



Benefits Resource Guide

January 1, 2026 – December 31, 2026

What's Inside

Welcome to your 2026 benefits – an important part of your total rewards package. We're proud to offer benefit plans that provide you and your family with peace of mind and the resources needed to improve your overall well-being.

These benefits are a shared responsibility between you and John Carroll University. Your responsibility is to take good care of yourself and use your benefits wisely, while JCU works diligently to provide plan members with access to quality care at the most competitive rates possible in an ever-changing healthcare environment where costs continue to rise.

Please review this guide carefully to make sure you select benefits that best suit the needs of you and your family. We understand that making selections may sometimes seem confusing. That's why we encourage you to reach out to your HR representative or the Center for Benefits Management at (877) 250-9001.

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Getting Started

Eligibility

All full-time John Carroll University employees are eligible for the benefits described in this guide (unless specifically indicated otherwise). Part-time employees are eligible to make elective contributions to the Retirement Plan and may participate in several voluntary benefits.

New hires must make benefit elections within 30 days of their hire date. Eligibility begins the first of the month following the hire date. Generally, coverage ends the last day of the month that your employment ends.

Dependents include:

- Your lawful spouse
- Any child of yours who is less than 26 years old
- Any unmarried child of yours who is 26 or more years old and is incapable of self-sustaining employment by reason of mental or physical handicap

The term child means a child born to you, a child legally adopted by you, a foster child, a child whom you are legal guardian for, or a grandchild who is legally considered your dependent for federal income tax purposes. It also includes a stepchild who lives with you or any dependent who you legally claim for federal income tax purposes. Adult dependent coverage does not extend to a spouse or child of your adult child.

When Your Dependents are Not Eligible

Tell JCU if:

- You become divorced or are legally separated from a spouse who was covered under any plan.
- A dependent child ceases to meet the terms of the plan.

The Plan reserves the right to audit the eligibility of all enrolled dependents to verify each meets the requirements and may recover any amounts paid on those who are ineligible. Please note, falsification of information is a violation of University policy and can lead to corrective action up to and including separation of employment.



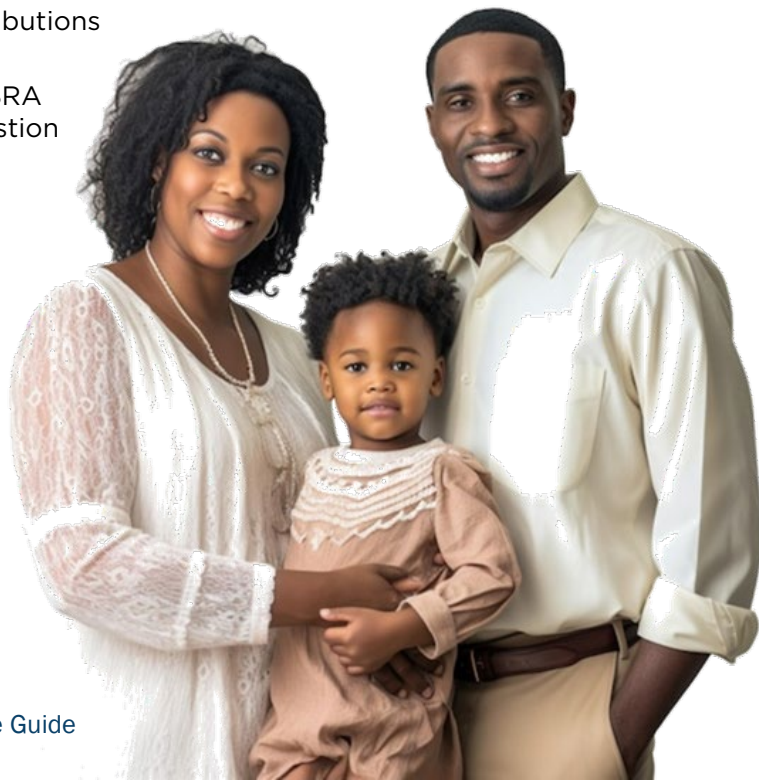
Qualifying Life Events

Once enrolled benefits become effective, you will be unable to change your plan selections or add dependents until the next benefit year (typically beginning in January) unless you have a Qualifying Life Event (listed below).

