At Creighton University, we are committed to offering a comprehensive and competitive benefits package that provides options for our employees' and their family's overall health. In the Jesuit tradition of cura personalis, caring for the whole person, we are committed to the overall health of Creighton’s employees—physical, mental, emotional, financial and spiritual.

Creighton’s Total Rewards Strategy

BENEFITS
- Adoption Assistance
- Dependent Care and Flexible Spending Accounts
- Medical, Pharmacy, Dental and Vision Plans
- Paid Short-Term and Long-Term Disability
- Paid Paternity Leave
- Retirement Match
- On-Campus Pharmacy
- Group and Voluntary Life Insurance
- Legal and Identity Theft Voluntary Benefits

WELL-BEING
- Cardiovascular and Diabetes Risk Reduction Programs
- Daily Mass and Daily Reconciliation
- Elder Care Assistance
- Employee Assistance Program
- Free Fitness Centers
- Ignatian Community Garden
- Wellness Program
- Free Smoking Cessation Program
- On-Campus Child Development Center
- On-Campus Credit Union
- Emergency Care Fund

FLEXIBILITY
- Alternative Schedule
- Compressed Work Schedule
- Job Share
- Occasional Flexibility—Temporary Schedule Change
- Phased Retirement Schedule
- Reduced Schedule
- Remote Work
- Paid Volunteer Service Hours

CAREER AND DEVELOPMENT
- Internal Mobility Program
- Free Professional Development Classes on Campus
- Ignatian Formation
- Internal Employee Career Search Website
- Tuition Remission

Annual benefits enrollment is here, giving you the opportunity to review and make changes to your health and welfare benefit elections for 2019. Annual enrollment is a great time to assess your existing benefit plans, evaluate any anticipated needs, learn more about your benefits and make adjustments for the upcoming year.

Information about our additional employee discount programs are available at: creighton.edu/hr/benefits/additionalbenefits/otherbenefits
Creighton University is proud of the competitive and comprehensive package of benefits that we offer to our diverse community. Every year, we review our benefits to provide quality, affordable health care options to our employees and their families. We work hard to be good stewards of our resources, especially in light of continued cost increases in health care coverage. The changes that were made for 2019 will support our commitment to providing you with access, quality, value and choice, while also ensuring that our benefits program is competitive and sustainable.

You'll see that wellness is a key component of our medical plans, as we're committed to helping you learn more about your health and save money in the long run. You can earn a credit toward your annual medical premium by completing two voluntary wellness activities, and you’ll have access to personal health coaches and nurses to help you improve your health, manage chronic conditions and more.

This enrollment guide is designed to help you understand the comprehensive medical, prescription, dental and vision coverage available for you and your family. You’ll also learn about the available life and disability insurance options, voluntary benefits such as legal and identity theft services as well as retirement savings planners.

---

### 2019 Benefit Plan Decisions and Change

- Those who participated in the SimplyWell screenings and questionnaire will see an increase in their medical premiums of 2% for 2019. Those who did not participate will see an increase of 5% to their medical premiums. Those who enrolled in the CCAP plan and completed the SimplyWell questionnaire and screening will again earn a Health Savings Account contribution of $500 for employee only and $750 for family coverage (to be processed with your February 2019 payroll).
- If you did not complete either the SimplyWell questionnaire or screening and want to earn the wellness credit and/or HSA contribution, email the Benefits Team at benefits@creighton.edu.
- There is no change to the plan design or premiums for the dental and vision plans.
- Those who elect to participate in the CCAP plans can now set aside more money into their Health Savings Accounts (HSA).
  - Employee Only Coverage can set aside $3,500
  - Family Coverage can set aside $7,000
- Don’t forget to deduct the Creighton contributions ($500/$750) from your total annual election if you completed SimplyWell.
- Those who elect to participate in the PPO plans can also set aside more money into their Flexible Spending Accounts (FSA). The limit for 2019 has been increased to $2,650.
- New for 2019—ID Watchdog is joining the suite of voluntary benefits offered by Creighton University. ID Watchdog is everywhere you can’t be—monitoring your credit and helping you better protect your identity.

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### What do I need to do?

- Some 2018 plan elections—like medical, dental and vision—will roll over automatically. If you want to change plans or need to change the dependents who* are covered under your plan, now is the time!
- Flex Spending Accounts (FSA) do not roll over, so if you want money in a health, dependent care (for child care), or limited purpose (for CCAP participant’s dental and vision expenses) FSA in 2019, you MUST make an election now. See pgs. 10–11.
- If you contributed to an HSA in 2018, your election will roll over. If you want to change or increase what goes into your HSA in 2019, log on to enter the new amount. Remember to count what Creighton contributes when calculating your annual amount to ensure you don’t exceed the IRS maximum. See the chart on pg. 10 (2019 HSA Contributions for CCAP Participants).
- Review your beneficiaries. Having both a primary (e.g., a spouse) and contingent beneficiary is best. Besides life insurance, check to make sure your retirement plan designations are also up to date at Principal and/or TIAA.
- If you need a will or trust, now is the time to sign up for MetLaw. See pg. 14 for a list of covered services and plan information.
- Review your retirement account to make sure you on are track for meeting your retirement savings goals.

### When and how do I enroll?

- Starting Nov. 1, you can log on to the Employee Benefits System.
- Go to my.creighton.edu/#/quicklaunch, click the Employee Benefits icon, enter your NetID and BLUE password for single sign-on access.
- Once in the system, choose the Annual Enrollment event and get started.
- If you’d prefer, call the Solution Center at 866.903.8216 to make your elections. They are available Monday–Friday, 8 a.m.–6 p.m. CST.
- Your elections must be entered and confirmed by 4:30 p.m. CST on Nov. 16. After this deadline, no changes will be accepted unless you have a qualifying event.

