



HOUSE STAFF

2020 Benefits Enrollment Guide

You've joined a community of faculty and staff dedicated to our mission of excellence in education, research and the spirit of Creighton. Most employers offer benefits, but Creighton provides benefits that go beyond the paycheck. Our benefits strategy encompasses consumerism, wellness and prevention, and partnerships with experts.

This guide will help you to understand your options and make choices that meet the needs of you and your family.

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When Do My Benefits Begin?

If you are in a benefit eligible position and are scheduled to work at least 20 hours per week (1,040 hours per year), you are eligible for benefits. Coverage begins the first of the month following your hire date, unless your hire date is the 1st, then coverage would begin that day. Enrollment must be completed within 31 days of your hire date. Outside of new hire enrollment, unless you experience a family status change (see page 25), you are locked into your elections until the next open enrollment period, which takes place every fall.

How Do I Enroll?

Enrolling for your benefits is easy and convenient. With one sign-on, you will use your NetID and BLUE password (how you log in to the network, view your email, etc.) to get into the ADP employee and staff Benefits System. Here's how:



Employee
Benefits

STEP 1: Go to my.creighton.edu/#/quicklaunch

STEP 2: Click the Employee Benefits icon

STEP 3: Enter your NetID and BLUE password*

STEP 4: Follow the system instructions to enter your dependents, beneficiaries and sign up

STEP 5: Print or save a confirmation statement

**If you use Firefox or Chrome as your browser, follow the Office 365 instructions to add @creighton.edu after your NetID (ex. abc12345@creighton.edu)*



To Do List:

- ☐ Read this guide/share it with your family to understand the benefits.
- ☐ Decide which plans you need.
- ☐ Enroll soon after your start date.
- ☐ Review and keep your confirmation statement.
- ☐ Participate in Wellness programs.

? Have Questions?

- For help logging in to MyCreighton or technical assistance, call DoIT at **402.280.1111, option 3**
- For help once you are in the Employee Benefits system, please call the Solutions Center at **866.903.8216**, Monday–Friday, 8 a.m.–6 p.m.
- For information about benefits, review our website: creighton.edu/hr/benefits
- If you have detailed questions or a unique situation, email the benefits team in Human Resources at benefits@creighton.edu or call **402.280.2709**
- Also see page 26 of this guide for detailed provider contact information

Creighton's Total Rewards Strategy

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.



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

Information about our additional employee discount programs are available at:
creighton.edu/hr/benefits/additionalbenefits



Medical

UnitedHealthcare (UHC) administers Creighton's self-insured medical and prescription plans.



SimplyWell

New faculty and staff are encouraged to complete the SimplyWell online health questionnaire within 60 days of hire (see page 10 for details) to receive the "with Wellness Credit" premiums shown below or page 5. Make your benefit elections first (see page 2), then log in to SimplyWell through MyCreighton (my.creighton.edu/#/quicklaunch), look for the blue apple and complete the health questionnaire.

2020 MEDICAL PLANS—HOUSE STAFF

	CCAP			PPO2			PPO1		
	CHI Facilities & Physicians	In-Network	Out-of-network	CHI Facilities & Physicians	In-Network	Out-of-network	CHI Facilities & Physicians	In-Network	Out-of-network
DEDUCTIBLE									
Individual	\$2,250*		\$4,750*	\$1,000		\$2,500	\$750		\$2,250
Family	\$4,500*		\$9,500*	\$2,000		\$5,000	\$1,500		\$4,500
COINSURANCE									
Out-of-Pocket	10% after deductible	20% after deductible	40% after deductible	10% after deductible	20% after deductible	40% after deductible	10% after deductible	20% after deductible	40% after deductible
	Individual \$1,250 Family \$2,500		Individual \$5,250 Family \$10,500	Individual \$3,500 Family \$7,000		Individual \$6,500 Family \$13,000	Individual \$2,750 Family \$5,500		Individual \$4,750 Family \$9,500
OUT-OF-POCKET MAXIMUM (includes Deductible and Rx)									
Individual	\$3,500*		\$10,000*	\$4,500**		\$9,000**	\$3,500**		\$7,000**
Family	\$7,000*		\$20,000*	\$9,000**		\$18,000**	\$7,000**		\$14,000**
	CHI Facilities & Physicians	In-Network	Out-of-network	CHI Facilities & Physicians	In-Network	Out-of-network	CHI Facilities & Physicians	In-Network	Out-of-network
Preventive Care Services	0%		40%	0%		40%	0%		40%
Physicians/Specialists	10% after deductible	20% after deductible	40% after deductible	10% after deductible	20% after deductible	40% after deductible	10% after deductible	20% after deductible	40% after deductible
Urgent Care	20% after deductible		40% after deductible	\$50 copay**		40% after deductible	\$50 copay**		40% after deductible
Emergency Room	20% after deductible		40% after deductible	20% after deductible		Deductible + 20%	20% after deductible		
(Non-emergent)	20% after deductible + \$250 copay		40% after deductible + \$250 copay	20% after deductible + \$250 copay		40% after deductible + \$250 copay	20% after deductible + \$250 copay		40% after deductible + \$250 copay
Prescription Drugs	20% after deductible at UHC network pharmacies.			See prescription drug plan for details.			See prescription drug plan for details.		



CHI facilities are: CHI Health Creighton University Medical Center - Bergan Mercy, CHI Health Creighton University Medical Center - University Campus, CHI Health Lakeside, CHI Health Midlands, CHI Health Mercy Council Bluffs, CHI Health Immanuel, CHI Health Nebraska Heart, CHI Health Good Samaritan, CHI Health Richard Young Behavioral Health, Nebraska Spine Hospital, LLC, CHI Health St. Elizabeth, CHI Health St. Francis, CHI Health Missouri Valley.

Facilities with mental health services: CHI Health Immanuel Mental Health Services, CHI Health Mercy Hospital Mental Health Services, CHI Health Richard Young Behavioral Health, Lasting Hope Recovery Center

*All medical and pharmacy benefits apply to deductible and out-of-pocket maximums on the CCAP plan.

