

Medical & Pharmacy Benefits Flexible Spending Accounts Review





Medical Insurance

(Medical/Dental/Vision)

- Premiums are paid on a pre-tax basis
- Effective Date:
 - First of the month following your hire date or
 - If your hire date is the 1st of the month, then coverage begins that day
- Eligible Dependents
 - Spouse
 - Dependents up to age 26

Refer to the <u>2021 Benefits Enrollment Guide</u> for details



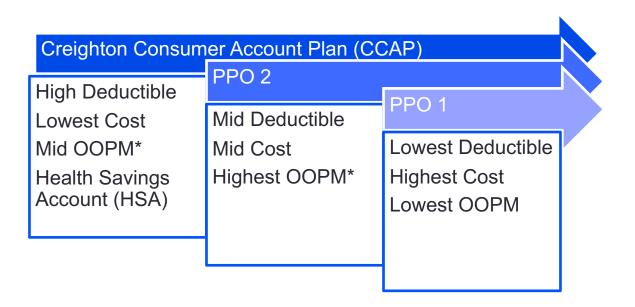
United Healthcare (UHC)

www.myuhc.com

- Find participating providers
- View coverage, manage your claims, get information on health conditions and treatments, read healthy living articles & more



Medical Plans



*OOPM = Out-of-Pocket Maximum; the most money you will pay in a year



Medical Benefits





PPO 1

	In-Network	Out-of Network
Annual Deductible Individual Family	\$750 \$1,500	\$2,250 \$4,500
Coinsurance	20% after Ded.	40% after Ded.
Maximum Out of Pocket Individual Family	\$3,500 \$7,000	\$7,000 \$14,000
Office/Specialist Visits	20% after Ded.	40% after Ded.
Urgent Care	\$50 copay	40% after Ded.
Emergency Room	20% after Ded. + \$250 copay	20% after Ded.
Preventative Care Services	No copay – paid 100% by the plan	40% after Ded.



PPO 2

	In-Network	Out-of Network
Annual Deductible Individual Family	\$1,000 \$2,000	\$2,500 \$5,000
Coinsurance	20% after Ded.	40% after Ded.
Maximum Out of Pocket Individual Family	\$4,500 \$9,000	\$9,000 \$18,000
Office/Specialist Visits	20% after Ded.	40% after Ded.
Urgent Care	\$50 copay	40% after Ded.
Emergency Room	20% after Ded.+ 250 copay	20% after Ded.
Preventative Care Services	No copay – paid 100% by the plan	40% after Ded.



Prescription Drugs

(PPO 1 & 2 Only)

Plan Benefits	Creighton Campus	UHC Pharmacies
	31- Day Supply Cost	
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	
Tier 1	\$22.50	\$28.00
Tier 2	25% (\$300 max)	30% (\$300 max)
Tier 3	35% (\$450 max)	40% (\$450 max)





Flexible Spending Account 2021

Discovery Benefits

- Allows you to use pretax money for qualified out-of-pocket expenses
- Easy access to your account via debit card
- Managed by Discovery Benefits http://discoverybenefits.com/
- Medical (PPO I, II or Waive only)
 - \$2,750 maximum annual election
 - · Deductibles, co-insurance, vision, dental
 - Up to \$550 can be carried over each plan year if not spent
 - "Use it or lose it" applies to other remaining funds



Creighton Consumer Account Plan (CCAP)

- A high deductible health plan
- After provider discounts are applied, you pay until the deductible has been met; including prescriptions
- All eligible expenses are applied to your deductible, coinsurance (if applicable), and out of pocket maximum
- Once the maximum is reached, the plan pays 100% of your expenses
- Preventive care covered 100%
 - Well baby check ups, annual exams, labs, immunizations, routine physicals, mammograms, colonoscopy, etc.



CCAP

	In-Network	Out-of Network
Annual Deductible Individual Family	\$2,250 \$4,500	\$4,750 \$9,500
Coinsurance	20% after Ded.	40% after Ded.
Maximum Out of Pocket Individual Family	\$3,500 \$7,000	\$10,000 \$20,000
Office/Specialist Visits	20% after Ded.	40% after Ded.
Urgent Care	20% after Ded.	40% after Ded.
Emergency Room	20% after Ded. + 250 copay	20% after Ded.
Preventative Care Services	Covered 100%	40% after Ded.
Prescriptions	20% after Ded.	NA

Use your HSA money to pay your out-of-pocket expenses pre-tax!