*Dependent Verification

All newly added family members will be asked to submit documentation as part of the University’s dependent verification process. In the weeks following Open Enrollment, requests for verification will be mailed from the Dependent Verification Center and will include instructions detailing the required documents and your options for submitting them. The documents verifying your relationship must be submitted by the deadline shown in the letter to ensure your dependent’s continued coverage.
## 2019 Medical Plans—Faculty and Staff

<table>
<thead>
<tr>
<th></th>
<th>CCAP</th>
<th>PPO2</th>
<th>PPO1</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Network</td>
<td>Non-network</td>
<td>Network</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$2,250*</td>
<td>$4,750*</td>
<td>$1,000</td>
</tr>
<tr>
<td>Family</td>
<td>$4,500*</td>
<td>$9,500*</td>
<td>$2,000</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coinurance Out-of-Pocket</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Individual</td>
<td>$1,250</td>
<td>$5,250</td>
<td>$3,500</td>
</tr>
<tr>
<td>Family</td>
<td>$2,500</td>
<td>$10,500</td>
<td>$7,000</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong> (includes Deductible and Rx)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$3,500*</td>
<td>$10,000*</td>
<td>$4,500**</td>
</tr>
<tr>
<td>Family</td>
<td>$7,000*</td>
<td>$20,000*</td>
<td>$9,000**</td>
</tr>
<tr>
<td>Preventive Care Services</td>
<td>0%</td>
<td>40% after deductible</td>
<td>0%</td>
</tr>
<tr>
<td>Physicians/Specialists</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>20% after deductible</td>
<td>40% after deductible</td>
<td>$50 copay**</td>
</tr>
<tr>
<td>Emergency Room (Non-emergent)</td>
<td>$250 copay</td>
<td>$250 copay</td>
<td>$250 copay</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>20% after deductible at UHC network pharmacies.</td>
<td>See prescription drug plan for details.</td>
<td>See prescription drug plan for details.</td>
</tr>
</tbody>
</table>
Things to Know

What does UnitedHealthcare do?
Our plan is self-insured, which means UnitedHealthcare administers the payment of claims according to our medical plan benefits. They negotiate rates with hospitals and doctors on your behalf and offer a variety of wellness benefits and resources, while Creighton and you pay the bills.

What comes out of my pay?

Annual Premium
The annual cost to purchase medical coverage is spread across the year, so you pay a portion of it each pay period. Annual premiums differ based upon the plan you elect and the number of dependents you cover. Your premium will also be based on whether or not you completed SimplyWell.

What will I pay when I begin receiving medical care?

Annual Deductible
You won't pay for in-network preventive care covered under health care reform, such as your annual wellness visit. Generally, for all other covered care, including visits to the doctor, you'll pay the amount of your annual deductible before the plan starts to pay.

What's the most I'd have to pay out of my own pocket?

Out-of-Pocket Maximum
This is the most you'd pay for covered medical services in a calendar year. Think of it as your financial safety net. Once you meet it, the plan pays the full cost of additional covered care.

<table>
<thead>
<tr>
<th>EMPLOYEE MONTHLY PREMIUMS</th>
<th>CCAP</th>
<th>PPO 2</th>
<th>PPO 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$70.36</td>
<td>$126.44</td>
<td>$221.16</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$161.14</td>
<td>$280.78</td>
<td>$491.14</td>
</tr>
<tr>
<td>Employee and Child(ren)</td>
<td>$129.28</td>
<td>$227.58</td>
<td>$398.06</td>
</tr>
<tr>
<td>Family</td>
<td>$219.76</td>
<td>$382.88</td>
<td>$669.76</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>MONTHLY WELLNESS PARTICIPATION CREDIT</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$20.66</td>
<td>$38.14</td>
<td>$66.70</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$47.26</td>
<td>$84.60</td>
<td>$147.96</td>
</tr>
<tr>
<td>Employee and Child(ren)</td>
<td>$37.98</td>
<td>$68.62</td>
<td>$119.98</td>
</tr>
<tr>
<td>Family</td>
<td>$64.48</td>
<td>$115.36</td>
<td>$201.78</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>EMPLOYEE MONTHLY PREMIUMS WITH WELLNESS CREDIT</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$49.70</td>
<td>$88.30</td>
<td>$154.46</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$113.88</td>
<td>$196.18</td>
<td>$343.18</td>
</tr>
<tr>
<td>Employee and Child(ren)</td>
<td>$91.30</td>
<td>$158.96</td>
<td>$278.08</td>
</tr>
<tr>
<td>Family</td>
<td>$155.28</td>
<td>$267.52</td>
<td>$467.98</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CREIGHTON MONTHLY CONTRIBUTION</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$485.12</td>
<td>$429.80</td>
<td>$351.76</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$1,060.92</td>
<td>$942.94</td>
<td>$769.28</td>
</tr>
<tr>
<td>Employee and Child(ren)</td>
<td>$870.58</td>
<td>$773.66</td>
<td>$633.20</td>
</tr>
<tr>
<td>Family</td>
<td>$1,446.68</td>
<td>$1,285.84</td>
<td>$1,049.00</td>
</tr>
</tbody>
</table>
Health4Me App
UnitedHealthcare’s Health4Me app provides instant access to you and your family’s critical health information—anytime/anywhere. Whether you want to find physicians near you, check the status of a claim or speak directly with a nurse, Health4Me is your go-to resource for everything related to your health.

Key features include:
- Search for physicians or facilities by location or specialty
- Virtual Visits
- Locate urgent care facilities and emergency rooms
- View and share member health plan ID card information
- Contact an experienced registered nurse at any time for advice on any kind of medical question
- Check status of deductible and out-of-pocket spending
- View claims

More information can be found online at: uhctools.com/assets/health4me-b2b-and-member-brochure-no-rx.pdf

Virtual Visits
Virtual Visits allow you to see a medical professional via mobile device or computer at any time and in any location, no appointment needed. When you’re sick and need care quick, a Virtual Visit is a convenient way to start feeling better faster. An estimated 25 percent of ER visits could be treated with a Virtual Visit, saving you time and money. Get care in about 20 minutes, and with your UnitedHealthcare plan, your cost is $40 or less. The doctor can give you a diagnosis and prescription, if needed.

