



2024 Open Enrollment

Mark your calendar!
Open Enrollment is Nov. 1-17, 2023.
Don't miss your chance to
sign up for your 2024 benefits.

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

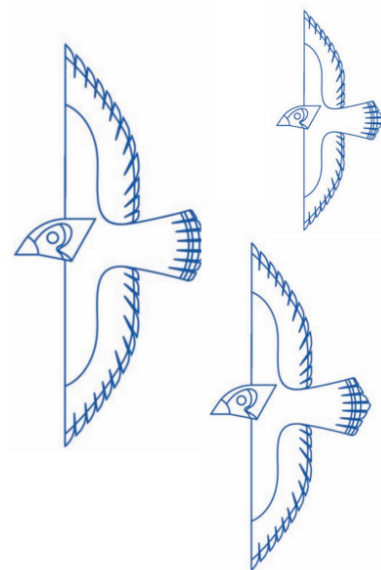


Creighton
UNIVERSITY

RESIDENT STAFF

Creighton's Total Rewards Strategy

Creighton's total rewards philosophy, driven by our mission and core values, aims to ensure that Creighton is a desirable place to work, learn, and grow both professionally and personally. The overall health of our employees is of paramount importance, including their physical, emotional, mental, financial and spiritual well-being. Creighton provides a suite of valuable health, wellness, time off programs, tuition benefits and financial security benefits to demonstrate care and support for our employees and their families today and in the future.



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
- Biometric screenings
- Flu vaccinations

FLEXIBILITY

- Alternative schedule
- Compressed work schedule
- Hybrid/remote work
- Job share
- Occasional flexibility/temporary schedule change
- Paid volunteer service hours
- Phased retirement schedule
- Reduced schedule

LEARNING AND DEVELOPMENT

- Faculty and staff development
- Ignatian formation
- Internal employee career search website
- Tuition remission
- Tuition exchange
- FACHEX
- Tuition discount program (private Omaha high schools)*

*Omaha campus only

ourcorevalues

magis • men and women for and with others • cura personalis

unity of heart, mind and soul • ad maiorem Dei gloriam

finding God in all things • forming and educating agents of change

It's that time ...

Open Enrollment is just around the corner. This is the time of year for benefit-eligible employees to review, elect or make changes to their benefit options for the following calendar year. New elections and rates will take effect on Jan. 1, 2024.

Creighton is committed to providing a comprehensive and competitive benefits program that supports the overall health and well-being of University employees, families and the community.

Creighton will absorb nearly all of the 2024 health insurance cost increases to help reduce the financial impact on employees and their families. Normally, as insurance costs increase each year, the University shares increase with employees to maintain an 80% (University) and 20% (employee) cost-share. However, because insurance costs have increased more than 10% percent, Creighton has decided to absorb more than its 80% share for 2024. Depending on the level of coverage and plan, Creighton employees will see a maximum increase of \$31 for family medical plans to a minimum increase of \$3 for employee-only plans.

There are no changes to medical plan options for 2024, however, the University has made three enhancements to help better serve the needs of employees.

- **RxBenefits** will be added to enhance the member experience and provide additional pharmacy customer service support.
- **Skin cancer screening** will be added to the list of offered annual screenings within medical plans to help employees and families detect cancers earlier.
- **MetLife Legal Plans Plus Parents** will be added to help support family needs, covering the employee, spouse, dependents, parents, parents-in-law and grandparents address common legal issues.



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

What do I need to do?

