

Anthem Health Insurance

Anthem provides health care coverage for more than 2 million Virginians, which include many of the university's employees. There are five plans offered for your health care needs, all of which include basic vision and prescription drug benefits.

Key Care 30 PPO

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This plan is Anthem's preferred provider organization. Patients select their own hospitals and doctors, either from inside or outside the plan. The benefit cost can be either in the form of co-insurance and/or co-payment, depending on the services needed. This plan also provides a limit on out-of-pocket expenses.

Healthkeepers 30

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This Plan is Anthem's point of service, (POS). This type of health care network provides a wide range of health care services with fixed co-payments and predictable out-of-pocket expenses.

Healthkeepers 30/5000

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This Plan is Anthem's point of service. This type of health care network provides a wide range of health care services with fixed co-payments, co-insurances, deductible and a limit on out-of-pocket

Healthkeepers Elements Choice HSA 4500

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This Plan is Anthem's point of service plus health savings account. This type of health care network provides a wide range of health care services with fixed co-payments, co-insurances, deductible and a limit on out-of-pocket

Contact Information

<http://www.anthem.com>

Corporate Headquarters | 2015 Staples Mill Road | Richmond, VA 23230
833-363-1432

Anthem Dental Insurance

Anthem Complete Classic (High Option) Plan

This plan offers reasonable dental coverage for the university's employees and their families. A wide range of covered dental services is offered such as diagnostic and preventive services and basic dental services.

Anthem Complete (Low Option) Plan

This plan offers reasonable dental coverage for the university's employees and their families. A wide range of covered dental services is offered such as diagnostic and preventive services, basic dental services, major services, and orthodontic services.

Contact Information

<http://www.anthem.com>

Anthem Dental | PO Box 1115 | Minneapolis, MN 55440-1115
866.956.5607

Anthem Term Life Insurance

Anthem provides term life insurance coverage for any University employee enrolled in the Anthem Medical Insurance. This insurance plan provides financial protection for your beneficiary(ies) by paying a benefit in the event of your death. These benefits are as follows:

For Employee: Basic Life \$30,000 (50% of policy at age 70)

For Employee: AD & D \$30,000 (50% of policy at age 70)

For Your Covered Spouse: \$5,000

For Your Covered Child: \$2,500

Anthem Blue View Vision Voluntary

Anthem Blue View Voluntary Vision provides vision care coverage. Anthem Blue View has over 53,000 national providers of eyewear. Employees receive a dollar allowance to be used for eye service. In addition, employees receive up to 60% savings on the most sought-after lens options through reduced, fixed prices.

Contact Information

Anthem Blue View Vision

<http://www.anthem.com>

Blue View Vision| Attn: OON Claims| P.O. Box 8504|Mason, OH 45040-7111| 866.723.0515

P&R Flexible Spending (FSA)

A Flexible Spending Account (FSA) is a special type of account you (and sometimes your employer) put money into to pay for certain out-of-pocket health care expenses. Your contributions to this account are not taxed, so you will save the amount that would have been paid in taxes on this money.

Flexible Spending Account Health Care

Employees can set aside money to pay for certain IRS approved medical, dental, and vision care expenses not covered by insurance with pre-tax dollars.

Flexible Spending Account Dependent Care

Employees can set aside money for dependent care for children up to age 14, a disabled dependent of any age or a disabled spouse. Eligible expenses include the cost of child or adult care, nursery, and preschools. Only the current amount in the account is available for distribution at any given time.

UNUM Accident, Critical Illness, Hospitalization, Long Term Disability, Short Term Disability, Term Life and Whole Life Insurance

Accident Insurance

Unum's accident policy helps cover your out-of-pocket expenses associated with an accidental injury and helps to protect you financially should an on- or off-the job accidental injury occur. Benefits correspond with treatment for on – and off-the job accidental injuries including hospitalization, emergency treatment, intensive care, fractures, and more.

Critical Illness Insurance

Unum's critical illness insurance plan pays you a lump-sum benefit upon diagnosis of a covered critical illness or condition. Critical illness insurance can help lessen the financial impact to your family. The benefit you receive can be used to help pay out-of-pocket medical expenses like co-pays and deductibles. Some of the critical conditions covered are: heart attack, stroke, organ transplant, paralysis, and cancer. This plan also comes with a wellness benefit which pays you \$50 each year for getting a basic health screen test.

Hospitalization Insurance

Unum's hospitalization plan helps you and your family cope with the financial impacts of a hospitalization. You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth. The money is paid directly to you – not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as coinsurance, co-pays and deductibles

Long Term Disability

Long term disability benefits provides income protection at 60% of your basic monthly earnings not to exceed \$5,000.00 per month. Long term coverage can be payable up to the age of 65, but not less than 5 years.