CCAP Prescription Drugs

- To find a pharmacy go to: www.welcometouhc.com/prescriptionbenefits
- Search the drug list and compare prices
- You pay the <u>contracted rate</u> of prescriptions until your deductible has been met (be sure to give your UHC card to the pharmacist!)
- Once the out-of-pocket maximum is reached, your prescriptions are paid 100% by the plan





Health Savings Account (HSA)





What is an HSA?

Health Savings Account allows you to contribute pre-tax dollars via payroll to:

- Save money for future healthcare expense like deductibles, coinsurance, prescription drugs, dental, and vision expenses
- Account earns interest and can be easily accessed via debit card, or later withdrawals using http://discoverybenefits.com/.
- Save your receipts and explanation of benefit statements to document withdrawals from your account. You are responsible for keeping documentation of qualified account withdrawals.
- HSA only applies to those in the CCAP plan. You cannot have an HSA if you are in PPO 1 or PPO 2



HSA Contribution Rules

To be eligible for an HSA, you must be enrolled in CCAP and have no other health coverage

Maximum Calendar Year Contribution

(includes <u>employee **and** employer</u> deposits)

\$3,600 (employee only coverage)

\$7,200 (family coverage)

Catch Up Contribution - \$1,000

•For individuals age 55 and older (or who turn 55 in (2021) additional "catch-up" contributions to HSA are allowed for both an employee, and if covered by CCAP, a spouse



What happens to my HSA account if:

I am no longer employed at Creighton or I change my coverage to a PPO plan or waive benefits for a year?

- Completely portable this is your money
- No "use it or lose it" provision; the money will continue to rollover from year to year
- Money will remain tax & penalty free if saved or used for eligible expenses
- Creighton will no longer pay the account fees



Limited Purpose Flexible Accounts 2021 Discovery Benefits

- •For those who enroll in CCAP medical plan
- Account can only be used for qualified dental and vision expenses
- •\$2,750 maximum annual election
- •Up to \$550 can be carried over each plan year if not spent



How Do I Enroll?





Benefit Enrollment

- Watch for an email from ADP
- my.creighton.edu/#/quicklaunch
- This will be your notification to register and enroll



Benefit Enrollment

Two ways to enroll:

- 1. https://doit.creighton.edu/email-accounts/blue-accounts/quick-launch
 - Click the Employee Benefits icon
 - Sign in with your NetID and BLUE password for quick access into the benefits system
- 2. Call the Solution Center
 - (866) 903-8216
 - Hours 8:00 am 6:00 pm M-F

Enrollment must be completed within 31 Days from your date of hire



Creighton University Benefits Service Center Dependent Verification

If you enroll a spouse or child(ren) in medical, dental or vision, you will receive a request letter at home to submit documents to verify.

Creighton University Benefit Service Center 1-866-272-7174

https://doit.creighton.edu/email-accounts/blue-accounts/quick-launch

Follow the instructions to submit documents or call with questions



UHC Contraceptive Coverage

- No cost coverage is required under the Affordable Care Act (ACA) for all females
- Not part of Creighton's medical plan
- Administered and paid for by UHC
- Interested members must sign up
- A separate ID card and coverage details will be sent once you have your card you can call 866-802-8602 with questions.



Working Spouse Surcharge and Affidavit 2021





What is the Working Spouse Surcharge?

It is a surcharge for employee's spouses who have access to medical coverage by another employer or access to other offerings of medical insurance coverage but choose to enroll in Creighton's medical plan. The cost is \$120.00 per month or \$1,440 per year.



Q: Is the working spouse surcharge for all of Creighton's Benefits package?

A: No, the working spouse surcharge will only impact the 2021 medical plan. Employee's dental, vision and other plans and offerings are unaffected by this surcharge.



