



Personal. Global. Transformational.

2025 EMPLOYEE BENEFITS



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IMPORTANT CONTACTS

| COVERAGE | PHONE | WEBSITES |
|---|--------------|--|
| Medical/Rx – UnitedHealthcare | 877-481-9032 | www.myuhc.com |
| Dental– Delta Dental | 800-452-9310 | www.deltadentalnj.com |
| Discount Vision – Premier Vision | 973-994-3000 | www.premierooptionbenefits.com/ctc.htm |
| FSA – UnitedHealthcare | 800-331-0480 | www.myuhc.com |
| Commuter Benefits | 877-924-3967 | www.wageworks.com |
| Long-Term Care – Unum | 800-421-0344 | www.myltcguide.com/fairleighdickinsonu |
| Life Insurance – The Guardian | 800-525-4542 | www.guardianlife.com |
| Long-Term Disability – The Guardian | 800-538-4583 | www.guardianlife.com |
| STD/FMLA – FMLASource | 877-462-3652 | www.fmlasource.com |
| Ongoing STD Claim Status – The Guardian | 800-268-2525 | www.guardianlife.com |
| Legal Plan – MetLaw Plan | 800-821-6400 | www.legalplans.com |
| TIAA | 800-842-2776 | www.tiaa.org/fdu |



WELCOME TO YOUR BENEFITS!

We are pleased to provide you with a wide range of competitive benefits that are a vital part of your total compensation. You have the flexibility to select from a full range of benefits to keep you and your family healthy, provide financial protection in the event of unforeseen circumstances and help you build long-term security for retirement. This brochure was designed to answer some of the basic questions you may have about your benefits. Please take the time to review this brochure to make sure you understand the benefits that are available to you and your family, and be sure to act before the enrollment deadline.



This brochure highlights the main features of our employee benefits program. It does not include all plan rules, details, limitations and exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be an inconsistency between this brochure and the legal plan documents, the plan documents are the final authority. The University reserves the right to change or discontinue its employee benefits plans at any time.

ELIGIBILITY

If you work at least 35 hours per week, you are eligible for benefits. Most of your benefits are effective on the first of the month following 30 days of continuous, full-time service. You may also enroll your eligible dependents for coverage. Eligible dependents could be:

- Your legal spouse
- Children under the age of 26, regardless of student, dependency or marital status
- Children who are past the age of 26 and are fully dependent on you for support due to a mental or physical disability and who are indicated as such on your federal tax return

Please note: Your dependent children who are not fully dependent on you for support due to a mental or physical disability will lose coverage at the end of the month in which they turn 26.

| QUALIFIED LIFE EVENT | | DOCUMENTATION NEEDED |
|--------------------------------|--|---|
| Change in marital status | Marriage | Copy of marriage certificate |
| | Divorce/Legal Separation | Copy of divorce decree |
| | Death | Copy of death certificate |
| Change in number of dependents | Birth or adoption | Copy of birth certificate or copy of legal adoption papers |
| | Step-child | Copy of birth certificate plus a copy of the marriage certificate between Employee and spouse |
| | Death | Copy of death certificate |
| Change in employment | Change in your eligibility status (i.e., full-time to part-time) | Notification of increase or reduction of hours that changes coverage status |
| | Change in spouse's benefits or employment status | Notification of spouse's employment status that results in a loss or gain of coverage |



CHANGING BENEFITS AFTER ENROLLMENT

During the year, you cannot make changes to your benefits unless you have a Qualified Life Event. If you do not make changes to your benefits within 31 days of the Qualified Life Event, you will have to wait until the next annual Open Enrollment period to make changes (unless you experience another Qualified Life Event).

Please note this is not a complete list of qualifying life events. If you have questions regarding a potential life event please contact the benefits office. Additional documentation may be needed.



MEDICAL

Medical insurance is essential to your well-being, and our Medical coverage provides you and your family the protection you need for everyday health issues or when the unexpected happens.

Employees earning between \$34,601 – \$42,542 who select the Employee Only coverage option are subject to a sliding scale for health care contributions. Please contact the University's benefits office at krasic@fdu.edu for more information. Union members should refer to the contact for additional premium information.