- ☐ Review the Open Enrollment website at my.creighton.edu/hr/benefits-new. Learn more about the benefit offerings for 2024 as well as additional benefits and services provided by Creighton.
- ☐ Some 2023 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 2023, your elections will roll over. If you want to change or increase what goes into your HSA in 2024, log on to my.creighton.edu to enter the new amount.
- ☐ Those who elect to participate in the HDHP (CCAP) plan (High Deductible Health Plan) can now set aside more money into their health savings account (HSA).
 - Employee-only coverage can set aside \$4,150
 - Family coverage can set aside \$8,300
 - You can add an additional \$1,000 if you are 55 or older
- ☐ Answer the Working Spouse Questionnaire in the ADP Benefits System if you are adding your spouse to the medical plan for the 2024 plan year. See page 9.
- ☐ Current flexible spending accounts (FSA) elections will not roll over for the 2024 plan year. Therefore if you want money in a medical, dependent care (for child or elder care) or limited purpose (for HDHP [CCAP] participant's dental and vision expenses) FSA in 2024, you MUST make an election now. 2024 IRS limits are \$3,050 for the medical and limited purpose FSAs. \$5,000 is the limit for the dependent care FSA. See page 17.
- ☐ 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.

How do I enroll?

When you are ready to make your 2024 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 Benefits Enrollment icon and enter your netID@creighton.edu as username (net12345@creighton.edu) and BLUE password for single sign-on access.
- Click on the Open Enrollment event.
- Follow the system instructions to verify your dependents and beneficiaries and enroll or make changes.
- Download and print or save a confirmation statement.

Any changes made during Open Enrollment will become effective Jan. 1, 2024.

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

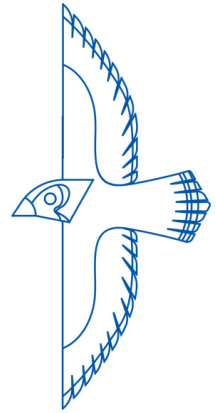
YOUR CHOICES MATTER, SO BE SURE TO:

- Read this guide/share it with your family to understand the benefits.
- Attend the in-person Benefits and Wellness Fair, additional learning opportunities at remote locations or schedule virtual office hours with a member of the benefits team.
- Decide which benefits you need to be effective Jan. 1, 2024.
- **Enroll between Nov. 1 and Nov. 17, 2023.**



2024 Benefit Plan Summary

Below is a snapshot of Creighton's employee benefits that are elective during Open Enrollment. For more details, such as plan documents, claim forms, etc., visit hr.creighton.edu/benefits.



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). **Beginning Jan. 1, 2024**, we will also partner with RxBenefits for the prescription plan.

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 HDHP (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.

METLIFE LEGAL PLUS PARENTS

Through MetLife Legal, you can receive legal advice and legal services for a wide range of personal legal matters. **Effective Jan. 1, 2024**, the plan covers parents, parents-in-law and grandparents for many of the common legal issues a family faces.

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 and Creighton are teaming up to make it easier for you to learn about the medical plans available and the benefits they offer. Visit [whyuhc.com/creighton](https://www.whyuhc.com/creighton) to easily find information that may help you make your benefits decisions.



UnitedHealthcare member website and app

You'll have 24/7 access to manage your health plan either by going to [myuhc.com](https://www.myuhc.com) and registering an account or by downloading the UnitedHealthcare app.

- Find network providers and cost estimates.
- See what's covered.
- View claims and account balances.
- Print your ID cards from the member site or generate a digital health ID card from the app.

Virtual visits

Scan the QR code to access your virtual care options.



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.

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](https://www.myuhc.com) or the UnitedHealthcare app to get started.

USE VIRTUAL VISITS FOR THESE MINOR MEDICAL NEEDS:

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

VIRTUAL THERAPY

Within the UnitedHealthcare app, select Find Care, then Virtual Care. Next, under the Behavioral Health Care listing, click on Get Started and you can call a provider to set up an appointment. You can also call the telephone number on your health plan ID card.



What's important to know about medical insurance?



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

See the previous page for more information about UnitedHealthcare's resources and member website.

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.

What is the difference between embedded versus nonembedded deductible?

Plan 1 and Plan 2 with Creighton offer what's known as an embedded deductible. Embedded benefits have individual and family deductible amounts. When an individual in a family meets the individual deductible, coinsurance applies. When the family deductible amount is met, the rest of the family will receive benefits.

The HDHP HSA with Creighton offers what's known as a nonembedded deductible. Nonembedded benefits are the HDHP HSA standard. Nonembedded benefits have single coverage and family coverage deductibles. Single and family deductibles are separate, and no individual in the family has satisfied a deductible until the entire family amount has been satisfied. The same holds true for out-of-pocket maximums.