**To comply with ACA requirements, medical and pharmacy benefits apply to the PPO 1 and 2 out-of-pocket maximum.

2020 MEDICAL PLAN PREMIUMS—HOUSE STAFF

EMPLOYEE MONTHLY PREMIUMS	CCAP	PPO 2	PPO 1
Employee Only	\$36.28	\$57.48	\$82.75
Employee and Spouse	\$83.00	\$127.58	\$183.78
Employee and Child(ren)	\$66.58	\$103.38	\$149.02
Family	\$113.30	\$173.96	\$250.70

MONTHLY WELLNESS PARTICIPATION CREDIT			
Employee Only	\$10.34	\$16.85	\$24.22
Employee and Spouse	\$23.66	\$37.32	\$53.74
Employee and Child(ren)	\$18.96	\$30.27	\$43.62
Family	\$32.30	\$50.87	\$73.34

EMPLOYEE MONTHLY PREMIUMS WITH WELLNESS CREDIT			
Employee Only	\$25.94	\$40.63	\$58.53
Employee and Spouse	\$59.34	\$90.26	\$130.04
Employee and Child(ren)	\$47.62	\$73.11	\$105.40
Family	\$81.00	\$123.09	\$177.36

CREIGHTON MONTHLY CONTRIBUTION			
Employee Only	\$522.66	\$502.20	\$493.72
Employee and Spouse	\$1,146.42	\$1,103.70	\$1,084.42
Employee and Child(ren)	\$939.46	\$904.04	\$888.62
Family	\$1,563.44	\$1,505.58	\$1,478.68

SimplyWell participants earn a Wellness Credit that reduces medical premiums.
See page 11 for details.

Frequently Asked Questions

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.



Do You Know About These Helpful Services Through UnitedHealthcare?



UnitedHealthcare App

Get your health info, wherever you go.

When you're out and about, the UnitedHealthcare app puts your health at your fingertips. Download it today to get instant access to your health plan details.

Find care.

- Find network care options for doctors, clinics and hospitals in your area.
- Talk to a doctor by video 24/7.
- See reviews and ratings for doctors.

Manage your health plan details.

- Generate and share digital health plan ID cards.
- View claims and account balances.
- Manage prescription drugs and refills.

Anywhere access.

- With the UnitedHealthcare app, you can stay on top of your benefits anywhere you go.

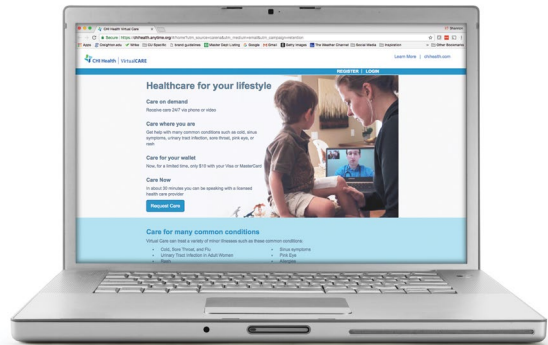
Virtual Visits

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% 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



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.

Does the pharmacy carry OTC products?

Yes, the pharmacy carries a variety of over-the-counter products. If you are looking for a product the pharmacy does not normally keep in stock, we may be able to order it for you. Employees of both CHI and Creighton will receive a 10% discount on already low prices on over-the-counter products.

If you have more questions about the Campus Pharmacy, visit the FAQs at cumcpharmacy.creighton.edu

2020 PRESCRIPTION DRUG PLANS

31-Day Supply Cost		
PPO1 PPO2	Creighton Campus Pharmacy	OPTUMRX Network
Tier 1	\$10.00	\$12.50
Tier 2	25% (\$100 max)	30% (\$100 max)
Tier 3	35% (\$150 max)	40% (\$150 max)

90-Day Supply Cost		
PPO1 PPO2	Creighton Campus Pharmacy	OPTUMRX Network
Tier 1	\$22.50	\$28.00
Tier 2	25% (\$300 max)	30% (\$300 max)
Tier 3	35% (\$450 max)	40% (\$450 max)



"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



The Lifestyle Medicine Clinic
AT CREIGHTON UNIVERSITY

The Lifestyle Medicine Clinic at Creighton University

Creighton University is committed to promoting and encouraging a healthy environment for students, faculty and staff.

The purpose of this service is to provide a progressive and unique employee health program aimed to prevent, treat and/or reverse chronic illness through the promotion of healthy lifestyle behaviors (lifestyle medicine). This program strives to improve health and quality of life, reduce health risks and contain costs associated with chronic disease.

To be eligible for the Lifestyle Medicine Program, participants must meet all of the following criteria:

- Employee of Creighton University
- Enrolled in Creighton University's health care benefit plan
- Have an existing diagnosis of diabetes, pre diabetes, high blood pressure or high cholesterol (or any combination thereof)
- Use the Creighton University Clinic Pharmacy for prescription medications
- Participate in the SimplyWell Health Screening

What are some of the program benefits?

- Receive a comprehensive lifestyle evaluation and a personalized lifestyle medicine program including lifestyle prescriptions for nutrition, physical activity, sleep, stress and weight loss or tobacco/alcohol use (if needed).
- Receive assistance with the coordination of your health care needs, personalized education and medication therapy optimization by a pharmacist.

- Receive cardiovascular risk assessment and monitoring throughout the program via blood pressure, heart rate, blood glucose, cholesterol and body mass index measurements.

Creighton will pay for participant's medications that lower blood pressure, cholesterol or blood sugar. Group diabetes education courses are available and each participant will receive a home blood pressure monitor (if diagnosed with hypertension).

If you want to learn more or are interested in signing up please contact:

Nicole D. White, PharmD, CDE
Associate Professor, Pharmacy Practice
402.280.2797 | nicolewhite@creighton.edu

If you have met the eligibility criteria for this program and are not part of the Omaha campus, please call Nicole White to discuss your options to participate.



Important Notices

Your HIPAA Privacy Rights

Under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), you are entitled to know about how Creighton and our benefit providers use personal medical information about you and your covered dependents. Creighton is committed to protecting the privacy of your personal information and will disclose information about you only under limited circumstances.

For a full description of your rights and the terms under which Creighton and Creighton's benefit providers may disclose personal medical information, please refer to your health plan SPD or to the HIPAA Privacy Notice on Creighton's Office of Research and Compliance Services website:

creighton.edu/researchcompliance/irb/hipaa/index.php

Women's Preventive Care

Creighton University qualifies under the religious employer exemption, so UnitedHealthcare will continue to administer coverage and payment for covered preventive care medications and services through a Contraceptive Services Only plan. Enrollment in this separate policy is required (once you're enrollment in the Creighton plan is set up/you have cards) and can be requested by calling **866.802.8602**. Upon enrollment, plan materials and a separate ID card will be mailed to the participant's home.