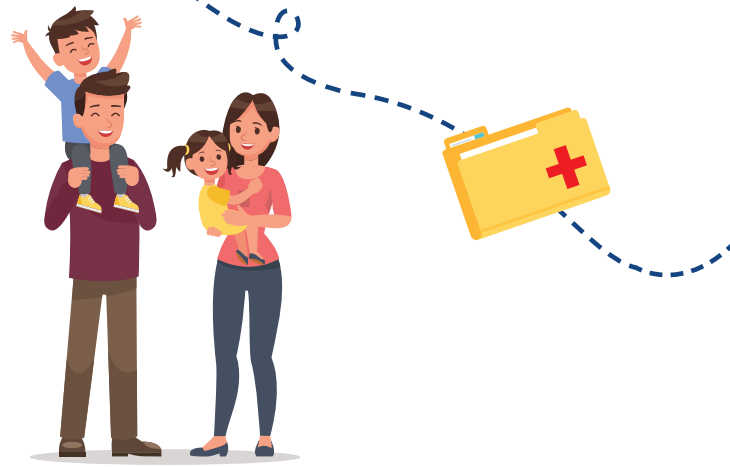
PARTS OF YOUR MEDICAL PLAN

- **Preventive care:** always 100% covered when you use in-network providers and includes things like physical exams, flu shots and screenings.
- **Annual deductible amounts:** the amount you pay each year for eligible in-network and out-of-network charges before the plan begins to pay.
 - The POS plans are individual deductibles. The high deductible plan is a full family deductible plan.
- **Annual out-of-pocket maximums:** the most you will pay each year for eligible in-network and out-of-network services, including prescriptions. After you reach your out-of-pocket maximum, the plan picks up the full cost of covered medical care for the remainder of the year.
- **Copays:** A copay is a fixed amount you pay for a health care service. Copays do not count toward your deductible but do count toward your annual out-of-pocket maximum.
- **Coinsurance:** Once you've met your deductible, you and the plan share the cost of care, called coinsurance.



MEDICAL PLAN COMPARISON

You may visit any medical provider you choose, but in-network providers offer the highest level of benefits and lower out-of-pocket costs. In-network providers charge members reduced, contracted fees instead of their typical fees. Providers outside the plan's network set their own rates.



| | POS | | MID-RANGE POS | | CDHP | |
|--|---|---------------|---|---------------|------------|--------------------------------------|
| | IN-NETWORK | OUTOF-NETWORK | IN-NETWORK | OUTOF-NETWORK | IN-NETWORK | OUTOF-NETWORK |
| YOU PAY | | | | | | |
| CALENDAR YEAR DEDUCTIBLE | | | | | | |
| Individual | \$300 | \$1,000 | \$500 | \$1,000 | \$1,650 | \$3,000 |
| Family | \$600 | \$2,000 | \$1,000 | \$2,000 | \$3,300 | \$6,000 |
| CALENDAR YEAR OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE) | | | | | | |
| Individual | \$3,500 | \$6,000 | \$5,000 | \$6,000 | \$3,000 | \$6,000 |
| Family | \$7,000 | \$12,000 | \$10,000 | \$12,000 | \$6,000 | \$12,000 |
| COINSURANCE / COPAYS | | | | | | |
| Preventive Care | \$0 | 40%* | \$0 | 40%* | \$0 | 40%* |
| Primary Care Physician | \$35 copay | 40%* | \$45 copay | 40%* | 20%* | 40%* |
| Specialist | \$45 copay for premium providers / \$65 copay for all other providers | 40%* | \$55 copay for premium providers / \$75 copay for all other providers | 40%* | 20%* | 40%* |
| Urgent Care | \$35 copay | 40%* | \$45 copay | 40%* | 20%* | 40%* |
| Emergency Room | \$100 copay | \$100 copay | \$100 copay | \$100 copay | 20%* | 20%* (in-network deductible applies) |

* After deductible

PHARMACY PLAN COMPARISON

When you enroll in Medical coverage, you will also receive prescription benefits. Here you can see the basics, but be sure to check the formulary for a full list of the prescriptions that are covered by the plan. Remember, you can always ask your doctor about lower-cost alternatives. Generic drugs tend to be less expensive than brand-name drugs, so keep that in mind when shopping around.

