

EMPLOYEE GROUP BENEFITS AT-A-GLANCE

January 1, 2026 – December 31, 2026

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Summary Plan Descriptions for group medical, dental, vision, FSA, EAP, Life, LTD & STD insurance can be found on GGU4YOU or at <https://mybenefits.cc/ggu/>.

Many Golden Gate University group benefit insurance summary plan descriptions are available on GGU4You. After logging onto GGU4You please select the employee tab and then proceed to select <Administrative Offices><Human Resources><Benefits>.

GGU GROUP MEDICAL PLAN BENEFITS AT-A-GLANCE
January 1, 2026 – December 31, 2026

NSW* / KAISER PERMANENTE / HMO / Group 604569

Customer Service – 800-464-4000

Website: www.kp.org

Coverage	Monthly Premium
• Single Coverage – Employee only	\$0.00
• Two Party Coverage – Employee + 1 dependent	\$353.65
• Family Coverage – Employee + 2 or more dependents (Kaiser vision benefits bundled in)	\$764.64

NSW* / BLUE SHIELD OF CALIFORNIA / PPO / Group W0001502

Coverage	Monthly Premium
• Single Coverage – Employee only	\$169.82
• Two Party Coverage – Employee + 1 dependent	\$1,535.74
• Family Coverage – Employee + 2 or more dependents (EyeMed vision benefits bundled in)	\$3,121.25

BLUE SHIELD OF CALIFORNIA TRIO / HMO / Group W0001502

Coverage	Monthly Premium
• Single Coverage – Employee only	\$0.00
• Two Party Coverage – Employee + 1 dependent	\$674.97
• Family Coverage – Employee + 2 or more dependents (EyeMed vision benefits bundled in)	\$1,235.21

Summary Plan Descriptions for group medical, dental, vision, FSA, EAP, Life, LTD & STD insurance can be found on GGU4YOU or at <https://mybenefits.cc/ggu/>.

NSW* - Nonstop Wellness plan (limited out of pocket, no copays, no deductibles, etc.)

GGU GROUP DENTAL PLAN BENEFITS AT-A-GLANCE

January 1, 2026 – December 31, 2026

Delta Dental PPO / Group # 2841-0002

Customer Service: 800-765-6003

Mon – Fri 7:00 a.m. – 4:45 p.m. PST

Website: www1.deltadentalins.com

Coverage	Monthly Premium
• Single Coverage – Employee only	\$0.00
• Two Party Coverage – Employee + 1 dependent	\$35.00
• Family Coverage – Employee + 2 or more dependents	\$70.00

Delta Care HMO / Group # 00565-0001

Customer Service: 800-765-6003

Mon – Fri 7:00 a.m. – 4:45 p.m. PST

Website: www1.deltadentalins.com

Coverage	Monthly Premium
• Single Coverage – Employee only	\$0.00
• Two Party Coverage – Employee + 1 dependent	\$11.00
• Family Coverage – Employee + 2 or more dependents	\$23.00

Summary Plan Descriptions for group medical, dental, vision, FSA, EAP, Life, LTD & STD insurance can be found on GGU4YOU or at <https://mybenefits.cc/ggu/>.

GGU GROUP RETIREMENT PLAN BENEFITS AT-A-GLANCE

January 1, 2026 – December 31, 2026

Transamerica Retirement Services (TRS)

Website: www.trsretire.com

Customer Service Center: 800-755-5801

Enrolling in the GGU group 403(b) retirement plan consists of registering with TRS on their website. You will be asked to designate your asset allocations, the percentage of your retirement eligible wages to be deducted and also for a beneficiary designation.

If you choose to not designate your own asset allocations TRS will engage a default investment option for you based upon your current age and a default retirement age of 65 years old.

If you do not designate a percentage of retirement eligible wages to be deducted there is a 0% default. It is important to know that the employee percentage of retirement eligible wages determines the employer matching contribution.