The Affordable Care Act required coverage of FDA-approved contraceptive methods for women at 100%, without charging a copayment, coinsurance or deductible, when filed at a network pharmacy. Therefore, Tier 1 contraceptives will be available at no cost to women who remain covered or enroll in the Contraceptives Services Only plan.

The Women's Health and Cancer Rights Act

As required by the Women's Health and Cancer Rights Act of 1998, each medical plan provides the following medical and surgical benefits with respect to mastectomy:

- Reconstruction of the breast on which the mastectomy has been performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Prostheses and treatment of physical complications of all stages of the mastectomy, including lymphedema.

These services must be provided in a manner determined in consultation with the attending physician and the patient. This coverage may be subject to annual deductibles and coinsurance applicable to other such medical and surgical benefits provided under the plan.



Other 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 Children's Health Insurance Program (CHIP)**
- **Newborns' and Mothers' 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.

Dependent Verification Notice

In an effort to meet the University's fiduciary responsibility for our self-insured medical, dental and vision plans, Creighton has partnered with ADP Benefit Service's Dependent Verification Center to independently manage the process of verifying eligibility for all enrolled dependents. If you enroll a spouse/dependent(s) on the plans you will be sent a letter

requesting documents such as a government issued marriage license/certificate, birth certificates (listing parent's names) for children, or other acceptable documents that validate current relationship(s). The letter will list document options, explain how to complete the verification and where to go with questions. Your attention and timely response to the request will ensure your dependents remain covered.



SimplyWell

At Creighton University, we are committed to our employees' overall health—physical, mental, emotional, financial and spiritual. Grounded in the Jesuit fundamental of *cura personalis* (care of the whole person), Creighton aims to provide you with the resources to help you achieve good health and well-being. That is why you're invited to participate in SimplyWell, an interactive program to help you take the first step toward better well-being.

Who Can Participate?

All benefit eligible faculty and staff are invited to start the wellness program.

Confidentiality

SimplyWell has been designed, developed and implemented with leading technology to support full compliance with all applicable federal and state privacy laws, including HIPAA. Health professionals from Healthbreak or SimplyWell may contact you regarding programs that may benefit your health. These programs are voluntary.

Awareness

Participating helps you improve your health and earn rewards. Complete your Member Health Assessment and Biometric Health Screening to earn the wellness discount on your monthly medical premiums.

Member Health Assessment (MHA)

The MHA asks questions about specific lifestyle habits. Your MHA responses are analyzed to show your risk level and generate a Health Index. You can complete your MHA online when prompted during registration.

Biometric Screening Options

Visit Your Own Doctor

Select this option during the enrollment process and download the form provided. Please follow the instructions on the form and ensure it is fully completed prior to submitting. Incomplete forms will not be accepted.

Visit a Quest Patient Service Center

You'll select this option when signing up for your screening and it will allow you to search the local location and select the date you'd like to schedule your screening.

Earn Rewards

Engaging in the SimplyWell program is how you earn reward opportunities. Some of the many ways you can earn rewards include attending a health screening, participating in wellness challenges and more. SimplyWell has something for everyone.

Engagement Reward

Enroll in SimplyWell and complete the Member Health Assessment (MHA), and complete the biometric screening to earn the wellness credit on your monthly medical premiums.

Wellness Drawings

After completing your MHA and health screening you can continue to earn points throughout the year.

Here are the activities that you can participate in to earn points:

- Member Health Assessment
- Health Screening
- Preventive Care Compliance
- Health Metric Bonus
- Lifestyle Outreach
- Articles/Videos
- 250K Step Milestone
- Employer Challenges
- Peer Challenges
- Healthy Events (Wellness challenges, healthy lifestyle classes and seminars, donating blood and more)

How Do I Contact Customer Service?

Call toll-free: 888.833.5828

Hours:

Monday–Thursday: 7 a.m.–7:30 p.m. (CT)

Friday: 7 a.m.–6 p.m.

Questions? Contact the Wellness Team at wellness@creighton.edu or 402.280.5721.





SimplyWell: A Tool to Manage Your Health, Reduce Medical Premiums and Earn Rewards

Creighton University is proud to offer a wellness program to help all faculty and staff reach or maintain optimal health. Your health is important to you, your family and to Creighton.

Participation (see below for completion steps) comes with rewards including reduced medical plan premiums. Plan now to complete the SimplyWell online health questionnaire and screening to receive these monthly credits:

MONTHLY WELLNESS PARTICIPATION CREDIT			
Employee Only	\$10.34	\$16.85	\$24.22
Employee and Spouse	\$23.66	\$37.32	\$53.74
Employee and Child(ren)	\$18.96	\$30.27	\$43.62
Family	\$32.30	\$50.87	\$73.34

For more information, review the Wellness Program Guide at:

creighton.edu/fileadmin/user/health/wellness-council/docs/SimplyWell/SimplyWellGuide.pdf

SimplyWell is a medically based online tool that is private, secure and HIPAA compliant. Results from the questionnaire and Member Health Assessment (MHA), will be available to view 3–5 business days after your screening appointment. If you have questions while completing your SimplyWell questionnaire or scheduling your MHA, please contact SimplyWell customer service at 888.833.5828.

SimplyWell: How to Register

How to Register Via Mobile Device

Step 1

Download the mobile app by searching “SimplyWell” in the App Store or Google Play.

Step 2

Select Register.

Step 3

Enter your identifier: Date of Birth (mmddyyyy) + the last 4 digits of Social Security number.

Step 4

Enter “Creighton” as your registration code.

Step 5

Follow the prompts to complete your registration.

How to Register Via Desktop Computer

Step 1

Go to MyCreighton at doit.creighton.edu/email-accounts/blue-accounts/quick-launch.

Step 2

Select the apple icon (SimplyWell).

Step 3

Enter your Creighton Net ID (NetID@creighton.edu) and BLUE Password and click Login.

Step 4

Follow the prompts to complete your registration and to sign up for your health screening.

Sync your device

To sync your app or device:

- Select the Preference icon in the top right corner.
- Select Apps & Devices.
- Select the + icon.
- Follow the prompts to sync your app or device.



Creighton's dental plan is administered by MetLife. Our plan offers you three levels of coverage designed to meet your dental needs. You can choose to receive dental care from any provider, but you can maximize your opportunity to save by using a dentist participating in the MetLife provider network. Log in to metlife.com/mybenefits to search for a provider near you.

MetLife does not issue dental cards. Tell your dentist you have coverage under MetLife and they will verify eligibility and coverage levels for you and your eligible dependents directly with MetLife. Coverage levels are based on the plan you elect and the type of service received.

