



Mark Your Calendar

Open enrollment is Nov. 3–17, 2021.
Don't miss your chance to enroll
for 2022 benefits.

Creighton
UNIVERSITY

Human Resources

HOUSE STAFF



It's that time ...

Benefits open enrollment is just around the corner. Creighton is committed to providing a comprehensive benefits program that supports the overall well-being of employees, their families and our community.

Each year, as part of Creighton's commitment to offering a competitive benefits package for employees, we examine our plans, assess needs, administrative costs, employee costs, effectiveness, and many other factors to determine our plan offerings. It remains our priority to thoughtfully balance our care for you with the University's own fiscal health, maintaining an 80/20 cost sharing commitment.

Please take time to read this guide and make informed decisions about your elections for the 2022 plan year. It is designed to provide you with the information and updates you need to have meaningful conversations with the people who matter and make informed decisions about your benefits. Understand your options and be ready once open enrollment begins November 3.

Contained within this guide:

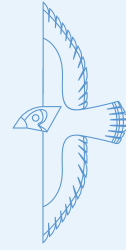
- Important updates for the 2022 plan year, namely the shift in management of our prescription drug portion of our medical plans from OptumRx to Express Scripts effective January 1, 2022. On [page 5](#), we explain what that means, provide answers to some of the most common questions, and provide resources for additional detail.
- A checklist of things to do before and during open enrollment.
- Details about how to enroll.
- Tables with updates to medical, dental and vision plan premiums.

What remains unchanged is the importance Creighton places on fostering a culture of health and well-being and our commitment to sponsoring comprehensive and competitive benefit offerings.

Your choices matter, so be sure to:

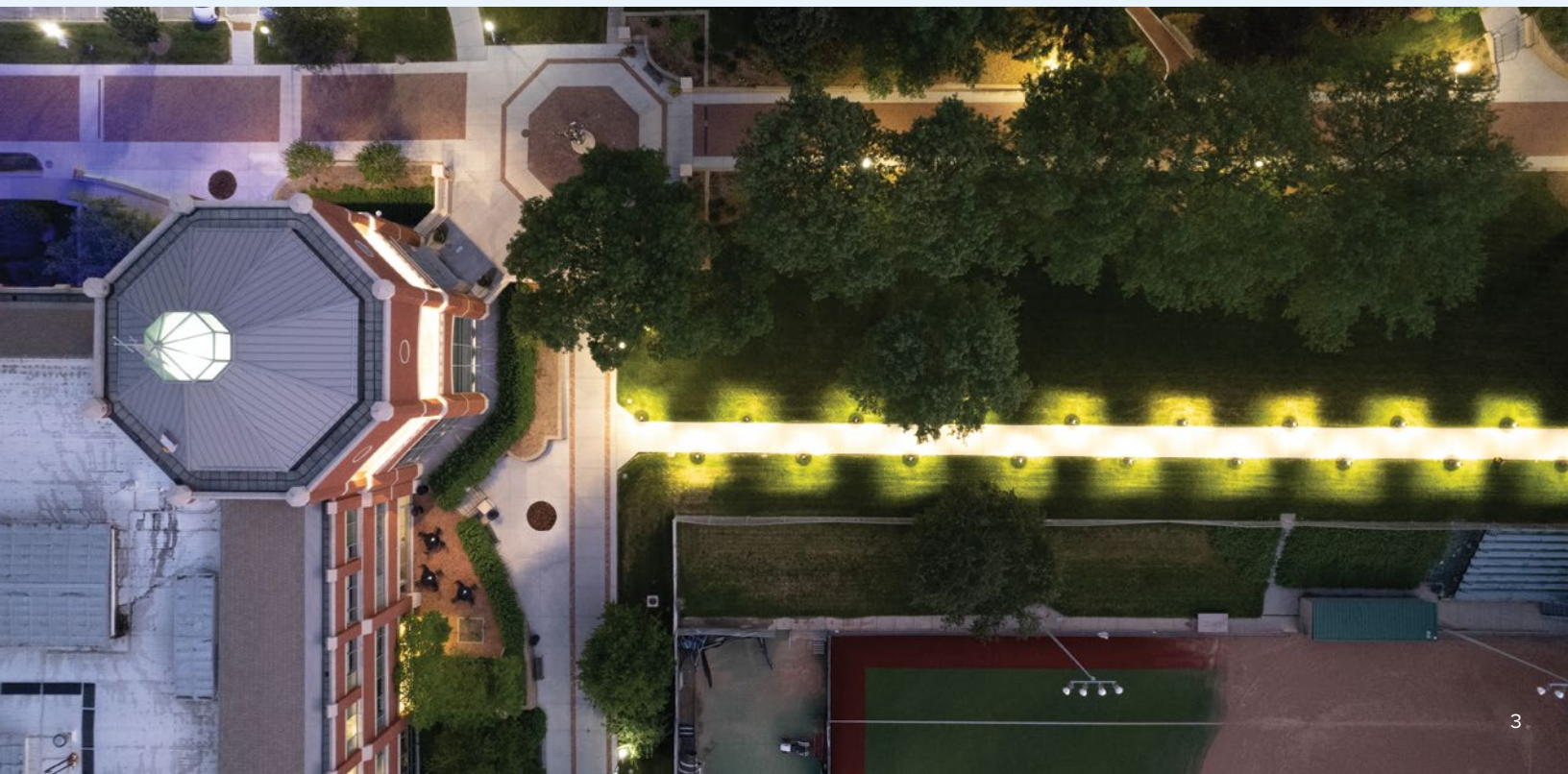
- Read this guide/share it with your family to understand the benefits.
- Decide which benefits you need to be effective Jan. 1, 2022.
- **Enroll between Nov. 3 and Nov. 17, 2021.**

