

Benefits at a Glance

Plan Year July 1, 2024 - June 30, 2025

Temporary Positions

Temporary employees who are scheduled to work part-time or variable hours may qualify for benefits under the Affordable Care Act (ACA) if their average monthly hours worked reach or exceed 130 hours during a 12-month Measurement Period defined by the University.

Benefit Type	Plan Options	Coverage Level	Annual Premium	Description
Medical Plan Cigna	OAP High Deductible Health Plan (HDHP)	Employee	\$1,170.24	Individual Deductible: \$1,600/\$3,000 (In/Out of Network), Family Deductible: \$3,200/\$6,000 (In/Out of Network). Participant must pay their deductible before the plan will pay for office visits, prescriptions, and all other services. Once deductible is met \$0 PCP Office Visit Copay, \$30 Specialist Office Visit Copay, \$250 ER Copay, Prescription Drug Copays: \$0/\$25/\$45.
		Employee+Spouse	\$4,635.00	
		Employee+Child	\$3,007.92	
		Employee+Children	\$4,080.60	
		Family	\$6,974.40	
HSA BoA	Health Savings Account	-	Employee Payroll Deductions	Not Eligible for Employer Contribution.

Paid Leave

Sick and Safe Leave	Direct hire temporary employees who work 24 hours or more in a pay period accrue sick and safe leave at a rate of one hour for every 30 hours worked. The maximum total that can be accrued is 40 hours in a benefit plan year (July 1 - June 30). Temporary employees can track their accruals and balance in Workday.
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If you are in need of assistance, please contact the Loyola Benefits & Wellness Unit at 410-617-1365.

**The annual medical plan premiums reflect the wellness compliant premiums. Enrollees who fail to complete their wellness incentives within 120 days will pay the non-wellness premiums. Refer to the Benefit Summary guide for non-wellness premiums.*

***Newly hired temporary employees are evaluated during a personalized 12-month Initial Measurement Period, starting from their month of hire. Those who meet the eligibility criteria by averaging 130 hours per month during the applicable measurement period will qualify to enroll in the High Deductible Health Plan and HSA (without employer's contribution) benefits, which will become effective 60 days after their eligibility date.*

****Current temporary employees are assessed using the **Standard Measurement Period**, which is a fixed 12-month timeframe applied uniformly to all temporary workers. Those who meet the eligibility criteria by averaging 130 hours per month during the applicable measurement period will qualify to enroll in the High Deductible Health Plan and HSA (without employer's contribution) benefits, which will become effective 60 days after their eligibility date.*