| POS | | | MID-RANGE POS | | CDHP | |
|---------------------------------|-------------|----------------|---------------|----------------|--------------|----------------|
| | IN-NETWORK | OUT-OF-NETWORK | IN-NETWORK | OUT-OF-NETWORK | IN-NETWORK | OUT-OF-NETWORK |
| YOU PAY | | | | | | |
| RETAIL RX (UP TO 31-DAY SUPPLY) | | | | | | |
| Generic | \$15 copay | Not covered | \$500 | Not covered | \$10 copay** | Not covered |
| Family | \$35 copay | | \$1,000 | | \$25 copay** | |
| Individual | \$55 copay | | \$5,000 | | \$40 copay** | |
| COINSURANCE / COPAYS | | | | | | |
| Preventive Care | \$30 copay | Not covered | \$40 copay | Not covered | \$20 copay** | Not covered |
| Primary Care Physician | \$70 copay | | \$80 copay | | \$50 copay** | |
| Primary Care Physician | \$110 copay | | \$120 copay | | \$80 copay** | |

* After deductible

† Copay amounts for union employees regardless of plan option

SAVE ON PRESCRIPTION DRUGS

ASK FOR GENERICS

Generic and brand-name drugs have the same active ingredients, which means they have the same efficacy for treating your condition. The main difference is the cost to you.

Brand-name drugs tend to be more expensive because of the lengthy drug development process. Manufacturers charge more to recoup costs. When a patent expires, other manufacturers can produce the medication, and competition drives the price down.


HOME DELIVERY






Enjoy the convenience and savings of home delivery for medications you take on a regular basis through our mail-order prescription program. The larger 90-day supply is mailed directly to your home — saving you time and money.

TELEMEDICINE

When you need care — anytime, day or night — or when your primary care provider is not available, telemedicine can be a convenient option. With telemedicine, you don't have to drive to the doctor's office or sit in a waiting room when you're sick — you can see your doctor from the comfort of your own bed or sofa.

REGISTER TODAY SO YOU ARE READY WHEN YOU NEED CARE



-  Avoid germs in the ER, urgent care clinic or doctor's office.
-  See a board-certified, licensed, telehealth-trained doctor on your schedule with on-demand virtual visits 24/7, including nights, weekends and holidays.
-  Get treated for more than 80 common conditions including colds, flu, allergies and more.
-  Get a prescription or short-term refill of any existing prescription sent to a pharmacy nearby in less time than your usual doctor visit.
-  Services are subject to applicable copays or coinsurance depending on your medical plan.

USING TELEMEDICINE IS AS EASY AS ONE, TWO, THREE

STEP
1

REGISTER NOW

Setting up your secure account
takes only minutes.

Visit www.myuhc.com to get started.

STEP
2

REQUEST A VISIT

You can have a doctor visit right
away or schedule an appointment
— all by phone, computer or the app.

STEP
3

FEEL BETTER

Get treated by a doctor who
can prescribe medication
if necessary.

HSA

A Health Savings Account (HSA) is a personal savings account you can use to pay for qualified out-of-pocket medical expenses with pretax dollars – now or in the future. Once you're enrolled in the HSA, you'll receive a debit card to help manage your HSA reimbursements. Your HSA can also be used for your expenses and those of your spouse and dependents, even if they are not covered by the HDHP medical plan.

HOW A HEALTH SAVINGS ACCOUNT WORKS



ELIGIBILITY

You must be enrolled in the High Deductible Health Plan.

CONTRIBUTIONS

You contribute on a pretax basis and can change how much you contribute from each paycheck up to the annual IRS maximum of \$4,300 if you enroll only yourself or \$8,550 if you enroll in family coverage. You can make an additional catch-up contribution if you are age 55 or older.



ELIGIBLE EXPENSES

You may use your HSA funds eligible to cover Medical, Dental, Vision and prescription drug expenses incurred by you and your eligible family members. A full list of eligible expenses is available on [IRS.gov](https://www.irs.gov)



USING YOUR ACCOUNT

Use the debit card linked to your HSA to cover eligible expenses, or pay for expenses out of your own pocket and save your HSA money for future health care expenses.



