

Mark Your Calendar

Open enrollment is Nov. 1–16, 2022.

Don't miss your chance to enroll
for 2023 benefits.



Scan the QR code or visit
hr.creighton.edu/benefits
for more information.

FACULTY/STAFF

Creighton
UNIVERSITY

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*



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.

Creighton recognizes the importance of fostering a culture of health and well-being and is committed to sponsoring comprehensive and competitive benefit offerings.

Creighton is absorbing almost all of the cost increase which is well above what was budgeted, understanding the immediate and prevalent financial burden the pandemic continues to have on our employees. Normally, as costs increase each year, we share equally in that increase to maintain our 80/20 cost share target. However, we have determined the University will absorb more in an effort to offset the cost impact to our employees. Our cost share strategy ensures the University maintains our competitive advantage from a total rewards perspective in our efforts to retain and attract highly qualified faculty and staff. Depending upon the level of coverage selected for 2023, our employees will see a maximum monthly increase of \$20.70 for family medical to a minimum increase of \$2.14 for employee only medical.

Health care costs continue to rise and are projected to increase an additional double-digit increase in the coming year. The rising cost of health insurance is a concern for all of us. Every action we take to lower our personal medical and prescription spend and

improve our overall health and well-being will benefit us all as we work to maintain a robust and competitive benefits package. Please take time to read this guide and make informed decisions about your elections for the 2023 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 officially begins Nov. 1.

Attend the in-person Benefits and Wellness Connection event from 8:30 a.m. to 3 p.m. CT on Nov. 1 in the Skutt Student Center, Mutual of Omaha Ballroom (Omaha campus), or one of the virtual benefits sessions also offered on Nov. 1 (all locations). This is your opportunity to hear from professionals and providers about the 2023 benefits offered by Creighton University.

Contained within this guide:

- 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.

Your choices matter, so be sure to:

- Read this guide/share it with your family to understand the benefits.
- Attend the in-person Benefits and Wellness Connection or virtual benefits sessions on Nov. 1, 2022.
- Decide which benefits you need to be effective Jan. 1, 2023.
- **Enroll between Nov. 1 and Nov. 16, 2022.**



How do I enroll?

When you are ready to make your 2023 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, 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

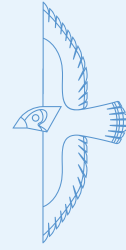
Firefox and Chrome are the preferred browsers for accessing the ADP Benefits System.

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
- 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: 5 a.m.–5 p.m. MT
Saturdays: 7 a.m.–2 p.m. MT
Note that the time will change for Phoenix starting Nov. 6 due to the daylight saving time change:
Monday–Friday: 6 a.m.–6 p.m. MT
Saturdays: 8 a.m.–3 p.m. MT

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 2023 benefits.

What do I need to do?



- ☐ Review the Open Enrollment website at hr.creighton.edu/benefits. Learn more about the benefit offerings for 2023 as well as additional benefits and services provided by Creighton.
- ☐ Some 2022 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 2022, your elections will roll over. If you want to change or increase what goes into your HSA in 2023, log on to my.creighton.edu 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 \$3,850
 - Family Coverage can set aside \$7,750
 - 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 2023 plan year. See page 9.
- ☐ Current Flexible Spending Accounts (FSA) elections will not roll over for the 2023 plan year. Therefore 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 2023, you **MUST** make an election now. 2023 IRS limits are \$2,850 for the Medical and Limited Purpose FSAs. \$5,000 is the limit for the Dependent Care FSA. See page 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 2023 pay stub in myHR in January to ensure your benefit elections are correct and confirm the correct premiums are being withheld.
- ☐ Stay informed throughout the year by engaging in webinars and educational opportunities offered by our vendor partners, reading *Creighton Today* and watching your email for periodic communications from the benefits team.

***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.



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 my.creighton.edu.

Elective 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.



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

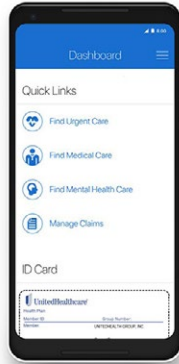
- Find network care options for doctors, clinics and hospitals in your area.
- Talk to a doctor by video 24/7.
- See reviews and ratings for doctors.

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.



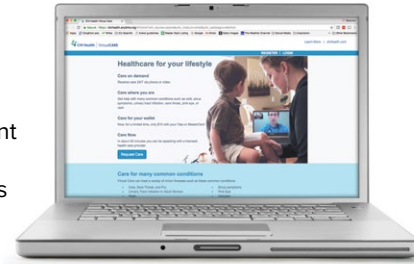
Member Website and Health Plan Account

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.



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 hr.creighton.edu.

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

*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.

Campus Pharmacy and Express Scripts Network

Creighton's prescription drug benefit is integrated with the medical plan (UHC) but managed by Express Scripts (ESI). Your pharmacy benefit information can be found on your medical ID card from UHC. Additionally, members can manage medications, find nearby pharmacies and more by downloading the Express Scripts app or by utilizing the myuhc.com website or UHC app to link to the pharmacy benefit details.

The Creighton Campus Pharmacy in Omaha is committed to providing patients with comprehensive health care, educational opportunities and convenient pharmaceutical services. For more information, go to creighton.edu/pharmacy-ot-pt/clinical-services or call 402.449.4560. Creighton also partners with five pharmacies in Arizona to serve employees at the Health Sciences Campus – Phoenix. See the list below.

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**



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 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; co-pay 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 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 care account options as it relates to the medical plan offerings at 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 \$570 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 \$570 in unused funds will roll over automatically to pay for eligible expenses in the following year.

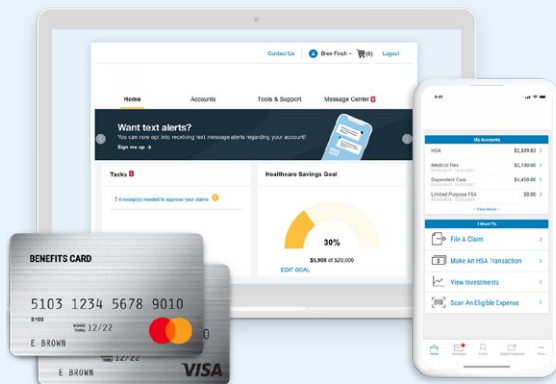


Scan QR code or visit bit.ly/WhyHealthSavingsAccounts to view video "WEX - Why Should I Get a Health Savings Account"



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

*The federal limit for 2023 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 pretax dollars to make your health and child care expenses more affordable.

You can access your account by going to wexinc.com.

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

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

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





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.



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. Creighton Wellness offers onsite and online behavior change Lifestyle Management programs, 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 quarterly 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 such as 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



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.

Creighton's Retirement Plan allows you to electively defer money from your paycheck on a pretax or post-tax basis. 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.



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**

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