

2023 Enrollment Guide

FACULTY/STAFF



Creighton
UNIVERSITY

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Creighton's Total Rewards Strategy

Our total rewards philosophy is guided by our Jesuit, Catholic values with a focus on inclusion, *cura personalis* and community. The overall health of our employees is of paramount importance, including their physical, emotional, mental, financial and spiritual well-being. We are committed to creating comprehensive and competitive benefits programs that include a variety of offerings and options that best support the overall well-being of our employees, their families and our community.



BENEFITS

- Adoption Assistance
- Dependent Care and Flexible Spending Accounts
- Group and Voluntary Life Insurance
- Legal and Identity Theft Voluntary Benefits
- Medical, Pharmacy, Dental and Vision Plans
- On-campus and Partner Pharmacies
- Parental Leave
- Short-term and Long-term Disability
- Time Off: Vacation, Sick Time and Holidays



WELL-BEING

- Creighton Therapy and Wellness
- CURA Fund
- Daily Mass* and Daily Reconciliation
- Elder Care Assistance
- Employee Assistance Program
- Free Fitness Centers
- Free Smoking Cessation Program
- Ignatian Ministry
- Lifestyle Medicine
- On-campus Child Development Center*
- On-campus Credit Union*
- Wellness Program



FLEXIBILITY

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



LEARNING AND DEVELOPMENT

- Faculty and Staff Development
- Ignatian Formation
- Internal Employee Career Search Website
- Internal Mobility Program
- Tuition Remission
- Tuition Exchange
- FACHEX
- Tuition Discount Program (Private Omaha High Schools)*

**Omaha campus only*



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 26*), you are locked into your elections until the next annual open enrollment period, which takes place every fall.



How do I enroll?

Enrolling for your benefits is easy and convenient. With single 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, 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.

To Do List:

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

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
- See the **back cover** of this guide for detailed provider contact information
- For help logging in to my.creighton.edu or technical assistance, call Creighton IT 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: 6 a.m.–6 p.m. MT
Saturdays: 8 a.m.–3 p.m. MT



2023

Benefit Plan Summary

Below is a snapshot of Creighton's elective employee benefits.
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 UnitedHealthcare (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 (EAP)

Receive confidential and professional counseling on any issue related to personal, family and/or work-related problems. Services are free and available 24 hours a day, seven days a week to faculty, staff and their families—eight consultations per topic, per year.





What's important to know about medical insurance?

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

THINGS TO KNOW

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.

2023 MEDICAL PLANS—FACULTY AND 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 co-pay**		40% after deductible	\$50 co-pay**		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 co-pay		40% after deductible + \$250 co-pay	20% after deductible + \$250 co-pay		40% after deductible + \$250 co-pay	20% after deductible + \$250 co-pay		40% after deductible + \$250 co-pay
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. For more information please visit chihealth.com.

The services include, but are not limited to:

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

*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 PPO1 and PPO2 out-of-pocket maximum.



2023 MEDICAL PLAN PREMIUMS—FACULTY AND STAFF

EMPLOYEE MONTHLY PREMIUMS	CCAP	PPO 2	PPO 1
Employee Only	\$73.44	\$134.16	\$234.64
Employee and Spouse	\$168.16	\$297.88	\$521.06
Employee and Working Spouse*	\$288.16	\$417.88	\$641.06
Employee and Child(ren)	\$134.90	\$241.46	\$422.30
Family	\$229.32	\$406.22	\$710.56
Family and Working Spouse*	\$349.32	\$526.22	\$830.56

CREIGHTON MONTHLY CONTRIBUTION			
Employee Only	\$593.64	\$551.32	\$467.72
Employee and Spouse	\$1,299.42	\$1,210.16	\$1,024.12
Employee and Working Spouse	\$1,179.42	\$1,090.16	\$904.12
Employee and Child(ren)	\$1,065.84	\$992.40	\$841.94
Family	\$1,771.90	\$1,650.20	\$1,396.50
Family and Working Spouse	\$1,651.90	\$1,530.20	\$1,276.50

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.



