
[www.american.edu/hr](http://www.american.edu/hr)

## Mailing Address

4400 Massachusetts Avenue, NW  
Washington, DC 20016-8054

## Office Location

3201 New Mexico Avenue, Suite 350  
Washington, DC 20016

## For more information

For detailed information about our benefits, including official plan documents and the [Faculty & Staff Benefits Manual](#), visit [American University's benefits website](#) and scroll to benefit resources on the right.

All benefits that require enrollment during a specific enrollment window are found under [Health & Welfare Benefits](#).

# Benefits to support you and your family

Our success at American University depends on the contributions and commitment of our faculty and staff. Thank you for your work to move the university forward as it strives to achieve its strategic goals.

## Benefits that require enrollment at specific times

Some benefits require enrollment during the first 30 days of your start date, open enrollment, or when you experience a qualifying life event, including:

- [Medical & prescription coverage](#)
- [Dental coverage](#)
- [Flexible spending accounts](#)
- [Life and accidental death & dismemberment \(AD&D\) insurance](#)
- [Legal plan](#)

## Benefits available throughout the year

Other benefits and programs allow you to add, change, or participate throughout the year:

- [Defined contribution 403\(b\) retirement plan](#)
- [Tuition remission](#)
- [Education benefits for dependent children](#)
- [Disability coverage](#)
- [AhealthyU faculty & staff wellness program](#)
- [Work-life programs, family services, & resources](#)
- [Faculty & staff assistance program](#)
- [Federal credit union](#)
- [Group auto & home insurance](#)
- [Pet insurance](#)
- [Commuter & parking benefits](#)

American University makes every effort to ensure the accuracy of the information in this guide. However, if there are discrepancies between the guide and the legal documents governing a plan or program (the “plan documents”), the plan documents will always govern. American University reserves the right to amend or terminate any benefit plan at its sole discretion at any time, for any reason.

## Eligibility

You are eligible for the benefits in this guide if you are a full-time faculty or staff member as defined in the [Faculty & Staff Benefits Manual](#).

## Eligible dependents

You may enroll your eligible dependents for medical, dental, legal, life and accidental death & dismemberment (AD&D) insurance coverage. Your dependents may include your:

- Spouse
- Domestic partner<sup>1</sup>
- Eligible children, including:
  - Your children
  - Stepchildren
  - Legally adopted children
  - Children who have been placed with you for adoption
  - Children for whom you have been appointed legal guardian

In most cases, your dependent children are eligible for medical, dental, and legal plan coverage until the end of the year in which they reach age 26. If your dependent child is disabled, there is no age restriction on these benefits.<sup>2</sup>

<sup>1</sup> Domestic partners and their children may be added to the plan as long as you meet eligibility requirements and have a valid [Affidavit of Domestic Partnership](#) on file in the Office of Human Resources.

<sup>2</sup> Disabled children who are incapable of supporting themselves due to a mental or physical disability, provided that the disability occurred before the child reached age 26.

# Enrollment

## When to enroll

You may enroll in most of the university benefit plans:

- Within 30 days of your start date after you are initially hired
- During the annual open enrollment period each November
- At the time of a qualifying life event

## New hires

As a new hire, you'll receive an overview of AU's benefit plans and information on our enrollment system. You must complete your benefits enrollment within 30 days of your start date.

For new hires enrolling in AU's health, dental, flexible spending accounts, and legal plan, coverage begins on the first of the month after you start. If you start on the first of the month, your benefits will start that day.

## During open enrollment

During open enrollment you can add, change, or drop coverage to your medical, dental, flexible spending accounts (FSA), optional life and accidental death & dismemberment (AD&D) insurance, and legal plan without a qualifying life event.

## During the year

Complete and submit your enrollment within 30 days of your qualifying life event, along with documentation to support the life event.

To learn more about the benefits offered in this guide and other benefits provided by the university, visit the [American University benefits website](#).

## How to enroll

Enroll for you benefits in [Workday](#).

### Changes to payroll deductions for bi-weekly staff

Beginning with the January 5, 2024 paycheck, bi-weekly employees will see certain deductions taken from 24 paychecks annually instead of the current 26 due to the Workday migration. Deductions won't be taken from the third paycheck in months with three pay periods.

## Qualifying life event

You can change your medical and/or dental plans during the year, according to the IRS rules, only when you experience a qualifying life event such as:

- Marriage, divorce or legal separation
- Death of a spouse, domestic partner, or dependent
- Birth or adoption of a new dependent or gaining legal custody of a new dependent
- A change in a dependent's eligibility status
- A change in your employment status or that of your spouse or domestic partner
- A change of your residence

# 2024 Cost for coverage overview

American University contributes to the total cost of your health care coverage. Your portion of the premium is a pre-tax contribution, meaning that it is deducted from your pay before taxes are withheld. For more information, visit [AU's benefits website](#).

- **Medical:** the university contributes 95% towards individual coverage and 80% for individual plus one and family coverage for those making under \$55,000. The university contributes 80% towards individual coverage and 65% for individual plus one and family coverage for those earning more than \$55,000.
- **Dental:** the university contributes 25% for individual coverage and 20% for individual plus one and family coverage.

Plans	2024 Rates	2024 AU Monthly Share	2024 Monthly Employee Share	2024 Employee Change/Month	2024 AU Bi-Weekly Share	2024 Bi-Weekly* Employee Share	
<b>CareFirst &amp; Express Scripts</b>	<b>Employees making \$55,000 or less/year</b>						
	Individual coverage	\$874.29	\$830.59	\$43.70	\$0.73	\$21.85	
	Individual +1 coverage	\$1,746.95	\$1,397.57	\$349.38	\$5.84	\$174.69	
	Family coverage	\$2,532.56	\$2,026.06	\$506.50	\$8.46	\$253.25	
	<b>Employees making \$55,000+/year</b>						
	Individual coverage	\$874.29	\$699.43	\$174.86	\$2.92	\$87.43	
	Individual +1 coverage	\$1,746.95	\$1,135.53	\$611.42	\$10.22	\$305.71	
Family coverage	\$2,532.56	\$1,646.16	\$886.40	\$14.82	\$443.20		
<b>Kaiser Permanente**</b>	<b>Employees making \$55,000 or less/year</b>						
	Individual coverage	\$617.34	\$586.48	\$30.86	\$2.01	\$15.43	
	Individual +1 coverage	\$1,237.95	\$990.37	\$247.58	\$16.20	\$123.79	
	Family coverage	\$1,796.46	\$1,437.18	\$359.28	\$23.51	\$179.64	
	<b>Employees making \$55,000+/year</b>						
	Individual coverage	\$617.34	\$493.88	\$123.46	\$8.08	\$61.73	
	Individual +1 coverage	\$1,237.95	\$804.67	\$433.28	\$28.35	\$216.64	
Family coverage	\$1,796.46	\$1,167.70	\$628.76	\$41.14	\$314.38		
<b>Delta Dental Comprehensive</b>	Individual	\$35.47	\$8.87	\$26.60	\$1.74	\$13.30	
	Individual + 1	\$70.95	\$14.19	\$56.76	\$3.71	\$28.38	
	Family	\$102.84	\$20.58	\$82.26	\$5.38	\$41.13	
<b>Delta Dental Basic</b>	Individual	\$28.19	\$7.05	\$21.14	\$1.38	\$10.57	
	Individual + 1	\$56.38	\$11.28	\$45.10	\$2.95	\$22.55	
	Family	\$81.73	\$16.35	\$65.38	\$4.28	\$32.69	
<b>MetLife Legal Plans</b>	Individual or Family	\$16.50	\$0.00	\$16.50	\$0.00	\$7.62	
<b>Flexible Spending Accounts</b>	Fee	\$2.95	\$1.50	\$1.45	\$0.00	\$0.67	
<b>Optional Life Insurance</b>	Optional Life	Varies					