2020 DENTAL PREMIUMS AND EMPLOYER CONTRIBUTIONS

EMPLOYEE MONTHLY PREMIUMS	CREIGHTON PREVENTIVE	CREIGHTON BASIC	CREIGHTON BASIC PLUS ORTHO
Employee Only	\$0.00	\$10.04	\$18.54
Employee and Spouse	\$10.32	\$31.86	\$46.94
Employee and Child(ren)	\$9.36	\$29.78	\$44.24
Family	\$19.68	\$51.60	\$72.62
CREIGHTON MONTHLY CONTRIBUTIONS			
Employee Only	\$14.20	\$26.06	\$25.84
Employee and Spouse	\$14.38	\$30.92	\$30.26
Employee and Child(ren)	\$14.36	\$30.48	\$29.86
Family	\$14.54	\$35.36	\$34.30

DENTAL BENEFITS	CREIGHTON PREVENTIVE		CREIGHTON BASIC		CREIGHTON BASIC PLUS ORTHO	
PLAN COVERAGE	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Type A: Preventive Care	100%	100%	100%	100%	100%	100%
Type B: Basic Restorative	Not Covered	Not Covered	70%	50%	80%	50%
Type C: Major Restorative	Not Covered	Not Covered	50%	50%	50%	50%
Type D: Orthodontia	Not Covered	Not Covered	Not Covered	Not Covered	50%	50%
ANNUAL DEDUCTIBLES						
Per-Person Deductible	\$0	\$0	\$50	\$150	\$35	\$150
Family Deductible	\$0	\$0	\$150	\$300	\$125	\$300
BENEFIT MAXIMUMS						
Annual Benefit Maximum Per Person (Type A, B, and C Services)	\$500	\$500	\$1,500	\$1,500	\$1,500	\$1,500
Lifetime Orthodontia Benefit Maximum	Not Covered	Not Covered	Not Covered	Not Covered	\$3,000	\$3,000

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



Vision

Our vision plan is provided by Vision Service Plan (VSP).



Why choose VSP? Because your eyes are amazing; and VSP will treat them amazingly well. Here's how:

- **Personalized care:** VSP's private-practice doctors will take the time to get to know your eyes and deliver the best overall care.
- **More choices:** The right doctor, right around the corner. VSP will help you find a nearby doctor. You'll love your choices—in eyewear, doctors and locations.
- **Great value and savings:** You'll get more than the basics—and at a great price. From thorough coverage to personalized care, you get more for your money with VSP.
- **Well Vision Exams®:** No quick eye checks; you'll get true Well Vision Exams. VSP doctors will look for vision problems and signs of other health conditions

Visit vsp.com to verify your benefits and look up participating providers. VSP does not issue cards, so tell the provider you have coverage under VSP and they will verify your eligibility and benefits directly with VSP. VSP guarantees service from VSP doctors only.

2020 VISION PREMIUMS AND EMPLOYER CONTRIBUTIONS

EMPLOYEE MONTHLY PREMIUMS	
Employee Only	\$3.66
Employee and Spouse	\$8.04
Employee and Child(ren)	\$6.58
Family	\$10.96

CREIGHTON MONTHLY CONTRIBUTIONS	
Employee Only	\$3.66
Employee and Spouse	\$8.04
Employee and Child(ren)	\$6.58
Family	\$10.96

BENEFIT	DESCRIPTION	COPAY	FREQUENCY
WellVision Exam	Focuses on your eyes and overall wellness	\$10	Every calendar year
Prescription Glasses		\$25	See frame and lenses
Frame	<ul style="list-style-type: none"> • \$180 allowance for a wide selection of frames • \$200 allowance for featured frame brands • 20% savings on the amount over your allowance • \$100 Costco® frame allowance 	Included in Prescription Glasses	Every other calendar year
Lenses	<ul style="list-style-type: none"> • Single vision, lined bifocal and lined trifocal lenses • Polycarbonate lenses for dependent children 	Included in Prescription Glasses	Every calendar year
Lens Enhancements	<ul style="list-style-type: none"> • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average savings of 20–25% on other lens enhancements 	\$0 \$95–\$105 \$150–\$175	Every calendar year
Contacts (instead of glasses)	<ul style="list-style-type: none"> • \$180 allowance for contacts; copay does not apply • Contact lens exam (fitting and evaluation) 	Up to \$60	Every calendar year
Diabetic Eyecare Plus Program	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.	\$20	As needed
Extra Savings	Glasses and Sunglasses <ul style="list-style-type: none"> • Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details • 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam 		
	Retina Screening <ul style="list-style-type: none"> • No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam 		
	Laser Vision Correction <ul style="list-style-type: none"> • Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities 		

YOUR COVERAGE WITH OUT-OF-NETWORK PROVIDERS

Get the most out of your benefits and greater savings with a VSP network provider. Call Member Services for out-of-network plan details.



Savings and Spending Accounts



Simplify

Life is filled with unexpected expenses. Creighton University's variety of reimbursement and savings account options let you set aside pre-tax dollars to make your health and childcare expenses more affordable.

Flexible Spending Account Overview

A Flexible Spending Account (FSA) allows you to budget and save for qualified medical expenses incurred over the course of your plan year. Dollars invested in an FSA are tax-free. That makes an FSA a great tool for saving money, especially when big expenses are anticipated. [Why Participate in a Flexible Spending Account?](#)

Immediate Tax Savings

What is an FSA? A Flexible Spending Account (FSA) lets employees take home a larger paycheck by reducing their taxable income. Employees enrolled contribute tax-free dollars into an account that can be used throughout the year on qualified medical, dental and vision or qualified dependent care expenses — reducing out-of-pocket costs.

We offer three different types of accounts: A Medical FSA that covers general-purpose health expenses; a Limited Medical FSA that covers qualifying dental, and vision care expenses and can also be paired with a High-Deductible Health Plan (HDHP) and a Health Savings Account (HSA); and a Dependent Care FSA that lets participants save money on day care expenses for children up to age 13 or a disabled spouse or dependent of any age.