If you do not designate a beneficiary you will be contacted by both GGU HR and TRS to encourage you to do so.

IMPORTANT: TRS will only recognize you as a GGU benefits eligible employee after your first paycheck is created. Only after this one completed payroll will you be able to access the TRS website to register and then designate your asset allocations, deduction percentage and beneficiary designation.

2026 IRS Employee elective deferral contribution limits: \$24,500.00.

2026 IRS Catch-up contribution limits: \$8,000.00. Employees 50 years of age or older in 2025 are automatically eligible to contribute towards the catch-up limit.

Employee group plan retirement contributions (elective deferrals) are pre-tax. Employee contributions are calculated on a percentage of the employee's retirement eligible wages. Retirement eligible wages, specific to employee contributions, are defined as regular pay + flex credit. Retirement eligible wages do not include overtime, stipends, overload stipends, bonuses, etc. The percentage of retirement eligible wages drives the employer match.

Employer matching contributions are calculated on regular pay only. Employer matching contributions do not include the flex credit. Employer matching contributions are contingent upon the employee's percentage of retirement eligible wages as indicated in the list below:

Employee contribution 0% (regular pay + flex credit)	= Employer match 0% (regular pay only)
Employee contribution 1% (regular pay + flex credit)	= Employer match 3% (regular pay only)
Employee contribution 2% (regular pay + flex credit)	= Employer match 4% (regular pay only)
Employee contribution 3% (regular pay + flex credit)	= Employer match 5% (regular pay only)
Employee contribution 4% (regular pay + flex credit)	= Employer match 6% (regular pay only)
Employee contribution 5% (regular pay + flex credit)	= Employer match 7% (regular pay only)

Group retirement plan participants may contribute any percentage of their retirement eligible wages. The employer match cap is up 7%.

If an employee chooses to change their retirement contribution they may do so. If a change is to be reflected in the 1st pay period of a given month the change must be in the TRS system no later than the first day of the same month. A change to be reflected in the 2nd pay period must be in the TRS system no later than the 15th of the same month.

Employee's retirement monies are 100% vested as of the first contribution.

GGU GROUP RETIREMENT PLAN BENEFITS AT-A-GLANCE

LEGACY 403(b) Retirement Service Providers

Effective February 2011 Transamerica Retirement Solutions (formerly known as Diversified Investment Advisors) became Golden Gate University's single retirement service provider. Prior to this date there were three 403(b) and two 401(k) retirement service providers.

GGU employees with 403(b) balances with legacy GGU 403(b) retirement service providers may elect to make a contract exchange from their legacy account to Transamerica Retirement Solutions (**TRS**) at any time. GGU employees with 403(b) balances with legacy GGU 403(b) retirement service providers are not obligated to elect a contract exchange.

If a GGU employee chooses to make a contract exchange from a GGU legacy retirement service provider they may do so by either contacting GGU's Benefits Manager for assistance or by contacting TRS directly at (800) 275-8714.

If a GGU employee should choose to consolidate/rollover retirement monies from retirement service providers other than a GGU legacy retirement service provider the employee should contact TRS at (800) 275-8714 for assistance.

GGU Legacy Retirement Service Provider Contact Information:

TIAA **403(b)** / GRA Group #104022 GSRA Group #104023 / Customer Service: (800) 914-8922

Prudential Retirement Service **403(b)** / Group #004835/ Customer Service: (800) 458-6333

VALIC **403(b)** / Group #61969-02 Customer Service: (800) 448-2542

GGU ELECTIVE BENEFITS AT-A-GLANCE **January 1, 2026 – December 31, 2026**

CBIZ Flexible Spending Account / (FSA)

Member Services: (800) 815-3023

Forms & Claim Status: <https://myplans.cbiz.com/>

- The 2026 annual pre-tax deduction limit for **un-reimbursed expenses** is \$3,400.00
- The 2026 annual pre-tax deduction limit for **dependent care** is \$7,500.
- The FSA is a calendar year benefit with the exception of new hire.
- **CLAIMS SUBMISSION PROCESS:** Please visit https://myplans.cbiz.com for details on how to submit your claims.
- If you want direct-deposit for your FSA reimbursement log into your account on the CBIZ website.
- FSA enrollment is contingent upon legitimate life event (new hire, marriage, birth, open enrollment).
- To set up access to your account online, select “Create your new username and password” on the CBIZ website.
- Once you are logged in, complete your set-up by hovering over your name at the top of the screen to update.

