

Eligible employees are those regularly scheduled to work at least 30 hours per week. For newly hired individuals, waiting periods are broken out by full-time Faculty and Administrators and full-time Staff. For Faculty and Administrators, benefits are eligible upon full-time employment. Staff are eligible first of the months coinciding with or following the full-time date of hire.

| BENEFIT                                       | DESCRIPTION                                                                                                                                                                                                                                                                                                                         |
|-----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Medical Insurance                             | Webster offers 2 medical/pharmacy plan options with Cigna/Express Scripts. <ul style="list-style-type: none"> <li>- Preferred Provider Organization (PPO)</li> <li>- High-Deductible Health Plan (HDHP) that includes a Health Savings Account (HSA) with quarterly employer contributions</li> </ul>                               |
| Dental Insurance                              | Webster offers 2 dental plan options with Delta Dental of Missouri <ul style="list-style-type: none"> <li>- Gold Plan</li> <li>- Platinum Plan (includes Orthodontia)</li> </ul>                                                                                                                                                    |
| Vision Insurance                              | VSP Vision Coverage <ul style="list-style-type: none"> <li>- \$10 copay on annual eye exam</li> <li>- Coverage toward frames and lenses or contact lenses</li> <li>- Great discounts on eye care and eyewear</li> </ul>                                                                                                             |
| Health Savings Account (HSA)                  | If enrolled in the High Deductible Health Plan, Webster contributes \$500 annually for employee-only coverage and \$1,000 annually for all other coverage levels. The annual amount is divided up and paid on a quarterly basis. Convenient debit card access to account. Pre-tax payroll contributions can be made to HSA account. |
| Flexible Spending Accounts (FSA)              | Medical FSA and Dependent Care FSA are available with convenient debit card access.                                                                                                                                                                                                                                                 |
| Group Life/AD&D Insurance                     | Webster University paid group life and AD&D through 2 plans - \$150,000 or \$50,000 options.                                                                                                                                                                                                                                        |
| Supplemental Life Insurance                   | Additional Life and AD&D coverage is available for employee, spouse, and dependents. Premiums are paid by employee. Rates are age dependent. Evidence of Insurability may be required if not enrolled at time of hire.                                                                                                              |
| Long-Term Disability                          | Long-Term Disability coverage is fully paid by Webster University. Disability benefits provide partial income replacement (60% up to plan limits) while unable to work due to personal illness or injury as certified by a physician.                                                                                               |
| Short-Term Disability                         | Short-Term Disability coverage is paid by employee. Disability benefits provide partial income replacement (60% up to plan limits) while unable to work due to personal illness or injury as certified by a physician.                                                                                                              |
| Voluntary Accident and Critical Illness Plans | Voluntary insurance plans offered by The Standard to complement medical coverage and provide lump-sum payments for covered incidents and illness. Premiums are paid by employee.                                                                                                                                                    |

*This overview is intended to provide only general information regarding Webster University's Benefits and may be updated annually or as needed.*

| BENEFIT                           | DESCRIPTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Pre-Paid Legal Insurance          | Legal plan coverage is available through Met Life Legal, which provides a variety of covered legal services to employees and their families. Premiums are paid by employee.                                                                                                                                                                                                                                                                                                                                        |
| 403(b) Plan                       | Employees may contribute pre-tax or Roth (post-tax) option to a voluntary retirement plan administered through TIAA. Employer matching at 100% up to the employee's first 3.99% contribution. When employee contributes 4% or more Webster contributes 5%, which is the maximum. Matching occurs after one year of full-time eligible service, or with completed form attesting to one year of service with any higher education institution directly prior to commencement of employment with Webster University. |
| Identity Protection               | Identity protection plans (2 levels of coverage) are eligible through Norton LifeLock for employees & eligible dependents. Premiums are paid by employee.                                                                                                                                                                                                                                                                                                                                                          |
| Tuition Benefits                  | Employees and dependents are eligible for various tuition benefits. Each program has specific deadlines.                                                                                                                                                                                                                                                                                                                                                                                                           |
| Wellness Incentives               | Employees enrolled in the medical plan can participate in wellness incentives to earn gift cards.                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Employee Assistance Program (EAP) | Provides free assistance with stress management, work/life balance, relationships, financial, legal, addiction counseling, etc.                                                                                                                                                                                                                                                                                                                                                                                    |
| Summer Flexibility                | Some campus departments may have reduced hours on Fridays or flex time (based on operational needs).                                                                                                                                                                                                                                                                                                                                                                                                               |
| Holidays                          | Webster University observes 7 paid holidays throughout the year, as well as winter break.                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Leave Benefits                    | Vacation Leave: accrues over the year during each payroll (12 days in the first year, progressing to 25 days with 20+ years of service).<br><br>Personal Leave: one per calendar year<br><br>Sick Leave: bucket loaded on January 1 <sup>st</sup> of every year (prorated in year of hire and 10 days per year thereafter).                                                                                                                                                                                        |
| Paid Parental Leave               | After one year of eligible service, paid leave is provided.                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Fitness Access                    | Free use of gym and pool on campus.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| Parking                           | Free parking in a covered garage.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Library Usage                     | Free Webster University Library card.                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Dining                            | Variety of dining options on campus with plans available for purchase.                                                                                                                                                                                                                                                                                                                                                                                                                                             |