What do I need to do?



- ☐ Attend the Virtual Benefits and Wellness Forum and review the Open Enrollment website at hr.creighton.edu. This is your opportunity to learn about Creighton's benefits and changes for 2022.
- ☐ Some 2021 plan elections—like medical, dental and vision—will roll over automatically. If you want to change plans or need to change the dependents who are covered under your plan, now is the time!*
- ☐ If you contributed to an HSA in 2021, your elections will roll over. If you want to change or increase what goes into your HSA in 2022, log on to my.creighton.edu/#/quicklaunch to enter the new amount.
- ☐ Those who elect to participate in the CCAP plan (High Deductible Health Plan) can now set aside more money into their Health Savings Account (HSA).
 - Employee Only Coverage can set aside \$3,650
 - Family Coverage can set aside \$7,300
 - You can add an additional \$1,000 if you are 55 or older
- ☐ Answer the Working Spouse Questionnaire in the ADP Benefits System if you are adding your spouse to the medical plan for the 2022 plan year. [See pg. 9.](#)
- ☐ Flex Spending Accounts (FSA) do not roll over, so if you want money in a Medical, Dependent Care (for child or elder care), or Limited Purpose (for CCAP participant's dental and vision expenses) FSA in 2022, you MUST make an election now. 2022 IRS limits are \$2,750 for the Medical and Limited Purpose FSAs. \$5,000 is the limit for the Dependent Care FSA. [See pg. 12.](#)
- ☐ Please review the Voluntary Benefit offerings and determine if any of them are right for you.
- ☐ Review your beneficiaries. Having both a primary and contingent beneficiary is best. Besides life insurance, check to make sure your retirement plan designations are also up to date at Principal and/or TIAA.
- ☐ Review your retirement account to make sure you are on track for meeting your retirement savings goals.
- ☐ Review your first 2022 pay stub in myHR in January to ensure your benefit elections are correct and confirm the correct premiums are being withheld.

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





How do I enroll?