Things to Consider

- 1. Is your spouse currently employed?
- 2. If your spouse is employed, is he/she eligible to receive medical insurance coverage offered by his/her employer?
- 3. If your spouse's employer offers medical insurance coverage and your spouse is eligible for that coverage, is your spouse enrolled in his/her medical plan?



Working Spouse Affidavit

If you enroll your spouse in a medical plan, you will receive an email from benefits@Creighton.edu with a link to the Working Spouse Affidavit.

Visit https://hr.creighton.edu/benefits for more information on your 2021 benefits





2021 Medical Plan Premiums





Monthly Premiums 2021

CCAP				
Employee Only	\$71.29			
Employee + Spouse	\$163.25			
Employee + Children	\$130.97			
Family	\$222.64			

PPO 2				
Employee Only	\$ 130.24			
Employee + Spouse	\$ 289.20			
Employee + Children	\$ 234.42			
Family	\$ 394.38			

PPO 1			
Employee Only	\$ 227.80		
Employee + Spouse	\$ 505.88		
Employee + Children	\$ 410.00		
Family	\$ 689.86		



Monthly Premiums 2021 with Working Spouse Surcharge

CCAP			
Employee + Working Spouse	\$283.25		
Family + Working Spouse	\$342.64		

PPO 2	
Employee + Working Spouse	
	\$ 409.20
Family + Working Spouse	
	\$514.38

PPO 1	
Employee + Working Spouse	¢ 625 00
	\$ 625.88
Family + Working Spouse	
	\$ 809.96



Dental

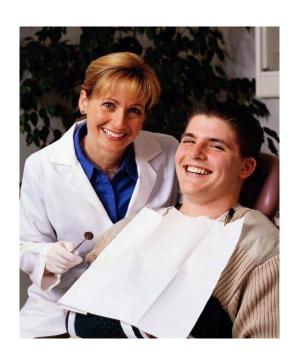




Dental Insurance 2021

- Three plan options
- No ID card
- Group # 307647
- Find providers and review claims at www.metlife.com/mybenefits

Monthly Employee Premiums	Creighton Preventive	Creighton Basic	Creighton Basic Plus Ortho	
Employee	\$0	\$10.04	\$18.54	
Employee + Spouse	\$10.32	\$31.86	\$46.94	
Employee + Children	\$9.36	\$29.78	\$44.24	
Family	\$19.68	\$51.60	\$72.62	

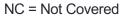






2021 Dental Plan Options

	Creighton Preventive Care		Creighton Basic		Creighton Basic Plus Ortho	
		Out-of-	In-	Out-of-	In-	Out-of-
Plan Coverage Levels	In-Network	Network	Network	Network	Network	Network
Type A: Preventive Care	100%	100%	100%	100%	100%	100%
Type B: Basic Restorative Services Ex. Oral Surgery, Endodontics, Periodontics	N/C	N/C	70%	50%	80%	50%
Type C: Major Restorative Services Ex. Bridges, crowns, dentures	N/C	N/C	50%	50%	50%	50%
Type D: Orthodontia (Child Only)	N/C	N/C	N/C	N/C	50%	50%
Annual Deductible (Type B & C Srvs)						
Per Person	\$0	\$0	\$50	\$150	\$35	\$150
Family	\$0	\$0	\$150	\$300	\$125	\$300
Annual Benefit Maximum Per Person (Type A, Band C Services)	\$500	\$500	\$1,500	\$1,500	\$1,500	\$1,500
Lifetime Orthodontia Max. Benefit (Type D Services - Child Only)	N/C	N/C	N/C	N/C	\$3,000	\$3,000



Note: If you seek care from an out-of-network dentist, you may incur additional charges known as Reasonable & Customary



Vision





Vision 2021

VSP = Vision Service Plan



- No ID card; coverage is verified online
- VSP Network benefits
 - Well Vision® exam every 12 months \$10 co-pay
 - Prescription Glasses
 - Lenses covered in full every 12 months \$25 copay
 - Frames up to a \$180 allowance every 24 months
 - Contact lenses \$180.00 allowance for contacts (instead of glasses)
 - Contact lens exam
 – no copay, every 12 months

Refer to the Benefits Enrollment Guide for benefit details



Premiums 2021



Go to www.vsp.com to find participating providers and more info

Vision Rates		
EE Only	\$3.66	
EE + Spouse	\$8.04	
EE + Child(ren)	\$6.58	
Family	\$10.96	