Short Term Disability

You are eligible for short-term disability if you are a full-time or part-time active employee working a minimum of 20 hours or more per week. Benefits are provided at 60% of your basic weekly earnings, to a maximum of \$500.00 per week. Benefits are payable up to 13 weeks.

UNUM Term Life Insurance

UNUM provides life insurance coverage for your beneficiary(ies) by paying a benefit in the event of your demise. The amount of benefit is made available up to \$500,000. Premiums are offered at a reasonable group rate. You may seek coverage if you are working at least 20 hours per week.

UNUM Accidental Death & Dismemberment Insurance

This accidental death and dismemberment insurance plan provides financial protection for your beneficiary(ies) by paying a benefit in the event of your death or for you and your dependents in the event of any other covered loss. The amount of benefit is made available up to \$500,000. In addition, you can receive other various benefits that fall under the AD & D coverage. These benefits are as follows:

- Repatriation Benefit
 - Seatbelts and Air Bag Benefit
 - Education Benefit
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UNUM Whole Life Insurance

UNUM provides individual whole life insurance coverage for you, your spouse, children and grandchildren by paying a benefit in the event of death. The amount of benefit is made available up to \$125,000. Whole life insurance also earns interest, or "cash value," at a guaranteed rate of 4.5%. Also, you may use your death benefit to pay for long term care.

Contact Information

[Unum Disability, Life and Financial Protection Benefits](#)

Richmond Sales Office | 4801 Cox Road | Suite 102 | Glen Allen, VA 23060
800-421-0344 or 800-336.3969

Legal Resources

Legal Resources provides 100% coverage for you, your spouse, and qualifying dependents on the most often needed legal services. Members pay no attorney fees for services such as wills, traffic violations, divorce, elder law, real estate closings, tenant-landlord disputes, general advice and consultation, and many more. Select your own law firm from our network of top-rated law firms in your area and contact them directly whenever you have a legal need. Relax... you're covered!

Contact Information

Member Services Department 800.728.5768

www.legalresources.com

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TIAA Retirement Planning

(Teachers Insurance and Annuity Association)

More and more people are finding that Social Security income alone will not be enough to maintain their present lifestyles. Many have been forced to return to the workforce after reaching age 65 due to insufficient income. You can plan for your retirement by establishing a 403(b) deferred retirement plan. This plan is available to employees of qualifying hospitals, educational institutions, such as Hampton University, and many not-for-profit organizations. With a 403(b), you can:

- Start investing regularly for your retirement.
- Reduce your gross taxable income by the contributions you make.
 - Watch your money grow on a tax-deferred basis.
- Begin contributing through the convenience of automatic payroll deduction through the university.

TIAA Voluntary Retirement Planning

RA (Retirement Annuities)

Eligible employees may begin contributions to their retirement plan after two years of consecutive service. Upon two years of consecutive service the university will contribute 2.5% of your base annual salary to your non-cashable retirement account. If you contribute 5%, the university will match that contribution at 5%.

SRA (Supplemental Retirement Annuities)

Eligible employees may begin contributions upon hire. This plan is ineligible for university contributions. Funds accumulated in the supplemental plan may be withdrawn or borrowed against before the employee reaches 59.5 and/or separates from the university.

Contact Information

<https://www.tiaa.org>

TIAA-CREF | Mid Atlantic South Region | 555 Twelfth St., NW | Suite 700 South | Washington, DC 20004 | 800.842.2008

Lincoln Financial Group

Voluntary Retirement Planning

Lincoln National Life offers two types of 403(b) Employer Sponsored Retirement Plans.

Variable Annuity

You can choose one or more of 23 investment options to create a portfolio representing a number of asset classes and investment management styles. As your financial situation changes, you also can change the combination of options to better meet your specific financial needs at the time. The 23 different investment options give you access to fourteen of the nation's top investment managers, which offer a variety of investment strategies and styles.

Fixed Annuity

Fixed annuity allows you to accumulate monies and defer taxes on contributions and interest earnings. Your money is not taxed until you withdraw it or choose to take benefit payments. Contributions to a fixed annuity are fully protected and guaranteed by Lincoln Life. There are no annual administrative fees, and a competitive interest rate is credited to your account and compounded daily. An Annual Guaranteed Rate is set for each calendar year. The rate credited to your account will not fall below the Annual Guaranteed Rate.

Contact Information

<https://www.lfg.com>

Lincoln National Life | 1300 South Clinton Street | Fort Wayne, IN 46802 | 800.454.6265