

## Benefits Questions & Answers

Have a question and not sure who to call? Review the following Q&As for guidance. For more contact information, refer to the Service Provider Directory. Don't see your question below? Call the CU Solutions Center at 866-903-8216.

Question	Answer
What benefits am I eligible for? When am I eligible for benefits? When do benefits become effective?	Go to the HR/Benefits page and click on the Benefit Information Summary to the right side.
How do I enroll for benefits?	Log on to <a href="http://www.cuontheweb.essbenefits.com">www.cuontheweb.essbenefits.com</a> or call the CU Solutions Center within 31 days of your date of hire. If you do not enroll, your next opportunity to gain benefits would be Open Enrollment for the following calendar year.
Who do I call for benefit questions?	For general benefits questions, call the CU Solutions Center. For specific benefit or coverage questions, call the service provider directly. In the unlikely event they are unable to resolve your issue, call 280-2709 and talk a member of the Benefits Team.
I'm newly married and need to: - change my benefit elections* - add my spouse or dependents to the plan* - update my beneficiaries** - change my last name - change my W-4 (tax withholding) or direct deposit form - change my address (address changes are passed electronically to our insurance carriers)	<ol style="list-style-type: none"> <li>1. Call the CU Solutions Center to add your spouse and/or dependents to benefit plans. Also, to update Creighton's records, please complete an Employee Data Form (available in HR or on HR website under Resources/ Forms/Other Benefit Forms) and email to <a href="mailto:humanresources@creighton.edu">humanresources@creighton.edu</a>.</li> <li>3. Forward a copy of your Marriage Certificate to HR/Benefits.</li> <li>4. Complete new beneficiary forms.**</li> <li>5. If your last name has changed, you must bring your new Social Security card to HR/Benefits.</li> <li>6. Both the W-4 and Direct Deposit forms are available on the HR website under Resources/Forms. Print, complete, &amp; intercampus mail <b>to the Payroll Department – Linn Bldg.</b></li> <li>7. Email address changes to <a href="mailto:humanresources@creighton.edu">humanresources@creighton.edu</a>.</li> </ol>
We need to add our new child?	Call the CU Solutions Center <u>within 31 days of the birth or adoption</u> to add your child to the plans for which they need coverage. Also, to update Creighton's records, please complete an Employee Data Form (available in HR or on HR website under Resources/ Forms/Other Benefit Forms) and email to <a href="mailto:humanresources@creighton.edu">humanresources@creighton.edu</a> . In cases of adoption, you must provide a copy of finalized adoption papers to HR/Benefits.
I'm getting divorced; what do I need to do?	Contact Lenora Salts (280-4753) or Judy Gonzales (280-5767) to discuss benefit changes. Also, remember to complete new beneficiary forms** located on the HR/Benefits/Benefit Forms web page.
My child is turning age 19 and will <b>not</b> be in school full time. What do I need to do?	Upon your child's 19 <sup>th</sup> birthday, if they will not be continuing in school full time, they are no longer an eligible dependent. You must call the CU Solutions Center to have their coverage end dated. Coverage for your child will remain in effect through the last day of the month in which they turn 19. As a result of this status change, your child will be eligible for COBRA enrollment. PayFlex will send out the COBRA information.
My child is turning age 19 and will be in school full time. What do I need to do?	Nothing. When the first claims of a year comes in, our medical and dental providers will ask you to verify student status. Please respond to these requests (which will come annually), as failure to do so will result in termination of your child's coverage.