When you are ready to make your 2022 selections, 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 Benefits System. Here's how:

- Go to my.creighton.edu/#/quicklaunch, click the Employee Benefits Icon, enter your NetID@creighton.edu as the user name (ex. NET12345@creighton.edu), and BLUE password for single sign-on access
- Click on open enrollment event
- Follow the system instructions to verify your dependents and beneficiaries and enroll/make changes
- Download and print or save a confirmation statement

Firefox and Chrome are the preferred browsers for accessing the ADP Benefits System.

Have Questions?

- For information about benefits, review our website: hr.creighton.edu/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 16](#) of this guide for detailed provider contact information
- For help logging in to my.creighton.edu or technical assistance, call DoIT at 402.280.1111, option 3
- For help once you are in the ADP Benefits System, please call the ADP Solutions Center at 866.903.8216:
 - Omaha**
Monday–Friday: 7 a.m.–7 p.m. CT
Saturdays: 9 a.m.–4 p.m. CT
 - Phoenix**
Monday–Friday: 5 a.m.–5 p.m.
Saturdays: 7 a.m.–2 p.m.
Note that the time will change for Phoenix starting Nov. 7 due to the daylight savings time change:
Monday–Friday: 6 a.m.–6 p.m.
Saturdays: 8 a.m.–3 p.m.

Before you enroll, take the time to review your options, select your benefits or make changes to your existing benefits elections. This information packet will cover what you need to know about the 2022 benefits.

New for 2022: Pharmacy Benefit Manager Changing from OptumRx to Express Scripts

Each year, Creighton examines benefits, and this year, we've made the decision to change our prescription benefits manager. Express Scripts works with pharmacies and organizations like Creighton to make the process of purchasing prescription medication easier and less costly if you are enrolled in one of Creighton's medical plans. Be on the lookout for your welcome package in December. Here's what to know now:

Your prescription drug benefits aren't changing; only the administration is.

While plan features like copays, deductibles and/or coinsurance remain the same, your 2022 costs for specific drugs are based on your medical option, whether the drug is a generic or brand name and whether it's on the 2022 formulary.

The best way to find out if a medication you're taking is on the formulary—and your 2022 cost for covered drugs—is by visiting the pre-enrollment site at express-scripts.com/creightonuniversity. You can also call Express Scripts at 877.849.8119.

Will my prior authorization (PA) transfer from OptumRx to Express Scripts?

If the PA is no longer valid, your doctor can submit a request for a new PA to Express Scripts on or after January 1, 2022.

If you have remaining refills with your current pharmacy, in most cases, you will not need to get a new prescription.

Your remaining pharmacy refills should transfer from OptumRx to Express Scripts. Once the refills have been transferred to Express Scripts (shortly after January 1, 2022), you'll be able to refill these prescriptions at your local in-network pharmacy.

How do I locate an in-network pharmacy?

After you log into express-scripts.com, go to Find a Pharmacy under Prescriptions in the main menu. You can search for nearby network pharmacies by ZIP code or city and state.

If you need a refill before January 1, 2022, please refill your prescription through your current pharmacy.

If you find that any remaining refills have not transferred to Express Scripts after January 1, 2022, please call Member Services at 877.849.8119. Prescriptions for controlled substances and expired prescriptions will not be transferred to Express Scripts. If you take one of these medications, you must get a new prescription from your doctor. Your welcome package will describe this process.

You will receive a new card from United Healthcare for 2022.

You will not need a separate prescription ID card. All covered employees will receive new United Healthcare ID cards in mid-December that contain Express Scripts plan policy information. Begin using your new card when filling prescriptions at the Creighton Campus Pharmacy in Omaha, Arizona preferred pharmacies and participating in-network pharmacies starting January 1, 2022.

Women's Preventive Care—Express Scripts Contraceptive Prescription Benefit

The Affordable Care Act required coverage of FDA-approved contraceptive methods for women at 100%, without charging a co-payment, co-insurance or deductible, when filed at an in-network pharmacy.

Creighton University qualifies under the religious employer exemption; therefore, Express Scripts will take over the administration, eligibility and payment for covered preventative care medications of this Plan as of January 1, 2022.