\*Beginning with the January 5, 2024 paycheck, bi-weekly employees will see certain deductions taken from 24 paychecks annually instead of the current 26 due to the Workday migration. Deductions won't be taken from the third paycheck in months with three pay periods.

\*\*Only available to faculty and staff in the DC, Maryland, and Virginia region.

For more information about any of American University's benefits, visit the benefits site at [www.american.edu/hr/benefits](http://www.american.edu/hr/benefits).

# Medical & prescription coverage

American University offers a choice between two medical options, CareFirst Blue Choice and Kaiser Permanente. Both options provide prescription drug coverage for a wide selection of drugs.

- **CareFirst BlueChoice Advantage** offers the flexibility to choose from BlueChoice and BluePreferred PPO providers locally and BlueCard PPO providers nationwide for in-network benefits as well as out-of-network providers.

Your choice of provider affects your out-of-pocket costs in the CareFirst option. Out-of-network deductibles, maximums, and other costs are significantly higher than those in-network. Visit [www.carefirst.com](http://www.carefirst.com) to find out if your provider is in-network.

Prescription coverage for CareFirst participants is provided by Express Scripts, a third-party prescription drug benefit provider and is not part of CareFirst, so be sure to present your Express Scripts card to have your prescriptions filled at retail pharmacies. Maintenance and long-term medications can be filled through home delivery service or at a local CVS through their CVS Smart90 program for a 90-day supply at a discount.

- **Kaiser Permanente** utilizes a local network of facilities and providers with over 30 locations in the DC, Maryland, and Virginia region. Go to [www.kp.org](http://www.kp.org) to locate a medical provider and select your region (Maryland/Virginia/Washington DC)\*.

Prescriptions can be filled at a plan pharmacy located within a Kaiser facility or at a participating network or community pharmacy. Members may also choose to fill maintenance and other long-term medications for a discounted 90-day supply at a Kaiser facility or through the home delivery service offered through [www.kp.org](http://www.kp.org).

For more information, visit [American University medical benefits summary chart](#) for a detailed benefits summary and comparison chart for the CareFirst and Kaiser medical options.

\*The Kaiser option is only available to faculty and staff in the DC, Maryland, and Virginia (DMV) region. Eligible employees outside of the DMV may select the CareFirst option.

## Vision coverage

If you are enrolling in an AU-sponsored medical plan, vision benefits are provided through your CareFirst or Kaiser plan.

## Terms to know

### Medical

**Annual deductible** is the amount you pay before your insurance begins covering certain services, such as hospitalization or outpatient surgery.

**Coinsurance** is the amount you pay as a percentage of the allowed cost of your services, after you reach the annual deductible and until you reach the plan's out-of-pocket maximum.

**Copayment (copay)** is a fixed amount you pay for a health care service.

**Out-of-pocket maximum** is the most you will pay for covered medical services in a calendar year. Once you meet it, the plan will pay the full cost of additional expenses.

### Prescriptions

**Generic drugs** meet the same standard quality and are an ingredient or therapeutic match to the brand name equivalent.

**Brand name formulary drugs** have no generic equivalent and are included on the plan's preferred drug list.

**Brand name non-formulary drugs** have no generic equivalent and are not included on the plan's preferred drug list.

# Compare CareFirst & Kaiser medical options

	Choice of Physician	Annual Deductible	Copayment	Coinsurance	Maximum Out-of-Pocket	Prescription Drug Retail (30-Day Supply)	Prescription Drug Home Delivery (90-Day Supply)	Prescription Drug Out-of-Pocket Maximum
<b>CareFirst BlueChoice Advantage</b>								
<b>In-network<sup>1</sup></b>	Use any provider in BlueChoice, BluePreferred PPO, or BlueCard PPO. No referral required.	\$400 individual \$800 individual + 1 \$800 family In-network deductible applies to non-preventive care services (preventive care such as annual physicals and mammograms are not subject to the deductible).	\$20 primary care \$40 specialty care No copayment for: preventive care office visits women's preventive health services	90% paid by health plan 10% paid by participant	\$2,750 individual \$5,500 individual + 1 \$5,500 family	<b>Express Scripts<sup>2</sup></b> Generic drugs \$10 Brand name formulary 30% coinsurance to \$30 maximum Brand name non-formulary 50% coinsurance to \$50 maximum Excluded drugs <sup>4</sup> 100% patient responsibility	<b>Express Scripts or CVS Smart90<sup>3</sup></b> Generic drugs \$25 Brand name formulary 30% coinsurance to \$75 maximum Brand name non-formulary 50% coinsurance to \$125 maximum Excluded drugs <sup>4</sup> 100% patient responsibility	<b>Express Scripts and CVS Smart90<sup>3</sup></b> \$3,850 individual \$7,700 family
<b>Out-of-network</b>	Choose any physician, no network limitations. No referral required.	\$1,000 individual \$2,000 individual + 1 \$2,000 family	None	65% paid by health plan 35% paid by participant	\$4,000 individual \$8,000 individual + 1 \$8,000 family			
<b>Kaiser Permanente<sup>5</sup></b>								
<b>HMO</b>	Must select a primary care physician at one of Kaiser Permanente's medical centers.	None	\$20 primary care \$40 specialty care Does not apply to outpatient mental health and prescription benefits. No copayment for: adult and children over age 5 preventive care office visits primary care physician office visits for children under age 5; specialist copayment applies for children under age 5 women's preventive health services	None	\$3,500 individual \$9,400 family	<b>Kaiser Center Pharmacy</b> Generic drugs \$10 Brand name formulary \$20 Brand name non-formulary \$35 Excluded drugs not applicable <b>Outside Pharmacy</b> Generic drugs \$20 Brand name formulary \$40 Brand name non-formulary \$55 Excluded drugs not applicable	<b>Kaiser Home Delivery</b> Generic drugs \$20 Brand name formulary \$40 Brand name non-formulary \$70 Excluded drugs not applicable	Included with medical

<sup>1</sup>Your choice of provider affects your out-of-pocket costs in the CareFirst plan. Out-of-network deductibles, maximums, and other costs are significantly higher than those in-network. Visit [www.carefirst.com](http://www.carefirst.com) to find out if your provider is in-network.