My child is graduating or will no longer be in school full time, or is turning age 25. What do I need to do?	After your child's graduation, the last day of school, or 25 <sup>th</sup> birthday, call the CU Solutions Center to have their dependent status changed. Coverage will run through the end of the month in which they became ineligible.
I want to elect Long Term Disability or elect/increase my Voluntary Life insurance. What do I need to do?	After your new hire enrollment period, you may make changes to these benefits, but underwriting approval will be required. Log on to <a href="http://www.cuontheweb.essbenefits.com">www.cuontheweb.essbenefits.com</a> to choose your new coverage level. You will be asked to complete the required Evidence of Insurability (EOI) application. Call Lenora Salts (280-4753) if you have any questions.
My employment status is changing (full time to part time, or vice versa), how will my benefits change?	Employees who work 20 hours or more per week will remain in a benefit eligible status. If work hours drop below 40 per week, benefits like tuition remission, vacation, sick and holiday accrual will change. A change in salary will affect life insurance, long term disability coverage/premium, and retirement contribution/match.
I have a question about a claim; where do I start?	First, contact the insurance provider directly. If you need a number, see the Service Provider Directory.
I have questions about my benefit deductions.	Contact Lenora Salts (280-4753) or Judy Gonzales (280-5767).
There has been a death and I need help filing a life insurance claim.	Contact Lenora Salts (280-4753).
I'm a new hire and need to get a Prescription filled now. How can my coverage be set up faster?	Once you have completed your online enrollment call the CU Solutions Center and request a "Haste Enrollment". They will work with the providers you need immediate access to, and arrange for faster entry of your eligibility information.
I need to take FMLA or file a disability claim.	Go to the HR website and review the Leave of Absence page under Benefits. Then contact Toni Parsley (280-2913).
I have a question about Tuition Remission.	Refer to Policy 2.2.12 for policy details and eligibility details. If you still have questions, call Sharon Kuhn (280-5841).
When am I eligible to participate in the Retirement/403(b) plan? What do I need to do to enroll?	Employees are eligible to participate in the Retirement Savings Plan upon hire. If you were hired after October 31, 2008, you will log on to Principal's website to enroll. If you were employed prior to that date you can choose to enroll with either The Principal or with TIAA-CREF. To enroll in TIAA, you will need to call Judy Gonzales (280-5767) and make an appointment to complete the enrollment forms; TIAA does not offer online enrollment.
I've been with Creighton for 2 years. How do I get the Retirement Plan Match?	If you are enrolled and contributing to the plan, the match will begin automatically. If you are not enrolled, you need to enroll and decide the percentage you want to contribute. To take full advantage of the 8% match, you will need to contribute 5%. If you do not contribute, you will still receive the minimum 2% match. For more information on the Retirement Plan Match, go to the Human Resources website.
I have a question about my retirement plan.	First, contact your retirement plan provider – The Principal (800-547-7754) or TIAA-CREF (800-842-2776). If they are unable to resolve your question, contact Judy Gonzales (280-5767).
I or a member of my family needs help; what resources are available?	Magellan Health, our Employee Assistance Plan (EAP) provider, can help. Call 24/7 to speak to a knowledgeable representative. See the Provider Directory for phone number and website info.
I am thinking of retiring.	Contact Bill Hill (280-2550) for information and guidance, preferably 6 months before you plan to retire.
I am leaving Creighton. When do my benefits end?	Coverage will run through the end of the month in which your employment ends. COBRA information will be mailed.

\*All Family Status Changes must take place within 31 days of the event date. After that time, you would not be allowed to add your dependent until Annual Enrollment.

\*\*Beneficiary changes may be made at anytime by completing, signing and dating a new form.

# Service Provider Directory

Service Provider	Plan/Service	Website	Customer Service Numbers
CU Solutions Center	General benefit questions	<a href="http://www.cuontheweb.essbenefits.com">www.cuontheweb.essbenefits.com</a>	866-903-8216
United HealthCare	Medical - Group # 714969	<a href="http://www.myuhc.com">www.myuhc.com</a>	PPO: 866-633-2474 CCAP: 800-864-9427
MetLife	Dental - Group # 307647	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>	800-942-0854
WHI - Walgreens Health Initiatives	Prescriptions	<a href="http://www.mywhi.com">www.mywhi.com</a>	800-207-2568
VSP – Vision Service Plan	Vision	<a href="http://www.vsp.com">www.vsp.com</a>	800-877-7195
PayFlex	Flex Spending Accounts	<a href="http://www.mypayflex.com">www.mypayflex.com</a>	800-284-4885 or local 402-345-0666
	COBRA		800-359-3921
First National Bank	Health Savings Acct	<a href="http://www.firstnational.com">www.firstnational.com</a>	866-290-1134
SimplyWell	Health Risk Questionnaire and wellness program tools	<a href="http://www.simplywell.com">www.simplywell.com</a>	877-991-9355
Magellan Health	Employee Assistance Program	<a href="http://www.magellanhealth.com">www.magellanhealth.com</a>	800-424-4831
The Principal	Retirement Plan (new hires) Plan ID: 615443	<a href="http://www.principal.com">www.principal.com</a>	800-547-7754
TIAA-CREF	Retirement Plan Plan ID: 101043 and 101042	<a href="http://www.tiaa-cref.org">www.tiaa-cref.org</a>	800-842-2776 or local 402-548-3600
AAA Nebraska	Membership offering discounted travel, roadside assistance & insurance	<a href="http://www.aaa.com">www.aaa.com</a>	402-938-0081
Creighton Federal Credit Union	Banking Services	<a href="http://www.creightonfederal.org">www.creightonfederal.org</a>	402-280-1709
Benefits Enrollment	Sign up or change benefit elections, or call to get help from a Rep.	<a href="http://www.cuontheweb.essbenefits.com">www.cuontheweb.essbenefits.com</a>	866-903-8216
Other Questions – call a Benefits Team Member	Have a unique question? Insurance provider wasn't able to resolve your issue? Then call Benefits directly:	<a href="http://www2.creighton.edu/hr">www2.creighton.edu/hr</a>	402-280-2709
Associate Director, <u>Benefits – Tammy Biggs</u> <a href="mailto:tbiggs@creighton.edu">tbiggs@creighton.edu</a> 402-280-1405	Judy Gonzales: Retirement Plan, HSA Lenora Salts: Benefit deductions Toni Parsley: FMLA and Disability Bill Hill: Retiree liaison & projects	<a href="mailto:jgonzal@creighton.edu">jgonzal@creighton.edu</a> <a href="mailto:lenorasalts@creighton.edu">lenorasalts@creighton.edu</a> <a href="mailto:tparsley@creighton.edu">tparsley@creighton.edu</a> <a href="mailto:billhill@creighton.edu">billhill@creighton.edu</a>	402-280-5767 402-280-4753 402-280-2913 402-280-2550