

BROWN UNIVERSITY — EMPLOYEE RELATIONS OFFICE
FACULTY/STAFF ASSISTANCE PROGRAM (FSAP)
SUMMARY PLAN DESCRIPTION

Overview

The Faculty/Staff Assistance Program (FSAP) is designed to assist employees and their immediate families in handling personal matters. FSAP providers will guide, counsel, and assist employees referred by supervisors, as well as self referrals. Services include counseling for family, including marital, personal, alcohol/drug abuse, stress/anger, death and dying, legal and financial assistance in addition to help with child care, elder care, adoption, and education information. Additional services include the assessment and diagnosis as well as recommendations for a course of treatment when necessary. In addition, FSAP providers are available to assist supervisors in dealing with employees whose work performance is impaired because of personal matters.

Scope of FSAP Services

Eligible employees and members of their immediate families* may receive up to **five** free visits per incident in any one year for family counseling, beginning on the date of the first appointment for that particular incident. The FSAP will make referrals to other agencies following **five** visits or in cases where problems extend beyond the scope of the provider's usual capabilities. Participants may be referred to their health insurance carrier for continued treatment.

* Immediate family includes persons related to an employee including parents, children, spouse (including common-law), and same-sex domestic partner.

In cases when participants have been referred to other treatment or community resources, the FSAP may provide follow-up services to monitor the course of treatment and/or provide other assistance.

The FSAP will provide **24 hour** emergency services for eligible employees and members of their immediate families with urgent psychological or psychiatric needs.

In addition, employees and members of their immediate families may receive financial information and a financial counseling session, legal assistance from attorneys for up to thirty (30) minute(s) via telephone or face to face sessions, legal assistance discounts of twenty-five (25) percent on additional legal services, and additional family telephone and web access information pertaining to child and elder care, adoption, and education information.

Please see the attached addendum outlining the full services of MyLibertyAssisttm: FSAP.

Employees and their immediate families may receive service by calling the MyLibertyAssisttm: FSAP provider directly and identifying themselves as covered under the Brown contract.

Participation in FSAP as a Condition of Continued Employment

Supervisors who wish to have their employees utilize the MyLibertyAssisttm: FSAP as a condition of continued employment, or who have questions about the appropriateness of the FSAP process in assisting employees in addressing issues of performance, should discuss the situation with the

Director of Employee Relations or designee. (See **Performance Improvement Process**, policy 20.073, for more information.)

Eligibility and Coverage Requirements of the FSAP

Employees working at least 50% time (975 hours) and members of their immediate families are eligible and covered to use the services of MyLibertyAssist[™]: FSAP. Continued coverage is also available under (COBRA). Generally, eligible employees on paid or unpaid sabbatical or special assignment retain coverage under the FSAP Plan.

Cost

Brown University pays the full cost of the MyLibertyAssist[™]: FSAP Plan.

Enrollment

You do not have to enroll in the MyLibertyAssist[™]: FSAP; you are automatically covered.

Leave of Absence

Your coverage continues during an approved leave of absence.

Rehire and Reinstatement

If you leave the University and are later rehired or reinstated, your coverage begins on the day you return to work on an active paid status.

Applying for Benefits

You or your beneficiary may contact MyLibertyAssist[™]: FSAP directly at (877) 695-2789 or visit: www.MyLibertyLink.com/tools with a password of: **MLASSIST**.

For assistance, please contact the Employee Relations Office at (401) 863-1787 or the Benefits Office at (401) 863-2141.

Your Rights Under the Employee Retirement Security Income Act of 1974 (ERISA)

Information about the Plan

The University makes this benefit available to you as part of its compensation program; however this benefit must meet certain legal requirements under ERISA. One requirement states that you must be fully informed of your benefits and your rights regarding said benefits.

In addition to this document describing your benefits, you automatically receive a summary of the plan's annual financial report. You may also examine all plan documents (i.e., insurance contracts, plan texts, etc.) and any other documents which are filed with the U.S. Department of Labor. These are the governing documents in all cases and are available from the Plan Administrator for you to examine without charge.