To prepare for your Virtual Visit all you need is your health plan ID card, credit card and a pharmacy location.

Use Virtual Visits for these minor medical needs:
- Bladder/urinary tract infection
- Bronchitis
- Cold/flu
- Fever
- Pinkeye
- Rash
- Sinus problems
- Sore throat
- Stomachache

Go to uhc.com/virtualvisits to get started and answer any questions.

Real Appeal
If one of your goals is to lose weight, consider joining Real Appeal, the online personalized weight loss program available at no additional cost as part of your medical plan benefits. Real Appeal provides the support, resources and tools to help you stay motivated and committed to your goals. After you attend your first group coaching session, you’ll get the Real Appeal Success Kit delivered right to your door. It’s filled with everything you need to kickstart your weight loss. Also with Real Appeal, you get your very own Transformation Coach who guides you through the program step-by-step for an entire year. Enroll today at: creighton.realappeal.com
# UnitedHealthcare Tools and Resources for Creighton University Medical Plan Participants

<table>
<thead>
<tr>
<th>UnitedHealthcare Resources</th>
<th>Access Points</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical Benefits Customer Care and Member Portal</strong> (Claims, Benefits, Pharmacy, Physician Directory and Wellness)</td>
<td># on Medical ID card myuhc.com</td>
</tr>
<tr>
<td>Pharmacy Customer Service Specialty Pharmacy Program</td>
<td># on Medical ID card uhcspecialtyrx.com</td>
</tr>
<tr>
<td>UnitedHealthcare Mobile App</td>
<td>Download the free app, Health4Me</td>
</tr>
<tr>
<td>Cancer Resource Services</td>
<td>866.936.6002 myoptumhealthcomplexmedical.com</td>
</tr>
<tr>
<td>Congenital Heart Disease Services</td>
<td>888.936.7246 myoptumhealthcomplexmedical.com</td>
</tr>
<tr>
<td>Health Allies Discount Program</td>
<td>800.860.8773 myuhc.com, then select Health and Wellness, then discounts</td>
</tr>
<tr>
<td>Healthy Pregnancy Program</td>
<td>888.246.7389 or uhctools.com/hpp myNurseLine 800.846.4678 (24/7 Support) Nurse Chat: myuhc.com</td>
</tr>
<tr>
<td>HI HealthInnovations, Hearing Aids Resources</td>
<td>866.926.6632 hihealthinnovations.com</td>
</tr>
<tr>
<td>myNurseLine, with Nurse Chat</td>
<td>myNurseLine 800.846.4678 (24/7 Support) Nurse Chat: myuhc.com</td>
</tr>
<tr>
<td>Parent Steps</td>
<td>866.774.4626 myoptumhealthparentsteps.com</td>
</tr>
<tr>
<td>Real Appeal Weight Loss, 52-week program</td>
<td>member.realappeal.com Download the Real Appeal App</td>
</tr>
<tr>
<td>Behavioral Health and Substance Abuse</td>
<td>866.633.2474</td>
</tr>
<tr>
<td>Virtual Visits</td>
<td>myuhc.com or Health4Me Mobile App, follow instructions to provider site or app</td>
</tr>
<tr>
<td>Transplant Services (Centers of Excellence, Travel and Lodging)</td>
<td># on Medical ID card</td>
</tr>
</tbody>
</table>
Campus Pharmacy and Prescription Drug Plans
The Creighton University Campus Pharmacy provides patients with comprehensive services through innovative educational opportunities and a commitment to patient care and well-being.

SERVICES OFFERED
For more information on the services offered by the Creighton University Campus Pharmacy, visit cumcpharmacy.creighton.edu or call 402.449.4560.

On-Campus Delivery
Need a prescription but don’t have time to make a trip to the clinic? Creighton University employees can take advantage of the campus delivery service at no additional fee and have prescriptions delivered to their offices—for themselves or for their families. For prescriptions to be delivered, you will need to complete the delivery waiver form for yourself and other members of your family.

Delivery waiver
Privacy policies
Privacy policies (Español)

Blood Pressure Monitoring
High blood pressure affects millions of individuals in the U.S. Have your blood pressure measured to determine if it is a risk factor. Just ask a member of the pharmacy team to check your blood pressure while you wait to fill your prescription.

Immunization Clinic
Immunizations are offered for:
- Tetanus
- Pneumococcal pneumonia
- Hepatitis A
- Hepatitis B
- Influenza

The Influenza (flu) vaccine is recommended for persons of all ages, especially children ages 6 months to 5 years and adults over 50 years of age. They should be administered yearly from October through February.

Medication Review
As a patient of the Creighton University Campus Pharmacy, you have the option to sit down with a member of the pharmacy staff to discuss your medications and any problems with medications you are taking. You may schedule a medication review free of charge. Contact the pharmacy for more information.

Glucose Meter Education
With so many meters on the market, it’s easy to get confused about the product you use. Ask a member of our pharmacy team to assist you with your meter. They will provide step-by-step instructions as you learn to use your meter correctly and ensure accurate blood sugar measurements.

Transfer your Prescription
If you would like to transfer your prescription refills from another pharmacy, please call the Creighton University Campus Pharmacy at 402.449.4560. You will need to provide the name and location of the pharmacy along with the names and/or prescription numbers of any medications you would like to transfer.

