



**LOYOLA**  
UNIVERSITY CHICAGO

**2023**

**Loyola University Chicago**

**BENEFITS**

**INFORMATION SESSION**

Presenter: Danielle Hanson, Associate VP, Human Resources

August 14, 2023

# AGENDA

## Section 1

- Important resources
- When & how to enroll
- Benefit Eligibility

## Section 2

- Medical, Behavioral Health & Prescription Drug
- Aetna Resources

## Section 3

- Health Savings Account (HSA)
- Flexible Spending Accounts (FSA)

## Section 4

- Dental
- Vision
- Retirement
- Life & Disability
- Accident
- Critical Illness
- Other benefits

## Section 6

- Enrolling in benefits

## Section 7

- Questions & Answers

# Section 1

## Overview

# IMPORTANT RESOURCES

## LUC PARTNERS

Aetna – Medical insurance  
Aetna/Teledoc – Virtual visits  
CVS/Caremark– Prescription medications  
BenefitWallet– Health Savings Account (HSA)  
Delta Dental of Illinois – PPO Dental insurance  
First Stop Health - Virtual Mental Health Counseling  
Guardian/First Commonwealth - DHMO Dental insurance  
VSP – Vision insurance  
Reliance Standard – Basic life, AD&D, Voluntary life,  
Dependent life, Critical Illness and Accident  
Matrix - Leaves of Absence and Disability Insurance  
Perspectives – Employee Assistance Program (EAP)  
Nationwide – Pet insurance  
Metlife Legal – Pre-paid legal  
WEX– Medical Flexible Spending Account (FSA) /  
Dependent Care & Transit

## WHERE TO GO TO LEARN MORE:

-  [www.Aetna.com/loyola](http://www.Aetna.com/loyola)
-  Aetna Concierge 855.586.6958
-  [www.myalex.com/loyola/2023](http://www.myalex.com/loyola/2023)
-  [www.mybenefitwalletsite.com/luc](http://www.mybenefitwalletsite.com/luc)
-  [www.luc.edu/hr/benefits](http://www.luc.edu/hr/benefits)

# ENROLLMENT HIGHLIGHTS

## When & how can I enroll?

Enroll within 31 days of your start date.

*If contract start date is 8.14.2023 your benefits will begin 9.1.2023, once enrollment is completed.*

### Where do I enroll?

- Use Employee Self-Service (ESS):  
<https://ess.luc.edu>
- Trouble? Contact the ITS Help Desk
  - [helpdesk@luc.edu](mailto:helpdesk@luc.edu) or 773-508-4487

### What You Need to Do for Enrollment:

- Go to ESS and elect your benefit options
- Must enroll in FSAs & HSA through ESS
- Must complete Tobacco Premium and Spousal Premium Certifications
- Verify your dependents/beneficiaries

# Benefit Eligibility

- Full-time University Faculty members

## Dependent Eligibility

- Spouse or Legally Domiciled Adult (LDA)
- Children under age 26
- Disabled adult children if covered prior to age 26
- Adopted children, and children in your custody under a court order of guardianship
- You will need to supply full legal names, dates of birth and Social Security Numbers for all covered dependents

## Section 2

# Medical, Behavioral Health & Prescription Drug Benefits

# Key Terms

- **Annual Deductible** - The amount you have to pay each year before the plan starts paying a portion of expenses.
- **Annual Out-of-Pocket Maximum** - Total amount you pay out of pocket each calendar year before the plan pays 100 percent of covered expenses for the rest of the calendar year.
- **Coinsurance** - A percentage of a claim you pay after you meet the annual deductible.
- **Copayment (copay)** - A fixed dollar amount you pay for emergency room visits and hospital admissions.
- **Home Hospital** - Loyola University Health System or Gottlieb Hospital.
- **PPO (Preferred Provider Org)** - A network of doctors, hospitals and other health care givers. All of Loyola's medical plans use the Aetna network.