Working Spouse Surcharge

Creighton University believes that every employer bears the responsibility of providing medical benefits to its own employees. Employees' spouses who have access to affordable health care that meets the Affordable Care Act (ACA) minimum guidelines through another employer will be subject to a \$120 monthly surcharge if they choose to have their spouse remain on the Creighton medical plan. The surcharge will be added to the premiums amounts owed upon enrollment to the Plan. This eligibility change will allow Creighton to maintain affordable coverage for its employees, spouses who have no other health coverage choice, and dependent children.

How do I complete the process?

- Go to my.creighton.edu, 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
- Select the medical benefit icon, review your medical election, answer the questionnaire about your spouse and confirm your medical election.
- Review your other elections and confirm your entire enrollment opportunity to save the changes and receive your confirmation.

Working Spouse Surcharge FAQs

1. What is the working spousal 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 per month or \$1,440 per year.

2. How do I know if the working spouse surcharge will affect my spouse?

The surcharge affects any employee's spouse who has access to medical coverage by another employer or access to other offerings of medical insurance coverage, but instead chooses to enroll in Creighton's medical plan. This does not apply to an employee's spouse who is not currently working or cannot receive benefits in any other way.

3. How do I prove my spouse cannot receive benefits from their employer or doesn't have an employer to receive benefits from?

This will be completed during the enrollment process for a new hire, life event or Open Enrollment. You will see a question related to a spouse while electing your medical plan.

4. If my spouse's benefits change, will they be able to enroll in Creighton's benefits midyear?

Yes. If your spouse has changes to their benefits during the year, you will be allowed to add your spouse to Creighton's medical plan benefits and will begin to incur the working spousal surcharge for that designated month and each month thereafter.

5. Do I need to complete the questionnaire if my spouse will not be covered by Creighton?

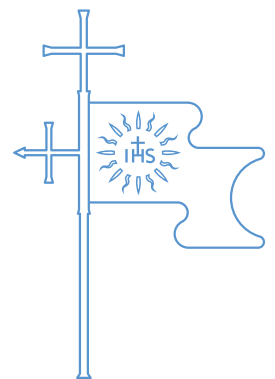
No. The questionnaire will only be visible if a spouse is added to the medical benefit in the ADP Benefits System.

6. What if both my spouse and I work at Creighton?

The working spousal surcharge only requires working spouses who have access to medical coverage by another employer or access to other offerings of medical insurance coverage to pay the surcharge. Families with both spouses working at Creighton will be unaffected by this surcharge.

7. Do other Jesuit universities require a working spousal surcharge?

Yes. Several other Jesuit universities have implemented a working spousal surcharge or are considering it for the future.



UnitedHealthcare Resources

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.

Anywhere access

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



Member Website and Health Plan Account

Using your health plan ID card, go to myuhc.com and register for an account. You'll have 24/7 access to manage your health plan online anytime. Here's a snapshot of what you can do on myuhc.com.

- Find network providers and get cost estimates
- See what's covered
- View claims and account balances
- Try wellness tools and programs

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 quickly, 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.



Use Virtual Visits for these minor medical needs:

- Bladder/urinary tract infection
- Fever, cold/flu, sore throat, bronchitis
- Pinkeye, rash
- Sinus problems
- Stomachache

To prepare for your Virtual Visit all you need is your health plan ID card, credit card and a pharmacy location. Go to myuhc.com or the UnitedHealthcare app to get started.



Mental Health Resources

At Creighton, we care about all of the life challenges that impact the health and well-being of our employees and families.

Access free counseling and resources using the following options:

Sanvello

This app offers easily accessible clinical techniques to help dial down the symptoms of stress, anxiety and depression on your phone. Track your mood, participate in guided experiences and explore meditative tools. Visit sanvello.com for more information.

UnitedHealthcare Network Providers

Behavioral health providers are accessible through myuhc.com (or uhc.com for nonmembers) and by using the UHC app. Visits are paid through the medical plan (member deductible and coinsurance apply). Virtual visits are also available through myuhc.com.

Employee Assistance Program (EAP)

Magellan Healthcare offers faculty and staff, their dependents and their household members, free and confidential professional counseling to assist with stress, anxiety, grief, substance abuse, relationship conflicts and more. Other services include free goal-oriented coaching, retirement services, legal assistance and financial coaching.

We recognize that everyone faces various personal, family and/or work-related problems that can impact our health. Receive up to eight professional counseling sessions per topic, per year.