<sup>2</sup>After the first three retail prescription fills for maintenance drugs, CareFirst participants pay an additional \$10 for each retail fill.

<sup>3</sup>CVS Smart90 allows you to fill a maintenance medication at your local CVS store for a 90-day supply.

<sup>4</sup>Excluded drugs do not apply towards out-of-pocket maximums.

<sup>5</sup>The Kaiser option is only available to faculty and staff in the DC, Maryland, and Virginia (DMV) region. Eligible employees outside of the DMV may select the CareFirst option.

# Dental coverage

American University offers a choice between two dental plans from Delta Dental:

- **Delta Dental Basic** covers screenings, cleanings, fillings, and periodontics, and is available for a lower monthly cost. For the Basic Plan you must choose a dentist who is in the Delta Dental PPO network. The Basic Plan does not provide coverage for services from a Premier or non-participating dental provider.
- **Delta Dental Comprehensive** helps you pay for most necessary dental services and supplies, including orthodontia, and offers the flexibility to choose from PPO, Premier, and out-of-network dentists. However, the dentist you choose determines the level you pay out-of-pocket.
- Reimbursements are based on PPO contracted fees for PPO dentists, PPO contracted fees for Premier dentists, and PPO contracted fees for non-Delta Dental dentists.
  - You pay the least out-of-pocket if you see a dentist in the Delta Dental PPO network;
  - You pay a little more out-of-pocket if you see a dentist in the Delta Dental Premier network; and
  - You pay the most out-of-pocket for seeing a dentist who is not affiliated with Delta Dental.

Visit [American University's dental benefits page](#) for more information.

## Terms to know

Allowed benefit is the maximum amount the plan will pay for a covered service. This is also known as the “eligible expense,” “payment allowance,” or “negotiated rate.” If you use a Premier or non-affiliated dentist, and the charges are more than the plan’s allowed benefit amount, you may have to pay the difference (also called balance billing).

## Finding a dentist/confirming your dentist’s participation

The **Basic Plan** requires that you choose a Delta Dental PPO network dentist.

The **Comprehensive Plan** lets you select any licensed dentist. You pay the least out-of-pocket if you see a dentist in the Delta Dental PPO network, you pay a little more out-of-pocket if you see a dentist in the Delta Dental Premier network, and you pay the most out-of-pocket for seeing a dentist who is not affiliated with Delta Dental. Contact your dentist’s office to confirm if they participate in a Delta Dental network.

To find a dentist or see if your dentist is a participating Delta Dental dentist, visit [www.deltadentalins.com](http://www.deltadentalins.com)

## Predetermination of dental benefits

If your dental care will be extensive, ask your dentist to complete and submit a claim form to Delta Dental for a predetermination of benefits. Delta Dental will advise you exactly which procedures are covered, the amount that will be paid towards the treatment, and your financial responsibility.



# Compare dental plans

	Delta Dental Basic*		Delta Dental Comprehensive**	
	PPO Dentists	Delta Dental Premier® and Non-PPO Dentists	PPO Dentists	Delta Dental Premier® and Non-PPO Dentists
<b>Deductible</b> Waived for diagnostic, preventive, and orthodontics	\$50 individual \$150 family	Not applicable	\$50 individual \$150 family	\$50 individual \$150 family
<b>Plan maximum</b>	\$1,000 per person calendar maximum	Not applicable	\$1,500 per person calendar maximum \$1,000 per person orthodontic lifetime maximum	\$1,500 per person calendar maximum \$1,000 per person orthodontic lifetime maximum
<b>Diagnostic and preventive services†</b> Oral exams, cleanings, x-rays, and sealants	100% of allowed benefit no deductible	Not covered	100% of allowed benefit no deductible	100% of allowed benefit no deductible
<b>Basic services</b> Fillings and posterior composites	50% of allowed benefit after deductible	Not covered	90% of allowed benefit after deductible	80% of allowed benefit after deductible
<b>Endodontics</b> Root canals	50% of allowed benefit after deductible	Not covered	90% of allowed benefit after deductible	80% of allowed benefit after deductible
<b>Periodontics</b> Gum treatment	50% of allowed benefit after deductible	Not covered	60% of allowed benefit after deductible	50% of allowed benefit after deductible
<b>Oral surgery</b> Incisions, excisions, and surgical removal of tooth	Not covered	Not covered	90% of allowed benefit after deductible	80% of allowed benefit after deductible
<b>Prosthodontics</b> Bridges, dentures, and implants	Not covered	Not covered	60% of allowed benefit after deductible	50% of allowed benefit after deductible
<b>Orthodontic services</b> Adults and children	Not covered	Not covered	50% of allowed benefit no deductible	50% of allowed benefit no deductible

\*Basic Plan: Fees are based on PPO fees for Delta Dental PPO dentists. Services provided by Premier or non-Delta Dental dentists are not covered.

\*\*Comprehensive Plan: Reimbursements are based on PPO contracted fees for Delta Dental PPO dentists, PPO contracted fees for Premier dentists, and PPO contracted fees for Non-Delta Dental dentists.

†Fluoride treatment is covered only for children up to age 19.

Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees.

# Flexible spending accounts

## Lower your taxes with flexible spending accounts

You can set aside money in a flexible spending account (FSA) before taxes are deducted from your pay for certain health and dependent care expenses, lowering your taxable income and increasing your take-home pay.

The amount that is deducted from your pay will depend on the contribution amounts you elect and how often you are paid. You are also assessed a small monthly fee of \$1.45.

Visit [American University's flexible spending accounts page](#) for more information.

	Health Care FSA	Dependent Care FSA
<b>Account use</b>	Eligible medical, prescription, dental, and vision expenses that are not covered or fully reimbursed by your other benefit plans such as copayments, coinsurance amounts, deductibles, and amounts above benefit maximums.	Eligible dependent care expenses, such as day care and elder care, that enable you (and your spouse, if you are married) to work. <b>Dependent care FSA cannot be used for dependent medical expenses.</b>
<b>Maximum contribution</b>	\$3,200	\$5,000 or \$2,500 if you are married and filing separate tax returns.
<b>Who is covered</b>	You and all dependents that you claim on your federal tax return – not just your dependents covered under a university-sponsored medical plan.	To be covered through your dependent care FSA, your dependent must meet one of the following criteria: <ul style="list-style-type: none"> <li>• under age 13 for whom you are entitled to a deduction on your federal tax return;</li> <li>• physically or mentally incapable of caring for oneself; or,</li> <li>• your spouse who is physically or mentally incapable of caring for themselves.</li> </ul>
<b>Funds availability</b>	Your entire contribution amount is available on January 1, 2024 and you can be reimbursed for eligible expenses incurred through March 15, 2025.	You will have access to your funds as they accrue January 1, 2024 – December 31, 2024. You can only be reimbursed for dependent care that has already taken place from January 1, 2024 – March 15, 2025.

