

Benefits at a Glance | *For Every Moment*

Benefits shouldn't be complex. Here's your guide to staying healthy, financially secure, and ready for tomorrow.

SEWANEE

The University
of the South

Plan Year July, 2026 – June, 2027

What Sewanee Provides

Sewanee invests in a benefits program designed to support employees in meaningful ways, including:

- Shared cost of medical and prescription drug coverage
- Contributions to Health Savings Accounts (HSAs) for eligible employees
- Sewanee-paid core protections like long-term disability and basic life insurance
- Confidential support resources for personal, financial, and Medicare-related questions
- Retirement benefits to help you prepare for the future

Eligibility Overview

The full range of benefits is generally available to full-time regular employees, eligible part-time regular staff working at least 3/4 time, and term staff or contingent faculty who meet the applicable service and appointment requirements.

Retirement plan eligibility for term staff and contingent faculty begins after 24 consecutive months in a full-time appointment, with continued service at least half-time.

Protect Your Health

Medical Coverage | BCBS of TN

Three medical plan options are available so you can choose the level of coverage that fits your needs:

- **HSA-Eligible Plan**—Lower paycheck cost paired with a Health Savings Account option
- **Base PPO**—A middle option with copays for many common services
- **Buy-Up PPO**—Higher paycheck cost, but lower out-of-pocket costs when you receive care

Pharmacy Coverage | MedImpact

Prescription coverage is included with your medical plan and administered separately.

Dental and Vision | Delta Dental & Vision of TN

Dental and vision coverage are available to help you maintain routine care and manage larger needs over time.

Ways to Save Money | Pinnacle

- **Health Savings Account (HSA)**—If you enroll in the HSA-eligible plan, you can set aside pre-tax money for qualified medical expenses. Sewanee also contributes to your account.
- **Flexible Spending Accounts (FSAs)**—You may enroll in an FSA if you choose a PPO medical plan or even if you do not enroll in Sewanee medical coverage at all.

Where to Start

Choosing a medical plan doesn't have to be overwhelming.

- Want a lower paycheck deduction and a way to save pre-tax for health expenses? Start with the HSA-Eligible Plan
- Want more predictable copays when you use care? Look at the PPO options
- Expecting frequent appointments, specialist care, or regular prescriptions? Compare your total cost, not just payroll deduction
- Not sure which option fits you best? Contact HR before you enroll

Want to Explore More or Start Enrollment?

Scan or visit sewanee.edu/hr/benefits to access additional resources and start online enrollment



Protect Your Income & Family

Life and AD&D Insurance | USABLE Life

Sewanee provides basic life insurance to eligible employees. Additional coverage is also available for purchase for employees, their spouse, and dependent children.

Short-Term Medical Leave

If you are unable to work because of a medically certified condition, Sewanee provides paid short-term medical leave for eligible staff.

Long-Term Disability Coverage | USABLE Life

Sewanee pays the cost of coverage to help protect 60% of your income if you experience an extended disability.

Voluntary Benefits | Sun Life

Optional plans are available to help offset costs:

- **Accident**—Pays if you require medical treatment due to an off the job accident
- **Critical Illness**—Pays you a lump sum if you are diagnosed with a critical illness
- **Hospitalization**—Pays you per day when admitted to a hospital

Added Support

+ Assistance Program | New Directions

Confidential support for all employees for personal, family, and everyday life challenges.

+ Medicare Advising | Path-to-Gov

Confidential guidance for all employees to help you understand Medicare rules, compare options, and make informed decisions.

+ Financial Advising | CAPTRUST

Confidential guidance for all employees for retirement planning, budgeting, debt, and other money matters.

+ Dependent Care Flexible Spending Account | Pinnacle

Available independently of other plan elections. Use pre-tax dollars for eligible dependent care expenses so you can work.

Sewanee contributes \$2,500 per child for children enrolled in the Sewanee Children's Center, for up to two children at a time.

Invest in Your Future

Retirement Plan | TIAA

Eligible employees may participate in the plan, with Sewanee contributing an amount equal to 7.5% of your base salary after 12 months of employment.

Retirement Healthcare Savings | Emeriti

Support to help employees prepare for health care costs in retirement.

Time Off

Paid vacation, sick, and holiday time away from work helps you rest, recover, and manage personal needs. More information can be found in the Staff Handbook.

Education Benefits

Education benefits for eligible employees and their families include support for undergraduate, graduate, secondary school, and other approved educational opportunities. More information can be found in the Staff Handbook.

Need Help?

