



2025 – 2026 Benefits Offering Summary

Health benefits are effective on the 1st of the month following your 30 days of employment.

The Benefit Plan Year is in effect from November 1st to October 31st unless there is a Qualifying Life Event.

Anthem Medical Insurance

The University (Hampton Proton) offers four different Anthem medical insurance plans for your health care needs which also include basic vision coverage, prescription coverage, and life insurance coverage.

- KeyCare 30 - \$1250/20%/\$6000 Rx \$15/\$40/\$60/20% \$150 Deductible/ In Network Max \$6,000 /member; \$12,000 Family – In Network Deductible \$1,250/member; \$2,500/family -PCP visit \$30-Specialist visit-\$40- Urgent Care- \$40
- HealthKeepers POS OA 30 - \$1250/20%/\$6000 Rx \$15/\$40/\$60/20% \$150 Deductible in Network Max \$6,000 /member; \$12,000 Family – In Network Deductible \$1,250/member; \$2,500/family-PCP visit \$30-Specialist visit-\$40- Urgent Care- \$40
- HealthKeepers POS OA 30 - \$5000/20%/\$7500 Rx \$15/\$40/\$75/20% - \$5,000/member; \$10,000/family
- HealthKeepers HSA - \$4500/40%/\$6750 Rx \$15/\$60/\$100/40% with/PrevRx Plus - \$4,500/member; \$9,000/family

The bi-weekly employee contribution toward medical coverage ranges from \$82.50 to \$526.50 per paycheck depending on the plan selected and the number of individuals to be covered; Hampton Proton will contribute the remaining monthly premium. Enrollment in the medical insurance includes Term Life \$30,000 and Accidental Death and Dismemberment \$30,000 insurance coverage for the employee, Term Life for enrolled spouse \$5,000 and Term Life for any enrolled dependent children \$2,500.

Anthem Dental Insurance

Our dental provider is Anthem and there are two dental plans available. The first plan is the Basic Option which does not include major services (root canals, dentures, or orthodontics). The second plan is the High Option coverage which includes coverage for major services and orthodontics for those 18 and under after a specified waiting period. The cost for dental ranges from \$9.46 to \$56.21 bi-weekly for employees only up to family coverage.

Flexible Spending Accounts

Flexible Spending Account (FSA) enables employees to allocate a portion of their earnings—before taxes—toward eligible medical or dependent care expenses. Because these contributions are made on a pre-tax basis, employees reduce their taxable income and increase their take-home pay. Depending on your tax bracket, this can result in savings of approximately 20% to 35%.

Healthcare Flexible Spending Account

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

- Eligible expenses include deductibles, coinsurance, prescriptions, medical equipment, and more!
- The entire election is available at the beginning of the benefit plan year.

The employee has 90 days after the plan year ends to file claims. Employees have until January 31, 2027, to file claims for the 2025-2026 benefit plan year that begins November 1, 2025. The maximum election for the 2025-2026 benefit plan year is \$3,300.

Dependent Care Flexible Spending Account

- Employees can set aside money for dependent care for children up to age 13, a disabled dependent of any age or a disabled spouse. To be eligible for this type of account, both the employee and their spouse (if applicable) must work, be looking for work or be full-time students.
- Eligible expenses include the cost of child or adult dependent care, nursery and preschools.
- The maximum election for the 2025-2026 benefit plan year is \$5,000 or \$2,500 if married and filing separately.
- Only the amount currently in the account is available for distribution at any given time.
- Be conservative! The use it or lose it rules apply based on IRS requirements. This means unused funds are forfeited if not utilized by the end of the plan year.

Voluntary Benefits

We also offer voluntary products, which include Anthem Vision, Onelife Fitness, and Legal Resources.

In addition, we also offer the following voluntary insurances with Unum: Hospital, Accident, Critical Illness, Short-Term Disability, Long-Term Disability, Term Life, AD&D, and Whole life. Short-Term and Long-Term disability provides income protection of 60% of your salary not to exceed \$500 per week for Short Term after one week waiting period and \$5,000 per month for Long Term.

There is a 30-day waiting period for medical, dental, vision, and legal resources. There is a 90-day waiting period for the Unum products. All benefits are effective on the 1st of the month following the 30-day or 90-day waiting period.

Retirement Savings Plan - TIAA- Teachers' Insurance Annuity Association of America Fund (403b)

- You can begin participating in HU/Hampton Proton's 403(b) retirement savings plan on the first day of any month upon submitting your enrollment form and electing your contribution amount.
- Upon 2 years of service, Hampton Proton will contribute 2.5% of an employee's salary, whether the employee contributes or not. The employee must complete the TIAA enrollment form.
- Upon 2 years of service, if an employee contributes at least 5%, Hampton Proton will match 5%.
- An employee with an existing 403(b) will be eligible for employer contributions upon hire.
- An employee year(s) of service with any organization that meets the eligibility regulations of Internal Revenue Code for a 403(b)-preceding employment with the Hampton Proton will be counted towards meeting the eligibility requirements for the plan.

Tuition Remission

Tuition Remission at The University (Hampton Proton) will pay 60% of tuition up to 6 credit hours for full-time employees who have been employed continuously for one year or more and their dependent children (natural, stepchild or legally adopted) under the age of 23 for undergraduate studies; and all part-time employees who have been employed continuously for one year or more and work 20 hours or more per week.

Leave Accrual Benefits

We offer employees vacation and sick leave based on tenure and/or their position. Part-time employees receive pro-rated leave accrual.

- 0-5 years non-exempt/exempt/ - 80 hours vacation; 96 hours sick leave
- 6-14 years non-exempt/exempt - 120 hours vacation; 96 hours sick leave
- 15 years or more non-exempt/exempt - 160 hours vacation; 96 hours sick leave
- Directors, Chiefs, Managers, and Leads - 160 hours vacation; 96 hours sick leave

Paid Holiday Benefits

We currently offer full-time employees 10 paid holidays and part-time employees 10 pro-rated paid holidays.

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday after Thanksgiving Day
- Christmas Eve
- Christmas Day
- Two Floating Personal Holidays