## The FSA payment card

FSA participants automatically receive a payment card that you can use when you make eligible health care purchases from merchants who accept credit or debit cards. Because the card deducts funds directly from your FSA account to pay for services and supplies, it eliminates the wait for reimbursements. Keep all itemized receipts or insurance payment statements to submit as proof of card purchases, if requested.

The card is offered at no additional charge to you and is not tied to, or reported against, your credit report.

## FSA participation does not continue automatically from year-to-year

You must enroll (or re-enroll) if you wish to participate in the following year. In 2024, you may:

- Elect to contribute up to \$3,200 to the health care FSA.
- Elect to contribute up to \$5,000 to the dependent care FSA (\$2,500 if you are married and filing separate tax returns).

# Life and accidental death & dismemberment (AD&D) insurance

Life insurance protects and provides security for your family or other beneficiaries in the event of your terminal illness or death while you are still actively employed at American University.

## Basic coverage

The university automatically provides you with basic life and accidental death and dismemberment (AD&D) insurance in the amount of one (1) times your annual salary, at no cost to you.

## Optional life and accidental death & dismemberment (AD&D) insurance options

You can supplement the basic life insurance and basic AD&D insurance plans by enrolling in the optional life insurance and/or optional AD&D plans. AD&D insurance covers you in the event of a death due to an accident or a disabling injury.

Visit [American University's life and accident page](#) for more information.

	What It Is	What It Could Provide
<b>Employee optional life insurance</b>	Supplemental life insurance coverage paid on a post-tax basis. A statement of health may be required.	Base salary x 1-5 up to a maximum of \$1,500,000.
<b>Spouse/domestic partner optional life insurance</b>	Life insurance coverage on your spouse or domestic partner paid on a post-tax basis. A statement of health may be required.	\$10,000 to \$100,000 in \$10,000 increments.
<b>Dependent optional life insurance</b>	Life insurance for your eligible dependent children from live birth to age 26.	\$1,000 to \$10,000 in \$1,000 increments.
<b>AD&amp;D insurance</b>	Coverage in the event of death due to an accident or covered disabling injury.	Base salary x 1-10 up to a maximum of \$500,000.

## Terms to know

The **Statement of Health**, also known as Evidence of Insurability or proof of good health, is a questionnaire to be completed by you and your physician, if requested. This provides the insurance company with some basic health information that is used in the approval process for your request to enroll in, or increase, the amount of your life insurance plan. The Statement of Health must be approved by the insurance company before coverage can become effective.

## Check your beneficiaries

A **primary beneficiary** is defined as the person, organization, trust, or entity you name to receive any benefits if you die.

A **secondary beneficiary** is defined as the person, organization, trust, or entity you name to receive any benefits if the primary beneficiary is deceased.

# Optional life & AD&D insurance cost for coverage

## Optional life insurance for employees and their spouses/ domestic partners

The cost of optional life coverage is based on how much coverage you select and your age. Calculate the monthly cost of coverage for you or your spouse/ domestic partner by using the chart below:

Age	2024 Rate/\$1,000 of coverage
29 and under	\$0.036
30-34	\$0.040
35-39	\$0.046
40-44	\$0.080
45-49	\$0.134
50-54	\$0.207
55-59	\$0.387
60-64	\$0.594
65+	\$1.102

### Sample calculation

Clawed Eagle is 36 years old, earns a salary of \$50,000, and is electing optional life coverage of \$100,000 (2 times his salary). Clawed's rate for insurance is:

$$\begin{array}{rclcl}
 \$0.046 & \times & 100 & = & \$4.60 \\
 \text{age rate} & & \text{coverage} & & \text{cost per} \\
 & & \text{amount/} & & \text{month} \\
 & & \$1,000 & & 
 \end{array}$$

## Optional life insurance for dependent children

The monthly cost is determined by the amount of coverage you elect for your dependent child.

Amount	2024 Cost
\$1,000	\$0.10
\$2,000	\$0.21
\$3,000	\$0.31
\$4,000	\$0.41
\$5,000	\$0.52
\$6,000	\$0.62
\$7,000	\$0.72
\$8,000	\$0.82
\$9,000	\$0.93
\$10,000	\$1.03

## Optional AD&D insurance

Optional accidental death & dismemberment (AD&D) insurance rates are based on the amount of coverage you select and whether you want individual coverage or family coverage.

Coverage level	2024 Rate/\$1,000 of coverage
Single	\$0.014
Family	\$0.023

### Sample calculation

Clawed Eagle earns a salary of \$50,000 and is electing optional personal accident coverage of \$100,000 (2 times his salary) for himself. Clawed's rate for insurance is:

$$\begin{array}{rclcl}
 \$0.014 & \times & 100 & = & \$1.40 \\
 \text{single rate} & & \text{coverage} & & \text{cost per} \\
 & & \text{amount/} & & \text{month} \\
 & & \$1,000 & & 
 \end{array}$$

# Legal plan

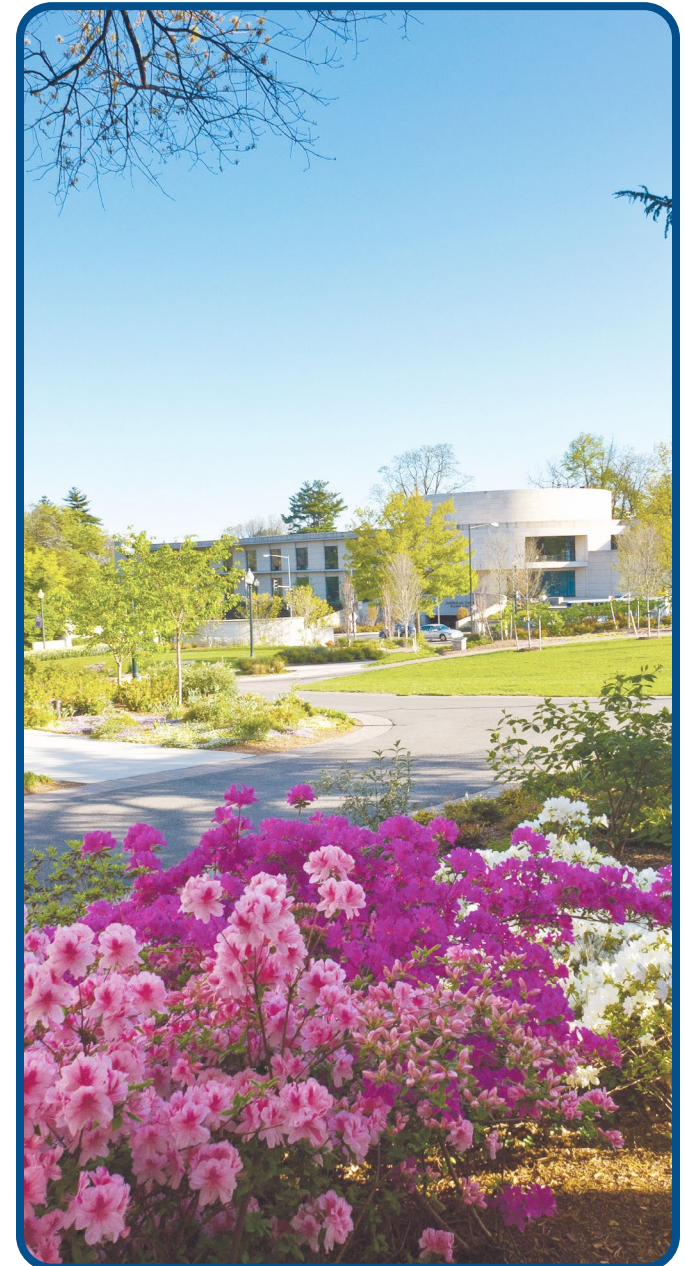
MetLife Legal Plans provides access to network attorneys who provide legal services for covered events.