To meet with a counselor in-person or on video, sign up at member.magellanhealthcare.com using member organization Creighton University, or call 800.424.4831.



Creighton Campus Pharmacy*

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 spahp.creighton.edu/campus-pharmacy 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)



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.



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
- Shingles

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.

**Omaha campus only*

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 Health 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 creighton.edu/pharmacy-ot-pt/clinical-services



“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

2023 PRESCRIPTION DRUG PLANS

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

Arizona Pharmacies

The pharmacies listed below in Arizona will offer the same benefits on the prescription drug plan that are offered at the Creighton Campus Pharmacy in Omaha.

ARIZONA

- **McAuley Pharmacy**
- **Valleywise Behavioral Health Center – Maryvale Pharmacy**
- **Valleywise Community Health Center**
 - Avondale Pharmacy
 - Chandler Pharmacy
 - Mesa Pharmacy
 - Seventh Ave Pharmacy
 - South Phoenix Pharmacy
 - Sunnyslope Pharmacy
- **Valleywise Comprehensive Health Center**
 - Phoenix Pharmacy
- **Valleywise Health Medical Center – Discharge Pharmacy**



Creighton Therapy and Wellness

Creighton Therapy and Wellness is a great resource for individuals experiencing limitations in their day-to-day activities. Creighton Therapy and Wellness is an outpatient therapy clinic* serving clients with orthopedic or pelvic health needs.

The physical therapists at Creighton Therapy and Wellness are board-certified clinical specialists in orthopedics and women's health. Each patient meets one-on-one with a physical therapist to establish goals and a plan of care.

Telehealth services are available for all Creighton employees regardless of the state they work/live in.

To learn more, visit creighton.edu/pharmacy-ot-pt/clinical-services/creighton-therapy-and-wellness

**Omaha campus only*

Orthopedic and Sports Physical Therapy

Creighton Therapy and Wellness offers individualized, expert care for orthopedic problems and sport injuries. One-on-one appointments (usually 45 minutes) are available for conditions such as:

- Headaches
- Joint pain
- Pre- and post-surgical conditions
- Sprains and strains
- Auto- and work-related injuries

Treatment for Pelvic Floor Issues

The board-certified physical therapists at Creighton Therapy and Wellness can offer novel approaches to effectively treat men and women with pelvic floor conditions, such as:

- Urinary leaking and frequency
- Pelvic organ prolapse
- Constipation or fecal incontinence
- Post-prostatectomy rehabilitation
- Pelvic pain
- Sexual dysfunction

Set up an appointment or see if physical therapy is right for you.
creighton.edu/pharmacy-ot-pt/clinical-services | **402.280.3555**





The Lifestyle Medicine Clinic at Creighton University

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



The Lifestyle Medicine Clinic
AT CREIGHTON UNIVERSITY



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 Campus Pharmacy in Omaha, Nebraska or the McAuley Pharmacy in Phoenix, Arizona for prescription medications
- Participate in the Virgin Pulse Health Check

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.



The Creighton Wellness program is for all Creighton faculty and staff. The program is designed to create a culture of well-being for all Creighton faculty and staff at work and in their home communities. From onsite and online behavior change Lifestyle Management programs to fun engaging wellness challenges, group support physical activity classes, lifestyle wellness coaching and more!

We strive to provide the resources to support everyone's well-being journey both at work and at home. We support the Creighton value of *cura personalis* (care for the whole person). Prevention is key, and participants can incorporate the tools they need to build healthy habits to prevent chronic disease.

The Creighton Wellness program also utilizes an online wellness technology partner to assist in providing resources and track our incentive program. It also allows employees access to a variety of tools both on their computers and their mobile devices. Creighton faculty and staff can even invite their friends and family outside of the Creighton community to use the portal for challenges to encourage support in their wellness journey.

Faculty and staff can earn points daily to be entered into the quarter prize drawings and earn chances to win all year. The portal allows for connecting your fitness tracking device and offers company-wide challenges, peer-to-peer challenges, health coaching, healthy habit tracking (including metrics like weight and blood pressure), daily cards and journeys. It also showcases many of our Creighton partners on campus.

Get Started with Creighton Wellness

Check out our wellness website for upcoming programming:
hr.creighton.edu/wellness

Get started on the wellness platform:
join.virginpulse.com/creighton

Subscribe to our facebook page:
facebook.com/creightonemployeehealth

Contact us: wellness@creighton.edu





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.