# MEDICAL INSURANCE



## YOUR MEDICAL PLAN OPTIONS

	PPO 1	PPO 2	PPO 3
	In-Network	In-Network	In-Network
<b>Medical Deductible</b> Individuals Family (You +1 or more)	\$500 \$1,000	\$1,200 \$2,400	\$3,000 \$5,600
<b>Out-of-Pocket Maximum</b> Individual Family (You +1 or more)	\$3,000 \$6,000	\$4,000 \$8,000	\$5,000 \$10,000
<b>Coinsurance - Member Share</b>	10% Home Hospital 20% In Network	10% Home Hospital 20% In Network	10% Home Hospital 20% In Network
<b>Office Visit / Outpatient</b> <i>(Medical &amp; Mental Health)-</i>	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
<b>Inpatient Services</b> <i>(Medical &amp; Mental Health)-</i> Home Hospital In Network hospital	\$100 copay, then Coinsurance \$250 copay then Ded. & Coins.	\$100 copay, then Coinsurance \$250 copay then Ded. & Coins.	Deductible & Coinsurance
<b>Prescription Drug Deductible</b> Individuals/Family (You +1 or more) <i>(Does not apply to mail order)</i>	\$100 / \$200	\$100 / \$200	Included in Medical
<b>Prescription Drug Out-of-Pocket Max.</b> Individuals/Family (You +1 or more)	\$3,000 / \$6,000	\$3,000 / \$6,000	Included in Medical
<b>Prescription Drug</b> Retail Generic / Preferred/Non-Preferred Mail Order Generic / Preferred/Non-Pref.	15% / 30% / 45%  5% / 15% / 25%	15% / 30% / 45%  5% / 15% / 25%	Deductible & Coinsurance

# HOW TO FIND A NETWORK PPO MEDICAL PROVIDER



## AETNA CHOICE® POS II (OPEN ACCESS)

[www.aetna.com/loyola](http://www.aetna.com/loyola)



### Directory of Health Care Professionals

The screenshot shows the Aetna website interface for finding health care professionals. It is divided into two main sections: "Already a member?" and "Continue as a guest".

- Already a member?** This section contains two buttons: "Login to Secure Site" and "Register Now". These two buttons are circled in red. Below them, there is a "Not registered with Aetna yet?" link and a "Why Register?" section explaining the benefits of being a member, such as finding coverage information and searching as a member.
- Continue as a guest** This section prompts the user to enter their home location (zip, city, county or state) to access providers specific to their plan benefits. It includes a text input field, a "Traveling?" note, a "Look within" distance slider (set to 25 Miles), and a "Search" button.

SAME NETWORK FOR  
ALL PLANS

AETNA CHOICE® POS II  
(OPEN ACCESS)

# IDENTIFYING YOUR MAXIMUM SAVINGS MEDICAL PROVIDER



## AETNA CHOICE® POS II (OPEN ACCESS)


Maximum Savings


10.26 miles

**P** Employer Preferred Network

Loyola University Medical Center »

 In Network

 2160 South 1st Avenue  
Maywood, IL 60153

 (708) 216-9000

**Specialties:** Acute Short Term Hospital

Add to compare

Maximum Savings - This provider provides maximum savings for you

Elective Delivery Infant Safety Program  
Institutes of Excellence- Transplant Facility

Maximum Savings Provider will be paid at the plans highest benefit level

# Behavioral Health

## Feeling your best

Many people live with a behavioral health condition

**People of any age, gender, income, race or religion can be affected by:**

- Anxiety
- Depression
- Eating disorders
- Substance use disorders

Sometimes, the health conditions are mild and short lived. Other times, they're more serious and long lasting. Either way, there are effective treatments that can help. Your medical plan includes behavioral health benefits, with the help and resources you need to work toward feeling your best.



### Behavioral therapy

Also known as talk therapy. It's one of the main ways to treat a behavioral health condition.



### Medication therapy and management

Treatment may involve taking prescription medications. There are many that are effective for treating conditions like depression and substance use disorders.



