

2025 BENEFITS AT A GLANCE



This summary provides a brief overview of the employee benefits provided to eligible employees, generally full-time employees working a minimum of 30 hours per week. New employees are eligible for Huston-Tillotson University benefits on the first of the month following their hire date. Eligible dependents include your spouse/domestic partner, and children up to age 26.

Refer to the Benefit Summary for additional details on eligibility, benefit coverage details, and plan limits.

BENEFIT	COVERAGE OPTIONS
MEDICAL	<ul style="list-style-type: none"> • Curative - Huston-Tillotson University provides medical benefits that can help you enjoy increased well-being, deal with an unexpected illness or accident. • Plan Features <ul style="list-style-type: none"> ○ The base Curative plan offers \$0 copay and \$0 deductible benefits. ○ Baseline Visit: Required within 120 days to maintain \$0 deductible/copay benefits. • Plan Options: <ul style="list-style-type: none"> ○ EPO (Base): Fully covered by the university (up to \$638/month). ○ PPO: +\$89.54/month for broader provider access. ○ PPO Max: +\$232.06/month with expanded out-of-network benefits.
DENTAL	<ul style="list-style-type: none"> • Dental Low Plan – Provides services for Preventive, Basic and Major dental care up to \$1,000 per year. Includes orthodontia for children only, with a lifetime max of \$1,000. <i>To limit your out of pocket expenses, be sure to utilize In Network providers on the Low Plan.</i> • Dental High Plan – Provides services for Preventive, Basic and Major dental care up to \$1,500 per year. Includes orthodontia for children and adults, with a lifetime max of \$1,500.
VISION	<ul style="list-style-type: none"> • Ameritas Vision Base Plan – Includes an annual eye exam (\$10 copay), frames, and lenses. • Ameritas Vision Buy Up Plan – Includes an annual eye exam (\$0 copay), frames, and lenses. This plan provides higher allowances for contacts and out-of-network items.
BASIC LIFE AND AD&D INSURANCE (COMPANY-PAID)	<ul style="list-style-type: none"> • The Lincoln Financial Group Life and AD&D – 100% of your annual salary, up to \$250,000.
DISABILITY INSURANCE (COMPANY-PAID)	<ul style="list-style-type: none"> • Long-Term Disability – 60% of your monthly earnings to a max of \$7,000 per month. Benefits begin after 90 days of disability, and are paid up to Social Security Normal Retirement Age (SSNRA).
	<ul style="list-style-type: none"> • Short-Term Disability – 60% of your weekly earnings to a max of \$1,000 per week. Benefits begin after 7 days of disability due to injury or illness, and are paid for a maximum of 12 weeks.

BENEFIT	COVERAGE OPTIONS
EMPLOYEE ASSISTANCE PROGRAM (EAP)	<ul style="list-style-type: none"> • Unlimited phone access 24/7 • In-person or video counseling for short-term issues; up to 6 • Unlimited web access to helpful articles, resources, and self-assessment tools. • SafeRide assistance when you can't drive safely.
VOLUNTARY BENEFIT PLANS	<ul style="list-style-type: none"> • Voluntary Life Insurance – Lincoln Financial • Identity Theft Protection – with IDShield • Legal Insurance – with LegalShield • Pet Insurance – with Nationwide
AFLAC PLANS	<ul style="list-style-type: none"> • Accident Insurance – pays a lump sum to you in the event of an accident. • Cancer Insurance – provides a benefit to assist with many of the costs associated with cancer treatment. • Critical Care Insurance – provides peace of mind if you have a serious health event, such as heart attack or stroke. <p>Hospital Indemnity Insurance – pays a lump sum if you or a covered dependent is admitted and/or confined to a hospital for covered accidents or illnesses.</p>

For additional support or questions regarding your health and welfare benefits, please contact:



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Monday – Thursday 8:00 am – 5:30 pm CT / Friday 8:00 am – 5:00 pm CT

This 2025 Benefits at a Glance is an overview of benefits effective from 1/1/25 through 12/31/25 and does not provide a complete description of all benefit provisions. For more detailed information, please refer to your plan benefit booklets or summary plan descriptions (SPDs). The plan benefit booklets determine how all benefits are paid.