2023 DENTAL PREMIUMS AND EMPLOYER CONTRIBUTIONS

EMPLOYEE MONTHLY PREMIUMS	CREIGHTON PREVENTIVE	CREIGHTON BASIC	CREIGHTON BASIC PLUS ORTHO*
Employee Only	\$0.00	\$10.74	\$19.84
Employee and Spouse	\$11.04	\$34.10	\$50.24
Employee and Child(ren)	\$10.02	\$31.86	\$47.34
Family	\$21.06	\$55.22	\$77.70
CREIGHTON MONTHLY CONTRIBUTIONS			
Employee Only	\$13.38	\$20.28	\$12.94
Employee and Spouse	\$15.36	\$27.32	\$14.56
Employee and Child(ren)	\$27.22	\$32.80	\$30.70
Family	\$33.62	\$46.06	\$40.74

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 such as 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.

2023 VISION PREMIUMS AND EMPLOYER CONTRIBUTIONS

EMPLOYEE MONTHLY PREMIUMS		CREIGHTON MONTHLY CONTRIBUTIONS	
Employee Only	\$4.64	Employee Only	\$2.66
Employee and Spouse	\$10.22	Employee and Spouse	\$5.88
Employee and Child(ren)	\$8.36	Employee and Child(ren)	\$4.80
Family	\$13.92	Family	\$8.00

BENEFIT	DESCRIPTION	CO-PAY	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 brands20% 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 lensesPolycarbonate lenses for dependent children	Included in Prescription Glasses	Every calendar year
Lens Enhancements	<ul style="list-style-type: none">Standard progressive lensesPremium progressive lensesCustom progressive lensesAverage 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; co-pay does not applyContact 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 details20% 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 co-pay 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.

VSP Member Services

WE'RE HERE FOR OUR MEMBERS.

- View Benefit Information
- Find a VSP Network Doctor
- Discover Special Offers and Exclusive Member Extras

MEMBER EXTRAS

- Print an ID Card
- Sign-up to Receive Helpful Emails about How to Make the Most of Their Plan
- Eyewear and Eye Care Information
- Visit vsp.com



What are my Health Reimbursement and Savings Account options as it relates to the medical plans offered by Creighton?

	Medical Flexible Spending Account (FSA) PPO1 and PPO2	Health Savings Account (HSA) CCAP	Limited Purpose Flexible Spending Account (Limited Purpose FSA) CCAP
Who owns the account?	Your employer does. You lose your FSA when you leave your organization.	You do. You can take it with you if you change jobs.	Your employer does. You lose your FSA when you leave your organization.
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 biggest benefit?	It's short-term. You can save on predictable health expenses every year.	It's long-term. You can save up for major health expenses later in life.	It's short-term. You can save on predictable health expenses every year.
What expenses are covered?	You can use your HSA or FSA on lots of eligible medical, dental and vision expenses. Such as: prescription eyeglasses, doctors visits, surgery, dental cleaning, medications and contact lenses.		
What is the maximum amount that I can put in this account?	\$2,850 The IRS pretax contribution limit.	\$3,850 Employee Only and \$7,750 for Employee/Spouse, Employee/Children and Family**	\$2,850 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 \$610 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 \$610 in unused funds will roll over automatically to pay for eligible expenses in the following year.



Scan QR code or visit bit.ly/WhyHealthSavingsAccounts to view video "WEX - Why Should I Get a Health Savings Account"



Scan QR code or visit bit.ly/WhyFlexibleSpendingAccounts to view video "Learn More About Your Flexible Spending Account"

Tips for Flexible Spending Account (FSA) Elections:

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

Tips for CCAP/HSA Participants:

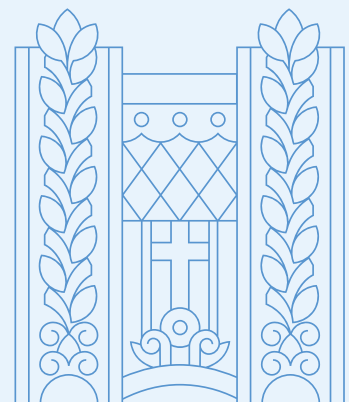
- If you contributed to a health savings account in 2022, that election will carry over to 2023 if you don't make a change.
- The IRS limit for employee HSA is \$3,850/\$7,750. If you would like to contribute to this limit, you will need to adjust your election. It is not automatic.