Changes to benefit elections must be processed through Human Resources and any supporting documentation must be provided within 30 days of the life event. The effective date will be determined by the event date to ensure continuous coverage.

The following are considered Qualifying Life Events:

- Change in legal marital status, including marriage, divorce, legal separation, annulment, or death of a spouse
- Change in number of dependents, including birth, adoption, placement for adoption, or death of a dependent child
- Change in employment status, including the start or termination of employment by you, your spouse, or your dependent child
- Change in work hours affecting benefits eligibility for you, your spouse, or your dependent child
- Change in a child's dependent status, either newly satisfying the requirements for dependent child status or ceasing to satisfy them
- When an employee seeks to cease coverage under the employer's group health plan and purchases coverage through the Marketplace, without having to incur a period of either duplicate coverage or no coverage
- Change in an individual's eligibility for Medicare or Medicaid
- A court order resulting from a divorce, legal separation, annulment, or change in legal custody (including a Qualified Medical Child Support Order) requiring coverage for your child or dependent foster child
- A special event under HIPAA (the Health Insurance Portability and Accountability Act), including a new dependent or spouse or loss of coverage under another health insurance policy or plan if the coverage is terminated because of:
 - Voluntary or involuntary termination of employment or reduction in hours of employment or death, divorce, or legal separation
 - Termination of employer contributions toward the other coverage, or
 - If the other coverage was COBRA Continuation Coverage, exhaustion of the coverage



Health Benefits

Terms You Need to Know

Health insurance can seem to have its own language. You will get more out of your plans if you understand the most common terms, explained below in simple, easy-to-understand language.

MEDICAL

OUT-OF-POCKET COST: A healthcare expense you are responsible for paying with your own money, whether from your bank account, credit card, or from a health account such as an HSA, FSA, or HRA.

DEDUCTIBLE: The amount of healthcare expenses you have to pay for with your own money before your health plan will pay. The deductible does not apply to preventive care and certain other services.

COINSURANCE: After you meet the deductible amount, you and your health plan share the cost of covered expenses. Coinsurance is always a percentage totaling 100%. For example, if the plan pays 70% coinsurance, you are responsible for paying your coinsurance share, 30% of the cost.

COPAY: A set fee you pay whenever you use a particular healthcare service, for example, when you see your doctor or fill a prescription. After you pay the copay amount, your health plan pays the rest of the bill for that service.

IN-NETWORK / OUT-OF-NETWORK: Network providers (doctors, hospitals, labs, etc.) are contracted with your health plan and have agreed to charge lower fees to plan members, as negotiated in their contract with the health plan. Services from out-of-network providers can cost you more because the providers are under no obligation to limit their maximum fees.

OUT-OF-POCKET MAXIMUM: The most you would pay from your own money for covered healthcare expenses in one year. Once you reach your plan's out-of-pocket maximum dollar amount (by paying your deductible, coinsurance and copays), the plan pays for all eligible expenses for the rest of the plan year.

PRESCRIPTION DRUGS

BRAND NAME: A drug sold under its trademarked name. For example, Lipitor is the brand name of a common cholesterol medicine. You generally pay a higher copay for brand name drugs.

FORMULARY LIST: A formulary is the list of the prescription drugs covered by your health plan. All drugs on a formulary have been approved by the Food and Drug Administration (FDA) and are reviewed by medical experts for their effectiveness and value.

GENERIC DRUG: A drug that has the same active ingredients as a brand name drug but is sold under a different name. For example, Atorvastatin is the generic name for medicines with the same formula as Lipitor. You generally pay a lower copay for generic drugs.

PREFERRED DRUG: Each health plan has a list of prescription medicines that are preferred based on an evaluation of effectiveness and cost. Another name for this list is a "formulary." The plan may charge more for non-preferred drugs or for brand name drugs that have generic versions. Drugs that are not on the preferred drug list may not be covered.

2026 Medical + Rx Plans

In an effort to meet your medical coverage needs, John Carroll offers three health plans. Each is administered by Medical Mutual of Ohio. Employees enrolled in these medical plans will automatically be covered in the Navitus Prescription Drug Plan.