Tier 1 contraceptives will be available at no cost to women who remain covered or enroll in the Prescription Contraceptive Only Benefit.

Activate your online benefits at: express-scripts.com. Viewing your benefits online is easy. First-time visitors must register using your member ID or Social Security Number (SSN).

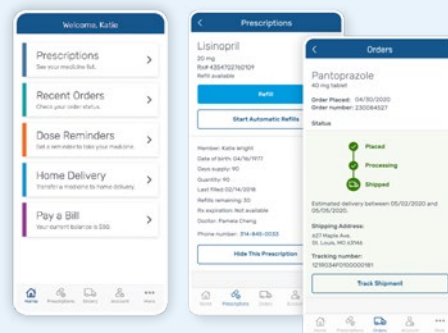
Those with a contraception-only plan will receive a separate card.

These contraceptive ID cards can be used by you or any eligible dependent member to obtain the eligible prescription contraceptives and devices not covered by the medical plan.

You should continue to use your medical ID card for all of your other prescription drug needs.

Use the Express Scripts app starting January 1, 2022.

When you're ready to start using Express Scripts, you can download the Express Scripts mobile app to manage your medicines, find nearby pharmacies and get directions, and use your virtual ID card while on the go.



2022

Benefit Plan Summary

Below is a snapshot of Creighton's benefits. More information on rates can be found on the following pages. For more details such as plan documents, claim forms, etc., visit hr.creighton.edu/benefits.



Health Insurance Plans

Comprehensive medical coverage, including physician, hospital and wellness benefits, are administered by United Healthcare (UHC). The **integrated** prescription drug benefit is provided by Express Scripts (ESI).



Dental Plan

Administered by MetLife, the dental plan provides for preventive, basic and major services as well as orthodontia coverage for dependent children and adults.



Vision Plan

The Vision Service Plan (VSP) provides you preventive vision care benefits, including routine eye exams, reduced-cost frames, lenses and contacts along with other discounts and benefits.



Flexible Spending Account (FSA)

Medical and Dependent Care FSAs allow you to pay for eligible expenses with pre-tax dollars. The funds are deposited into a special account that can be used to pay for certain health care and dependent child/elder care expenses.



Health Savings Accounts (HSA)

For those participating in the CCAP plan, an HSA is available to set aside pre-tax dollars to pay for eligible medical, dental and vision expenses.



Short-term Disability

Short-term disability is available to all benefit-eligible employees and is 100% employee paid. These benefits pay 67% of your before-tax weekly earnings up to the maximum weekly benefit for up to 11 weeks.





Long-term Disability

Creighton automatically enrolls you into the long-term disability program and pays 100% of the cost of this benefit. If you need to file a claim, the benefit is taxable to you. You do have the option to enroll in the Tax-Choice option where you pay the premiums and, in the event you file a claim, the benefit is tax-free.



Group Term Life and Accidental Death Insurance

Creighton pays for a policy equal to one times your annual salary to a maximum of \$100,000 with Mutual of Omaha.



Voluntary Term Life and Accidental Death Insurance

To provide added financial stability, you can enroll in additional life insurance coverage for yourself and your family with Mutual of Omaha.



MetLaw

Through MetLaw, you can receive legal advice and legal services for a wide range of personal legal matters.



ID Watchdog Identity Theft

ID Watchdog helps you better protect your identity by monitoring your credit and other services.



Employee Assistance Program

Get confidential professional consultation on a wide variety of personal, family and/or work-related problems. It's free and available 24 hours a day, seven days a week to faculty, staff and their families—eight consultations per issue, per year.



What's important to know about medical insurance?

Evaluate your medical options and choose what is best for you and your family.



2022 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 \$3,500 Family \$7,000
OUT-OF-POCKET MAXIMUM (includes deductible and prescription drugs)									
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		
Emergency Room (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.		

Creighton University has partnered with CHI Health to provide additional savings for medical plan members who use CHI Health providers, hospitals and facilities.