CBIZ / Commuter Reimbursement Plan / CRP

Website: <https://myplans.cbiz.com/>

Member Services: (800) 815-3023

- 2026 Monthly pre-tax deduction limits for PARKING: \$340.00
- 2026 Monthly pre-tax deduction limits for TRANSIT: \$340.00
- To begin participation, change or to terminate participation, complete, sign and submit the CRP Election Form directly to GGU HR. The CRP Election Form (GGU4YOU / Benefits page).
- CRP elections, changes or terminations must be received in GGU HR offices no later than end of the month for processing.
- Elections or changes always begin at the beginning of the month and cannot be made retroactive.
- If you want direct-deposit, enroll by logging into your account on the CBIZ website.
- **CLAIMS:** The IRS mandates that only CBIZ debit card can be used for the Transit expenses. Qualified Parking Account may use debit card or claim reimbursement. Parking claims may be submitted online at https://myplans.cbiz.com or via the “Myplans” mobile app.
- To set up access to your account online, select “Create your new username and password” on the CBIZ website.
- Once you are logged in, complete your set-up by hovering over your name at the top of the screen to update.

Summary Plan Descriptions for group medical, dental, vision, FSA, EAP, Life, LTD & STD insurance can be found on GGU4YOU or at <https://mybenefits.cc/ggu/>.

GGU OTHER BENEFITS AT-A-GLANCE
January 1, 2026 – December 31, 2026

UNUM

Employee Assistance Program / EAP

(800) 854-1446

Identify yourself as a GGU employee

Examples

- Customer consumer research
- Childcare and/or eldercare referrals
- Personal relationship counseling
- Health management support and referrals
- Legal consultations
- Financial planning assistance
- Stress management
- Career development

Services

- Telephone consultations
- Face-to-face consultations
- Educational materials
- Online resources

UNUM

Emergency Travel Assistance

(800) 872-1414

The Emergency Travel Assistance program allows GGU employees the opportunity of receiving help in the event of a medical emergency.

Services include:

- Guaranteed hospital admission
- Emergency medical evacuation to a medical facility
- Medically supervised return travel
- Prescription replacement
- Medical consultation and evaluation
- Medical referrals to Western-trained, English speaking medical providers
- Care and transport of unattended minor children

Summary Plan Descriptions for group medical, dental, vision, FSA, EAP, Life, LTD & STD insurance can be found on GGU4YOU or at <https://mybenefits.cc/ggu/>.

GGU OTHER BENEFITS AT-A-GLANCE

January 1, 2026 – December 31, 2026

UNUM

Life, Accidental Death and Dismemberment and Long-Term Disability

Golden Gate University provides long-term disability, life and accidental death and dismemberment insurance to all current benefits eligible employees. Below is an overview of benefit distribution:

Life and ADD

- 1 times annual salary to \$300,000 maximum benefit
- Waiver of premium included
- Accelerated death benefit included
- Conversion included

Long Term Disability

- 66 2/3 salary replacement to a maximum monthly benefit of \$7,000 after elimination period
- Benefits payable to age 65
- Benefits payable for partial or total disability

- Life and Accidental Death & Dismemberment (ADD) insurance is active on date of hire.
- Long Term Disability is activated 60 days from date of hire. This applies to both staff and faculty.
- The maximum benefit for life insurance benefits are reduced by 35% at age 65.
- The maximum benefit for life insurance benefits are reduced by 50% at age 70.
- GGU Employees may make beneficiary designations in Oracle Employee Self-Service.