2024 medical plans — resident staff

	HDHP (CCAP)			PPO 2			PPO 1		
	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		\$5,250	\$3,500		\$6,500	\$2,750		\$3,500
Family	\$2,500		\$10,500	\$7,000		\$13,000	\$5,500		\$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**
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.		

HDHP (CCAP) = High Deductible Health Plan

*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.

CHI HEALTH

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)

2024 medical plan premiums — resident staff

Employee monthly premiums	HDHP (CCAP)	PPO 2	PPO 1
Employee only	\$38.42	\$61.86	\$89.08
Employee and spouse	\$87.88	\$137.34	\$197.78
Employee and working spouse*	\$207.88	\$257.34	\$317.78
Employee and child(ren)	\$70.50	\$111.28	\$160.42
Family	\$119.96	\$187.24	\$269.84
Family and working spouse*	\$239.96	\$307.24	\$389.84

Creighton monthly contributions	HDHP (CCAP)	PPO 2	PPO 1
Employee only	\$711.64	\$708.88	\$700.66
Employee and spouse	\$1,562.26	\$1,558.30	\$1,539.60
Employee and working spouse*	\$1,442.26	\$1,438.30	\$1,419.60
Employee and child(ren)	\$1,279.62	\$1,276.08	\$1,261.08
Family	\$2,130.22	\$2,125.00	\$2,099.34
Family and working spouse*	\$2,010.22	\$2,005.00	\$1,979.34

**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.



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.

Spouse: An individual of the same or opposite sex to whom you are legally married.

Dependent: You or your spouse's child who is under age 26, including a natural child, stepchild, a legally adopted child, a child placed for adoption or a child for whom you or your spouse are the legal guardian; or an unmarried child age 26 or over who is or becomes disabled and dependent upon you.

RxBenefits + Express Scripts

The University will remain with Express Scripts for the upcoming 2024 year. Effective Jan. 1, 2024, we will also be partnering with a Pharmacy Benefit Optimizer (PBO), RxBenefits, to help enhance the pharmacy experience for our members. This is an added layer of support, all within the same pharmacy plan, network and Express Scripts app.

THINGS TO KNOW

Will I have to carry two separate ID cards as part of this change?

No. All covered employees will only need one insurance ID card and will receive a new card from United Healthcare in December with the RxBenefits-Express Scripts policy information.

What if I have a separate contraception only prescription plan? What changes can I expect?

Please see the women's preventive care benefit information below for details.

Where can I go to find out more information about RxBenefits?

RxBenefits has extensive information available on their website, rxbenefits.com.

What changes can be expected from a pharmacy perspective?

Creighton will continue to utilize the same pharmacy network as we have in 2023, therefore, you can continue to use the pharmacy you trust for your prescription needs. You should not need to take any additional steps with your health care provider or pharmacy.

What other resources will be made available to answer questions about these changes?

A personalized welcome packet will be made available to provide covered employees with more specific information. Express Scripts and RxBenefits are dedicated to giving you the best service and resources to help you and your family make better drug therapy decisions. In 2024, you will be able to utilize RxBenefits' Member Services for any questions or concerns related to your pharmacy benefit.

Creighton employees also have the benefit of having the pharmacists at the Creighton Campus Pharmacy in Omaha and affiliated pharmacies in Phoenix, who are available to assist with questions, concerns and navigating your pharmacy benefit.

What is the reason for the additional partner on the pharmacy benefit?

Adding RxBenefits to the pharmacy benefit management partners will allow Creighton to have market-leading purchase power, independent clinical solutions and high-touch service for our employees and their dependents.

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.

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.

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 creighton.edu/pharmacy-ot-pt/clinical-services/creighton-university-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)

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
- Hepatitis B
- Pneumococcal pneumonia
- Influenza
- Hepatitis A
- 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.

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.

*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/creighton-university-campus-pharmacy/faqs.