Changes to your enrollment in the plan can be made only during open enrollment. Once enrolled in the legal plan, you may not drop coverage until the next open enrollment.

Covered services include, but are not limited to:

- Preparation of wills, living wills, and living trusts
- Purchase, sale, and refinancing primary residence
- Debt collection defense
- LifeStages® Identity Management Services
- Traffic ticket defense (no DUI/DWI)

For a full listing of covered legal services and exclusions, visit [American University's group legal benefits page](#).



# Defined contribution 403(b) retirement plan

## American University's Retirement Plan:

- Allows you to make contributions immediately
- Matches your first 5% of contributions 2-to-1, after meeting eligibility requirements
- Provides you with the flexibility to make pretax contributions, post-tax Roth contributions, or a combination of both
- Offers a broad array of diversified investment options
- Gives you a choice of two investment providers, TIAA and Fidelity
- Provides immediate vesting, which means 100% of the contributions you and the university make to your account are yours to keep
- Allows you to make changes to your contribution amount or investments at any time during the year
- Has dedicated representatives from TIAA and Fidelity available for one-on-one confidential consultations on-campus and virtually.

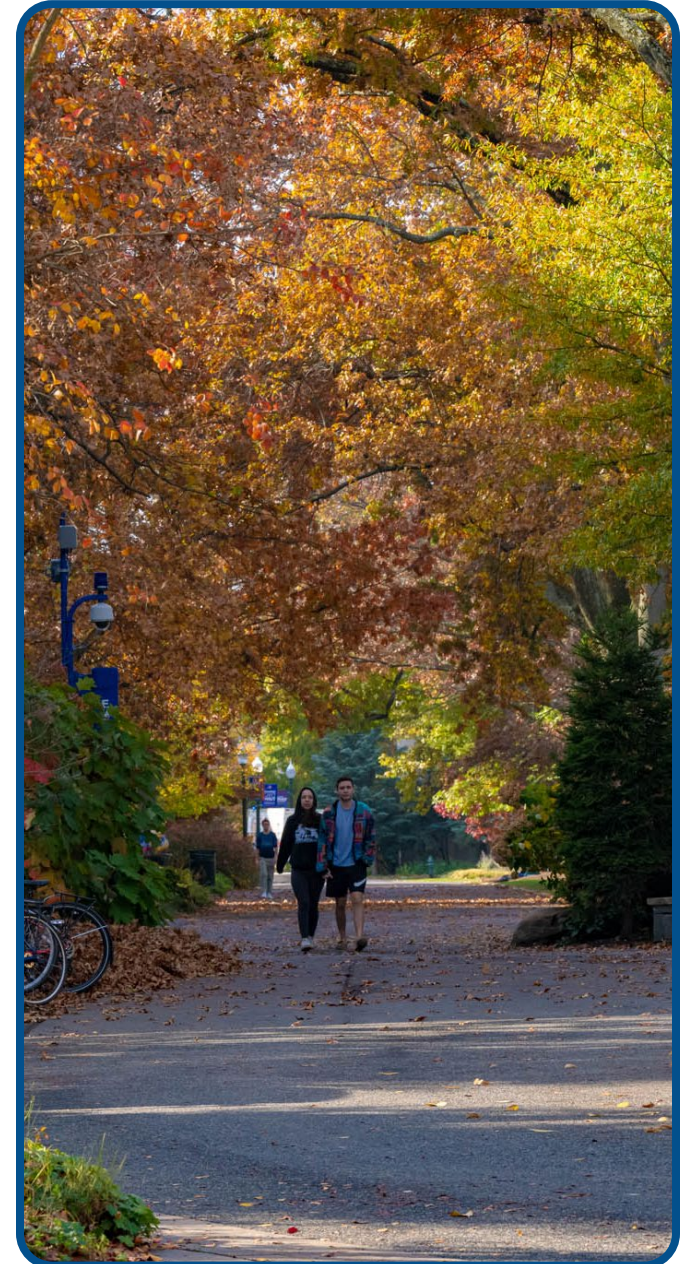
## Eligibility for the 2-to-1 match on your contributions

You are eligible to receive the 2-to-1 matching contributions if you have worked at AU for 12 consecutive months, are normally scheduled to work at least 20 hours per week, and worked at least 1,000 hours during that 12-month period.

If you have not previously enrolled in the retirement plan, you will be automatically enrolled when you become eligible for the university match. Your initial payroll deferral amount will be 1% of your basic annual salary and matched with a 2% contribution from the university, which will be invested in a target date fund with a maturity closest to your expected retirement date through Fidelity Investments. Automatic payroll deductions will be taken on a pretax basis.

If you have a year of service at another 501(c)(3) non-profit or university, you may be eligible for a waiver of the one-year waiting period. Contact [hrpayrollhelp@american.edu](mailto:hrpayrollhelp@american.edu) for more details.

Visit [American University's retirement benefits page](#) for more information.



# Education benefits

American University provides faculty and staff with valuable education benefits including:

- Tuition remission at American University or the Wesley Theological Seminary for eligible faculty or staff and their spouse or domestic partner; and
- Education benefits for eligible dependent children.

## Tuition remission

### Eligibility

[Online tuition remission applications](#) must be submitted every semester that you plan on using AU's education benefits. You and your spouse or domestic partner are eligible for university-sponsored education benefits if:

- You have at least four months of full-time employment with the university prior to the first day of classes; and
- You are a full-time faculty or full-time staff member

### What's covered

- Tuition for eligible courses taken at AU and Wesley Theological Seminary
- A maximum of 8 credits per semester
- A maximum of 20 credits per academic year

### What's not covered

- Some courses are not covered ([ineligible programs list](#))
- Application, exam, matriculation fees, course and lab fees
- \$50 administrative fee

Visit [American University's tuition remission benefits page](#) for more information.