Risk Reduction Program
If you are interested in improving personal health and quality of life, preventing cardiovascular disease and/or managing diabetes please contact 402.280.2797 to learn more about the Diabetes Risk Reduction and Cardiovascular Risk Reduction Programs.
### 2019 PRESCRIPTION DRUG PLANS

<table>
<thead>
<tr>
<th></th>
<th>31-Day Supply Cost</th>
<th>90-Day Supply Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PPO1 PPO2</strong></td>
<td><strong>Creighton Campus Pharmacy</strong></td>
<td><strong>OPTUMRX Network</strong></td>
</tr>
<tr>
<td><strong>Tier 1</strong></td>
<td>$10.00</td>
<td>$22.50</td>
</tr>
<tr>
<td><strong>Tier 2</strong></td>
<td>25% ($100 max)</td>
<td>25% ($300 max)</td>
</tr>
<tr>
<td><strong>Tier 3</strong></td>
<td>35% ($150 max)</td>
<td>35% ($450 max)</td>
</tr>
</tbody>
</table>

We are never too busy to engage our patients in conversation or answer any questions you may have about your health or your medications. We also strive to keep your cost down by finding less expensive options and by utilizing coupons from manufacturers.

Craig I. Kessler, PharmD, RPh
Director, Campus Pharmacy
Creighton University
What are my health care account options and how much can I contribute to them?

Health care accounts can help you pay for certain eligible expenses with pretax dollars.

### Health Flexible Spending Account (FSA)
- **PPO1 and PPO2**
- **What would I use this account for?** Any eligible health care expenses.
- **What is the maximum amount that Creighton and I combined can put in this account?** $2,650 The IRS pretax contribution limit.
- **What does Creighton put in?** Creighton does not contribute to this account.
- **When are the funds available?** Your entire contribution amount is available at the beginning of the year.
- **What happens if I don’t use the money during the year?** Up to $500 in unused funds will roll over automatically to pay for eligible expenses in the following year.
- **Election option** System default is WAIVED if no election is made during annual enrollment; 2018 annual elections do not roll over.

### Health Savings Account (HSA)
- **CCAP**
- **What would I use this account for?** To save for future health care expenses, or expenses you incur today.
- **What is the maximum amount that Creighton and I combined can put in this account?** See chart below.
- **What does Creighton put in?** $500/750 depending on your medical election.
- **When are the funds available?** Your funds are available as they come out of your paycheck and are deposited into your account.
- **What happens if I don’t use the money during the year?** Unused funds will roll over to the next year; you can take HSA funds with you if you leave Creighton University.
- **Election option** An HSA offers flexibility to elect or change your contribution amount at any time during the year; if you contributed to a health spending account in 2018, that election will carry over in 2019.

### Limited Purpose Flexible Spending Account (Limited Purpose FSA)
- **CCAP**
- **What would I use this account for?** You can only use this account for eligible vision and dental expenses.
- **What is the maximum amount that Creighton and I combined can put in this account?** $2,650 The IRS pretax contribution limit.
- **What does Creighton put in?** Creighton does not contribute to this account.
- **When are the funds available?** Your entire contribution amount is available at the beginning of the year.
- **What happens if I don’t use the money during the year?** Up to $500 in unused funds will roll over automatically to pay for eligible expenses in the following year.
- **Election option** System default is WAIVED if no election is made during annual enrollment; 2018 annual elections do not roll over.

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### 2019 HSA CONTRIBUTIONS FOR CCAP PARTICIPANTS

<table>
<thead>
<tr>
<th>Creighton HSA contributions are contingent upon four things:</th>
<th>Creighton Contribution</th>
<th>Employee Maximum Contribution</th>
<th>2019 IRS Max</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Completing SimplyWell HRQ</td>
<td>$500</td>
<td>$3,000</td>
<td>$3,500*</td>
</tr>
<tr>
<td>2. Completing Health Screening</td>
<td>$750</td>
<td>$6,250</td>
<td>$7,000*</td>
</tr>
<tr>
<td>3. Enrolling in the CCAP plan</td>
<td>$750</td>
<td>$6,250</td>
<td>$7,000*</td>
</tr>
<tr>
<td>4. Opening HSA at PayFlex</td>
<td>$750</td>
<td>$6,250</td>
<td>$7,000*</td>
</tr>
</tbody>
</table>

*Add $1,000 if age 55 or older.
PayFlex

The PayFlex Card helps make it easier for you to spend the money in your health care accounts. Use your card at qualified merchants where MasterCard is accepted, and where merchants can process health care cards. This includes doctor and dental offices, hospitals, pharmacies, and hearing and vision care centers. You can also use your card at some discount and grocery stores.

If you don’t use your card to pay for an expense, you can pay for an eligible expense with cash, check or a personal credit card. You can then use features online or through the PayFlex Mobile® app to pay yourself back.

Use the card to pay for eligible expenses allowed under your plan, which generally include:

- Deductibles, copays and coinsurance
- Prescriptions and certain over-the-counter (OTC) items (OTC items will need a written prescription from your doctor.)
- Dental and vision costs

To view the list of common eligible expense items and to learn more, visit: payflex.com

Tips for Flexible Spending Account (FSA) Elections:

• FSA elections must be made each year. The benefits system assumes no election, so if you want to contribute to an FSA, you must log into the system and enter an election dollar amount.

• Remember, FSA elections should be considered carefully as the “use it or lose it” rule does apply.

• Do not use your FSA debit card in 2019 for 2018 expenses. The $500 carryover allows up to $500 of unused money to move and be available to spend in 2019.

  Note: If you have a 2018 expense that is not submitted by Dec. 31, 2018, you must log on to payflex.com to complete an online claim.

• Sign up for debit card notifications through email and/or web alerts to stay up to date on your card transactions.

• Save your receipts in case you receive a “Request for Documentation” letter or see an alert message that further documentation is needed for a card transaction.

• If you receive a “Request for Documentation” letter, you can send your Explanation of Benefits (EOB) statement four ways: upload it to payflex.com; send it through the app, fax it, or mail it in. Note: If you don’t respond to the request, your card may be suspended until you provide the requested documentation or pay back the account.