Prescription Drug Plans

“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

Creighton
UNIVERSITY
School of Pharmacy
and Health Professions

31-day supply cost

PPO 1 PPO 2	Creighton Campus Pharmacy	RxBenefits + 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

PPO 1 PPO 2	Creighton Campus Pharmacy	RxBenefits + 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.

- 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

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.

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**.



Sanvello

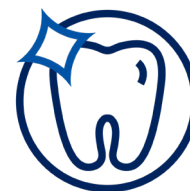
Sanvello is a free resource and available to all employees. This app offers easily accessible clinical techniques to help dial down the symptoms of stress, anxiety and depression on your phone. Track your mood, participate in guided experiences and explore meditative tools. Visit sanvello.com for more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

What are my dental plan options?

Excellent oral health means more than having 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.**



2024 dental premiums and employer contributions

Employee monthly premiums	Creighton Preventive	Creighton Basic	Creighton Basic Plus Ortho
Employee only	\$0.00	\$11.72	\$21.64
Employee and spouse	\$12.04	\$37.18	\$54.76
Employee and child(ren)	\$10.92	\$34.74	\$51.60
Family	\$22.96	\$60.20	\$84.70

Creighton monthly contributions			
Employee only	\$16.06	\$25.50	\$17.68
Employee and spouse	\$19.64	\$36.50	\$23.00
Employee and child(ren)	\$33.76	\$42.84	\$42.02
Family	\$42.64	\$61.30	\$57.42

Benefit						
	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

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 per 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. Visit vsp.com to review benefit information, find a VSP network doctor, and print your ID card.

2024 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
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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.

What are my health care spending and savings account options?

Account options depend on the 2024 medical plan selected by an employee.

	Medical Flexible Spending Account (FSA) PPO 1 and PPO 2	Health Savings Account (HSA) HDHP	Limited Purpose Flexible Spending Account (Limited Purpose FSA) HDHP
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 is the maximum amount that I can put in this account?	\$3,050 The IRS pre-tax contribution limit.	\$4,150 employee only and \$8,300 for employee/spouse, employee/children and family*	\$3,050 The IRS pre-tax 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 \$640 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 \$640 in unused funds will roll over automatically to pay for eligible expenses in the following 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.		



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



Scan QR code or visit bit.ly/whyhealthsavingsaccounts to view video "WEX — Why Should I Get a Health Savings 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 HDHP/HSA PARTICIPANTS:

- If you contributed to a health savings account in 2023, that election will carry over to 2024 if you don't make a change.
- The IRS limit for employee HSA is \$4,150/\$8,300. 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.



WEX: Health Reimbursement and Savings Accounts

Simplify

Life is filled with unexpected expenses. WEX's variety of reimbursement and savings account options let you set aside pre-tax dollars to make your health and child care expenses more affordable. You can access your account by going to **benefitslogin.wexhealth.com**.

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

Resources include:

- My HSA planner
- HSA/FSA login
- HSA store
- Calculators
- FSA store
- Eligible expenses
- HSA investment fund options
- Knowledge base

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. Visit **hsainvestments.com/fundperformance/?p=hcbank** to learn more.

Dependent Care Flexible Spending Account (DCFSA)

You can pay for eligible dependent care expenses with pre-tax dollars, including:

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

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 six months of coverage due to a condition that existed during the three months prior to coverage are excluded.	Disabilities that occur during the first 12 months of coverage due to a condition that existed during the three months prior to coverage are excluded.	Disabilities that occur during the first 12 months of coverage due to a condition that existed during the three 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	Guaranteed issue amount: \$50,000* Minimum coverage: \$5,000 Maximum coverage: \$100,000	Guaranteed issue amount: N/A Minimum coverage: \$2,000 Maximum coverage: \$10,000
	Units: \$10,000 increments, not to exceed 5x annual salary	Units: \$5,000 increments, not to exceed 50% of employee's coverage	Units: \$2,000 increments up to \$10,000 for all enrolled children
	Limitations: Benefit reduces at age 70	Limitations: Must be under age 70 and not a Creighton employee	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 2024.
- 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?

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, or two or more people.

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
- Health savings account (HSA)

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 voluntary 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.