YOUR HSA IS ALWAYS YOURS – NO MATTER WHAT.

One of the best features of an HSA is that any money left in your account at the end of the year rolls over so you can use it next year or sometime in the future. And if you leave the Company or retire, your HSA goes with you so you can continue to pay for or save for future eligible health care expenses.



To be eligible for an HSA you must be enrolled in a qualifying high deductible plan, you cannot be covered by any other health coverage, you cannot be enrolled in Medicare, TRICARE, or TRICARE for Life, and you cannot be claimed as a dependent on someone else's tax return.

DENTAL



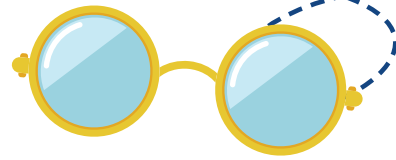
Taking care of your oral health is not a luxury – it's a necessity to long-term optimal health. With a focus on prevention, early diagnosis and treatment, Dental insurance can greatly reduce your costs when it comes to restorative and emergency procedures. Preventive services are covered at no cost to you if you go to an in-network provider and include routine exams and cleanings. You will pay only a small deductible and coinsurance for basic and major services. If you go out of network there may be a balance.

When you visit a dentist in the network, you will maximize your savings. These dentists have agreed to reduced fees, which means you won't get charged more than your expected share of the bill. You must elect Medical coverage to elect Dental coverage.

| DPPO PLUS PREMIER | | |
|---|---|----------------|
| | IN-NETWORK | OUT-OF-NETWORK |
| | \$1,500 per individual (Basic and Major Services combined) | |
| YOU PAY | | |
| PREVENTIVE CARE | | |
| Individual | \$50 | \$50 |
| Family | \$150 | \$150 |
| PREVENTIVE CARE | | |
| Exams, Cleanings, X-rays | 0% | 0% |
| BASIS SERVICES | | |
| Fillings, Sealants, Extractions, Emergency Exams | 20% | 20% |
| MAJOR PROCEDURES | | |
| Crowns, Inlays/Onlays, Dentures and Bridgework, Repairs | 50% | 50% |
| ORTHODONTIA | | |
| Adults | 50% up to a lifetime maximum benefit of \$1,500 per individual; deductible waived | |
| Children (through age 26) | | |

For a complete listing of covered benefits, refer to your plan documents.

VISION



Healthy eyes and clear vision are an important part of your overall health and quality of life. FDU provides the opportunity to enroll in a discount vision plan to active, regular, and full-time employees. The vision discount plan includes 40% – 60% savings on:

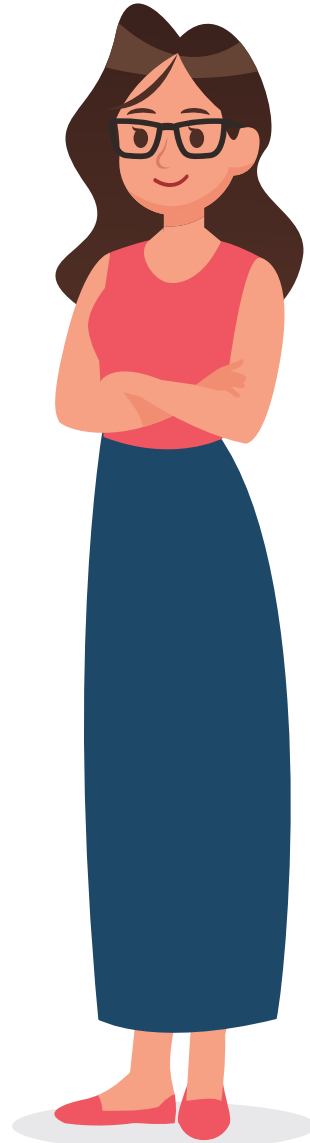
- Eye exams
- Frames and prescription lenses
- Contacts
- Non-prescription sunglasses
- Specialty items (tint, scratch-resistant coatings, ultraviolet protection)

If you enroll, you may also save up to 30% on LASIK surgery. Please refer to the official plan documents for additional information on coverage and exclusions.

This is strictly the discount vision plan which is **\$43.00 per calendar year** regardless of when you enroll.