The **Preferred Provider Organization Plan (PPO)** encourages covered members to be cost-minded and become “partners in health care”. The PPO providers have agreed to charge cost-effective rates negotiated by Medical Mutual of Ohio. By using more cost-effective providers, you will help stabilize health care coverage for both you and your benefit plan at the same time protecting your freedom to choose any physician or provider you desire.

The **High Deductible Health Plan (HDHP)** has a higher deductible but lower employee contributions and allows you to set up a Health Savings Account (HSA) to set aside tax-free funds to pay for current or future qualified medical expenses for you, your spouse, and any qualified dependents. John Carroll will also contribute funds to the account up to \$1,500 per year based on your coverage level. You may contribute elective amounts up to the 2026 limits of \$4,400 for yourself and \$8,750 for family coverage.

The **Exclusive Provider Organization (EPO)** has a similar design to the PPO plan but with one-on-one personal assistance and lower costs. Services must be received through the MetroHealth System. There are no non-network benefits.

The chart below summarizes what your cost will be for In-Network coverage only. Your copay for emergency services outside the network will be the same as In-Network.

	Medical Mutual - PPO	Medical Mutual - HDHP	Medical Mutual - EPO
Deductible	Individual: \$1,000 Family: \$2,000	Individual: \$2,000 Family: \$4,000	Individual: \$400 Family: \$800
Coinsurance %	80% / 20%	80% / 20%	80% / 20%
Out-of-pocket Maximum	Individual: \$3,000 Family: \$6,000	Individual: \$2,500 Family: \$5,000	Individual: \$1,600 Family: \$3,200
What You Pay When You Receive Health Care			
Primary Care Visit	\$20 Copay	20% after deductible	\$15 Copay
Specialist Care Visit	\$35 Copay	20% after deductible	\$30 Copay
ER Visit			
• Emergency	\$100 Copay then 0%	20% after deductible	\$100 Copay then 0%
• Non-Emergency	20% after deductible	20% after deductible	20% after deductible
Urgent Care	\$35 Copay	20% after deductible	\$15 Copay
Retail Pharmacy			
• Generic	\$10 Copay	20% after deductible	\$10 Copay
• Formulary	\$35 Copay	20% after deductible	\$35 Copay
• Non-Formulary	\$70 Copay	20% after deductible	\$70 Copay
• Specialty	Mail Order only	20% after deductible	Mail Order only
Mail Order (90-day)			
• Generic	\$25 Copay	20% after deductible	\$25 Copay
• Formulary	\$87.50 Copay	20% after deductible	\$87.50 Copay
• Non-Formulary	\$175 Copay	20% after deductible	\$175 Copay
• Specialty	\$100 / 30-day supply	20% after deductible	\$100 / 30-day supply

2026 Medical Contributions

Payroll deductions shown below are monthly.

Medical Mutual - PPO

	Single	Single + Child	Single + Spouse	Family
Total Monthly Premium (Employee + Employer)	\$948.85	\$1,726.92	\$2,106.46	\$2,875.03
Monthly Employee Contributions by Salary Tier*				
<\$40k	\$162.04	\$294.36	\$359.75	\$490.55
\$40-\$69k	\$171.77	\$312.02	\$381.33	\$519.99
\$70-\$99k	\$187.97	\$341.46	\$417.31	\$569.04
\$100k+	\$227.67	\$413.58	\$505.45	\$689.23

Medical Mutual - HDHP

	Single	Single + Child	Single + Spouse	Family
Total Monthly Premium (Employee + Employer)	\$882.47	\$1,606.09	\$1,959.08	\$2,673.88
Monthly Employee Contributions by Salary Tier*				
<\$40k	\$130.24	\$236.52	\$289.12	\$394.21
\$40-\$69k	\$138.05	\$250.71	\$306.47	\$417.86
\$70-\$99k	\$151.07	\$274.36	\$335.38	\$457.28
\$100k+	\$182.98	\$332.31	\$406.21	\$553.86

Medical Mutual - EPO (MetroHealth Select/Skyway)

	Single	Single + Child	Single + Spouse	Family
Total Monthly Premium (Employee + Employer)	\$730.94	\$1,330.31	\$1,622.69	\$2,214.75
Monthly Employee Contributions by Salary Tier*				
<\$40k	\$81.02	\$147.18	\$179.87	\$245.28
\$40-\$69k	\$85.88	\$156.01	\$190.67	\$259.99
\$70-\$99k	\$93.99	\$170.73	\$208.65	\$284.52
\$100k+	\$113.84	\$206.79	\$252.72	\$344.61

*Salary tiers are based on the base salary in effect as of September 1, 2025.