The services include, but are not limited to:

- Hospital inpatient stay
- Outpatient surgery
- Outpatient minor and major diagnostics (lab work, X-rays, CT/PET scans, MRIs, MRAs, nuclear medicine, outpatient scopic procedures)
- Physician services
- Specialist visits

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, LCC, CHI Health St. Elizabeth, CHI Health St. Francis, CHI Health Missouri Valley.

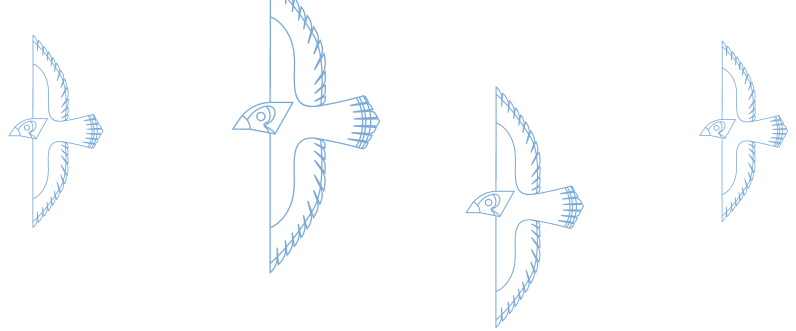
Facilities with mental health services: CHI Health Immanuel Mental Health Services, CHI Health Mercy Hospital Mental Health Services, CHI Health Richard Young Behavioral Health, Lasting Hope Recovery Center.

We continue to collaborate with our partners in Arizona and will communicate opportunities as they become available.

*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.





2022 MEDICAL PLAN PREMIUMS—HOUSE STAFF

EMPLOYEE MONTHLY PREMIUMS	CCAP	PPO 2	PPO 1
Employee Only	\$35.68	\$57.48	\$82.76
Employee and Spouse	\$81.66	\$127.58	\$183.78
Employee and Working Spouse*	\$201.66	\$247.58	\$303.78
Employee and Child(ren)	\$65.50	\$103.38	\$149.02
Family	\$111.44	\$173.96	\$250.70
Family and Working Spouse*	\$231.44	\$293.96	\$370.70

CREIGHTON MONTHLY CONTRIBUTION			
Employee Only	\$553.16	\$543.42	\$541.34
Employee and Spouse	\$1,213.82	\$1,194.42	\$1,189.24
Employee and Working Spouse	\$1,093.82	\$1,074.42	\$1,069.24
Employee and Child(ren)	\$994.44	\$978.26	\$974.36
Family	\$1,655.10	\$1,628.74	\$1,621.58
Family and Working Spouse	\$1,535.10	\$1,508.74	\$1,501.58

*Working Spouse Surcharge

Employees whose working spouses have access to affordable health care that meets the Affordable Care Act (ACA) minimum guidelines through another employer are subject to a \$120 monthly surcharge if they choose to have their spouse remain on the Creighton medical plan. This surcharge has not changed, but the process of managing it is now built into the open enrollment experience in the ADP Benefits System. In the section regarding medical benefits, you will see a question related to a spouse. Once you answer the questionnaire and confirm your elections, the process is complete.

Things to Know

United HealthCare is our medical plan provider; however we will be shifting the management of the prescription drug portion of our medical plans from OptumRx to Express Scripts effective January 1, 2022. Creighton will remain with United HealthCare for our medical plan carrier.

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 on a pre-tax basis. Annual premiums differ based upon the plan you elect and the number of dependents you cover.

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.



What are my dental plan options?

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

2022 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	\$12.50	\$18.94	\$12.10
Employee and Spouse	\$14.36	\$25.52	\$13.62
Employee and Child(ren)	\$25.44	\$30.64	\$28.68
Family	\$31.42	\$43.04	\$38.06

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.

Which dental plan is right for me?

Creighton Preventive

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

Creighton Basic

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

Creighton Basic Plus Ortho

The Basic Plus Ortho dental plan offers the same comprehensive coverage as Basic, but also covers orthodontia. The lifetime orthodontia benefit is \$3,000/person.