Employees enrolled in the medical plan have coverage as follows:

- Employees enrolled in either POS plan can receive a routine eye exam once every 24 months and \$100 reimbursement on glasses or contacts once every 24 months.
- These benefits are embedded into the medical plan.
- Employees enrolled in the CDHP have coverage through Spectera and can obtain additional information at myUHCvision.com.



Employees enrolled in the POS plans - You or your provider should call the number on the back of your ID card for information on vision coverage.

FSAS

Flexible Spending Accounts (FSAs) allow you to pay for eligible expenses using tax-free dollars. Important: There is a “use it or lose it” rule imposed by the IRS. If you do not spend all the money in your Health Care or Dependent Care FSA by March 31 of the following year for expenses incurred from January 1 – December 31, unused dollars will be forfeited per IRS regulations for pretax contributions.



HEALTH CARE FSA

Contribute up to \$3,300 per year, pretax, to pay for copays, prescription expenses, lab exams and tests, contact lenses and eyeglasses.

DEPENDENT CARE FSA

Contribute up to \$5,000 per year (\$2,500 if married and filing separate tax returns), pretax, to pay for day care expenses associated with caring for elder or child dependents that are necessary for you or your spouse to work or attend school full-time. You cannot use your Health Care FSA to pay for Dependent Care expenses. Please review dependent eligibility rules per [IRS.gov](https://www.irs.gov). Dependent children are typically covered under the age of 13.

COMMUTER BENEFITS

Contribute \$325 per month, pretax, to pay for your parking or public transportation expenses while commuting to work, including monthly passes, tokens or fare cards.

USE IT OR LOSE IT

If you do not spend all the money in the Health Care FSA by **March 15th**, per IRS regulations for pretax contributions, unused dollars will be forfeited.



The grace period allows you to incur claims for the health care FSA through March 15th of the following calendar year. Dependent claims are not subject to the grace period. All claims for the prior year must be submitted by April 30th.

INCOME PROTECTION

BASIC LIFE AND AD&D

Life insurance pays a lump-sum benefit to your beneficiary(ies) to help meet expenses in the event of your death. Accidental Death & Dismemberment (AD&D) insurance pays a benefit if you die or suffer certain serious injuries as the result of a covered accident. In the case of a covered accidental injury (e.g., loss of sight, loss of a limb), the benefit you receive is a percentage of your total AD&D coverage based on the severity of the accidental injury.

BASIC LIFE AND AD&D INSURANCE – FOR YOU

| COVERAGE LEVEL | COVERAGE AMOUNT | EVIDENCE OF INSURABILITY/ PROOF OF GOOD HEALTH |
|--------------------------------|---|--|
| Basic Life and AD&D | 1x your basic annual earnings to a maximum of \$50,000. | None |

IMPUTED INCOME

Under current tax laws, imputed income is the value of your Basic Life insurance that exceeds \$50,000 and is subject to federal income, Social Security and state income taxes, if applicable. This imputed income amount will be included in your paycheck and shown on your W-2 statement.

VOLUNTARY LIFE AND AD&D

Voluntary Life and AD&D insurance for you and your dependents can help protect your family during difficult times.

VOLUNTARY LIFE AND AD&D INSURANCE – FOR YOU AND YOUR DEPENDENTS

| COVERAGE LEVEL | COVERAGE AMOUNT | EVIDENCE OF INSURABILITY/ PROOF OF GOOD HEALTH |
|-------------------|--|---|
| Employee | Increments of \$10,000 not to exceed \$500,000.* | Required if coverage is elected after the first 30 days of your employment or for amounts over \$140,000. |
| Spouse | Increments of \$10,000 up to \$250,000 – not to exceed 50% of employee coverage. | Required if coverage is elected after the first 30 days of your employment or for amounts over \$20,000. |
| Child(ren) | \$1,000 for children aged 1 day to 6 months. \$10,000 for children aged 6 months to 26 years. | Required if coverage is elected after the first 30 days of your employment. |

*Benefits reduce by 35% at age 65 and by 25% at age 80.