• If you have any questions regarding your current Health FSA, please contact PayFlex at 800.284.4885 or access your account online at: payflex.com

Tips for CCAP/HSA Participants:

• If you contributed to a health savings account in 2018, that election will carry over in 2019 if you don’t make a change.

• The IRS raised the limit for employee HSAs for 2018 to $3,500/$7,000. If you would like to contribute to this new limit, you will need to make this election; it is not automatic.

• As you are making your annual election for your HSA, please remember to include the $500/$750 contribution made by Creighton if you completed SimplyWell.

Special note for 2018 FSA participants who are planning to switch to CCAP/HSA for 2019: If you wish to have your HSA begin as of Jan. 1, 2019, please be sure all funds are depleted in your Health FSA by Dec. 31, 2018.

HSA and Medicare

Employees over age 65 are eligible to open and contribute to an HSA as long as they are not enrolled in benefits under Medicare (Part A) and are covered by a qualified High Deductible Health Plan (HDHP). Once enrolled in Medicare, you are still eligible to be covered by the qualified HDHP, but you are no longer eligible for HSA contributions.

After the account holder turns 65 or enrolls in Medicare, the tax penalty for non-eligible expenses does not apply, so your HSA can be used to save for retirement and other non-medical expenses, but distributions are still treated as gross income for tax purposes.
What are my dental plan options?

Excellent oral health means more than a pearly-white smile. It means regular dental check-ups and preventive care as well. Remember that you and your dependents can get two dental check-ups per calendar year.

2019 DENTAL PREMIUMS AND EMPLOYER CONTRIBUTIONS

<table>
<thead>
<tr>
<th>EMPLOYEE MONTHLY PREMIUMS</th>
<th>CREIGHTON PREVENTIVE</th>
<th>CREIGHTON BASIC</th>
<th>CREIGHTON BASIC PLUS ORTHO*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$0.00</td>
<td>$9.94</td>
<td>$18.00</td>
</tr>
<tr>
<td>Employee and Spouse</td>
<td>$10.22</td>
<td>$31.54</td>
<td>$45.56</td>
</tr>
<tr>
<td>Employee and Child(ren)</td>
<td>$9.26</td>
<td>$29.48</td>
<td>$42.94</td>
</tr>
<tr>
<td>Family</td>
<td>$19.48</td>
<td>$51.08</td>
<td>$70.50</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CREIGHTON MONTHLY CONTRIBUTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
</tr>
<tr>
<td>Employee and Spouse</td>
</tr>
<tr>
<td>Employee and Child(ren)</td>
</tr>
<tr>
<td>Family</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DENTAL BENEFITS</th>
<th>CREIGHTON PREVENTIVE</th>
<th>CREIGHTON BASIC</th>
<th>CREIGHTON BASIC PLUS ORTHO*</th>
</tr>
</thead>
<tbody>
<tr>
<td>PLAN COVERAGE</td>
<td>IN-NETWORK</td>
<td>OUT-OF-NETWORK</td>
<td>IN-NETWORK</td>
</tr>
<tr>
<td>Type A: Preventive Care</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Type B: Basic Restorative</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>70%</td>
</tr>
<tr>
<td>Type C: Major Restorative</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>50%</td>
</tr>
<tr>
<td>Type D: Orthodontia (children only)</td>
<td>Not Covered</td>
<td>Not Covered</td>
<td>Not Covered</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ANNUAL DEDUCTIBLES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Per-Person Deductible</td>
</tr>
<tr>
<td>Family Deductible</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>BENEFIT MAXIMUMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Benefit Maximum Per Person (Type A, B, and C Services)</td>
</tr>
<tr>
<td>Lifetime Orthodontia Benefit Maximum</td>
</tr>
</tbody>
</table>

*Creighton Basic Plus Ortho is Creighton Basic Dental with orthodontia coverage for dependents up to the age of 19.

Note: If you seek care from an out-of-network dentist, you may incur additional charges.

Which dental plan is right for me?

Creighton Preventive
The Preventive dental plan offers the most basic care covering 100% of your cleanings. If a dental problem arises, while the plan won’t pay, using a MetLife network provider will get you discounts on the services needed.

Creighton Basic
The Basic dental plan offers coverage that works for the majority of participants. Included are your routine cleanings and exams, and help paying for the basic and major restorative procedures like fillings, extractions, crowns and bridges. This plan promotes good dental hygiene through preventive care, and helps cover dental services you may need at a low cost.

Creighton Basic Plus Ortho
The Basic Plus Ortho dental plan offers the same comprehensive coverage as Basic, but also covers orthodontia for dependent children up to age 19. The lifetime orthodontia benefit is $1,500/child.
What are my vision plan options?
Vision exams are as important to your health as your dental cleanings or annual wellness exam with your physician. A comprehensive eye exam can help lead to early detection of diabetes or hypertension. That’s why Creighton’s vision coverage through VSP provides an eye exam annually along with other benefits to help ensure you see clearly.