What are my vision plan options?

Vision exams are as important to your health as your dental cleanings or annual wellness exam with your physician. A comprehensive eye exam can help lead to early detection of diabetes or hypertension. That's why Creighton's vision coverage through VSP provides an eye exam annually along with other benefits to help ensure you see clearly.



2022 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.

How can a vision plan benefit me?



Save money

VSP members save an average of \$350 per year.



Stay healthy

You'll get an annual WellVision Exam—the most thorough eye exam.



Look great

Access hundreds of frame options for you and your family.



What are my health care account options and how much can I contribute to them?

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

	Medical Flexible Spending Account (FSA) PPO1 and PPO2	Health Savings Account (HSA) CCAP	Limited Purpose Flexible Spending Account (Limited Purpose FSA) CCAP
What would I use this account for?	Any eligible health care expenses.	To save for future health care expenses, or expenses you incur today.	You can only use this account for eligible vision and dental expenses.
What is the maximum amount that I can put in this account?	\$2,750 The IRS pretax contribution limit.*	\$3,650 Employee Only and \$7,300 for Employee/Spouse, Employee/Children and Family**	\$2,750 The IRS pretax contribution limit.*
When are the funds available?	Your entire contribution amount is available at the beginning of the year.	Your funds are available as they come out of your paycheck and are deposited into your account.	Your entire contribution amount is available at the beginning of the year.
What happens if I don't use the money during the year?	Up to \$550 in unused funds will roll over automatically to pay for eligible expenses in the following year.	Unused funds will roll over to the next year; you can take HSA funds with you if you leave Creighton University.	Up to \$550 in unused funds will roll over automatically to pay for eligible expenses in the following year.

*The federal limit for 2022 was not released at the time of publication.

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



Wex: Health Reimbursement and Savings Accounts

Simplify

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

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.

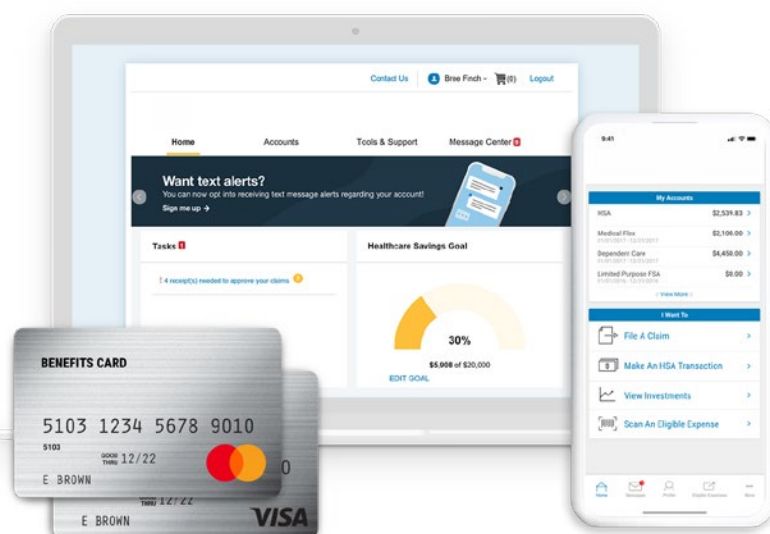
Investment Options

You can invest your HSA funds in an interest-bearing account or our standard mutual fund lineup. Savvy investors may opt for a Health Savings Brokerage Account powered by Charles Schwab, giving you access to more than 5,000 mutual funds, stocks and bonds.

hsainvestments.com/fundperformance/?p=HCBANK

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.