GGU OTHER BENEFITS AT-A-GLANCE

January 1, 2026 – December 31, 2026

Tuition Remission

Contact: GGU Human Resources **Phone:** (415) 442-7077 **FAX:** (415) 442-7056

- GGU pays all or a portion of the tuition for eligible employees and their dependents to attend Golden Gate University.
- Eligible GGU employees, his/her dependent(s), spouse and/or domestic partner may accrue up to 27 units per academic year. An academic year is defined as beginning of fall to end of summer.
- To review the entire Educational Assistance policy, please see the Employee Handbook, available on the GGU employee intranet.
- For the Tuition Remission form, tax information, etc. please refer to the GGU employee intranet <administrative offices><human resources><benefits>/Other Benefits/Tuition Remission form.
- Please contact GGU's payroll manager if you have questions regarding potential tax consequences specific to tuition remission.

Tuition Exchange Program

Council of Independent Colleges / CIC / Tuition Exchange Program

Website: www.cic.org/tep

- Information about CIC scholarships, participating institutions, applying for scholarships, etc. is available at the URL listed above.
- Scholarship type varies by institutions. For example, some institutions offer full scholarships for undergraduate programs only; others include graduate degrees.
- Check to see if the institution(s) you are interested in participates in the tuition exchange program. Then review the institution's scholarship policies.
- If you have any questions after exploring the website please contact GGU Financial Aid Office at finaid@ggu.edu or call 1-415-442-7270.

GGU GROUP VISION PLAN BENEFITS AT-A-GLANCE

- Golden Gate University is on a semi-monthly payroll schedule. Employees are paid on the 15th of the month and the last day of the month. This translates to two pay periods per month with employees paid on the 15th and the last day of each month.
- Benefits eligible employees receive 'Flex Credits' each pay period. Flex credits appear as a separate line item on their Paycom Earnings Statement.
- Flex Credit benefits are different for GGU benefits eligible employees that waive participation in a GGU group medical plan.
- Golden Gate University uses Paycom as their payroll service. Questions, regarding your paycheck/earnings statement should be directed to payroll@ggu.edu.
- Employer provided pre-tax deductions include medical premiums, dental premiums, employee retirement contributions, flexible spending accounts, and commuter reimbursement plan participation
- Benefits eligible employee choosing to waive their GGU group medical health benefit must provide documented proof of active coverage with another medical health care provider each year.
- GGU employee benefit specific documents are located on GGU4YOU, Employee Tab, <Administrative Offices><Human Resources><Benefits>.
- Employees may request an ergonomic assessment of their work station by contacting Golden Gate University's Business Services Department (ext. 7096).
- GGU adjunct faculty and part-time staff are eligible to participate in the GGU commuter reimbursement plan (CRP). Please see the CRP cover page to the CRP Election form for more information.
- If you have questions regarding core employee benefits (vacation, sick time, FMLA, etc) please refer to the GGU Employee Handbook first.
- The GGU Employee Handbook can be found on GGU4YOU, employee tab, <human resources><handbook policies>. If the Employee Handbook does not answer your question(s) please contact Human Resources for assistance at hr@ggu.edu.

GGU GROUP VISION PLAN BENEFITS AT-A-GLANCE

Vision - Eyemed / Group # 1026834 (Stand-Alone*)

Customer Service: 866-299-1358

Website: www.eye.ed.com

Coverage	Monthly Premium
• Single Coverage – Employee Only	\$6.75
• Two Party Coverage – Employee + 1 dependent	\$12.83
• Family Coverage – Employee + 2 or more dependents	\$18.83

***For employees who elect not to participate in any of our medical plans, they can participate in the vision plan separately.**

Summary Plan Descriptions for group medical, dental, vision, FSA, EAP, Life, LTD, & STD insurance can be found on GGU4YOU or at <https://mybenefits.cc/ggu/>.