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

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.





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 pretax dollars to make your health and child care expenses more affordable. You can access your account by going to wexinc.com.

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

To find additional resources, please visit the WEX toolkit at: wexinc.com/insights/benefits-toolkit

Resources include:

- My HSA Planner
- HSA Store
- FSA Store
- HSA Investment Fund Options
- HSA/FSA Login
- Calculators
- Eligible Expenses
- Knowledge Base



wex

The WEX Card

The WEX 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 WEX 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. You can request additional debit cards for your spouse or dependents from your online account. Log in, under Accounts select "Banking/Cards."

To view the list of common eligible expense items and to learn more, visit: wexinc.com/insights/benefits-toolkit/eligible-expenses

How to log into your account

If you have an email address on file with WEX:

1. Go to wexinc.com
2. Click the Login button and select HSA, FSA, HRA and Commuter Login.
3. Select Create your new username and password and complete the steps to activate your account.





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 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.



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 by \$5,000 to \$35,000 in 2023.
- 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, 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 other benefit options?

We offer several benefit options for you and your family.

ID Watchdog



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

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

Who's eligible

All benefit-eligible employees are eligible to enroll in this benefit.

Actions you can take

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

To learn more, visit hr.creighton.edu/benefits/id-watchdog

MetLaw—Prepaid Legal

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

The plan covers:

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

Who's eligible

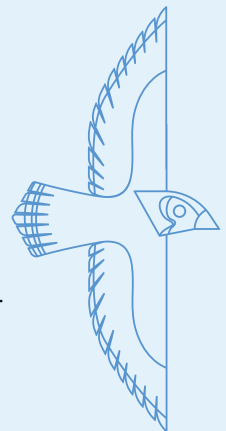
All benefit-eligible employees are eligible to enroll in this benefit.

Actions you can take

You are only able to enroll in MetLaw during Open Enrollment and must remain in the plan for the full year.

Portability Procedures

If you wish to continue your legal plan benefit after retiring or leaving the University, MetLaw will offer you the opportunity to continue on as a legal plan member for 12 months through a portable plan. The covered services and exclusions are the same as those under your current plan. Please visit hr.creighton.edu/benefits/metlaw or call 800.821.6400 for plan details.





Retirement

Retirement benefits are an important part of your total benefits package. As a Creighton employee, you are eligible to participate in the 403(b) retirement savings plan.



You are eligible to contribute to the IRS limit each calendar year. Visit principal.com/Welcome to set up your account and enroll in the retirement plan.

Personalized financial planning



Meet 1-on-1 with a Principal retirement education specialist to create a customized strategy for your goals and get answers to your retirement questions.

Questions? Visit principal.com or call 800.547.7754. Retirement education specialists are available Monday through Friday, 7 a.m. to 9 p.m. CT.



Employer Contributions

- Creighton offers both a 2% Employer Minimum Contribution as well as Employer Matching Contribution. You are entitled to the 2% Employer Minimum Contribution regardless of how much you contribute to the plan. All contributions made by Creighton are made with pre-tax dollars.
- Creighton will match 100% of the first 5% of eligible pay that you contribute (pre-tax or Roth) to the plan. To maximize the matching contributions provided by Creighton, you need to contribute at least 5% of your eligible pay each pay period. Please refer to the Matching Table for more details.
- You're always fully vested in your contributions and the 2% Employer Minimum Contributions. You will be fully vested in the Employer Matching contributions after two years of service and 1,000 hours worked in each of those years.

403(b) Employee Elective Deferral	Employer Minimum Contribution	Employer Matching Contribution	Total Employer Contribution
5.00% or more	2.00%	5.00%	7.00%
4.00%	2.00%	4.00%	6.00%
3.00%	2.00%	3.00%	5.00%
2.00%	2.00%	2.00%	4.00%
1.00%	2.00%	1.00%	3.00%
0.00%	2.00%	0.00%	2.00%

Only faculty and staff are eligible for employer contributions.

Other Important Benefits

We support a work-life balance that includes time off and the need to take a leave of absence.