Note: A surcharge of \$150 per month will be added to the rates of any tier when an employed spouse who is eligible for his/her employer's medical plan is enrolled in any of the JCU medical plans.

Dental Coverage

It's amazing how important your oral health can be to your body's total balance and wellness. Regular check-ups can keep your smiles bright and beautiful, improve your overall health, and protect you and your family from the high cost of dental disease and surgery. That's just one of the reasons why this plan includes dental care benefits for you and your enrolled dependents.

John Carroll offers two options for dental care through Cigna Dental.

The **Cigna DPPO Advantage Plan** provides employees with access to a large network of providers. The plan also provides a level of coverage for out of network providers.



The **Cigna Dental Care HMO Plan** is a dental plan that uses a designated network of providers to deliver care. To use the plan, you must use one of the dentists or dental offices in the Cigna network. If an out-of-network provider is used, the plan will not pay towards the services provided. Upon receipt of your cards, you will be asked to select a specific dentist. You will also receive a listing of fixed co-payments so you will know what your out-of-pocket costs are before you have a procedure performed.

www.cigna.com	Cigna Dental Care HMO	Cigna Dental PPO	
		In-Network	Non-Network
DEDUCTIBLE			
Per Individual	None	\$50	\$50
Family	None	\$150	\$150
MAXIMUMS			
Maximum coverage per individual per calendar year	None	Year 1: \$1200	Year 1: \$1200
		Year 2: \$1450	Year 2: \$1450
		Year 3: \$1700	Year 3: \$1700
		Year 4: \$1950	Year 4: \$1950
Orthodontia	See Co-Pay Schedule	\$1000 per member	\$1000 per member
MEMBER COSTS			
Preventative & Diagnostic Care (Oral Exams, Routine Cleanings, X-Rays, Fluoride, Sealants, Space Maintainers)	\$5 Co-Pay only	0%	10%
Basic Restorative Care (Fillings, Root Canal, Simple Extraction, Anesthetic)	See Co-Pay Schedule	20%	30%
Major Restorative Care (Crowns, Dentures, Bridges, Orthodontia)	See Co-Pay Schedule	50%	60%
MONTHLY RATE			
Single	\$20.25	\$41.64	
2-Person	\$31.83	\$80.72	
Family	\$51.17	\$119.29	



Vision Coverage

Driving to work, reading a news article, or watching television are all activities you likely perform every day. Your ability to do all these activities depends on your vision and eye health. Vision care can help you maintain your vision as well as detect various health problems.

John Carroll University provides employees with two options for vision care.

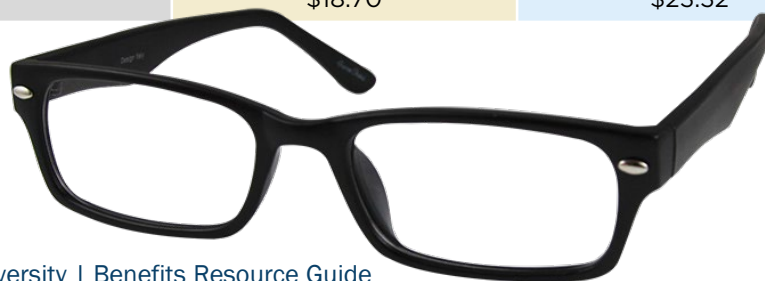


EyeMed is dedicated to helping you and your dependents obtain vision care for exams and corrective devices through its education and services. They offer a broad network of independent providers, as well as top retail chains such as LensCrafters®, Sears Optical®, and Target Optical® to help you maintain your overall eye health.

VSP Vision Care offers employees high quality vision care through hundreds of VSP providers. Visits to VSP providers include a WellVision Exam®—the most comprehensive exam designed to detect eye and health conditions.