Disability Benefits





Disability Benefits

PLANS AVAILABLE TO YOU		
	Short-Term Disability Paid for by You	Long-Term Disability Paid for by Creighton
Benefits Begin After (Elimination Period ¹)	14 Days Post Illness, Accident, or Maternity	90 Days Post Injury or Illness
Benefit Amount ²	67% of Weekly Salary	60% of Monthly Salary
Maximum Benefit Period ³	Up to 11 Weeks	If disabled prior to age 60, benefits are payable to age 65. After age 60, the benefit period will be based on a reduced benefit duration schedule
Maximum Benefit	\$2,500 per week, tax-free benefits	\$16,300 per month, taxable benefits
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

What do these benefits cost?

- Short-term premiums are based on your salary
- Long-term disability premiums are paid for by Creighton

How do I enroll?

- You will be automatically enrolled in both long and short-term disability
- 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





Tax Choice

Current Basic LTD

- No cost; premiums are paid by Creighton
- Benefits are taxable if you file a claim

Tax Choice

- You pay the full premium with after-tax pay
- Benefits are tax-free if you file an LTD claim

Tax Choice allows you to pay the full LTD premium so that benefits would be tax-free if you filed a claim some time in the future.



Life Insurance









- Term Life Insurance with a benefit of one times your annual salary up to \$100,000
- AD&D coverage is available if you or your dependents are injured or die as a result of an accident and the injury or death is independent of sickness and all other causes.
- Paid for by Creighton
- The value of coverage over \$50,000 will be considered taxable per IRS regulations
 - Example: \$75,000 salary, age 45: tax = \$3.75 would be added to income per month
- Remember to designate your beneficiaries online when enrolling!





Voluntary Term Life and AD&D Insurance

- \$10,000 coverage increments, up to 5x your salary
- New Hire Guarantee Issue Amounts
- Employee \$150,000
- Spouse \$50,000
- Child \$2,000, \$4,000, \$6,000, \$8,000 or \$10,000
- You must elect coverage in order to elect spouse and/or dependent coverage
- Employee-paid premiums, with after-tax earnings
- AD&D coverage is available if you or your dependents are injured or die as a result of an accident and the injury or death is independent of sickness and all other causes.
- Premiums are age based; rates increase as you age
- Underwriting approval is required for amounts over guarantee issue or late enrollment

More Exciting Benefits!!!





Dependent Care FSA 2021 Discovery Benefits

- Allows you to use pretax money deducted from your paycheck for qualified out-ofpocket expenses
- Managed by Discovery Benefits http://discoverybenefits.com/
- Dependent Care (childcare expenses)
 - \$5,000 family maximum annual election
- \$500 Carryover does NOT apply



MetLaw

Provides affordable access to legal care for an unlimited number of matters including:

✓ Estate planning documents	✓ Real estate matters
✓ Financial matters	✓Immigration assistance
✓ Family/elder law	✓ Document preparation
√Traffic offenses	✓And more.

- \$18 per month; includes unlimited services for spouse and dependents
- Employees who enroll in the legal plan can receive advice and fully covered legal services





The faculty practice at Creighton Therapy and Wellness serves as a clinical practice site for the faculty in the department of Physical Therapy as well as a clinical partner for educating our entry level students and post-professional physical therapy residents.

- Physical therapy services for musculoskeletal and orthopedic conditions including:
 - joint pain
 - · lower back or neck pain
 - · post-operative follow up care
 - work related injuries
 - overuse injuries
 - weekend warrior injuries
- Treatment may include manual therapy, neuromuscular re-education, exercise, dry needling, soft tissue mobilization, home exercise programs, and modalities (i.e. electrical stimulation, iontophoresis, heat/cold)
- Creighton Therapy and Wellness also provides care for pelvic floor disorders such as urinary and fecal incontinence, pelvic pain, endometriosis, pelvic organ prolapse, post-prostatectomy urinary incontinence

Creighton Therapy and Wellness

17055 Frances St., #100 402-280-3555 Located across the hall from the Creighton Therapy and Wellness office is the Creighton Pediatric Therapy office which serves our younger clientele for physical, occupational, and speech therapy needs.