MetLife Legal Plus Parents

You have access to experienced attorneys for many personal legal services and unlimited advice through MetLife Legal Plans. MetLife Legal Plans Plus Parents covers you, your spouse, dependents, parents, parents-in-law, and grandparents for many of the common legal issues a family faces.

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.



Creighton Wellness

The Creighton Wellness program for all faculty and staff is designed to create a culture of health and improve overall well-being. Wellness programs include: in person and online lifestyle management courses, fun and engaging wellness challenges, group physical activity classes, wellness coaching and more.

We strive to provide the resources to support everyone's wellness journey, both at home and work, and align with the Creighton value of *cura personalis* (care for the whole person). Prevention is key, and participants can incorporate online tools to build health habits and help prevent chronic disease.

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/creightonemployeewellness
- 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 plan and employer matching contributions.

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**](https://principal.com/welcome) to set up your account and enroll in the retirement plan.

You may be wondering if you're on track to meet your retirement goals. That's where the Retirement Wellness Score and Planner can help. Check your score and begin using the planner at [**principal.com/myscore**](https://principal.com/myscore).

Personalized financial planning

Meet one-on-one 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**](https://principal.com) or call **800.547.7754**. Retirement education specialists are available Monday through Friday, 7 a.m. to 9 p.m. CT.

Scan the QR code to set up your account and enroll in the retirement plan.



Scan the QR code to contact a retirement education specialist.



To learn more about The Retirement Plan of Creighton University please visit our website at [**my.creighton.edu/hr/benefits/retirement-plan-403b**](https://my.creighton.edu/hr/benefits/retirement-plan-403b).



Start your well-being journey

Employee Assistance Program (EAP) from Magellan Healthcare

FIND HELP AND BALANCE FOR THE SIX IMPORTANT PARTS OF YOUR LIFE

Social Forming strong relationships	Emotional Building confidence and resilience	Career Liking what you do everyday
Financial Making the most of your money	Physical Having good health and energy	Community Being safe, secure and engaged

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

- 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**.

Helpful Contact Information



**ADP Benefits System and
Leave Management**

Access through MyCreighton
my.creighton.edu | 866.903.8216

ADP Dependent Verification Services

Access through MyCreighton
my.creighton.edu | 866.400.1686



**Magellan Health
Employee Assistance Program**

magellanascend.com | 800.424.4831



**MetLife
Dental Insurance**

Group no. 307647
metlife.com/mybenefits | 800.942.0854

**MetLaw
Legal Services Plan**

Access code: GetLaw
info.legalplans.com | 800.821.6400



**Mutual of Omaha
Short- and Long-Term Disability
Life and Voluntary Life**

800.877.5176



**Principal
403(b) Retirement Plan**

Plan ID: 615443
principal.com | 800.547.7754



RxBenefits + Express Scripts



Prescription Drug Plan
rxbenefits.com | 800.334.8134



**TIAA
Legacy Retirement Plan**

tiaa.org/creighton | 800.842.2776



**UnitedHealthcare
Medical Insurance**

Group no. 714969
member.uhc.com/myuhc | 800.842.5784



**Creighton Wellness
Wellness Program**

hr.creighton.edu/wellness | 402.280.5721



**VSP
Vision Insurance**

vsp.com | 800.877.7195



**WEX
Flexible Spending Accounts and
Health Savings Accounts**

benefitslogin.wexhealth.com | 833.225.5939

EMPLOYEE RESOURCES THROUGH CREIGHTON UNIVERSITY

- **RESOURCES:** my.creighton.edu/hr/resources/employee-resources
- **BENEFITS:** my.creighton.edu/hr/benefits-new
- **RETIREMENT:** my.creighton.edu/hr/benefits/retirement-plan-403b
- **WELLNESS:** my.creighton.edu/hr/wellness-programs-and-events
- **TIME OFF:** live-creighton-hr.pantheonsite.io/resources/employee-resources/employee-handbook/time-off#vacation
- **TUITION REMISSION:** my.creighton.edu/hr/benefits/tuition-remission-and-discount

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