	VSP Vision Care www.vsp.com	EyeMed www.eyemed.com
IN-NETWORK		
Eye Exam (Every 12 months)	\$10	\$10
Frames (Every 24 months)	\$120 allowance 20% discount off balance after \$120	\$120 allowance 20% discount off balance after \$120
Lenses (Every 12 months)	\$25	\$10
Contacts (In lieu of glasses)	\$120 allowance 20% discount off balance after \$120	\$135 allowance 15% discount off balance after \$135
NON-NETWORK		
Eye Exam (Every 12 months)	Up to \$45	Up to \$35
Frames (Every 24 months)	Up to \$70	Up to \$48
Lenses (Every 12 months)	Up to \$30, \$50, \$65, \$100	Up to \$25, \$40, \$60
Contacts (In lieu of glasses)	Up to \$105	Up to \$95
MONTHLY RATE		
Employee Only	\$6.75	\$8.36
Employee + Spouse	\$11.36	Employee + One \$15.86
Employee + Child(ren)	\$11.60	
Family	\$18.70	\$23.32



Financial Benefits

Health Savings Account

Your medical plan options include the HDHP with HSA, a high-deductible medical plan that works with a Health Savings Account (HSA) to give you more control of your health care spending. The HSA provides flexibility in managing your health care budget. It can help offset your out-of-pocket costs, including your deductible. Pay only for health care you use and save the rest for future health care expenses — even during retirement.



The HSA allows you to set aside tax-free funds to pay for current or future qualified medical expenses for you, your spouse, and any qualified dependents. John Carroll will also contribute funds to the account up to \$1,500 per year based on your coverage level. You may contribute elective amounts up to the 2026 limits.

Advantages of the HSA

Triple Tax Advantage

- Contribute tax-free
- Earn tax-free interest
- Pay eligible health care expenses tax-free

Use it Now or Save it for Later

Pay for health care now, later or in retirement; any unused balance rolls over year to year

You Own Your HSA

Money in your HSA is always yours, even if you change medical plans, leave the university or retire

Contributing to Your Health

John Carroll Contributes to Your HSA

- \$500 Individual coverage
- \$1,000 Employee + Spouse
- \$1,000 Employee + Child(ren)
- \$1,500 Family coverage

You Can Contribute Additional Tax-free Dollars via Payroll Deduction up to:

- \$4,400 Individual coverage
- \$8,750 Family coverage
- If you are age 55 or older, you can contribute an additional \$1,000 annually

Enrollments after January 1 are subject to a reduced employer contribution.



Flexible Spending Accounts

Flexible Spending Accounts (FSAs) allow employees to use pre-tax money to pay for certain eligible expenses that would otherwise be paid for with after-tax money. These arrangements create reimbursement accounts that are used to pay for qualified expenses related to health care and dependent care.

There are federal laws affecting pre-tax Flexible Spending Accounts. The IRS requires that once you set aside money into a Health Care or Dependent Care FSA, you can only use those dollars to pay for eligible services that you incur during that same Plan Year. The IRS defines “incurred” as date(s) on which the Health Care or Dependent Care that gives rise to an expense is performed, not when you are formally billed, charged for, or pay for the care (orthodontia payment plans are an exception). *In no case may the contributions be refunded or moved from one type of account to another.*

The flexible spending accounts available to John Carroll employees are administered through Medical Mutual FSA and there are two kinds:

- + Health Care Flexible Spending Account
- + Dependent Care Flexible Spending Account

The **Health Care Flexible Spending Account** is fully pre-funded. In other words, your annual election is available to you on your first day of participation. These accounts have an annual maximum contribution level of \$3,400.00.

A Health Care FSA allows you to pay for eligible medical, dental and vision expenses that are not reimbursed by any other plan of this nature or any other insurance plan. In general, eligible expenses include only those that could otherwise be taken as a federal income tax deduction.



Employees enrolled in the High Deductible Health Plan are not eligible to participate in the Health Care FSA.

The **Dependent Care Flexible Spending Account** only permits reimbursements to be made up to the amount of your available payroll contributions at the time of reimbursement. These accounts have an annual maximum contribution level of \$7,500.

A Dependent Care FSA allows you to pay for eligible Dependent Care (daycare) expenses incurred. Eligible dependents include children under the age of 13. Expenses for other Dependents who are physically or mentally unable to care for themselves may also qualify.