We're here to help you:

- understand your options
- compare plans
- make changes after a life event
- find the right resource

Contact:

Maris Owens

931.598.1230

benefits@sewanee.edu

Coverage and Rate Details

Medical Coverage | BCBS of TN; Network S

	HSA-Eligible Plan	Base PPO	Buy-Up PPO
Calendar Year Deductible			
Individual	\$3,500	\$2,500	\$1,000
Family	\$7,000	\$6,500	\$3,000
Coinsurance	20%	20%	20%
Out-of-Pocket Maximum			
Individual	\$6,000	\$6,000	\$5,000
Family	\$12,000	\$11,500	\$9,000
Office Visits			
Primary / Behavioral	Deductible then 20%	\$30 Copay	\$25 Copay
Specialist / Urgent Care	Deductible then 20%	\$50 Copay	\$45 Copay
Preventive	Covered at 100%	Covered at 100%	Covered at 100%
In- / Out-patient Services	Deductible then 20%	Deductible then 20%	Deductible then 20%
Emergency Room Services	Deductible then 20%	\$250 Copay	\$150 Copay
Telehealth	Covered at 100%	\$10 Copay	\$10 Copay

Prescription Coverage | MedImpact

	HSA-Eligible Plan	Base PPO (30/90-day)	Buy-Up PPO (30/90-day)
Tier 1—Generic	Deductible then 20%*	\$15 / \$30 Copay	\$15 / \$30 Copay
Tier 2—Preferred Brand	Deductible then 20%*	\$50 / \$100 Copay	\$40 / \$80 Copay
Tier 3—Non-Preferred Brand	Deductible then 20%	\$75 / \$150 Copay	\$65 / \$130 Copay
Tier 4—Specialty	Deductible then 20%	\$150 Copay / N/A	\$130 Copay / N/A

*Some maintenance medications covered at 100%

Dental Coverage | Delta Dental of TN

	Base	Buy-Up
Calendar Year Deductible (Ind / Fam)	\$50 / \$150	\$50 / \$150
Preventive Services	Covered 100%	Covered 100%
Annual Max Benefit	\$1,000	\$2,000

Vision Coverage | Delta Vision of TN

	Base
Exam	\$10
Lenses	Covered 100% after Exam Copay
Frame	\$130 - \$150 Allowance

Monthly Medical & Prescription Deduction Rates

HSA-Eligible Plan				
Base Salary Tier	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
<=\$40,000	\$109.98	\$244.92	\$232.44	\$336.96
\$40,001 - \$55,000	\$145.08	\$293.28	\$274.56	\$407.16
\$55,001 - \$70,000	\$168.48	\$343.20	\$318.24	\$478.92
\$70,001 - \$85,000	\$191.88	\$391.56	\$360.36	\$549.12
\$85,001 - \$125,000	\$215.28	\$441.48	\$404.04	\$620.88
\$125,001+	\$230.88	\$474.24	\$432.12	667.68
Base PPO				
Base Salary Tier	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
<=\$40,000	\$167.70	\$425.88	\$371.28	\$616.20
\$40,001 - \$55,000	\$202.80	\$474.24	\$413.40	\$686.40
\$55,001 - \$70,000	\$226.20	\$524.16	\$457.08	\$758.16
\$70,001 - \$85,000	\$249.60	\$572.52	\$499.20	\$828.36
\$85,001 - \$125,000	\$273.00	\$622.44	\$748.80	\$441.48
\$125,001+	\$288.60	\$655.20	\$570.96	\$946.92
Buy-Up PPO				
Base Salary Tier	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
<=\$40,000	\$226.98	\$552.24	\$480.48	\$798.72
\$40,001 - \$55,000	\$262.08	\$600.60	\$524.16	\$868.92
\$55,001 - \$70,000	\$285.48	\$650.52	\$566.28	\$940.68
\$70,001 - \$85,000	\$308.88	\$700.44	\$609.96	\$1,010.88
\$85,001 - \$125,000	\$332.28	\$748.80	\$652.08	\$1,082.64
\$125,001+	\$347.88	\$781.56	\$681.72	\$1,129.44

Monthly Dental & Vision Deduction Rates

	Base Dental	Buy-Up Dental	Vision
EE Only	\$28.64	\$38.00	\$6.08
EE + Spouse	\$51.22	\$67.94	\$12.15
EE+ Child(ren)	\$52.81	\$73.07	\$13.01
Family	\$87.26	\$119.68	\$20.78

University Monthly HSA Contributions

Enrollment	Amount	Enrollment	Amount
EE Only	\$100	EE+ Child(ren)	\$150
EE + Spouse	\$150	Family	\$200

Want to Explore More or Start Enrollment?