### 2019 VISION PREMIUMS AND EMPLOYER CONTRIBUTIONS

<table>
<thead>
<tr>
<th>EMPLOYEE MONTHLY PREMIUMS</th>
<th>CREIGHTON MONTHLY CONTRIBUTIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Only</strong></td>
<td><strong>Employee and Spouse</strong></td>
</tr>
<tr>
<td>$3.48</td>
<td>$3.48</td>
</tr>
<tr>
<td><strong>Employee and Spouse</strong></td>
<td><strong>Employee and Child(ren)</strong></td>
</tr>
<tr>
<td>$7.66</td>
<td>$6.26</td>
</tr>
<tr>
<td><strong>Employee and Child(ren)</strong></td>
<td><strong>Family</strong></td>
</tr>
<tr>
<td>$6.26</td>
<td>$10.44</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>DESCRIPTION</th>
<th>COPAY</th>
<th>FREQUENCY</th>
</tr>
</thead>
<tbody>
<tr>
<td>WellVision Exam</td>
<td>Focuses on your eyes and overall wellness</td>
<td>$5</td>
<td>Every 12 months</td>
</tr>
<tr>
<td>Prescription Glasses</td>
<td>Also includes Frame and Lenses benefits</td>
<td>$25</td>
<td>See frame and lenses</td>
</tr>
<tr>
<td><strong>Frame</strong></td>
<td></td>
<td>Included</td>
<td>Every 24 months</td>
</tr>
<tr>
<td>• $130 allowance on a wide selection of frames</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• $150 allowance for featured frame brands</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 20% off amount over your allowance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 70 Costco® frame allowance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Lenses</strong></td>
<td></td>
<td>Included</td>
<td>Every 12 months</td>
</tr>
<tr>
<td>• Single vision, lined bifocal and lined trifocal lenses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Polycarbonate lenses for dependent children</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Lens Enhancements</strong></td>
<td></td>
<td>$55</td>
<td>Every 12 months</td>
</tr>
<tr>
<td>• Standard progressive lenses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Premium progressive lenses</td>
<td></td>
<td>$95–$105</td>
<td></td>
</tr>
<tr>
<td>• Custom progressive lenses</td>
<td></td>
<td>$150–$175</td>
<td></td>
</tr>
<tr>
<td>• Average savings of 20–25% on other lens enhancements</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Contacts (instead of glasses)</strong></td>
<td></td>
<td>$0</td>
<td>Every 12 months</td>
</tr>
<tr>
<td>• $130 allowance for contacts and the contact lens exam (fitting and evaluation)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 15% savings on a contact lens exam (fitting and evaluation)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Diabetic Eyecare Plus Program</strong></td>
<td>Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.</td>
<td>$20</td>
<td>As needed</td>
</tr>
<tr>
<td><strong>Glasses and Sunglasses</strong></td>
<td></td>
<td>$55</td>
<td>Every 12 months</td>
</tr>
<tr>
<td>• Extra $20 to spend on featured frame brands. Go to vsp.com/specialoffers for details</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Retina Screening</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• No more than a $39 copay on routine retinal screening as an enhancement to a WellVision Exam</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Extra Savings</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

YOUR COVERAGE WITH OUT-OF-NETWORK PROVIDERS
Visit vsp.com for details, if you plan to see a provider other than a VSP doctor.

| Exam: up to $45 | Single Vision Lenses: up to $30 | Lined Bifocal Lenses: up to $50 | Contacts: up to $105 |
| Lined Trifocal Lenses: up to $65 | Progressive Lenses: up to $50 | Frames: up to $70 | |

How can a vision plan benefit me?

- **Save money**
  - VSP members save an average of $350 per year.
- **Stay healthy**
  - You’ll get an annual WellVision Exam—the most thorough eye exam.
- **Look great**
  - Access hundreds of frame options for you and your family.
What are my life insurance options?

Some life insurance is provided automatically to you at no cost; other voluntary coverage is available for you to purchase based on the needs of you and your family.

<table>
<thead>
<tr>
<th></th>
<th>Group Life Insurance</th>
<th>Voluntary Life Insurance Employee</th>
<th>Voluntary Life Insurance Spouse</th>
<th>Voluntary Life Insurance Dependent(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual salary x1 rounded to the next $1,000 up to a maximum of $100,000</strong></td>
<td><strong>GUARANTEED ISSUE AMOUNT:</strong> $150,000*</td>
<td><strong>GUARANTEED ISSUE AMOUNT:</strong> $50,000*</td>
<td><strong>GUARANTEED ISSUE AMOUNT:</strong> N/A</td>
<td><strong>GUARANTEED ISSUE AMOUNT:</strong> N/A</td>
</tr>
<tr>
<td></td>
<td>Minimum Coverage: $20,000</td>
<td>Minimum Coverage: $15,000</td>
<td>Minimum Coverage: $2,000</td>
<td>Minimum Coverage: $10,000</td>
</tr>
<tr>
<td></td>
<td>Maximum Coverage: $500,000</td>
<td>Maximum Coverage: $100,000</td>
<td>Maximum Coverage: $10,000</td>
<td>Maximum Coverage: $10,000</td>
</tr>
<tr>
<td><strong>UNITS:</strong></td>
<td>$10,000 increments, not to exceed 5x annual salary</td>
<td>$5,000 increments, not to exceed 50% of employee’s coverage</td>
<td>$2,000 increments up to $10,000 for all enrolled children</td>
<td><strong>LIMITATIONS:</strong> Must be at least 15 days old and less than 26 years of age</td>
</tr>
<tr>
<td><strong>LIMITATIONS:</strong></td>
<td>Benefit reduces at age 70</td>
<td><strong>LIMITATIONS:</strong> Must be under age 70 and not a Creighton employee</td>
<td><strong>LIMITATIONS:</strong> Must be under age 70 and not a Creighton employee</td>
<td><strong>LIMITATIONS:</strong> Must be at least 15 days old and less than 26 years of age</td>
</tr>
</tbody>
</table>

*Guaranteed Issue Amounts apply to new hires or newly eligible employees. If you previously waived coverage, you may apply for coverage subject to underwriting review and requirements.

**Tips for Life Insurance:**

- Life insurance coverage will carry over if you don’t make any elections during open enrollment.
- Open enrollment is a good time to review your designated beneficiary(ies) for all your insurance and retirement benefits.
- During open enrollment, if you are currently enrolled in Voluntary Term Life and your election is below the guaranteed issue amount ($150,000 for employee and $50,000 for spouse coverage), you or your spouse can increase your coverage by one level without underwriting. For example, if you currently have $120,000 of Voluntary Term Life coverage, during Open Enrollment you can increase your coverage by $10,000 to $130,000. If your spouse has $30,000 currently, you could increase their coverage $5,000 to $35,000 for 2019.
- If you are electing additional life insurance for yourself or your spouse for the first time during open enrollment you will be required to provide Evidence of Insurability.**
- **Mutual of Omaha may charge a $90 fee for the medical exam if required for underwriting approval.**

**How do I name a beneficiary?**

Naming a beneficiary is an easy, straightforward process for you and the key people in your life, but it is important to follow the procedure correctly to avoid legal and financial problems.