Flexible Spending Accounts are tax savings benefits and participation in them is voluntary. If you decide to participate, the dollars you elect to contribute to these accounts will be set aside through payroll deduction prior to taxes being calculated. As eligible expenses are incurred throughout the year, you are able to submit a claim against your accounts and be reimbursed with your pre-tax contributions for the amount of those expenses. The dollars you set aside in these accounts are exempt from:

- Federal Income Tax
- State Income Tax (taxable in PA and NJ)
- FICA (Social Security/Medicare) Tax
- City Income Tax (state of Ohio)

Life Insurance

John Carroll University offers a variety of insurance products through Unum Life at no or very low cost to employees.

- ✦ **Basic Life Insurance and AD&D**
- ✦ **Spousal Life Insurance**
- ✦ **Supplemental Life Insurance**
- ✦ **Child Life Insurance**



John Carroll provides **Basic Life Insurance and AD&D** (at no charge to you) equal to one time your annual salary rounded to the next higher \$1,000 to a maximum of \$250,000. After 10 years of service, the coverage becomes two times your annual salary up to a maximum of \$350,000.

Employees have the option to purchase **Supplemental Life Insurance** equal to one or two times your annual salary rounded to the next higher \$1,000 to a maximum of \$250,000. The total maximum coverage (basic + supplemental) is \$500,000.

These coverages are term life products and are canceled upon termination of employment or a change from full-time status. You may convert the life insurance to an individual policy with the insurance company within 31 days from the date your insurance is canceled.

JCU employees also have the option to purchase **Spousal Life Insurance** equal to \$10,000 as well as **Child Life Insurance** equal to \$5,000 per child. Both options are offered at very low cost to employees.

Unum www.unum.com	Employee Basic Life (includes AD&D)	Supplemental Life	Spousal Life	Child Life
Benefit Amount	1x Salary - Max \$250,000	Option A: 1x Salary - Max \$250,000	\$10,000	\$5,000
	2x Salary (10 yrs. + Svc) - Max \$350,000	Option B: 2x Salary - Max \$500,000		
Monthly Employee Share of Premium	N/A	See age banded rates below		\$1.095 per family
Monthly Employer Share of Premium	Total - \$0.147/\$1,000*	N/A		
	Basic Life - \$0.119/\$1,000			
*per \$1,000 of Covered Salary	AD&D - \$0.028/\$1,000			

Total Maximum Coverage Amounts are equal to basic maximum plus the supplemental maximum.

An evidence of insurability questionnaire is required if the amount of your life coverage (basic plus supplemental) exceeds \$300,000.

SUPPLEMENTAL LIFE					
Age Band	Employee Monthly Rate	Spousal Monthly Rate	Age Band	Employee Monthly Rate	Spousal Monthly Rate
<25	\$0.05 / \$1000	\$0.0672 / \$1000	50-54	\$0.23 / \$1000	\$0.2861 / \$1000
25-29	\$0.06 / \$1000	\$0.0576 / \$1000	55-59	\$0.43 / \$1000	\$0.4416 / \$1000
30-34	\$0.08 / \$1000	\$0.0614 / \$1000	60-64	\$0.66 / \$1000	\$0.7613 / \$1000
35-39	\$0.09 / \$1000	\$0.0826 / \$1000	65-69	\$1.27 / \$1000	\$1.3123 / \$1000
40-44	\$0.10 / \$1000	\$0.1171 / \$1000	>70	\$2.06 / \$1000	\$3.0557 / \$1000
45-49	\$0.15 / \$1000	\$0.1824 / \$1000			

Long Term Disability

In the event you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income.

Long Term Disability* is an optional benefit available to John Carroll employees through Unum. The benefit pays out 60% of your monthly salary up to a maximum of \$7,500 monthly. Half of the cost of the monthly premium is paid for by JCU.



Unum www.unum.com	
Benefit Amount	60% of monthly earnings
Total Maximum Coverage Allowed	\$7,500 per month
Elimination Period	180 days
Total Monthly Premium	\$0.273 per \$100 of covered salary
Monthly Employee Share of Premium	\$0.136 per \$100 of covered salary
Monthly Employer Share of Premium	\$0.135 per \$100 of covered salary

Individuals utilizing the Long Term Disability benefit should note that the portion of the benefit they receive that is attributable to the employer will be subject to taxes; only the employee portion of the premium is paid utilizing post tax dollars. Please consult with the Unum representative processing your claim and your tax advisor.