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)
- Martin Luther King Jr. Day
- Good Friday
- Memorial Day
- Juneteenth

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.

Faculty and staff: Visit live-creighton-hr.pantheonsite.io/resources/employee-resources for details related to sick hours and vacation.

Service Time Off

Eligible employees can volunteer up to 16 hours per academic year (July 1 through June 30) across multiple partners. For more information on the Volunteer Service Paid Time Off policy, please visit hr.creighton.edu/benefits/volunteer-service-paid-time

Leave of Absence

Family Medical Leave

Family and Medical Leave Act (FMLA) requires covered employers to provide up to 12 weeks of unpaid, job-protected leave to eligible employees for the following reasons:

- for incapacity due to pregnancy, prenatal medical care or childbirth;
- to care for the employee's child after birth, or placement for adoption or foster care;
- to care for the employee's spouse, son, daughter or parent, who has a serious health condition; or
- for a serious health condition that makes the employee unable to perform the employee's job.

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

Disability or 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), they may be eligible for a medical leave of absence and/or short-term disability.

Funeral/Bereavement Leave

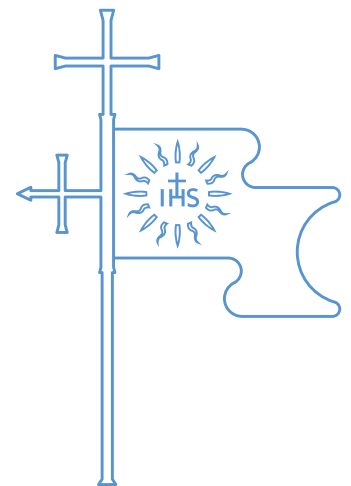
Up to three working days may be allowed without loss of pay for attending the funeral of an immediate family member.

Military Leave

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

Parental Leave

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





Other Important Benefits

Learning and Development

Tuition remission

Tuition remission is a waiver of tuition and is available to faculty and staff and their eligible dependents who qualify and are admitted for enrollment at Creighton University. The benefits apply to tuition only; all non-tuition expenses and fees are the responsibility of the student.

- Employees, spouses and IRS tax-dependent children are eligible for 100% tuition remission subject to eligibility requirements
- Eligible after six months of employment
- hr.creighton.edu/benefits/tuition-remission

Tuition discount program

- Eligible faculty and staff may be eligible for discounts at local parochial schools
- hr.creighton.edu/benefits/tuition-discount-program

Additional development opportunities

- Internal career mobility program
- Employee development classes and workshops
- Ignatian formation
- hr.creighton.edu/learning-development

Tuition Exchange and FACHEX

Tuition Exchange is a tuition remission program for children of current full-time faculty, administrators and staff. Through the program, a dependent child of an eligible employee at one participating institution may be awarded Tuition Exchange at another.

FACHEX is an undergraduate tuition remission program for children of current full-time faculty, administrators and staff. Through the FACHEX program, employees who have a tuition remission benefit for their children at their home institution can apply to receive the same benefit at participating Jesuit colleges and universities, should there be space available, and the student meets that school's requirements for FACHEX applicants.

Employee Assistance Program (Magellan Healthcare)

Every individual faces a unique situation that can affect their work or personal life, which is why we offer an excellent Employee Assistance Program to support our employees and their dependents and household members.

The EAP offers confidential, solution-focused help and resources for many types of life issues and is available 24 hours a day, seven days a week online or by phone.

Services provided include:

- Child and elder care services
- Financial consultation services
- Legal consultation services
- Convenience services
- Parenting
- Relationship issues
- Work issues
- Counseling
- Identity theft resolution
- Lifestyle coaching
- Self-care
- Digital app

The program is provided at no cost to employees and their dependents and household member, and it provides information, referral sources and up to eight professional counseling sessions per topic, per year.

Who's eligible

All employees, dependents and household members are eligible to participate in this program.

Actions you can take

Call **800.424.4831** or visit member.magellanhealthcare.com for more information.



Magellan
HEALTH



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, full-time student status)
- 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 ADP Benefits system through my.creighton.edu, or call the ADP 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



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/generalcounsel/compliance/resources)

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 administers this plan.

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.

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 hr.creighton.edu

- **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.
- **Notice of Coverage**

ADP 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.



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 MyCreighton
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

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