**What is a beneficiary?**

A beneficiary is the person or entity you name to receive death benefits, including:

- A charity
- Estate
- One person
- The trustee of a trust you’ve set up
- Two or more people

**There are two types of beneficiaries:**

**Primary:** The primary beneficiary receives the proceeds when the insured person dies.

**Contingent:** Also known as the secondary beneficiary. This beneficiary will only receive proceeds if the primary beneficiary has died.

**Review your checklist**

Now is the time to review your checklist of beneficiaries to ensure you have all of your benefits that require a designation covered.

- Group Term Life Insurance
- Voluntary Term Life
- 403b Retirement Plan: Principal/TIAA
- If you are enrolled in the CCAP Plan and have an HSA account

Contact a member of the Benefits team if you have any questions: **402.280.2709**
## What are my disability insurance options?
Disability insurance can provide income protection for you and your family if you can no longer earn a living.

<table>
<thead>
<tr>
<th>Benefits begin after (elimination period)</th>
<th>Short-Term Disability</th>
<th>Long-Term Disability</th>
<th>Long-Term Disability Tax Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td>Benefits begin after (elimination period)</td>
<td>14 days post illness, accident or maternity</td>
<td>90 days post injury or illness</td>
<td>90 days post injury or illness</td>
</tr>
<tr>
<td>Benefit amount</td>
<td>67% of weekly salary</td>
<td>60% of monthly salary</td>
<td>60% of monthly salary</td>
</tr>
<tr>
<td>Maximum benefit period</td>
<td>Up to 11 weeks</td>
<td>Social Security normal retirement age</td>
<td>Social Security normal retirement age</td>
</tr>
<tr>
<td>Maximum benefit</td>
<td>$2,500 per week tax-free benefit</td>
<td>$16,300 per month taxable benefit</td>
<td>$16,300 per month taxable benefit</td>
</tr>
<tr>
<td>Pre-existing conditions exclusion</td>
<td>Disabilities that occur during the first 6 months of coverage due to a condition that existed during the 3 months prior to coverage, are excluded.</td>
<td>Disabilities that occur during the first 12 months of coverage due to a condition that existed during the 3 months prior to coverage, are excluded.</td>
<td>Disabilities that occur during the first 12 months of coverage due to a condition that existed during the 3 months prior to coverage, are excluded.</td>
</tr>
<tr>
<td>Who pays for this benefit?</td>
<td>Employee is automatically enrolled and the premiums are based on the individual employee’s salary. This is paid with after-tax dollars so you can decline at any time.</td>
<td>Employee is automatically enrolled and Creighton pays the cost of this benefit. You are unable to decline enrollment. When a claim is filed, the benefit received is taxable to the employee.</td>
<td>Employee elects to pay for this benefit after-tax through per-pay-period deductions. When a claim is filed, the benefit received is tax-free to the employee.</td>
</tr>
</tbody>
</table>
What are my other benefit options?
We offer several benefit options for you and your family.

Dependent Care Flexible Spending Account (DCFSA)
You can pay for eligible dependent care expenses with pretax dollars, including:
- Adult day care centers
- Babysitters and nannies
- Before-school and after-school programs
- Child day care
- Summer day camp
You can use this account for dependent care expenses incurred so you and your spouse can work, or so your spouse can attend school full time. If your spouse stays home full time, you are not eligible to participate.

Who's eligible
Employees with children under age 13 and anyone who is a dependent under IRS rules, or is mentally or physically incapable of taking care of himself or herself.

Actions you can take
Contribute up to $5,000 per year to the account (or $2,500 if you are married and filing separate tax returns).

ID Watchdog
Every online transaction leaves a fingerprint behind, taking on a life of its own, which can put your credit at risk. Credit monitoring from ID Watchdog helps keep you in the know alerting you to key changes to your credit report(s) activities to your bank accounts and credit cards that might indicate potential fraud.

ID Watchdog, a new Creighton benefit, is a credit monitoring and identity theft protection service. Individual and family plans are available at low monthly rates. Plans include dark web monitoring, USPS change of address registry, social network alerts, solicitation reductions, credit score tracker and much more.

Who's eligible
All benefit-eligible employees are eligible to enroll in this benefit.

Actions you can take
You are only able to enroll in ID Watchdog during Open Enrollment and must remain in the plan for the full year.

MetLaw–Prepaid Legal
You have access to experienced attorneys for many personal legal services and unlimited advice through Hyatt Legal Plans. For $18 per month you receive fully covered legal services for you, your spouse and dependents.

The plan covers:
- Estate planning documents
- Financial matters
- Real estate matters
- Immigration assistance
- Family/elder law services
- Traffic offenses
- Document preparation
- And more

Who's eligible
All benefit-eligible employees are eligible to enroll in this benefit.

Actions you can take
You are only able to enroll in MetLaw during Open Enrollment and must remain in the plan for the full year.
**Retirement Checkup**

Quickly see whether you’re on track to reach your retirement goals, and see which small changes could add up to a big impact. Log in at principal.com to see your personalized Retirement Wellness Score based on your current retirement savings with Principal.

Don’t have an account with Principal? Visit the public Retirement Wellness Planner: secure05.principal.com/pension/public-planner/index.html

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**Principal Milestones**

Principal Milestones, a financial wellness program, helps participants access comprehensive financial education resources all in one place, including student loans, will and legal document preparation powered by ARAG®, Health Savings Accounts, budgeting and more. To get started, visit principal.com/Milestones and check out the holistic financial resources.