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Family	\$12,000	\$11,500	\$9,000
Office Visits			
Primary / Behavioral	Deductible then 20%	\$30 Copay	\$25 Copay
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Preventive	Covered at 100%	Covered at 100%	Covered at 100%
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Emergency Room Services	Deductible then 20%	\$250 Copay	\$150 Copay
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Tier 3—Non-Preferred Brand	Deductible then 20%	\$75 / \$150 Copay	\$65 / \$130 Copay
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*Some maintenance medications covered at 100%

Dental Coverage | Delta Dental of TN

	Base	Buy-Up
Calendar Year Deductible (Ind / Fam)	\$50 / \$150	\$50 / \$150
Preventive Services	Covered 100%	Covered 100%
Annual Max Benefit	\$1,000	\$2,000

Vision Coverage | Delta Vision of TN

	Base
Exam	\$10
Lenses	Covered 100% after Exam Copay
Frame	\$130 - \$150 Allowance

Bi-Weekly Medical & Prescription Deduction Rates

HSA-Eligible Plan				
Base Salary Tier	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
<=\$40,000	\$50.76	\$113.04	\$107.28	\$155.52
\$40,001 - \$55,000	\$66.96	\$135.36	\$126.72	\$187.92
\$55,001 - \$70,000	\$77.76	\$158.40	\$146.88	\$221.04
\$70,001 - \$85,000	\$88.56	\$180.72	\$166.32	\$253.44
\$85,001 - \$125,000	\$99.36	\$203.76	\$186.48	\$286.56
\$125,001+	\$106.56	\$218.88	\$199.44	\$308.16
Base PPO				
Base Salary Tier	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
<=\$40,000	\$77.40	\$196.56	\$171.36	\$284.40
\$40,001 - \$55,000	\$93.60	\$218.88	\$190.80	\$316.80
\$55,001 - \$70,000	\$104.40	\$241.92	\$210.96	\$349.92
\$70,001 - \$85,000	\$115.20	\$264.24	\$230.40	\$382.32
\$85,001 - \$125,000	\$126.00	\$287.28	\$250.56	\$415.44
\$125,001+	\$133.20	\$302.40	\$263.52	\$437.04
Buy-Up PPO				
Base Salary Tier	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
<=\$40,000	\$104.76	\$254.88	\$221.76	\$368.64
\$40,001 - \$55,000	\$120.96	\$277.20	\$241.92	\$401.04
\$55,001 - \$70,000	\$131.76	\$300.24	\$261.36	\$434.16
\$70,001 - \$85,000	\$142.56	\$323.28	\$281.52	\$466.56
\$85,001 - \$125,000	\$153.36	\$345.60	\$300.96	\$499.68
\$125,001+	\$160.56	\$360.72	\$314.64	\$521.28

Bi-Weekly Dental & Vision Deduction Rates

	Base Dental	Buy-Up Dental	Vision
EE Only	\$13.22	\$17.54	\$2.81
EE + Spouse	\$23.64	\$31.36	\$5.61
EE+ Child(ren)	\$24.37	\$33.72	\$6.00
Family	\$40.27	\$55.24	\$9.59

University Monthly HSA Contributions

Enrollment	Amount	Enrollment	Amount
EE Only	\$100	EE+ Child(ren)	\$150
EE + Spouse	\$150	Family	\$200

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to access additional
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enrollment



Contact & Plan Information

Plan	Carrier	Site	Phone	Plan ID
Medical	BCBS of TN	bcbst.com	800.565.9140	147301
Prescription	MedImpact	medimpact.com	877.403.6032	
Dental	Delta Dental	deltadentaltn.com	800.223.3104	8091
Vision	Delta Vision			
FSA	Pinnacle	pnfp.com	800.264.3613	
HSA	Pinnacle			
Life & AD&D	USABLE Life	usablelife.com	800.370.5856	50047080
Long-Term Disability	USABLE Life			
Accident	Sun Life			
Critical Illness	Sun Life	sunlife.com/us	800.247.6875	827344
Hospitalization	Sun Life			
Assistance Program	Lucet Health	eap.lucethealth.com	800.624.5544	Sewanee
Retirement Plan	TIAA	tiaa.org/sewanee	800.842.2252	150348
Financial Advising	CAPTRUST	captrustadvice.com	800.967.9948	
Medicare Advising	Path-to-Gov	pathtogov.com/sewanee	806.214.2783	
Retirement Health Savings	Emeriti	emeritihealth.org	866.363.7484	YW20596

Disclaimer—This guide is a summary to help you understand your benefits. If there is any difference between this guide and the official plan documents, handbook, or insurance contracts, the official documents control.