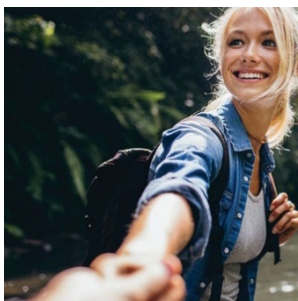


The choice is yours.



2024-2025



Benefits Overview



BENEFITS FOR A HEALTHY LIFE
Your 2024-2025 benefit choices



OLD DOMINION UNIVERSITY
RESEARCH FOUNDATION



Open Enrollment: May 20 – June 5

CHOOSE WELL. LIVE WELL.

Benefits are important to you and your family. That's why Old Dominion University Research Foundation offers a flexible benefits package to help you and your family feel healthy and financially secure.

We encourage you to review this Benefit Overview and use it to choose what fits you best during Open Enrollment, May 20th to June 5th to ensure you and your family receive the coverage you need for 2024-2025.

Who can enroll?

- **Full-time employees (30+ hrs./wk.)** – Eligible date of hire if hired 1st-10th of the month; those hired after the 10th are eligible first of the month following date of hire.
- **Eligible dependents** – Includes employee's spouse and children to age 26, plus disabled dependent children of any age who meet plan criteria. Out of the area student form needs to be completed annually.

Making changes during the year

After your enrollment opportunity ends, you will not be able to make changes to your benefits until the next Open Enrollment, unless you experience a qualifying life event. This includes marriage, divorce, child's birth, adoption, or a change in your or your spouse's employment status that affects your benefits eligibility. Benefit changes must relate directly to the qualifying event and may require proof, such as a marriage license or birth certificate.

Medical and prescription plans

The chart below provides a comparison of key coverage features and costs of Old Dominion University Research Foundation's 2024-2025 medical and prescription plan options.

	Optima Vantage HMO		Optima Plus/PPO	
	In-network		In-network	Out-of-network
Annual deductible				
Calendar Year				
Per person/per family	\$0/\$0		\$0/\$0	\$500/\$1,000
Out-of-pocket maximum				
Calendar Year				
Per person/per family	\$2,000/\$4,000		\$3,000/\$6,000	\$4,500/\$9,000
Medical coverage				
Doctor's office visits	\$10 Copay		\$20 Copay	30% Coinsurance AD*
Preventive care	Covered at 100%		Covered at 100%	30% Coinsurance AD*
Specialist visits	\$20 Copay		\$40 Copay	30% Coinsurance AD*
Virtual Consults	Covered at 100%		Covered at 100%	Not Covered
Outpatient surgery	\$100 Copay		20% Coinsurance	30% Coinsurance AD*
Inpatient hospital (per admission)	\$300 Copay		\$200 Copay and 20% Coinsurance	30% Coinsurance AD*
Emergency room (per visit)	\$200 Copay		\$200 Copay and 20% Coinsurance	\$200 Copay and 20% Coinsurance AD*
Labs and X-rays	\$20 Copay		20% Coinsurance	30% Coinsurance AD*
Retail prescription drugs (30-day supply)				
Retail Annual Deductible	\$150/\$300		\$150/\$300	
Per person/per family				
Tier 1	\$15 Copay		\$15 Copay	Sentara Health will reimburse the member based on their allowable charge
Tier 2	\$40 Copay		\$40 Copay	
Tier 3	\$60 Copay		\$60 Copay	
Tier 4	20% with a maximum Copayment of \$300		20% with a maximum Copayment of \$300	
Mail-order prescription drugs (90-day supply)				
Tier 1	\$37.50 Copay		\$37.50 Copay	Not Covered
Tier 2	\$100 Copay		\$100 Copay	
Tier 3	\$180 Copay		\$180 Copay	
Tier 4	N/A		N/A	

DENTAL & VISION

Your health care benefits include more than just medical coverage. You can also choose from valuable dental and vision benefits to protect yourself and your family.



Dental benefits

Healthy teeth and gums are important to your overall wellness. That's why it's important to have regular dental checkups and maintain good oral hygiene. Learn about the dental plans available to help you maintain your oral health.

MetLife – PDP Plus	In-Network	Out-of-Network*
Plan-year deductible (employee only/family)	\$25/\$75	\$25/75
Plan-year maximum	\$2,000	\$2,000
Preventive/diagnostic services	Covered at 100%	Covered at 100%
Basic services	20% Coinsurance	30% Coinsurance
Major services	50% Coinsurance	60% Coinsurance
Orthodontia	50% Coinsurance	50% Coinsurance
Orthodontia Lifetime Maximum	\$1,500	\$1,500

