

LOYOLA UNIVERSITY MARYLAND HEALTH & WELFARE BENEFIT PLAN APPENDIX

COMPONENT PROGRAMS

The following Component Programs, the terms, administrative and claims procedures for which are defined in the applicable Insurance Certificate, Evidence of Coverage, or Contract, shall be treated as part of the

Medical OAP HSA	
Third Party Administrator Information	CIGNA Health and Life Insurance Company Hartford, CT 06152
Contract/Group Number	3341746
Funding Medium	Self-Insur – These benefits are funded through the general assets of the Employer.
Eligibility	CI 96 02 (a)-5.7 (s)-12.6 (s)-0.6 (1)-10 (:96 01 ()) TJ ET Q q 270.24 5

Core Long Term Disability Insurance Members with Pension	
Insurer Information	Symetra Life Insurance Company 777 108th Avenue NE, Suite 1200 Bellevue, WA 98004-5135
Contract/Group Number	01 020620 00
Funding Medium	Fully Insured – These benefits are fully insured by the above named Insurer.
Eligibility	Employees with pension (other than a person who is affiliated with a religious order who has taken a vow of poverty) working a minimum of 22.5 hours per week on a regular basis are eligible. Phased Retirees expected to work a minimum of 1,000 hours during the academic year are eligible.
Waiting Period	Employees are eligible to participate in the Plan at date of employment.
Effective Date of Coverage	Coverage will be effective on the first day of the month coinciding with or following completion of the Waiting Period.
Coverage Termination	Coverage will terminate on the last day of the month in which the employee ceases to be eligible unless the Coverage Continuation provisions below apply.
Automatic Enrollment	An Eligible Employee will be automatically enrolled in the Component Program upon completion of the Waiting Period.

Core Long Term Disability Insurance Members without Pension	
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Coverage Termination	Coverage will terminate on the last day of the month in which the employee ceases to be eligible unless the Coverage Continuation provisions below apply.
Automatic Enrollment	An Eligible Employee will be automatically enrolled in the Component Program upon completion of the Waiting Period.

Long Term Disability BuyUp – Members with Pension	
Insurer Information	Symetra Life Insurance Company 777 108th Avenue NE, Suite 1200 Bellevue, WA 98004-135
Contract/Group Number	01 020620 00
Funding Medium	Fully Insured – These benefits are fully i

Accident Indemnity Insurance, Critical Illness Insurance, Hospital Indemnity Insurance	
Insurer Information	Cigna Health and Life Insurance Company 900 Cottage Grove Road Bloomfield, Connecticut 06002
Funding Medium	Fully Insured – These benefits are fully insured by the above named Insurer.
Eligibility	Employees (other than a person who is affiliated with a religious order who has taken a vow of poverty) working a minimum of 22.5 hours per week on a regular basis are eligible. Phased Retirees expected to work a minimum of 1,000 hours during the academic year are eligible.
Waiting Period	Employees are eligible to participate in the Plan at date of employment.
Effective Date of Coverage	Coverage will be effective on the first day of the month coinciding with or following completion of the Waiting Period.

COVERAGE CONTINUATION

If a Plan participant is on an approved leave of absence, coverage will continue for up to six months under the same terms and conditions that apply to active plan participants. The participant will be responsible for continuing to make their share of the premium payments during this six-month period in order to keep the coverage in effect.

If an individual fails to return to work after the expiration of six months of approved leave, coverage will be terminated and COBRA will be offered (as applicable).

PARTICIPATING EMPLOYERS

There are no Participating Employers.

PHASED RETIREES

Phased Retirees are employees who are eligible for the Loyola University Maryland Phased Retirement Program for Tenured Faculty and have entered into a written agreement with the University to participate in the program.

RETIREES

There is no Retiree coverage.

EFFECTIVE DATE

This Loyola University Maryland Health & Welfare Benefit Plan Appendix states the Component Programs that constitute the Plan, Retiree eligibility provisions, and the Participating Employers of the Loyola University Maryland Health & Welfare Benefit Plan as of July 1, 2023.