*An evidence of insurability questionnaire is required if you are enrolling at a time other than at the time of hire.

Voluntary Insurance

The University provides benefit eligible employees the opportunity to elect several coverages through MetLife to supplement medical coverage for themselves and eligible members of their family.



Accident. Accidents can happen anytime, anywhere and when you least expect them. While you can't plan for the unexpected, you can be better prepared financially. Even the best health insurance may leave you with unexpected costs or medical debt. When faced with these kinds of costs, supplemental coverage provides you with additional financial protection.

Critical Illness. Help protect yourself, your family, and your budget from the financial impact of a critical illness. Critical Illness Insurance can provide you with a benefit that can help you pay for unexpected costs, such as those that your existing medical insurance may not cover.

Hospital Indemnity. Hospital stays can be pricey and often unexpected. Studies show that the average cost of a three-day hospital stay in the U.S. is \$30,000. Even quality healthcare plans don't cover all expenses, so taking steps to help protect yourself can make a big difference.

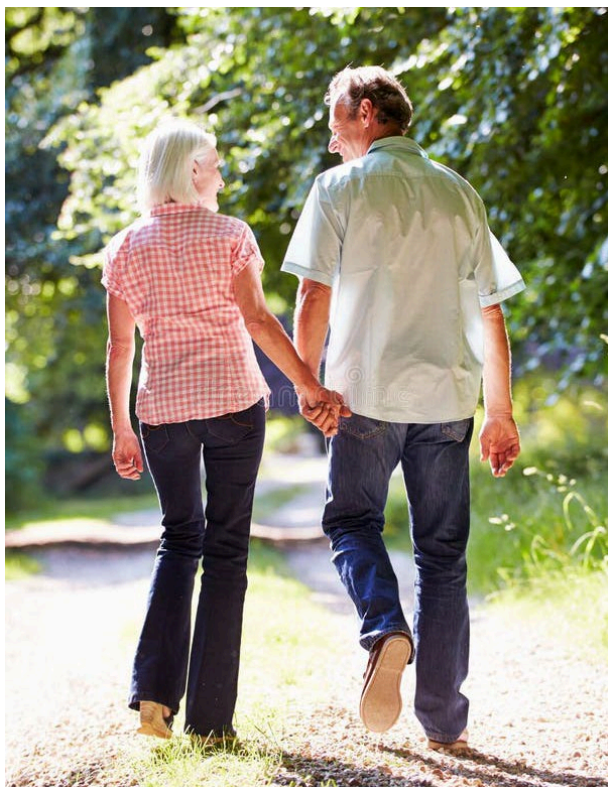
www.MetLife.com	Group Accident	Critical Illness	Hospital Indemnity
Benefit Amount	See Benefit Payment Schedules		
Eligibility	Employee, Spouse, Children		
Payment	Benefits are paid directly to covered employees. There is no coordination with other insurance coverage.		
EMPLOYEE MONTHLY RATE			
Employee Only	\$4.20	See Age Banded Rates	\$7.99
Employee + Spouse	\$8.30		\$16.37
Employee + Child(ren)	\$10.02		\$12.54
Family	\$11.81		\$20.92