Health Savings Account Overview

A Health Savings Account (HSA) lets you make the most of your earnings by setting aside tax-free dollars for medical, dental and vision expenses. HSAs are individually owned and provide a triple-tax advantage. You can deposit money tax-free until you use it, and your withdrawals are tax-free when used on eligible expenses. [Why Participate in a Health Savings Account?](#)

RESOURCES

[Eligible Expense List](#)

[HSA Calculator](#)

[Benefits Mobile App Video](#)

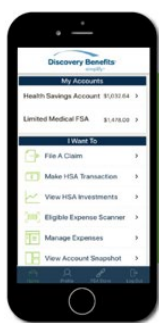
[Flexible Spending Employee Guide](#)

[FSA Tax Savings Calculator](#)

[FSA Calculator](#)

Investing

We make it easy to invest by offering a low HSA investment threshold. Once your HSA reaches that amount, you're able to invest in interest-bearing accounts or mutual funds without ever leaving your online account. View your investment options at DiscoveryBenefits.com/hsainvestments.



DOWNLOAD THE APP FOR FREE ON APPLE
AND ANDROID SMARTPHONES AND TABLETS



\$500 Carryover Provision

All FSAs have a use-it-or-lose-it rule. However, Creighton adopted an IRS provision that allows Health Care FSA and LPFSA plan participants to roll over up to \$500 into the next plan year. This means if you don't spend all of your Health Care FSA or LPFSA money, you can use it in the following plan year. If you have more than \$500 in unclaimed funds remaining, that money will be lost after the end of the plan year. The \$500 carryover does NOT apply to the Dependent Care FSA.



The Discovery Benefits Card

The Discovery Card helps make it easier for you to spend the money in your health care accounts. Use your card at qualified merchants where Visa 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 Discovery Benefits 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

If the card is swiped at a merchant that meets the IRS' 90% rule, you may need to provide that documentation to show the expense is eligible.

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

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.



Health Savings Account (HSA) for CCAP

A major benefit to enrolling in CCAP is access to an HSA where you contribute pre-tax dollars to pay for expenses. And, if you complete the SimplyWell health questionnaire and screening, Creighton will contribute to your HSA account! Money contributed to this account continues to grow year after year and will always remain tax-free if used for medical, dental or vision expenses.

2020 HSA CONTRIBUTIONS FOR CCAP PARTICIPANTS

Creighton HSA contributions are contingent upon four things: 1. Completing SimplyWell MHA 2. Completing Health Screening 3. Enrolling in the CCAP plan 4. Opening HSA at Discovery Benefits		Creighton Contribution	Employee Maximum Contribution	2020 IRS Max
	Employee Only	\$500	\$3,050	\$3,550*
	Employee and Spouse	\$750	\$6,350	\$7,100*
	Employee and Child(ren)	\$750	\$6,350	\$7,100*
	Family	\$750	\$6,350	\$7,100*

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

Other important facts include:

- Creighton will pay the account fees for active faculty and staff enrolled in the CCAP plan.
- Enrollees are mailed a welcome packet from Discovery Benefits to open the HSA account through discoverybenefits.com. If you have questions, contact Customer Service at **866.451.3399**.
- HSA funds used for expenses not related to health care (eligible medical, dental or vision expense) are subject to a 20% tax penalty.
- Your HSA funds can be used for over-the-counter drugs and medicines such as allergy medicine, antacids, cold medicine and pain relievers, but only if a prescription is obtained prior to the purchase.

CREIGHTON CONTRIBUTION

Coverage Effective Date	EE Only	Family
January–March	\$500.00	\$750.00
April–June	\$375.00	\$562.50
July–September	\$250.00	\$375.00
October–December	\$125.00	\$187.50

Depending on your date of hire and when your coverage becomes effective will determine the Creighton contribution into your account. Please see the prorated schedule for more details.





Creighton Provided Benefits

As a benefit eligible faculty and staff, the University provides you with certain basic coverages at no cost.



Group Life and AD&D Insurance

The University pays for a policy equal to one times your annual salary to a maximum of \$100,000 with Mutual of Omaha. Per IRS requirements, coverage amounts over \$50,000 are subject to automatic withholding for Group Term Life taxation, which is shown on your pay stub as "NC GTL Income". Designate beneficiaries online when you enroll for benefits. All faculty and staffs are encouraged to review and update beneficiary information during Open Enrollment, but changes can be made at any time.

Disability Benefits

If you're sick or injured and unable to work, how will you pay bills once your sick days run out? A lengthy disability can be devastating, and is more common than you think. It can result in a loss of income, independence and financial security. Consider how long your savings would pay for:

- Mortgage or rent
- Credit cards and other debts
- Health care
- Groceries
- Utilities
- Car payments
- Other transportation
- Clothing

Your ability to earn an income may be your most important asset. People don't think twice about insuring their home, car or health, but many do not recognize the need to insure their income. Creighton offers both short and long term disability coverage through Mutual of Omaha that pays benefits when you're sick or hurt and can't work. It also gives you piece of mind so you can recover faster and return to work sooner.

Long-Term Disability Insurance

This coverage provides a taxable benefit of 60% of your base monthly salary following a 90-day elimination period. Creighton provides this coverage through Mutual of Omaha automatically for all benefit eligible faculty and staffs. Pre-existing conditions do apply so consult the Benefits Summary found on the HR/ Benefits website. "Tax Choice" gives you the option to pay the full LTD premium now with after-tax dollars in order to receive tax-free benefits should you file a claim. If you are considering this option, call Human Resources with questions.

What Are My Benefits? (See the chart below)

Additional benefits include:

- No medical questionnaire is needed; guarantee issue annual enrollment.
- Coverage continues at no cost to you while you are receiving benefits.
- Partial disability benefits reward you for returning to work part-time.
- Benefits are paid to your beneficiary in the event of your death.

What do these benefits cost?

- Short-term premiums are individualized, based on your salary.
- When you enroll in benefits you will see the per pay period cost.
- Long-term disability premiums are paid for by Creighton (except Long-Term Disability Tax Choice).

How do I enroll?

- You will be automatically enrolled in both long and short-term disability.
- When you enroll for your other benefits, if you wish to decline short-term disability coverage, choose "No Coverage".
- Short-term disability is paid for with after-tax dollars so you can decline coverage at any time.
- Long-term coverage is free and you cannot decline enrollment.

	Short-Term Disability	Long-Term Disability	Long-Term Disability Tax Choice
Benefits begin after (elimination period)	14 days post illness or First Day confinement* for hospitalization and maternity	90 days post injury or illness	90 days post injury or illness
Benefit amount	67% of weekly salary	60% of monthly salary	60% of monthly salary
Maximum benefit period	Up to 11 weeks	Social Security normal retirement age	Social Security normal retirement age
Maximum benefit	\$2,500 per week tax-free benefit	\$16,300 per month taxable benefit	\$16,300 per month taxable benefit
Pre-existing conditions exclusion	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.	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.	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.
Who pays for this benefit?	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.	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.	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.