GUARANTEED ISSUE AND EVIDENCE OF INSURABILITY

Employees and spouses who elect Voluntary Life and AD&D coverage when they are first eligible can elect up to the Guaranteed Issue (GI) amount without Evidence of Insurability (EOI). If the amount requested is more than GI, you will need to provide EOI before the amount over GI becomes effective.

DISABILITY

Disability insurance can keep you financially stable should you experience a qualifying disability and become unable to work. It can help provide a sense of security, knowing that if the unexpected should happen, you'll still receive a monthly income. A qualifying disability is a sickness or injury that causes you to be unable to perform any other work for which you are or could be qualified by education, training or experience. Short-Term disability are the state benefits administered by the Guardian and do not require enrollment. Long-Term disability is automatically provided to all full-time employees on the first of the month after 30 days of full-time service. The premium is fully paid for by FDU.

SHORT-TERM DISABILITY BENEFITS AT A GLANCE

| | |
|----------------------------|--|
| Coverage | Employees: 85% of your weekly earnings up to the State of New Jersey annual maximum. Faculty (2+ years of service): 100% of your base pay for the first 4 months of disability. 80% of your base pay for the next 2 months. Staff - are allowed to draw against unused time off to make up the difference between their gross regular earnings and disability pay. |
| When Benefits Begin | Benefit begins after 7 days of disability.* |
| Election Required | No |

LONG-TERM DISABILITY BENEFITS AT A GLANCE

| | |
|----------------------------|---|
| Coverage | 60% of your pre-disability earnings up to a maximum benefit of \$15,000 per month until you recover or reach your Social Security Normal Retirement Age, whichever is sooner. |
| When Benefits Begin | Benefit begins after 26 weeks of disability. |
| Election Required | No |



RETIREMENT

What does retirement look like for you? Maybe you plan to travel the world. Or maybe you'd like to take up some hobbies closer to home. Whatever your goal, it's important to take responsibility for your own finances so you have the income you'll need in the future.

One of the best ways to ensure a secure retirement is to start saving as early as possible. Our 403(b) savings plan allows you to save for retirement on a pretax basis. You can begin contributing to the plan at any time once you become eligible and can start making contributions to your account through convenient payroll deductions.

Retirement benefits are provided through the Teachers Insurance and Annuity Association (TIAA).

INCREASE YOUR RETIREMENT SAVINGS WITH A 403(B)

- Contribute using convenient payroll deductions up to the IRS limit of \$23,500 per year.
- Change the amount of your contributions or stop your payroll contributions at any time.
- Age 50 or older? Make an additional "catch-up" contribution of up to \$7,500 to save even more.
- New employees may have wait time waived or reduced if immediately proceeding place of full-time employment was in higher ed or at a not-for-profit organization. Please contact agoldman@fdu.edu for additional information.

UNION EMPLOYEES: (1 YEAR WAITING PERIOD)

Plan contribution as a percentage of compensation

| YEARS OF SERVICE | INSTITUTION | PARTICIPANT |
|-------------------|-------------|-------------|
| Less than 8 years | 8% | 3% |
| 8 years or more | 11%* | 3% |

*Refer to Local 153 Contract

NON-UNION EMPLOYEES: (2 YEAR WAITING PERIOD)

Plan contribution as a percentage of compensation

| YEARS OF SERVICE | INSTITUTION | PARTICIPANT |
|-------------------|-------------|-------------|
| Less than 8 years | 8% | 3% |
| 8 years or more | 11%* | 3% |

403(B) – TIAA (GROUP SUPPLEMENTAL RETIREMENT ANNUITY)

NON-CONTRIBUTORY PLAN

New employees may immediately begin saving for their retirement by participating in TIAA's Group Supplemental Retirement Annuity (GSRA). The University does not contribute toward a GSRA.

EMPLOYEE ASSISTANCE PROGRAM

This program provides professional, confidential telephonic or face-to-face counseling services to you and your household members at no cost. The EAP can help you resolve personal issues and problems before they affect your health, relationships and work performance.