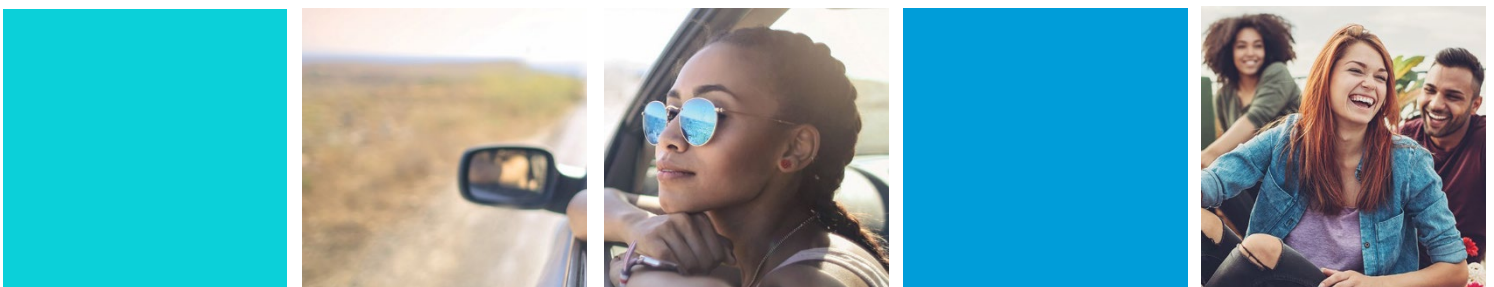
*Members may be subject to balance billing when utilizing Out-Of-Network providers.

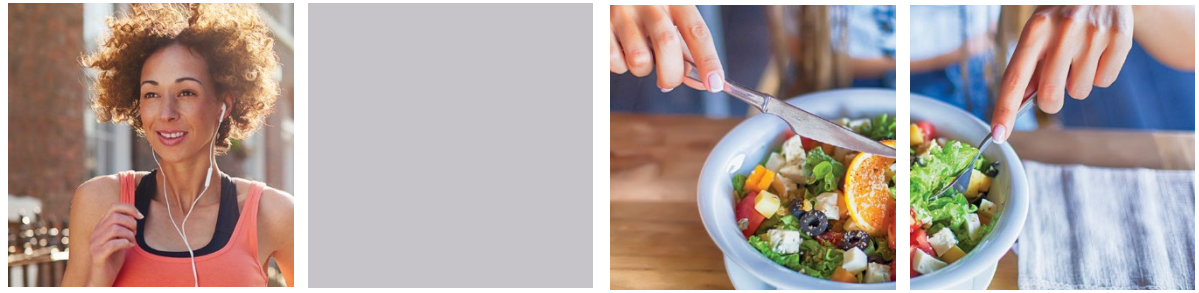
Vision plans

Having vision coverage allows you to save money on eligible eye care expenses, such as periodic eye exams, eyeglasses, contact lenses, and more for yourself and your covered dependents.

VSP – Signature	
Exam (every 12 months)	\$20 Copay
Prescription glasses	\$20 Copay
Lenses (every 12 months)	Included in Prescription Glasses*
Frames (every 24 months)	\$130 allowance; 20% discount over allowed amount
Contact Lens Exam – Fitting and Evaluation (every 12 months)	Up to \$60 Copay
Contact lenses (instead of glasses)	\$130 allowance

*Progressive lens options also available at applicable copays – see VSP Summary of Benefits for a complete listing.





Health Insurance Monthly Rates

July 1, 2024- June 30, 2025

	TOTAL Cost*	ODURF Pays*	EMPLOYEE Pays
OPTIMA VANTAGE 10/20 HMO			
SINGLE	\$752.68	\$650.04	\$102.64
SINGLE+CHILDREN	\$1,090.87	\$865.03	\$225.84
SINGLE+SPOUSE	\$1,548.62	\$1,228.10	\$320.52
FAMILY	\$2,191.51	\$1,737.97	\$453.54

* In addition, ODURF pays .72 per month for enhanced Employee Assistance Benefits

OPTIMA PLUS 20/20% PPO (IN AREA or OUT of AREA)			
SINGLE	\$912.46	\$612.76	\$299.70
SINGLE+CHILDREN	\$1,327.47	\$811.63	\$515.84
SINGLE + SPOUSE	\$1,878.59	\$1,151.41	\$727.18
FAMILY	\$2,664.01	\$1,629.79	\$1,034.22

* In addition, ODURF pays .72 per month for enhanced Employee Assistance Benefits

TRICARE SUPPLEMENT			
SINGLE	\$67.50	\$0	\$67.50
SINGLE+SPOUSE	\$132.50	\$0	\$132.50
SINGLE+CHILDREN	\$132.50	\$0	\$132.50
FAMILY	\$178.50	\$0	\$178.50

VSP – VISION			
SINGLE	\$6.84	\$5.16	\$1.68
SINGLE + 1	\$11.51	\$8.69	\$2.82
SINGLE +CHILDREN	\$11.75	\$8.87	\$2.88
FAMILY	\$18.95	\$14.29	\$4.66

Single + 1 refers to an employee + one minor or employee + spouse

METLIFE DENTAL PPO			
SINGLE	\$44.78	\$39.22	\$5.56
SINGLE + SPOUSE	\$82.05	\$63.53	\$18.52
SINGLE + CHILDREN	\$92.15	\$67.91	\$24.24
FAMILY	\$130.77	\$85.41	\$45.36



LEGAL RESOURCES

Protect yourself and your family for only \$16.50 per month! The Legal Resources Legal plan provides 100% coverage on a broad range of legal services. Some of the many fully covered services include family law, elder law, traffic violations, real estate, identity theft, wills and estate planning, and more!