**Definition of First Day Confinement: If you are hospital confined due to the injury or sickness that caused your disability, the elimination period does not apply and benefits begin on the first day of confinement. If you receive outpatient surgery and we determine your recovery from that surgery requires you to be disabled for a minimum of five calendar days, benefits begin on the day of the outpatient surgery. Hospital Confined means a medically necessary inpatient hospital stay of 24 consecutive hours or more for the purpose of receiving any type of medical service. Outpatient Surgery means a medically necessary surgical procedure performed on an outpatient basis in a medical facility or hospital.*

Voluntary Term Life and AD&D Insurance

To provide added financial stability, Creighton offers a voluntary term life insurance option for you, your spouse and your child(ren). This plan offers coverage at group rates with after-tax payroll deductions.

You can enroll at any time, but enrollment after your new hire election period will require completion of an Evidence of Insurability form and subsequent underwriting approval. Benefits are effective the first of the month following your hire date or when granted approval after underwriting review. Should you wish to apply for additional coverage,

go to Mutual of Omaha's website at mutualofomaha.com/eoi. When asked, specify **Group G000 20W8**.

Rates increase as you age. Spouse coverage is limited to half of the Faculty and staff's election; if you elect \$60,000 of coverage, your spouse could elect up to \$30,000 of coverage. You must elect coverage in order to elect spouse or dependent coverage. If both spouses work for Creighton, dual coverage is NOT allowed (you cannot cover your spouse, and they cannot cover you).

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

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

DEPENDENT LIFE

Dependent Life Insurance

For dependent child(ren), from the age of 15 days old up to age 26, coverage ranges from \$2,000 to \$10,000. Premium are not based on the number of children covered, so you can cover one or more children for the same cost per pay period. Underwriting is not required for dependents.

Maximum Coverage	Biweekly Cost Per Pay Period	Monthly Cost Per Pay Period
\$2,000	\$0.09	\$0.18
\$4,000	\$0.18	\$0.36
\$6,000	\$0.27	\$0.54
\$8,000	\$0.36	\$0.72
\$10,000	\$0.45	\$0.90

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 2020.**
- 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.



Employee Assistance Program

Creighton provides an excellent Employee Assistance Program (EAP) to support you and your immediate family members with situations that can affect work or personal life.

A Confidential and Important Resource

Our EAP program provides useful tools and resources that can help make the most out of your day or guide you through a difficult time. All confidential and at no cost to you and your family, our program offers up to eight counseling sessions per need, per year. Some of the topics we can help with include:

- **Resiliency**—Overcoming stress and crisis at home and at work.
- **Emotional wellness**—Grief, loss, addiction, depression, anxiety and other mental disorders.
- **Workplace success**—Career goals, team conflict, crisis, management support.
- **Wellness and balance**—Work-life balance, stress, relaxation, personal well-being.
- **Personal and family goals**—Relationship, children and teen or aging loved ones, health and wellness, or changes in finances or personal situations.

From simple questions like which child or elder care facility might be best for your family, to more difficult issues like finding support after the loss of a loved one, our program is there to work with you and offer suggestions, options and information.

Additional Resources and Information

Work-Life Services

Access to tools, resources and experts who can help with many of the day-to-day things that can happen in life.

Legal and Financial Consultation

Your program offers you quick and confidential access to help with legal or financial questions and services you may need. Legal and financial experts are available to help with any questions you may have, or access the online library for helpful tools and resources.

Log in to magellanascent.com or call 800.424.4831.



Introducing the Clickotine app

Clickotine is an innovative program that uses clinically driven app technology to help you create and stick to a quit plan and overcome nicotine cravings.

Clickotine includes these key features:

- **Personalized messaging:** Receive personal messages that keep you on track toward your quit goal.
- **Controlled breathing:** Monitor and control your breathing—an effective way to reduce nicotine withdrawal symptoms.
- **Real-time social support:** Post comments and share encouragement with others trying to quit.
- **Replacement distractions:** Get help diverting cravings to healthier actions.
- **Money saved:** Track how much money you've saved since your quit date—a powerful motivator for quitting.

Ready to get started?

1. Log in to magellanascent.com
2. Click on the Smoking Cessation Program tile
3. Follow the steps to create your account and you're on your way to quitting smoking—that's it!



Identity Monitoring

Every purchase leaves a footprint behind, taking on a life of its own, which can put your identity at risk. ID Watchdog's advanced identity monitoring scours billions of public records to search for signs of potential identity theft.

- We include subprime loan monitoring so we can alert you if we detect easy-to-obtain loans opened in your name, like payday loans that can be indicators of possible identity theft.
- We monitor the Dark Web for your personal information, scanning websites, chat rooms, and other forums known for trafficking stolen personal and financial information.
- We check the USPS National Change of Address Registry to help you detect theft sooner in case thieves reroute your mail to a new address.

Credit Monitoring Services

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) and activities to your bank accounts and credit cards that might indicate potential fraud.

Depending on your plan:

- Receive daily or monthly Equifax® 1-bureau credit reports
- Get a yearly Equifax® 3-bureau credit report
- Pull your VantageScore® credit score daily or monthly

What You Need to Know

The credit scores provided are based on the VantageScore® 3.0 model. For 3-bureau VantageScore credit scores, data from Equifax®, Experian®, and TransUnion® are used respectively. Any one-bureau VantageScore uses Equifax® data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your credit worthiness.

Plan Design

Your plan includes:

- Advanced Identity Monitoring
- USPS National Change of Address Registry
- Dark Web Monitoring
- Subprime Loan Monitoring
- High-Risk Application and Transaction Monitoring

Advanced Tools

- Threshold Alerts
- Mobile App
- Registered Sex Offender Reporting and Notifications
- Social Network Alerts
- National Provider Identifier (NPI) Alerts
- Lost Wallet Vault
- Solicitation Reductions

Platinum Plan Credit Features	
Credit Monitoring	3-bureau
Credit Report	1-bureau (Daily) 3-bureau (Annually)
Credit Score	1-bureau (Daily) 3-bureau (Annually)
Credit Score Tracker	1-bureau (Daily)
Online Credit Report Lock (targeted for 2019)	1-bureau

1 bureau = Equifax; 3 bureau = Equifax, Experian, TransUnion

Platinum Plan Pricing (Monthly)	
Individual (includes 1 child under 18)	\$8.50
Employee + Family	\$16.50



Retirement Plan

The Creighton University 403(b) Retirement Plan provides faculty and staff an opportunity to save and invest for retirement now.