## Some education benefits are taxable

	Undergraduate level courses	Graduate level courses
<b>Faculty &amp; staff</b>	0% taxable	\$5,250 tax-free annually, 100% taxable after \$5,250
<b>Spouses</b>	0% taxable	100% taxable
<b>Domestic partners</b>	100% taxable	100% taxable
<b>Dependents</b>	0% taxable	100% taxable

### What does this mean for me?

When you receive a taxable tuition benefit for yourself, spouse, domestic partner, or dependent, the value of the benefit is imputed as taxable income. Imputed income taxes are paid through payroll deductions scheduled during the semester the benefit is issued.

### Taxation on remitted tuition can significantly reduce your net (take-home) pay!

Your net pay may be impacted by personal exemptions, pretax benefits, federal and state filing status, gross income, etc. We recommend that you use the [Symmetry® calculator](#) to estimate your net pay.

Because there are many factors that may affect your individual situation, you may want to consult a tax advisor.

# Education benefits for dependent children

American University offers three education benefit programs for dependent children of eligible faculty and staff:

- AU tuition scholarship
- Tuition Exchange scholarship program
- Cash grant program for faculty and staff hired before July 1, 1995

## AU tuition scholarship

The American University tuition scholarship is available for eligible dependent children who are enrolled full-time (regular or provisional) in a degree program at American University or the Wesley Theological Seminary. This benefit covers tuition expenses only; you or your child are responsible for all other non-tuition expenses and fees including a \$50 application fee each semester. Graduate level courses are 100% taxable to you.

## Tuition Exchange scholarship program

The Tuition Exchange scholarship is a competitive award program which allows qualifying dependents to apply for scholarships at over 700 colleges and universities. This benefit covers the cost of tuition up to a set rate, and therefore may not cover the entire cost of tuition.

For information regarding the rules and level of competitiveness of the Tuition Exchange program, to find participating institutions, or to learn the annual set tuition amount, visit the [Tuition Exchange website](#).

## Cash grant program

Cash grants are awarded to eligible dependent children of faculty and staff hired before July 1, 1995. These grants are awarded in the amount of \$725 per semester, with a combined maximum of \$1,450 per academic year.

Visit the [American University education benefits for dependent children page](#) for more information.

## Education benefits eligibility for children of full-time faculty and staff

- You must have at least two years of continuous, full-time employment with the university as of September 30 (for fall enrollment) or January 31 (for spring enrollment);
- Your child must be classified as a dependent under the IRS regulations;
- Your child must be enrolled full-time as a student in a program leading to a generally recognized degree at an accredited college or university within the United States;
- Your child must maintain a satisfactory academic record;
- Your child's studies must have commenced before their 21st birthday;
- Graduate level courses are 100% taxable to you. Taxation will be applied to your pay.



# Disability coverage

American University's disability plans are generous and designed to replace some or all of your income if you are unable to work due to illness or injury.

## Short term medical leave

If you are unable to work due to a non-occupational illness or injury, short term medical leave (STML) provides you up to 26 weeks of income protection. This benefit provides up to 100% of your pay for up to 13 weeks after a one-week waiting period. Paid benefits reduce from 100% to 75% of salary in weeks 14 through 26. Your AU pay while on STML will be offset by any benefit amount received for the [DC Paid Family Leave](#).

AU automatically enrolls you in short term medical leave coverage at no cost to you. Coverage begins on your first day of full-time employment if you are a full-time faculty member, or after six months of employment if you are a full-time staff member.

## Long term disability

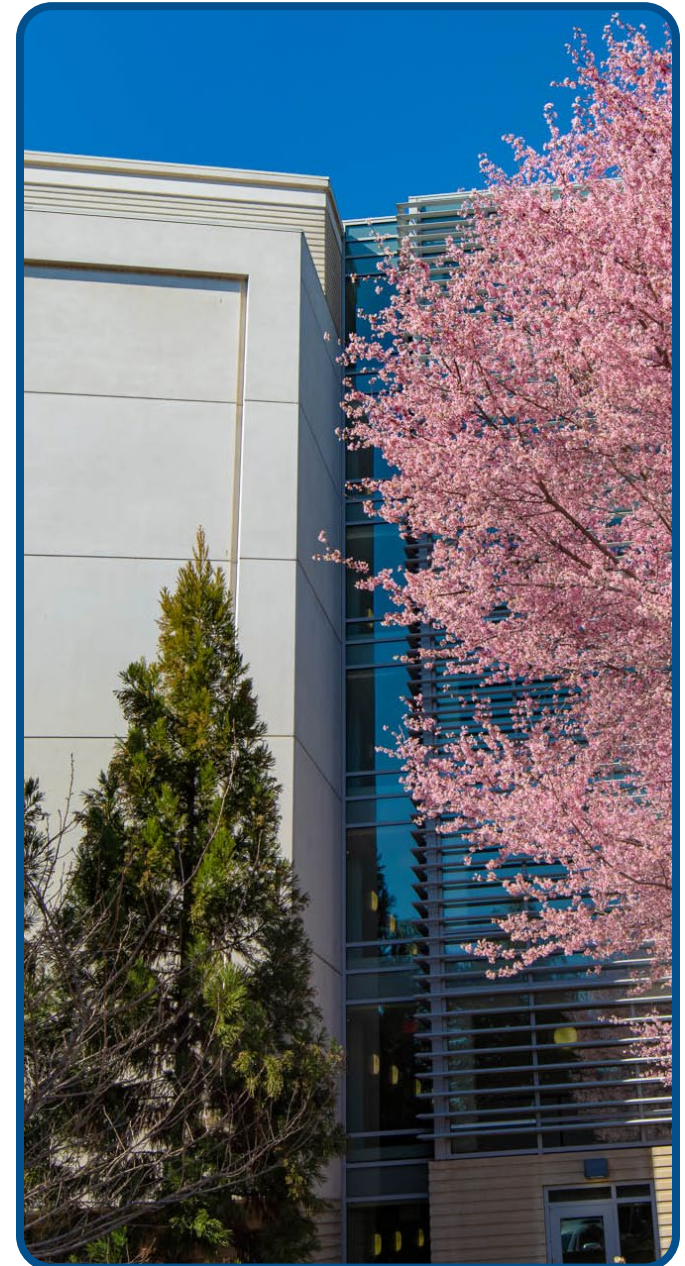
Long term disability coverage replaces 60% of your base annual salary if you are unable to work due to sickness or injury after you have used 26-weeks of short term medical leave benefits.

You are automatically enrolled in the university's long term disability plan on the first day of the month after you complete one year of full-time service with the university. The cost of long term disability is based on your salary and is shared evenly by you and the university.

## Retirement contributions continue on long term disability

If you participate in the retirement plan and are approved for long term disability, your contributions will continue at no additional expense to you up to 15% of your pre-disability earnings.

Refer to the [Faculty & Staff Benefits Manual](#) for more information.