Retirement Tax Savings 403(b) plan

Build the type of retirement nest egg you and your family can depend on. Advantages of this plan include:

- All employees may contribute tax-deferred funds using payroll deduction.
- Old Dominion University Research Foundation contributes to your account if hired after 2009 and are a full-time benefitted employee. Faculty, post-doctoral research associates, students, and temps are excluded from the company contribution.
- Variety of professionally managed investment options.

Protecting your income

The following benefits can help you prepare for unforeseen events and look after your family's financial future.

Basic life and AD&D (company pays) – Two times base pay (\$300,000 max.). AD&D is paid in addition to life benefits you receive.

Voluntary life and AD&D (you pay) – Purchase additional coverage from \$10,000 to \$500,000 up to 5x base annual earnings (\$10,000 increments). Spousal and dependent children coverage also available. Statement of Health may be required.

Short-term disability (company pays) – Eligible employees receive 60% of base monthly earnings (excluding the 11% contribution in-lieu of retirement) to a maximum benefit of \$5,000 per month (less other income benefits) upon exhaustion of available paid sick leave balance. Benefits begin after 30 days of disability. Salary continuation benefits continue until the 90 day qualification period for LTD is satisfied in accordance with the periods specified in our master insurance contract.

Long-term disability (company pays) – Eligible employees receive 60% of base monthly earnings. Class 1 employees (employees with a salary of \$30,000 and above) maximum benefit is \$7,500 and Class 2 (employees with a salary of less than \$30,000) maximum benefit is \$5,000. Benefits begin after 90 days of disability.

Supplemental medical plan (you pay) – Complement your basic medical insurance with a benefit that pay a lump sum directly to you for Critical Illness insurance through Allstate.

How to enroll

It's easy to enroll for your 2024-2025 benefits. See Human Resources for applicable enrollment forms. You can also visit <https://researchfoundation.odu.edu/human-resources/> for benefit information.



Additional Benefits

We recognize the value of well-rounded employees. That's why we offer additional benefits to help you find the right balance in a busy world.

Benefit	What it means for you
Vacation and paid holidays	<ul style="list-style-type: none"> • Tenure-based vacation days • Paid holidays annually
Sentara Employee assistance program (EAP)	<ul style="list-style-type: none"> • Confidential, short-term counseling with experience, licensed counselors 24/7 • 5 visits per presenting issue
Tuition assistance	<ul style="list-style-type: none"> • Tuition assistance available, please see Employee Handbook for more information
Legal Resources	<ul style="list-style-type: none"> • Post tax, voluntary legal benefit for you and your dependents over 18 • Legal Resources gives you and your family access to a local attorney for everyday needs
Nationwide Pet Insurance	<ul style="list-style-type: none"> • Selection of flexible, affordable programs for sick or injured pets
Dependent Care FSA	<ul style="list-style-type: none"> • Contribute pre-tax for child and elder care and related expenses

Important Contacts

Benefit:	Contact:	Phone:	Website:
Medical Insurance	Sentara Health Plans	877-552-7401	www.sentara.com
Dental Insurance	MetLife	800-METLIFE	www.metlife.com
Vision	VSP	800-877-7195	www.vsp.com
Life/AD&D/Supp Life	MetLife	800-METLIFE	www.metlife.com
Short-Term Disability	ODU Research Foundation	757-683-4293	https://researchfoundation.odu.edu/human-resources/
Long-Term Disability	MetLife	800-METLIFE	www.metlife.com
403(b) Plan	Principal	800-986-3343	www.principal.com/
EAP	Sentara EAP	877-552-7401	www.sentaraeap.personaladvantage.com/
Critical Illness	Allstate	800-521-3535	www.allstatebenefits.com/mybenefits
Legal Benefit	Legal Resources	800-728-5768	www.legalresources.com
Pet Insurance	Nationwide	877-738-7874	www.petsnationwide.com
Dependent Care FSA	ODU Research Foundation	757-683-4293	https://researchfoundation.odu.edu/human-resources/

This document highlights some of the provisions of the Old Dominion University Research Foundation benefits program as of July 1, 2024. Complete details may be found at <https://researchfoundation.odu.edu/human-resources/> and in the official plan documents. In case of a conflict between the information contained in this brochure and the plan documents, the plan documents always prevail. In addition, Old Dominion University Research Foundation reserves the right to amend or end these plans at any time for any reason.