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 ARAC®, Health Savings Accounts, budgeting and more. To get started, visit principal.com/Milestones and check out the holistic financial resources.

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.



Whether you're checking up on you retirement balance, changing your contributions or adjusting your investments; managing money on-the-fly is as good as done with the Principal App.



Get started: principal.com/Welcome



Manage your contribution: principal.com/login



Update your notification preferences: principal.com/login



Review/designate beneficiary: principal.com/beneficiary



Webinars: principal.com/learnnow



Financial wellness: principal.com/milestones



My Virtual Coach: principal.com/myvirtualcoach-checkup



Nearing retirement: principal.com/retire

Upon hire you may enroll and elect to contribute a portion of your compensation on a pre-tax basis. Any contributions you make to the plan are completely voluntary; you decide whether or not to contribute to the plan and how much to contribute. Except for students, all faculty and staff are eligible to participate.

- You can enroll online and check account balances at principal.com or by calling 800.547.7754.
- Contribute up to 90 percent of eligible compensation (subject to IRS limits: \$19,500 deferrals, \$6,500 catchup deferrals, and \$280,500 eligible compensation for 2020.)
- Pre-tax and after-tax (Roth) contribution options available.





MetLaw®

Finding an affordably priced lawyer to represent you when you have trouble with creditors, buy or sell your home, or even prepare your will can be a challenge.

Now there's a smart, simple, affordable solution—MetLaw®, administered by Hyatt Legal Plans. MetLaw is a legal services plan that provides legal representation for you, your spouse and dependents at a priced that won't break your budget.

You'll have a nationwide network of more than 12,000 participating Plan Attorneys from which to choose. Plan Attorneys have met stringent selection criteria and have an average of 24 years or more of legal experience. Plan Attorney assistance includes covered legal services, consultations on the telephone, in-person consultations, document preparation, and representation for many frequently needed personal legal matters.

MetLaw provides you and your family with fully covered legal services throughout the year at a low group rate of \$18 per month (\$9 bi-weekly; after-tax). To make it even easier, when you use a Plan Attorney for covered services, there are:

- No deductibles
- No co-payments
- No waiting periods
- No claims forms
- No limits on usage

What's more, you'll also have someone to turn to for unexpected legal matters. With MetLaw, you can receive legal advice and fully covered legal services for a wide range of personal legal matters, including:

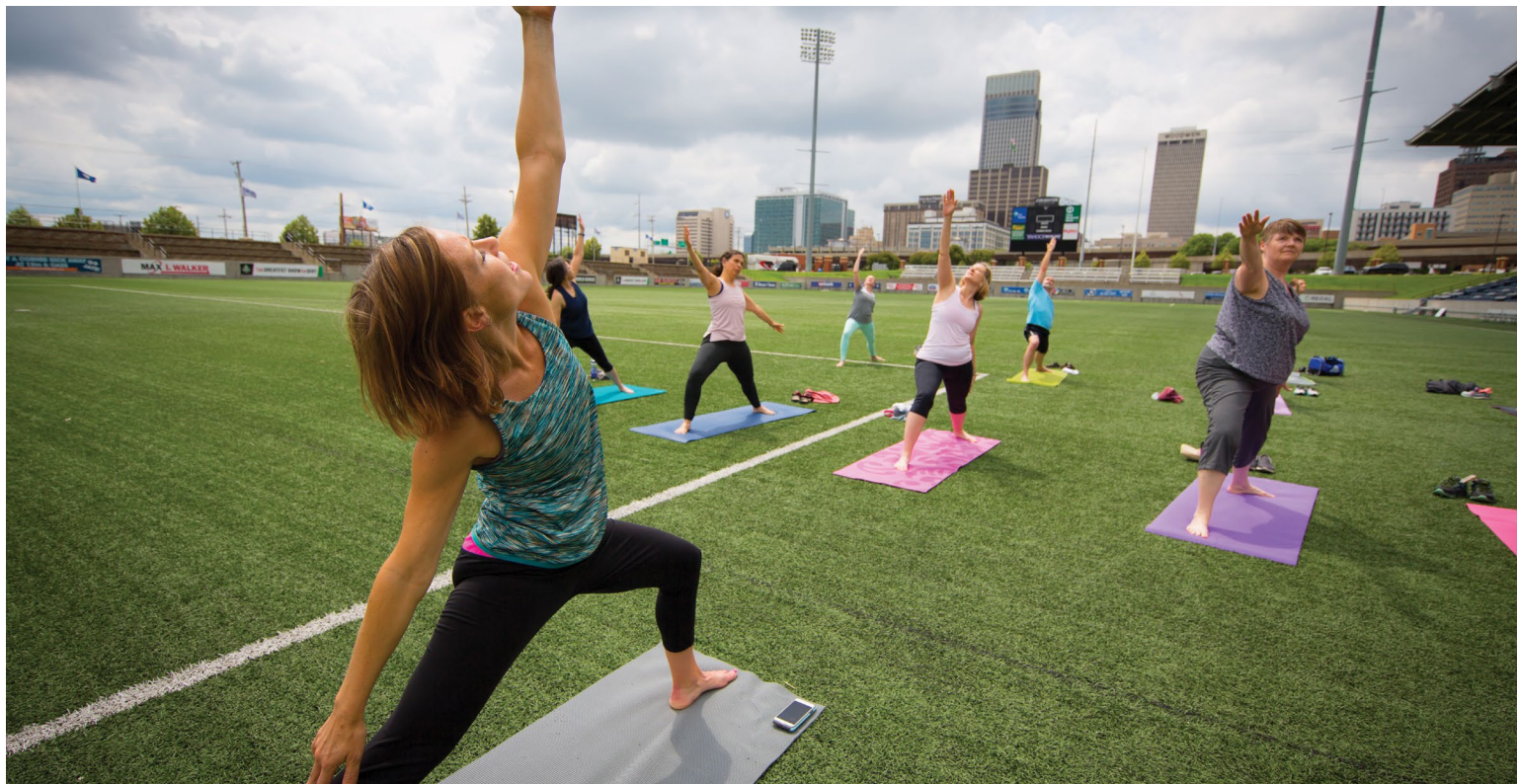
- Estate planning/wills/trusts
- Financial/debt collection defense
- Family/elder law
- Court appearances
- Real estate matters
- Document review and preparation

When you face a situation that you think has legal implications, simply pick up the phone. A knowledgeable client service representative will be available to assist you with locating a Plan Attorney near your home or workplace. Many Plan Attorneys are available to meet with you on weekdays, evenings and even Saturdays. You can also access our e-panel of attorneys 24 hours a day, seven days a week.

