

Benefits at a Glance

Plan Year July 1, 2024 - June 30, 2025

Benefits Eligible Full-time Temporary Positions

Temporary employees scheduled to work 30 hours or more per week may be eligible for benefits under the ACA.

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.

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. Refer to the Benefit Summary guide for non-wellness premiums.*

*** Eligible for benefits 60 days from the date of hire.*

****Temporary employees working part-time or variable hours will be measured throughout the plan year to determine eligibility.*