This program is available 24 hours a day, 365 days a year for confidential counseling, referral and follow-up services for issues such as:

- Stress
- Marital or family problems
- Anxiety and depression
- Substance abuse (alcohol and/or drugs)
- Child care issues – including identifying schools, day care, tutors and more
- Financial
- Aging parents
- Pet care
- Maintenance and repair providers
- Community volunteer opportunities issues

It's important to note that all EAP conversations are voluntary and strictly confidential. If you and your counselor determine that additional assistance is needed, you'll be referred to the most appropriate and affordable resource available. Although you're responsible for the cost of referrals, these costs are often covered under your Medical plan.

The EAP is offered to employees covered under FDU's medical plan with United Healthcare. To access the benefit please call the number on the back of your medical ID card or by visiting www.myuhc.com.



ADDITIONAL BENEFITS

LONG-TERM CARE

Long-Term Care insurance offers a variety of options such as coverage for rehabilitative services, assisted living or home care and can pay a benefit for care received that might not be covered by other types of insurance.

Regular active employees working 20 or more hours per week are eligible to apply for this insurance within the first 60 days of employment. Proof of good health may be waived (for employees only) who enroll within the first 60 days of employment. If employees enroll after the first 60 days of employment, he/she must complete a proof of good health form.

Spouses, parents, parents-in-law, grandparents, grandparents-in-law, siblings and adult children may also purchase coverage with completion of proof of good health.

The plan features a facility monthly benefit amount of \$1,000 to \$6,000 per month in \$1,000 increments, with a benefit duration of 3 or 6 years. Professional home care is covered at 100% of the Long-Term Care facility benefit. The plan includes the options of: Accelerated Payment and 5% compounded inflation protection. An elimination period of 90 day applies.

LEGAL PLAN

MetLaw is a prepaid legal plan that allows you and your eligible dependents to retain an in-network or out-of-network attorney for a low annual fee. Get help with matters such as sale, purchase or refinance of your home, wills and codicils, identity theft defense, traffic ticket defense (NO DUI), personal bankruptcy and more.

Identity Management Services are also included as part of the legal plan. This allows help from a CyberScout specialist to help in the recovery process by placing fraud alerts, calling creditors or document replacement.

For more information, visit www.legalplans.com. Contact the Human Resources Department to enroll.

NATIONWIDE PET INSURANCE

Protecting your four-legged family members in an uncertain world isn't always easy. Nationwide® pet insurance helps you provide for your pets—and protect your pocketbook—by reimbursing you for eligible veterinary bills related to accidents, illnesses and more. Best of all, you'll receive preferred pricing when you sign up at work, making this peace-of-mind protection even more affordable. Plans are available for dogs, cats, birds and exotic pets, and our members are free to use any veterinarian—even specialists and emergency care providers. You are able to enroll at any time.

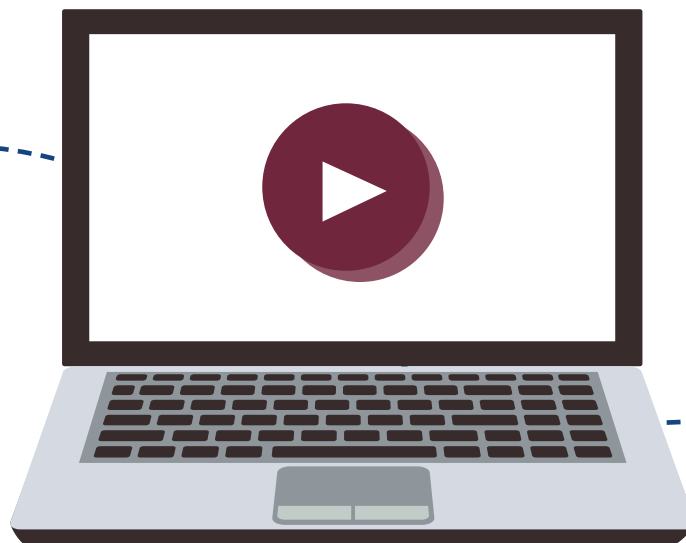


EMPLOYEE DISCOUNTS

PerkSpot keeps you smiling through exclusive discounts and perks and built-in recognition where you gain rewards for outstanding performance. PerkSpot offers exclusive discounts and over 30,000 national local offers on everything from travel, gyms, cellphones and more. Easy access at work, home or on the go, with new featured discount weekly emails. Sign up for an account at fdupespot.com.

