

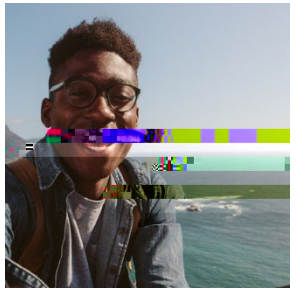
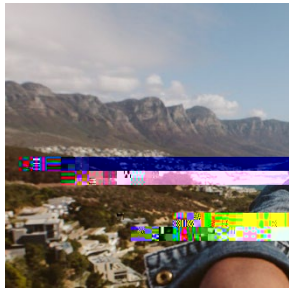
We encourage you to review this Benefit Overview and use it to choose what fits you best during Open Enrollment, May 20th to June 5th to ensure you and your family receive the coverage you need for 2024-2025.

- Eligible date of hire if hired 1<sup>st</sup>-10<sup>th</sup> of the month; those hired after the 10<sup>th</sup> are eligible first of the month following date of hire.
- 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.

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.

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.

	In-network	In-network	Out-of-network
Per person/per family	\$0/\$0	\$0/\$0	\$500/\$1,000
Per person/per family	\$2,000/\$4,000	\$3,000/\$6,000	\$4,500/\$9,000
Doctor's office visits	\$10		



# 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



year deductible (employee only/family)	\$25/\$75	\$25/75 o f o f PDF Plus
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SINGLE	\$752.68	\$650.04	\$102.64
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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.

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

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

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.

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.

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.

Complement your