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**MyVirtualCoach**

We know planning your retirement is way more fun than saving for it. Who doesn't want to think about trading work for a permanent vacation? But since you do have to save for it, My Virtual Coach is here to help. You’ll answer simple, direct questions instead of wading through pages of forms, making it a lot easier than your average enrollment process. Plus, you’ll have more time to daydream about days on the beach (or whatever you want to do in retirement).

My Virtual Coach can help you:

• Walk through different scenarios as you take steps to begin your retirement journey.
• Answer questions about your contribution, investment decisions and other confusing topics.
• Take immediate action on things like rolling retirement savings over from previous employers’ plans so that everything is in one place.

And the best part? You can do it anytime, anywhere! Visit My Virtual Coach and start counting down to your retirement! principal.com/onthego
What are other important benefits?

Time Off Program
The observance of a University-designated holiday is based on the individual school/department business necessity and the individual requirements of the position.

Established Holidays
• Independence Day
• Labor Day
• Thanksgiving Day
• Day after Thanksgiving
• Christmas holiday break (the University is closed during the period from Christmas Eve through New Year's Day)
• Good Friday
• Memorial Day

Leave of Absence
Family Medical Leave
Family and Medical Leave Act (FMLA) requires covered employers to provide up to 12 weeks of unpaid, job-protected leave to eligible employees for the following reasons:
• for incapacity due to pregnancy, prenatal medical care or childbirth;
• to care for the employee's child after birth, or placement for adoption or foster care;
• to care for the employee's spouse, son, daughter or parent, who has a serious health condition; or
• for a serious health condition that makes the employee unable to perform the employee's job.

You must have been employed for one year and worked 1,040 hours prior to requesting your leave.

Sick Hours
Benefit-eligible staff accrue sick leave hours each pay period based on annual scheduled hours.

Vacation
Benefit-eligible staff accrue vacation hours each pay period based on annual scheduled hours, job level and years of benefit eligible service.

Service Time Off
Eligible employees can volunteer up to 16 hours per academic year (July 1 through June 30) with a Creighton-sponsored event and/or Creighton partnership.

Disability or Non-Qualified Medical Leave
In the event an employee needs to take a leave of absence for an illness, and the employee is ineligible for the Family Medical Leave Act (FMLA), it is within the discretion of the employee's supervisor, administrator or dean to grant an unpaid leave of absence.

Funeral/Bereavement Leave
Up to three working days may be allowed without loss of pay for attending the funeral of an immediate family member.

Military Leave
Policy complies with the Uniformed Services Employment and Re-employment Rights Act of 1994 (USERRA).

Parental Leave
After one year of employment, benefit-eligible faculty and staff are eligible for four weeks of paid parental leave to provide parents with additional flexibility and time to bond with a new child, adjust to their new family situation and provide increased balance to their employment and family obligations.

Career and Development
Tuition Remission
Tuition remission is a waiver of tuition and is available to faculty and staff and their eligible dependents who qualify and are admitted for enrollment at Creighton University. The benefits apply to tuition only; all non-tuition expenses and fees are the responsibility of the student.
• Employees, spouses and IRS tax-dependent children are eligible for 100% tuition remission subject to eligibility requirements.

Tuition Discount Program
• Eligible faculty and staff may be eligible for discounts at local parochial schools.

Additional Development Opportunities
• Internal career mobility program
• Professional development classes and workshops
• Ignatian formation
Employee Assistance Program (Magellan Healthcare)
Creighton's EAP is provided at no cost to you and no election is needed. The EAP offers confidential, solution focused help and resources for all types of life issues and is available 24 hours a day, seven days a week online or by phone.

**Services provided include:**
- Child and elder care services
- Financial consultation services
- Legal consultation services
- Convenience services
- Parenting
- Relationship issues
- Work issues
- Counseling

**Who’s eligible**
All employees, dependents and household members are eligible to participate in this program.

**Actions you can take**
Call **800.424.4831** or visit **magellanhealth.com** for more information.

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**Important Notices**
Additionally, you can find the following legal notices at creighton.edu/hr/benefits

- Medicare Part D–Notice of Credible Coverage
- Premium Assistance under Medicare and the Children's Health Insurance Program (CHIP)
- Newborns' and Mother's Health Protection Act
- Summary of Benefits and Coverage (SBC)
  As a result of the Patient Protection and Affordable Care Act, Creighton University is required to provide standardized Summaries of Benefits and Coverage (SBCs). The SBCs summarize, in a standard format, important information about the University's health plans.

- Availability of Notice of Privacy Practices
  Creighton University's Benefit Program (the “Plan”) maintains a Notice of Privacy Practices that provides information to individuals whose protected health information (PHI) will be used or maintained by the Plan.

- The Women's Health and Cancer Rights Act
- Women's Preventive Care

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**Helpful contact information**

**Dependent Verification Center**
Dependent Verification Service
yourdependentverification.com/plan-smart-info
866.272.7174

**Employee Benefits System**
Benefits Enrollment
Access through MyCreighton
my.creighton.edu | 866.903.8216

**Magellan Health**
Employee Assistance Program
magellanhealth.com | 800.424.4831

**MetLaw/Hyatt Legal Plan**
Legal Services Plan
Access code: GetLaw
info.legalplans.com | 800.821.6400

**MetLife**
Dental Insurance
Group # 307647
metlife.com/mybenefits | 800.942.0854

**PayFlex**
Flex Spending Accounts
Health Savings Accounts
payflex.com | 800.284.4885 | 402.345.0666

**Principal**
Retirement Plan
Plan ID: 615443
principal.com | 800.547.7754

**TIAA (Legacy Plan)**
Retirement Plan
tiaa.org/creighton
800.842.2776 | 402.548.3600

**SimplyWell**
Wellness Portal
Access through MyCreighton
my.creighton.edu | 877.991.9355

**UnitedHealthcare**
Medical and Pharmacy
Group # 714969
myuhc.com | 800.842.5784

**VSP**
Vision Service Plan
vsp.com | 800.877.7195