In addition to Perkspot, the following discount benefits are also available:

- T-Mobile offers discounts through their Work Perks Employee Program.
- AT&T offers discounts off of qualified monthly service plans and most accessories. Please visit <http://www.att.com/wireless/FDU> for more information.
- Verizon Wireless Employee Discount off monthly fee and accessories. Go to www.verizonwireless.com/discounts to sign up.
- Verizon Connections: Special offers on home entertainment and communication. Go to www.verizon.com/connections to sign up.
- Child Care: Receive a discount at local daycare center, The Learning Experience (Hackensack location only).
- Buyer's Edge: Offers discounted rates on appliances, automobiles, furniture, travel, etc. Learn more here: <https://www.fdu.edu/wp-content/uploads/2021/09/buyers-edge-flyer.pdf>.



EMPLOYEE TUITION GRANT

Regular full-time faculty and employees are eligible for Employee Tuition Grants to take credited classes at FDU. Spouses and eligible dependent children (up until the semester they turn age 24) are eligible for Employee Tuition Grants (as discussed above) but without the waiting period. For additional information, including the complete eligibility rules, limitations, exclusions, and application process, please visit the HR webpage at <https://hr.fdu.edu>.

TUITION EXCHANGE SCHOLARSHIP PROGRAMS

TUITION EXCHANGE (TE)

TE is a partnership of 570 colleges and universities offering competitive tuition exchange scholarships to members of faculty and employee dependent children at Fairleigh Dickinson University.

Eligible employees include full-time faculty and employees who have completed at least two (2) consecutive years of full-time employment with FDU by the end of the application deadline. Application for the TE program does not guarantee acceptance at a TE member institution or a TE scholarship. Information with regards to the application process (for the following academic year) is distributed to the community the fall of each year.

TE scholarships are for undergraduate programs for IRS dependent children. Approved scholarships for undergraduate studies for IRS dependent children are granted for up to a maximum of 8 consecutive semesters or until the end of the academic year they turn 24. Please visit the HR webpage for complete eligibility information.

TUITION EXCHANGE PROGRAM (CIC-TEP)

CIC-TEP is a partnership of 438 colleges that participate in their scholarship program. CIC-TEP is available to IRS dependent children for undergraduate studies. Employees and spouses may also apply for both undergraduate studies as well as for graduate programs. Please visit the list of schools on the CIC-TEP website to determine eligible degrees of studies as an import student.

For additional information please visit [HR.FDU.EDU](https://hr.fdu.edu) and click "Benefits."

2025 CONTRIBUTIONS

MEDICAL, RX, DENTAL, AND VISION RATE

| MONTHLY COST | POS | MID-RANGE POS | CDHP |
|----------------------|----------|---------------|----------|
| Employee Only | \$296.92 | \$276.17 | \$94.50 |
| Employee + Spouse | \$676.17 | \$629.83 | \$196.50 |
| Employee + One Child | \$635.25 | \$592.42 | \$162.75 |
| Employee + Family | \$747.67 | \$695.50 | \$273.50 |

VOLUNTARY LIFE RATES

| AGE | MONTHLY RATE |
|------------|--------------|
| 19-24 | \$0.05 |
| 25-29 | \$0.06 |
| 30-34 | \$0.08 |
| 35-39 | \$0.09 |
| 40-44 | \$0.11 |
| 45-49 | \$0.17 |
| 50-54 | \$0.37 |
| 55-59 | \$0.58 |
| 60-64 | \$0.80 |
| 65-69 | \$1.34 |
| 70-74 | \$2.36 |
| 75-99 | \$4.06 |
| Child(ren) | \$0.03 |

VOLUNTARY AD&D RATES

| AGE | MONTHLY RATE |
|------------|--------------|
| EE | \$0.02 |
| Spouse | \$0.02 |
| Child(ren) | \$0.02 |





Personal. Global. Transformational.



This guide highlights the main features of the Fairleigh Dickinson University Employee Benefits Program. It does not include all plan rules, details, limitations, and exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be an inconsistency between this guide and the legal plan documents, the plan documents are the final authority. Fairleigh Dickinson University reserves the right to change or discontinue its employee benefits plans at any time.