CRITICAL ILLNESS				
Age Band	Employee Only Monthly Rate	Employee + Spouse Monthly Rate	Employee + Child(ren) Monthly Rate	Employee, Spouse + Child(ren)
<25	\$0.36 / \$1000	\$0.61 / \$1000	\$0.60 / \$1000	\$0.85 / \$1000
25-29	\$0.41 / \$1000	\$0.67 / \$1000	\$0.65 / \$1000	\$0.91 / \$1000
30-34	\$0.47 / \$1000	\$0.77 / \$1000	\$0.71 / \$1000	\$1.01 / \$1000
35-39	\$0.62 / \$1000	\$0.99 / \$1000	\$0.86 / \$1000	\$1.23 / \$1000
40-44	\$0.81 / \$1000	\$1.27 / \$1000	\$1.05 / \$1000	\$1.51 / \$1000
45-49	\$1.08 / \$1000	\$1.68 / \$1000	\$1.32 / \$1000	\$1.92 / \$1000
50-54	\$1.45 / \$1000	\$2.24 / \$1000	\$1.69 / \$1000	\$2.48 / \$1000
55-59	\$1.97 / \$1000	\$3.04 / \$1000	\$2.21 / \$1000	\$3.28 / \$1000
60-64	\$2.57 / \$1000	\$3.94 / \$1000	\$2.81 / \$1000	\$4.18 / \$1000
65-69	\$3.23 / \$1000	\$4.94 / \$1000	\$3.47 / \$1000	\$5.18 / \$1000
70-74	\$4.21 / \$1000	\$6.42 / \$1000	\$4.45 / \$1000	\$6.66 / \$1000
>75	\$5.77 / \$1000	\$8.78 / \$1000	\$6.01 / \$1000	\$9.00 / \$1000

Retirement

403(b) Savings Program

John Carroll University recognizes the importance of helping you plan for your financial future. Your retirement program is an important part of your overall benefits.



Currently, John Carroll University participates in the Teachers Insurance and Annuity Association of America (TIAA) retirement plans.

All employees who work 1,000 or more hours per year and are at least 21 years of age, are required to contribute 4.5% of their pre-tax pay to the **Defined Contribution and Tax Deferred Annuity Plan**. John Carroll contributes 6.5% (7% after 10 years of service). All contributions begin the month following the one in which you are hired, and the accounts are vested immediately.

All employees are permitted to make elective contributions to the Plan. Elective contributions can be made on a pre-tax or as a Roth (post-tax) deferral. Changes to your elective contributions can be made on a monthly basis.

Your contributions are made automatically through payroll deductions. The federal maximum base contribution amount for elective contributions in 2026 is \$24,500.00. The limit is increased by \$8,000.00 for employees 50 and older.

For those employees age 60-63 in 2026 there is a special higher "super catch up" limit of \$11,500.00. Please discuss limits with your financial advisor and TIAA for more details.

You Have Benefit Questions. We Have Answers.

Give us a call to answer your benefit questions.

CENTER FOR
BENEFITS
MANAGEMENT

- Medical benefits, provider network, and claim issues
- Dental and Vision coverage, plans, and provider search
- Prescription Drug coverage and claim issues
- Setting up and accessing your FSA and DCFSAs

877-250-9001 TheCenter@the-cbm.com



Additional Benefit Options



Employee Tuition Waiver & Tuition Exchange

John Carroll University offers tuition waiver and tuition exchange programs to full-time, benefits-eligible employees, eligible retirees, and/or their spouses and dependent children.

Employee Assistance Program (EAP)

AllOne Health Employee Assistance & Work/Life Program (EAP) is a behavioral healthcare and people development program offering counseling, training, organizational development and medical specialists.



Employees have access to professional phone support around-the-clock, on an unlimited basis, offering you and your family members peace of mind that there is always someone to talk to, 24 hours a day, 365 days a year.

This employer-paid benefit offers confidential support to you and your household members, dependents living away from home, parents & parents-in-law. It covers a wide spectrum of personal and work-related challenges and daily living matters including stress/family issues, depression, anxiety, substance abuse, legal and financial pressures, child and elder-care needs, and other commonly experienced concerns. <https://portal.allonehealth.com/>

JCU FIT Wellness Program

JCU FIT aspires to increase employee awareness and enthusiasm about the relationship between lifestyle and health. We hope to engage and empower employees to make healthy choices that produce tangible and sustainable improvements in their health, reduce health-related costs, and enhance total well-being.



All full and part-time employees are invited and encouraged to participate in a rewards program offered through the JCU FIT Wellness Portal. The Wellness Portal will allow you to track exercise and nutrition as well as view the calendar of events. Once registered, employees can sign-up to participate in various wellness workshops, view recipes and learn how to earn points towards prizes by participating in goal-orientated healthy lifestyle activities.

Access to Ohio Educational Credit Union

The Ohio Educational Credit Union offers financial services for all stages of your life. Employees can take advantage of the Gold Package Benefits. A representative is on campus monthly to answer any questions you may have. <https://www.ohecu.com>

