

# 2025 BENEFITS AT A GLANCE

## Medical/Pharmacy



There are three plan options available through Cigna. Prescription coverage is included with each plan option.

- Access to Cigna's national network
- In-network preventive care covered at 100%
- Includes Cigna Telehealth Connection
- Use the MyCigna app to take your plan information on the go.
- Eye exams covered by Cigna at no cost using in-network providers.
- Care management, behavioral health and lifestyle (such as weight, tobacco and stress management) programs are included.

## Health Savings Account (HSA)

Participants in the Cigna High Deductible plan are eligible to make pre-tax contributions to an HSA. The HSA is a personal savings account to pay out-of-pocket health care expenses with pre-tax dollars.

The 2025 IRS maximum contributions (including Wesleyan match) are:



- Employee only - \$4,300
- All other tiers - \$8,550
- HSA catch-up (age 55 or older) - \$1,000
- All HDHP participants will receive an employer contribution into their Health Savings Account (HSA) regardless of whether they contribute their own pre-tax dollars into the account.
- Wesleyan will contribute \$500 to those employees electing coverage for just themselves and \$1,000 for those electing to cover a spouse or domestic partner, and/or dependent children.
- The funding of Wesleyan's HSA contribution will take place on or as closely after January 1, 2025 as possible for funds to be available at the beginning of the plan year.

## Dental



Wesleyan University offers two Delta Dental of New Jersey plans that include basic, preventive, major and orthodontic services.

Wesleyan's dental plans include a carryover maximum. Please refer to the plan summaries for additional details and program requirements.

## Flexible Spending Account (FSA)

Wesleyan offers a Medical Expense Reimbursement Account (MERA) and a Dependent Care Flexible Spending Account, both of which allow participants to set aside pre-tax dollars for eligible expenses. Contributions are exempt from federal income and Social Security taxes.



**The IRS maximum contributions are:**

- **Medical Expense Reimbursement Account (MERA)** - \$3,300
- **Dependent Care** - \$5,000 (\$2,500 if married and filing separately)

**FSAs are "use it or lose it accounts" - funds DO NOT rollover to the next year; however, you can submit qualified expenses incurred before March 15th if you do so by April 15th following the end of the plan year.**

## Vision



At Wesleyan, vision coverage is provided through two benefits:

- Glasses, contacts and other supplies are covered through employee-paid EyeMed Vision Care.
- An annual eye exam is covered at 100% using an in-network provider with Cigna Vision if you are covered by one of Wesleyan's medical plans.

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## Wellness Program

Wesleyan University is committed to the health and wellness of our employees.

- Campus fitness center
- Free fitness classes for faculty and staff
- Incentive Points Program
- Wellness Lunch & Learns
- Wellness Team Challenges



## Disability Insurance

Wesleyan provides short-term disability (STD) and long-term disability (LTD) insurance through Unum. Disability insurance is designed to help meet financial needs when an employee becomes unable to work due to a non-work related illness, injury or maternity. Wesleyan's Short Term Disability coverage coordinates with CT Paid Leave benefits.

## Tuition Benefits

### Dependent Tuition

When applicable criteria are met, dependent children are eligible for Wesleyan's Undergraduate Tuition Scholarship. The benefit is a scholarship of up to 50% of Wesleyan's tuition charge.

### Employee Tuition

The Wesleyan educational assistance benefit covers employees who are pursuing an undergraduate or graduate degree program. Eligible employees are reimbursed for up to \$1,500 per year for successful completion of up to two courses per semester at other accredited colleges and universities. Coverage for Wesleyan courses is available through our BLS, GLS and Community Scholars Programs.



## Supplemental Life Insurance

Eligible employees can purchase supplemental life insurance for themselves and their dependents. There are guaranteed issue options for newly eligible employees.

- Employee benefit: 1x - 5x annual salary up to a maximum of \$750,000
- Spouse/domestic partner benefit: \$10,000 increments up to a maximum of \$100,000
- Child(ren) benefit: \$5,000 benefit



## Retirement Savings

- **Employer Contributions** - Wesleyan makes retirement contributions on behalf of eligible employees.
- **Employee Contributions** - Employees may contribute pre-tax or after-tax (Roth) towards retirement. Wesleyan provides an employer match for eligible employees.



## Employee Assistance Program (EAP)

The EAP provides a wide range of services including:

- Confidential counseling and assessment designed to help manage personal, work and life challenges.
- No-cost, confidential, 24-hour assistance via toll-free number and website and up to four face to face visits per person per incident.
- Child/Elder Care
- Legal
- Financial Services/Debt Management
- Identity Theft



## Basic Life Insurance

Wesleyan provides basic life insurance through Unum to all benefits-eligible employees at no cost. Coverage is 1x the employee's annual base salary up to a maximum of \$50,000. A travel assistance benefit that covers your personal travel (more than 100 miles from home) is included. If you will be traveling more than 100 miles from home for more than 90 days for personal reasons, you can purchase extended coverage through the Expatriate/Extended Program.

Complete information, including eligibility requirements, for Wesleyan benefits is located at [www.wesleyan.edu/hr](http://www.wesleyan.edu/hr).

Questions can be addressed to [benefits@wesleyan.edu](mailto:benefits@wesleyan.edu).