For additional resources please visit:
wexbenefitsyou.com/openenrollment

Resources include:

- FSA Open Enrollment Video
- FSA Calculator
- Why Should I Get an HSA? (Video)
- HSA Calculator
- My HSA Planner
- Eligible Expenses
- Benefits Technology and Resources
- Knowledge Base
- Benefits Mobile App Handout



Dependent Care Flexible Spending Account (DCFSA)

You can pay for eligible dependent care expenses with pretax dollars, including:

- Adult day care centers
- Babysitters and nannies
- Before-school and after-school programs
- Child day care
- Summer day camp

You can use this account for dependent care expenses incurred so you and your spouse can work, or so your spouse can attend school full time. If your spouse stays home full time, you are not eligible to participate.

Who's eligible

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

Actions you can take

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

To learn more, visit: benefitslogin.wexhealth.com

What are my life insurance options?

Group Life and AD&D Insurance is provided to you automatically at no cost. Creighton pays for this benefit. Other voluntary coverage is available for you to purchase based on the needs of you and your family.

Group Life and AD&D Insurance (Employer paid)	Employee Voluntary Life and AD&D Insurance (Employee paid)	Spouse Voluntary Life and AD&D Insurance (Employee paid)	Dependent(s) Voluntary Life and AD&D Insurance (Employee paid)
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 employees. If you previously waived coverage, you may apply for coverage subject to underwriting review and requirements.

Tips for Life Insurance:

- Life insurance coverage will carry over if you don't make any elections during open enrollment.
- Open enrollment is a good time to review your designated beneficiary(ies) for all your insurance and retirement benefits.
- During open enrollment, if you are currently enrolled in Voluntary Term Life and your election is below the guaranteed issue amount (\$150,000 for employee and \$50,000 for spouse coverage), you or your spouse can increase your coverage by one level without underwriting. For example, if you currently have \$120,000 of Voluntary Term Life coverage, during Open Enrollment you can increase your coverage by \$10,000 to \$130,000. If your spouse has \$30,000 currently, you could increase their coverage \$5,000 to \$35,000 in 2022.
- 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.

How do I name a beneficiary?

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

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

- Group Term Life and AD&D Insurance
- Voluntary Term Life and AD&D Insurance
- 403(b) Retirement Plan: Principal/TIAA
- Health Savings Account (HSA)

What is a beneficiary?

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

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

There are two types of beneficiaries:

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

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

How do I update my beneficiary?

Go to my.creighton.edu/#/quicklaunch, click the Employee Benefits icon, enter your NetID and BLUE password for single sign-on access.

- Click on Manage Information and follow the system instructions to enter and/or update your beneficiaries
- Confirm your changes, download and save your confirmation statement.

To review or change your beneficiary for your retirement account or Health Savings Account (HSA) please log into the providers website to update this information.

Contact the benefits team in Human Resources at benefits@creighton.edu or call 402.280.2709 if you have any questions.



What are my disability insurance options?

Disability insurance can provide income protection for you and your family if you can no longer earn a living.

	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 tax-free 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 elects to pay for this benefit after tax through per-pay-period deductions. The premiums are based on the individual employee's salary.	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.

Helpful Contact Information

ADP Benefits System

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

ADP Dependent Verification Services

Dependent Verification Service
Access through my.creighton.edu
my.creighton.edu | 866.400.1686

Express Scripts

Prescription Drug Plan
express-scripts.com | 877.849.8119

Magellan Health

Employee Assistance Program
magellanascend.com | 800.424.4831

MetLaw

Legal Services Plan
Access code: GetLaw
info.legalplans.com | 800.821.6400

MetLife

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

Principal

Retirement Plan
Plan ID: 615443
principal.com | 800.547.7754

TIAA (Legacy Plan)

Retirement Plan
tiaa.org/creighton
800.842.2776 | 402.548.3600

UnitedHealthcare

Medical
Group #714969
myuhc.com | 800.842.5784

Virgin Pulse

Wellness Portal
hr.creighton.edu/wellness | 402.280.5721

VSP

Vision Service Plan
vsp.com | 800.877.7195

WEX (formerly known as Discovery Benefits)

Flex Spending Accounts and Health Savings Accounts
wexinc.com/login | 833.225.5939

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

Creighton
UNIVERSITY

Human Resources