Creighton Pediatric Therapy

17055 Frances St., #103 402-280-2200



Employee Assistance Program (EAP)

- Provided for all benefit eligible employees and their families
- www.magellanhealth.com/member
- (800) 424-4831
- You and your family have up to 8 counseling sessions available per need per year



Employee Assistance Program - EAP

Needs could include:

- Legal Consultation
- Financial Services
- Health and Wellness
- Child and elder care
- Family or parenting issues
- Work/life balance
- Marital or relational
- Pre and postnatal concerns
- Grief and loss
- Depression and anxiety
- Stress
- Alcohol or drug dependencies

Employee Assistance Program Toolbox Video: https://vimeo.com/116567105





Tuition Remission - Employees

- Eligible after 6 months of employment
- 2 classes per semester
 - Employees are responsible for books and fees
 - Undergraduate
 - Graduate Courses
 - IRS maximum is \$5,250 per year
 - Any amount in excess is taxable income
- Does not include Professional schools



Tuition Remission - Dependents

- Spouse/dependent child of a full-time employee is eligible for 136 undergraduate credit hours.
- Tuition Remission is available for your spouse/dependent after you have satisfied 6 months of employment



Vacation

Eligibility

Staff hired to work 1,040 hours or more per year will accrue vacation hours beginning on their first day of benefit eligible employment or re-employment. Available vacation hours will display on the pay slip viewed through myHR

Accrual

Benefit eligible staff accrue vacation hours each pay period based on annual scheduled hours, job level and years of benefit eligible service. Staff working less than 2,080 hours per year earn vacation hours on a pro-rated basis (based on the full-time accrual rate).



Sick Leave

Sick leave hours are awarded to benefit-eligible staff to allow staff to be paid for necessary time away from work for the reasons outlined below:

Eligibility

Staff hired to work 1,040 hours or more per year will accrue sick leave hours beginning on their first day of benefit-eligible employment or re-employment. Available hours will display on the payslip viewed through myHR

Accrual

Sick leave will accrue up to a maximum of 240 hours (30 days) for all benefit eligible staff regardless of work status, job level, or pay frequency (please refer to handbook how time is accrued).

Payment of Unused Hours

Unused sick leave hours are not payable at the time of separation of service or retirement



Parental Leave

Creighton University offers the parental leave benefit to eligible University employees. Parental leave will 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 family obligations.

Eligibility:

To be eligible for parental leave, the employee must have been employed by the University in a benefiteligible status during the entire 12-month period immediately prior to the birth or adoption of a child. In the case where both parents are Creighton employees, both are eligible for this leave.



FMLA

The Family & Medical Leave Act requires certain employers, including Creighton University, to allow eligible employees to take unpaid, job-protected leaves for qualified family and medical events.

Who is Eligible:

Employees with at least 12 months of employment (need not be consecutive) and at least 1,040 hours of work during the 12 months prior to start of leave.

For more information call our Leave Management Team at 866.903.8216



Holidays

- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Holiday Break Christmas Eve through New Year's Day
- Good Friday
- Memorial Day



You can change your benefits...

Medical, dental, vision, and flex spending accounts (FSA) premiums are pre-tax, so elections can only be changed under certain circumstances

- •Annual enrollment (usually in November)-Effective Jan. 1st of the following year
- •Due to a family status change: Marriage, divorce, death, birth, or adoption of child, or gain or loss of other coverage (ex. spouse changes jobs)
- •Family status changes must be made within <u>31 days</u> of the event (birth, marriage, divorce, etc.)
- •Make the change by calling the Solution Center or online at my.creighton.edu click on the benefit icon or contact HR with questions ext. 2709

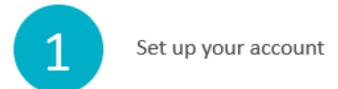


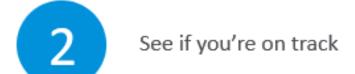
The Retirement Plan of Creighton University