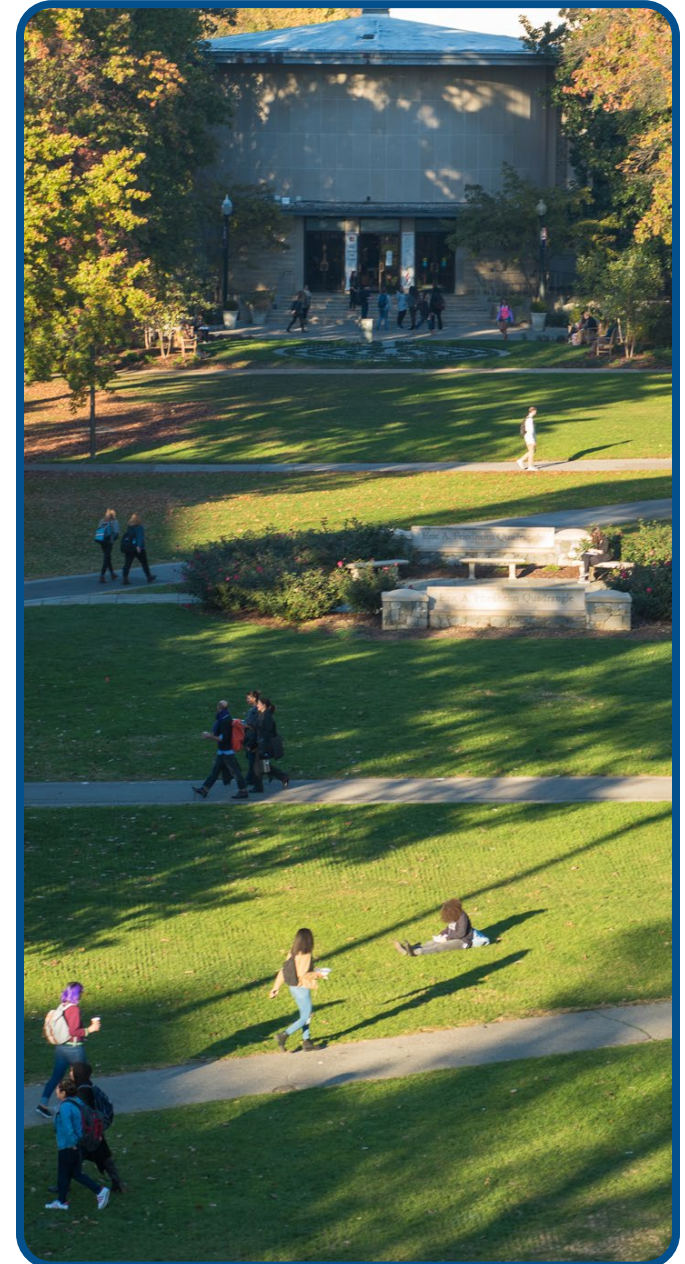


# AhealthyU faculty & staff wellness program

American University created AhealthyU to support your health and well-being through integrated programs, education, and resources that encourage positive daily habits that fit your goals and lifestyle. AhealthyU offers a holistic approach to wellness that focuses on physical, emotional, social and spiritual pillars to help you become healthier and happier. A few of AhealthyU's programs include:

- AhealthyU group exercise classes exclusively for faculty and staff
- Luncheon learn wellness workshops
- Couch-5K and 5K-10K training
- Farmers market on the Quad
- Financial wellness programs
- Flu shots
- Meditation series
- Pedometer challenge
- Health and fitness challenges
- Cooking demonstrations
- Support groups

For more information about AhealthyU's programs, visit the [AhealthyU site](#).



# Work-life programs, family services & resources

American University's work-life programs and policies help you to achieve a gratifying and productive balance of your personal and professional time.

## Child Development Center - Closing August 30, 2024

### Emergency back-up dependent care

Bright Horizons® Back-Up Care™ provides you with a nationwide network of child care centers and in-home care agencies that are available to you at a moment's notice when your regular arrangements fall through.

AU full-time faculty and staff are eligible for 15 days of subsidized emergency [back-up care](#) per calendar year for children and adult/elder family members.

### Additional family support and resources

AU full-time faculty and staff have access to Bright Horizons referral services and discounts for non-emergency child care, elder care, pet sitting, tutoring, and housekeeping services.

### Parent support group

AU colleagues get together to discuss parenting joys and challenges including teething, potty training, day care options, local child-friendly activities, how to navigate hybrid work, and more. Email [Andie Rowe](#) to join the parenting support group listserv to receive meeting notifications.

### Rooms for nursing parents

The university [provides rooms for nursing parents around campus](#) to support parents returning to work, school, or campus after the birth of a child. The rooms are available to any American University community member or their spouse or domestic partner.

### Parental leave for child bonding

AU provides faculty and staff with [parental leave](#) to bond with a newborn infant or a child placed in a household through adoption or foster care.

- Full-time staff and faculty who have at least one year of continuous service are eligible to receive parental leave
- Staff receive 8 weeks of paid leave
- Faculty receive up to one semester of paid leave
- Receive 100% of regular pay offset by any amount received by DC Paid Family Leave
- Parental leave starts after short term medical leave for birthing parents
- Eligible staff and faculty may extend leave through an approved Federal and/or DC Family and Medical Leave (FML) for up to 8 more weeks

# Work-life programs, family services & resources

## Faculty & Staff Assistance Program

The [Faculty & Staff Assistance Program](#) (FSAP) provides confidential, professional, personal counseling services and resources available to faculty and staff and their immediate families. These services provide assistance with:

- Physical or emotional problems
- Family and workplace stress and related issues
- Alcohol and other substance abuse
- Child care and elder care
- Other issues or problems that may affect emotional or physical health and well-being
- Assistance with emergency loans up to \$1,000

American University has partnered with BHS to provide mental health support for AU's Faculty & Staff Assistance Program. To connect with a BHS Care Coordinator:

- Call 800-327-2251
- Visit the [MyBHS portal](#) and enter username: AU to connect via Live Chat or request services through an online form
- Download the BHS App on your phone for quick one-touch dialing and access to the MyBHS portal (search "BHSApp")

The cost of FSAP services is paid entirely by the university.

## Federal Credit Union

As a not-for-profit financial cooperative, EP Federal Credit Union (EPFCU) offers low-rate loans, competitive savings and conveniences with low or no fees. For more information about EPFCU visit [www.epfcu.org](http://www.epfcu.org) or call (202) 318-1991.

## Group insurance

### Group auto & home insurance

Farmers GroupSelect<sup>SM</sup> auto and home is a portable, voluntary group auto and home insurance benefit that provides you with access to insurance coverage for your personal insurance needs.

### Pet insurance

Get access to Nationwide<sup>®</sup> pet insurance coverage that is only available through employers. Pet coverage helps with everything from minor problems such as common illnesses, injuries, surgeries, and hospitalizations.

Visit any vet and choose your level of reimbursement for up to \$7,500 each year, once you've met your annual deductible. Some exclusions may apply.

# Commuter & parking benefits

American University offers pretax commuter and parking benefits to help reduce your expenses for work-related transit.