You can receive a copy of any documents without charge by making a written request to the Plan Administrator. Those who make a request for documents and do not receive them within 30 days of their request will have the right to file suit (provided the delay is beyond the control of the Plan Administrator). The University may be required to pay a fine of up to \$110 for each day's delay.

Receive information about the Plan and benefits—Employees are eligible to examine, without charge, at the Plan Administrator's office and at other specified locations, all documents governing the Plan (including, if applicable, insurance contracts and collective bargaining agreements), and a copy of the latest annual report (Form 5500 Series) filed by the Plan, if the Plan is required to do so, with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration. Employees are also eligible to obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, (including, if applicable, insurance contracts and collective bargaining agreements), and copies of the latest annual report (Form 5500 Series), if the Plan is required to file such form, and updated Summary Plan Description. The Plan Administrator may make a reasonable charge for the copies.

General Facts

Plan Name	Brown University Faculty/Staff Assistance Program
Employer Identification Number	05-0258809
Plan Number	521
Plan Type	Welfare Benefit Plan
Type of Plan Administration	Contract Administration
Plan Year	January 1 through December 31 * (first plan year is March 1, 2007 through December 31, 2007)
Plan Administrator	Brown University (or such other Person or Committee as may be appointed from time to time by the University to supervise the administration of the Plan) Box 1879 Providence, RI 02912 (401) 863-1787, Director of Employee Relations (401) 863-2141, Benefits Office
Agent for Service of Legal Purposes	Peter J. McGinn, Esq. Tillinghast Licht, LLP 10 Weybosset Street Providence, RI 02903
Sources of Plan Contribution	Brown University
How Plan Benefits Are Provided	All benefits are provided for Brown University through the Group Long Term Disability Policy with Liberty Life Assurance Company of Boston (Liberty) and receives embedded Employee Assistance Program (EAP) services through Liberty. Bensinger, Dupont, and Associates (BDA) administers the MyLibertyAssisttm: FSAP

services for employers and extends the rates and payment to Liberty's group long-term disability insurance policyholders.

Plan Continuation

The University intends to continue the Plan indefinitely, but reserves the right to terminate or change it if necessary. If the Plan is terminated or changed, employees who have filed or who are entitled to file claims will receive benefits.

Prudent Management

It is the University's policy and you have the right to expect that the people responsible for the operation of the Plan (called "fiduciaries") act prudently and in the best interest of all participants. However, if the fiduciaries violate the requirements of ERISA, they will be removed and required to repay any losses to the Plan caused through their imprudence. If the Plan funds are misused, you have the right to file suit or request assistance from the U.S. Department of Labor.

Denial of Claims

In the event any claim for benefits is denied in whole or in part a written explanation for the denial must be received with specific reference to the Plan and any additional information. You have the right to ask the insurance company to review and reconsider your claim. To request a review, you should examine relevant plan documents and then:

- Write directly to the insurance company within 60 days of receiving the denial;
- State your reason for the belief that the claim was improperly denied; and
- Submit any data, documents or records in support of your appeal.

The insurance company, Liberty Mutual and/or BDA will respond to your appeal in writing within 60 calendar days after it is received. The insurance company and Plan Administrator have the exclusive right to interpret the Plan. Their decisions are conclusive and binding.

You have the right to file suit in a federal court if the University improperly denies a benefit. The University will not and cannot dismiss you or discriminate against you to prevent you from obtaining plan benefits or exercising any of your rights under ERISA. If you file suit in a court, the court will decide who will pay the court and legal fees.

Additional Information

Any questions about your Plan should be directed to the Plan Administrator. Other questions regarding this statement or your rights under ERISA, as well as any assistance requested in obtaining documents from the Plan Administrator, should be directed to the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance & Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, NW, Washington, DC 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.