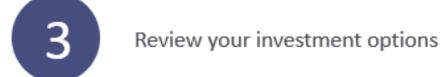


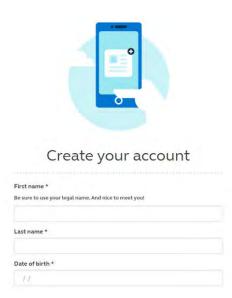


Take the First Step Toward Your Retirement











Take the First Step Toward Your Retirement

- You are eligible to participate as of your date of hire with Creighton.
- Enrollment is easy! Click on the Getting Started on the Creighton website or visit www.principal.com/welcome
- Text "Enroll" to 78259
- You can contribute up to 90% of eligible compensation (subject to IRS limits: \$19,500 deferral, \$6,500 catchup deferrals, and \$290,000 eligible compensation for 2021).
- Contributions are pre-tax; Roth contributions are after-tax





Creighton University Employer Contribution

Creighton will contribute 2% in qualified non-elective contributions (QNEC) of an employee's annual salary toward her or his retirement plan. These contributions come directly from Creighton and are not deducted from an employee's salary.





Take the First Step Toward Your Retirement

Questions to Ask Yourself

- How much should I contribute?
- How much will I potentially need to save for retirement?
- Who is my beneficiary?
- What Financial Wellness benefits are available to me?
- What is MyVirtual Coach?
- How can I learn more?

Resources Available

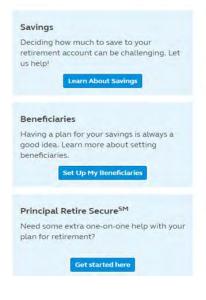


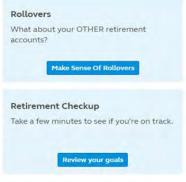
See if you're on track

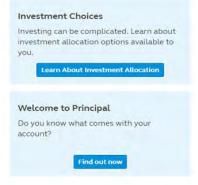


Principal® MyVirtualCoach

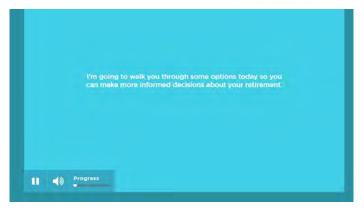
If you need a little extra help getting your retirement account up and running, try My Virtual Coach. It's simple, interactive and fun!











Information about the plan and your contribution rate, beneficiary designation, investments and My Virtual Coach Checkup are available by going to:

www.principal.com/myvirtualcoach



Principal® Milestones

Live well today and plan well tomorrow with financial wellness resources from Principal[®] Milestones, including:



From ARAG:

• Prepare a will or another legal document

From Enrich:

- Compare student loan repayment options
- Build a budget and use the emergency savings calculator
- Learn about managing debt
- Take interactive courses on saving for health care & more

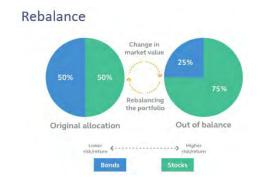


Enhance today. Embrace tomorrow.



Take the First Step Toward Your Retirement





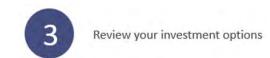
Stay invested I read about the great performance of this investment—BUY! It want out—SELL! It's OK. I'm in it for the long run.

Time

Monitor investment choices



Learn More by logging into your account and clicking My Virtual Coach.





Manage Your Plan for Retirement

Once you're enrolled, you can take advantage of many of the plan's resources at principal.com that are designed to help you stay on track for your retirement goals.

- My Virtual Coach
- Retirement Wellness Score
- Retirement Wellness Planner
- Mobile app
- Up-to-date investment information
- Principal Milestones
- 24/7 Account Access
- Monthly Webinars @ principal.com/LearnNow

Let's connect













Need Help?

- Creighton University Solution Center
 - (866) 903-8216
 - Hours 8:00 am 6:00 pm M-F
- Email questions: <u>benefits@creighton.edu</u>
- Benefits website: www.creighton.edu/hr/benefits
- For detailed questions or concerns, call a member of the Benefit Team- ext. 2709



Questions?

Thank you for participating in benefit orientation and welcome to Creighton University!



We're here to help!
Senior Lenora Salts - ext. 4753
Senior Angie Mills - 5767