More information about the program is instantly at your fingertips when you visit the Hyatt Legal Plans website. Just log on to info.legalplans.com and enter the access code GetLaw for details. You can even locate available Plan Attorneys in your area while you're online. Or, feel free to call **800.821.6400**, Monday through Friday, 7 a.m.–6 p.m. with questions.

Enrollment provides coverage now through the end of the calendar year. Once elected, coverage cannot be dropped. If you choose not to enroll now, know that you can enroll during open enrollment for coverage next year.





The Creighton University Wellness Program provides all benefit-eligible faculty and staff with the opportunity to participate and engage in health promoting programs and activities year round and earn rewards for their efforts.

Wellness Programs include health education seminars, fitness classes, wellness challenges such as Active YOU All Summer, lifestyle management programs like P.E.A.K. Weight Management or Lose and Win, along with individual coaching and attention as needed to help each individual reach their goals.

Faculty and staff wellness is not new to Creighton. In fact the University has had strong support in this area for almost 30 years. Whether you want to quit smoking, lose weight, reduce your stress or get in shape, the Wellness Program provides you the tools and resources that will help you reach your wellness potential. To encourage healthy activity, access to our on-campus fitness facilities is free. To learn more, view the Campus Recreation webpage at: creighton.edu/studentlife/campusrecreationintramurals/index.php

The cornerstone for an excellent program is a health questionnaire. Creighton uses SimplyWell, a medically based online health management program that integrates a health questionnaire and all of our Creighton Wellness Program offerings into one, point-based, confidential, secure and completely HIPAA compliant program.

Members of the Creighton Wellness Program are entitled to many privileges. Individuals that enroll/reenroll in the Program will receive information about all of the wellness options available to participate in at work. Members will also receive special invitations about upcoming, new healthy lifestyle initiatives and the opportunity to redeem prizes in the new online incentive store. Redeem points when you want, for what you want, and prizes will be delivered to your home. Depending on the dollar value redeemed, taxes on the value may need to be withheld from your final payroll check in December.

For details on the Wellness Program, go to: creighton.edu/hr/wellness

If you have specific question, call SimplyWell Customer Service at **877.991.9355** or contact the Wellness Program staff for assistance at **402.280.5721** or email wellness@creighton.edu.



Additional Benefits

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 child birth;
- 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.

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. Members of the immediate family are defined as father, mother, spouse, son, daughter, brother, sister, grandparents, grandchildren or in-laws of the same degree.

Military Leave

Policy complies with the Uniformed Services Employment and Re-employment Rights Act of 1994 (USERRA). If temporary active duty cannot be completed using vacation, the University will make up the difference between any lost University pay and the military pay earned while on active duty.

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.

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

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.

Faculty and Staff Development

At Creighton, continued learning is encouraged and valued. The Compass Professional Development program is specifically designed to nurture and enforce the mission, keep us competitive among area employers and allow the University to grow and evolve. It was designed for staff and administrators, and empowers you to be fulfilled in your job—whether you seek to be more effective in your current role or aspire to another position within the University. Learn more by visiting the Compass Development Program at:

creighton.edu/hr/professionaldevelopment

Work-Life Benefits

- Emergency Care Fund
- Parental Leave
- Adoption Assistance
- Flexible work schedule (alternative schedule, compressed work schedule, job sharing and reduced schedule)
- Ability to work remotely in certain jobs/roles



Pre-Tax Deductions and Benefit Changes

Deductions for medical, dental, vision and other benefits are taken on a pre-tax basis.

Pre-tax deductions means that you don't pay taxes on those dollars, thereby reducing your taxable income. Once you enroll in pre-tax benefits, either as a new hire or during Open Enrollment, your choices will remain in effect for the rest of the plan year unless you experience a "family status change". Federal law sets specific rules about changes that can be made to benefit elections when premiums are paid on a pre-tax basis.

Examples of Family Status Changes are:

- Change in legal marital status (marriage, divorce, death)
- Change in the number of dependents (birth, adoption, death)
- Change in employment status that affects coverage (new/termination of employment, or change in hours worked by a dependent spouse)
- Loss or gaining of other coverage

Changes must be made within 31 days of the event. Log in to the Faculty and staff Benefits system through my.creighton.edu, or call the Solutions Center at **866.903.8216**, the day following the date you lose or gain coverage to make your coverage changes.

The requested change must be consistent with the event. While you can change who is covered under the health plan with a qualified event, you may not change the health plan option currently in force (i.e., you cannot change from CCAP to PPO1 after having a baby). Human Resources requires documentation to substantiate coverage changes. Do not wait for documentation to notify us of your need to make a change.

Notification of your qualified status change **MUST** be made within 31 days of the event. If you do not request a change within 31 days of the event date, your next opportunity to make changes is Open Enrollment, effective the first of the following year. If you have questions, or if your status change is a divorce, please email the Benefits team at benefits@creighton.edu





Questions

Your most comprehensive resource for information and answers is the Benefits page on the Human Resources website: creighton.edu/hr/benefits

You can also visit my.creighton.edu/#/quicklaunch throughout the year to:

- Access plan information quickly
- Print a confirmation statement
- Update dependent information
- Make allowable plan changes

Want to talk to a person? Call the Solutions Center at **866.903.8216**.

Representatives are available to help with questions or to enroll Monday–Friday, 7 a.m.–7 p.m. CST. If you have a specific benefits or coverage question, contact the provider directly.

Provider Contact Information

ADP Dependent Verification Services

Dependent Verification Service
Access through MyCreighton
my.creighton.edu | **866.903.8216**

Discovery Benefits

Flex Spending Accounts and Health Savings Accounts
discoverybenefits.com | **866.451.3399**

Employee Benefits System

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

Magellan Health

Employee Assistance Program
magellanascent.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 (Legacy Plan)

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

Principal

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

TIAA (Legacy Plan)

Retirement Plan
tiaa.org/creighton | **800.842.2776**

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**

Find your benefit fit.

Benefits Website: creighton.edu/hr

Benefits Email: benefits@creighton.edu

Employee Benefits System: my.creighton.edu/#/quicklaunch