In 2024, you may:

- Allocate up to \$315 per month, pretax, for Metro, VRE, MARC train fares, vanpools, and ride-sharing services such as Lyft Line and uberPOOL and allocate up to \$315 per month, pretax, for parking at WMATA Park and Ride locations; or
- Receive a \$20\* voucher for each month that you commute regularly by bicycle for a substantial portion of your travel between home and work; or
- Purchase a faculty and staff permit for parking at a university parking facility for \$126 per month, pretax via payroll deduction. To sign-up for a faculty and staff parking permit, visit the [American University Parking portal](#); or
- Use the virtual self-park option. AU faculty and staff are eligible for a discounted hourly rate of \$.75/hour + a \$.35 service fee that can be used in all general parking areas through the PayByPhone mobile app. Register your car on the [American University Parking portal](#).

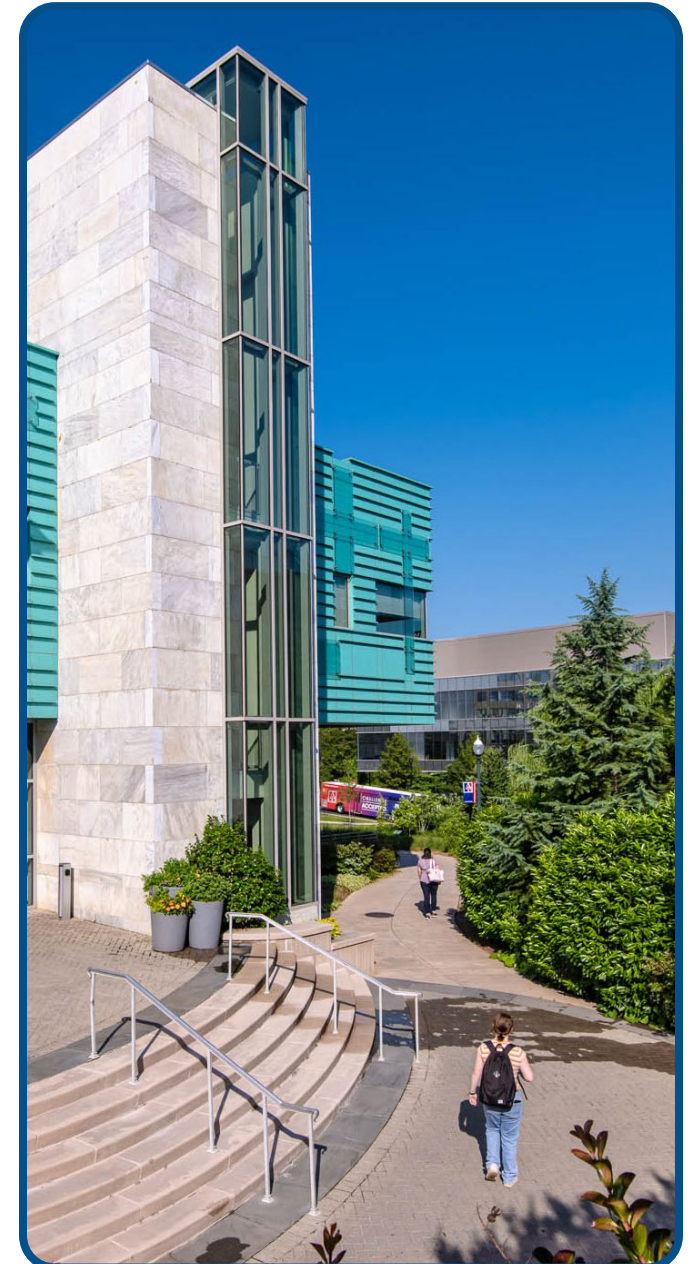
You may only use one of the commuter and parking benefits above although you can change your selection monthly.

Optum Financial administers the commuter benefits, including the WMATA Park and Ride and bicycle benefits. Make your elections on the [Optum Financial portal](#) or on their mobile app by the 10th of each month for the following month.

If you are a staff member with a full presence on campus work modality, you may be eligible for a subsidy of \$63 per month if you are enrolled in a monthly parking permit or commuter benefit through Optum Financial.

Visit the [American University commuter benefits page](#) for more information.

\*The bicycle voucher is subject to tax.



# Contact information

## Auto insurance\*

Farmers Insurance  
866-910-4442

## Commuter benefits\*

Optum Financial  
(877) 292-4040  
[www.optumfinancial.com](http://www.optumfinancial.com)

## Faculty & staff assistance program counseling resources\*

BHS  
(800) 327-2251  
<https://portal.bhsonline.com>, username: AU

## Credit union\*

EP Federal Credit Union  
(202) 318-1991  
[www.epfcu.org](http://www.epfcu.org)

## Dental

Delta Dental  
(800) 932-0783  
[www.deltadentalins.com](http://www.deltadentalins.com)

## Dependent care, family services & resources\*

Bright Horizons  
(877) 242-2737  
<https://clients.brighthorizons.com/au>

## Education benefits\*

AU Human Resources Benefits Team  
(202) 885-3836  
[hrpayrollhelp@american.edu](mailto:hrpayrollhelp@american.edu)

## Flexible spending accounts

Optum Financial  
(877) 292-4040  
[www.optumfinancial.com](http://www.optumfinancial.com)

## Health and wellness programs for faculty & staff\*

AhealthyU  
(202) 885-3742  
[www.american.edu/hr/ahealthyu](http://www.american.edu/hr/ahealthyu)

## Home insurance\*

Farmers Insurance  
866-910-4442

## Legal plan

Metlife Legal Plans  
(800) 821-6400  
[www.legalplans.com](http://www.legalplans.com)

## Life and AD&D insurance

AU Human Resources Benefits Team  
(202) 885-3836  
[hrpayrollhelp@american.edu](mailto:hrpayrollhelp@american.edu)

## Prudential

(Evidence of insurability application status)  
(888) 257-0412  
[www.prudential.com/mystatus](http://www.prudential.com/mystatus)

## Medical

CareFirst  
(800) 628-8549  
[www.carefirst.com](http://www.carefirst.com)

Kaiser Permanente  
(301) 468-6000  
[www.kp.org](http://www.kp.org)

## Pet insurance\*

Nationwide  
(844) 208-1108  
[my.petinsurance.com](http://my.petinsurance.com)

## Prescription drug

Express Scripts  
(877) 486-5984  
[www.express-scripts.com](http://www.express-scripts.com)

Kaiser Permanente  
(301) 468-6000  
[www.kp.org](http://www.kp.org)

## Retirement benefits\*

Fidelity  
(800) 343-0860  
[www.netbenefits.com/au](http://www.netbenefits.com/au)

## TIAA

(800) 842-2252  
[www.tiaa.org/american](http://www.tiaa.org/american)

## Short term medical leave

AU Human Resources Benefits Team  
(202) 885-3836  
[hrpayrollhelp@american.edu](mailto:hrpayrollhelp@american.edu)

\*Benefits that are available all year and do not require enrollment at initial hire, open enrollment, or qualifying life event