### Your care advocate

They'll work closely with you to support your emotional health and everyday needs. They can do all the legwork to help you give your emotional health the high priority it deserves.

- Medical plan participants only
  - No separate enrollment needed for prescription coverage
  - PPO 1 & PPO 2 have a separate medical and RX deductible and out of pocket maximum
  - PPO 3 HSA has a combined deductible and out of pocket maximum
  - Complete list of participating pharmacies at [www.caremark.com](http://www.caremark.com)
  - Welcome Kits sent to your home address will include ID card(s)
  - You can use other Pharmacy Retail outlets besides CVS such as:
    - ❖ Walgreens
    - ❖ Target
    - ❖ Walmart
- For more locations, visit the [www.caremark.com](http://www.caremark.com) website

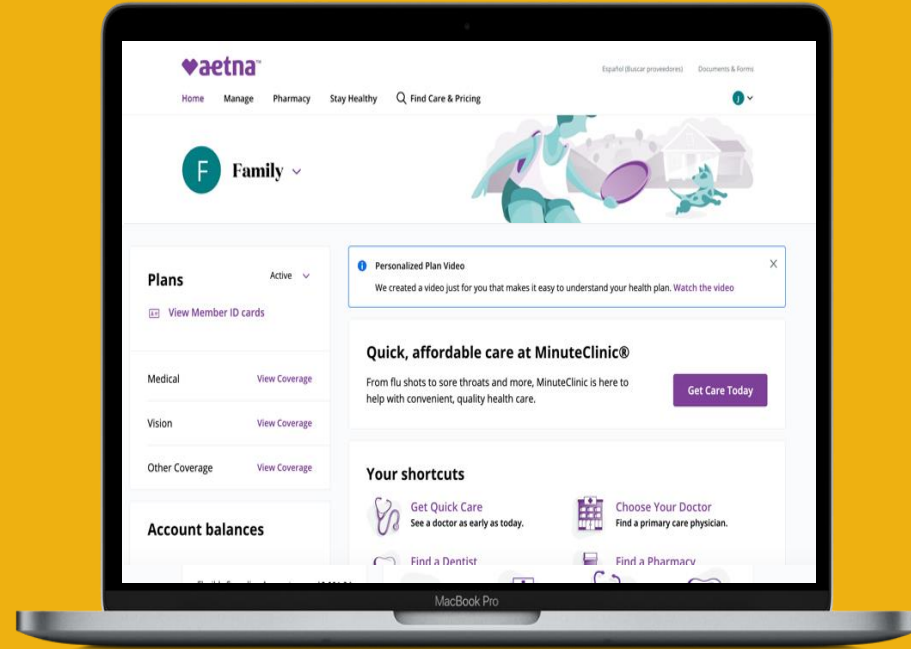
- Formulary Drug List Available online at <http://info.caremark.com/druglist>
- PPO 3 - Some preventive prescriptions require you to only pay coinsurance, even without meeting the deductible yet
- Maintenance prescriptions can be sent through mail order to your home
- 90 day prescriptions can be attained through CVS retail pharmacies with Mail Order
- Specialty medications will be required to be filled through CVS Specialty pharmacy program. Specialty medication details can be found online at: [CVSspecialty.com/enroll](http://CVSspecialty.com/enroll) OR 1-800-237-2767
- How are contraceptives covered?
  - Prescription for contraceptives are excluded on the Loyola medical plan. However, there is a program available where by you can obtain certain contraceptive prescriptions at no cost to you, as part of the Affordable Care Act. In order to obtain these you will obtain a separate ID card. You must use this separate contraceptive ID card in order to obtain these RX at no cost.
  - Contact CVS at 1-888-924-8738 to enroll in contraceptive coverage

The graphic features a large, light gray arrow pointing to the right, set against a dark red background. A yellow triangle is positioned at the tip of the arrow, pointing towards the right. The text "Aetna Resources" is centered within the gray arrow.

# Aetna Resources

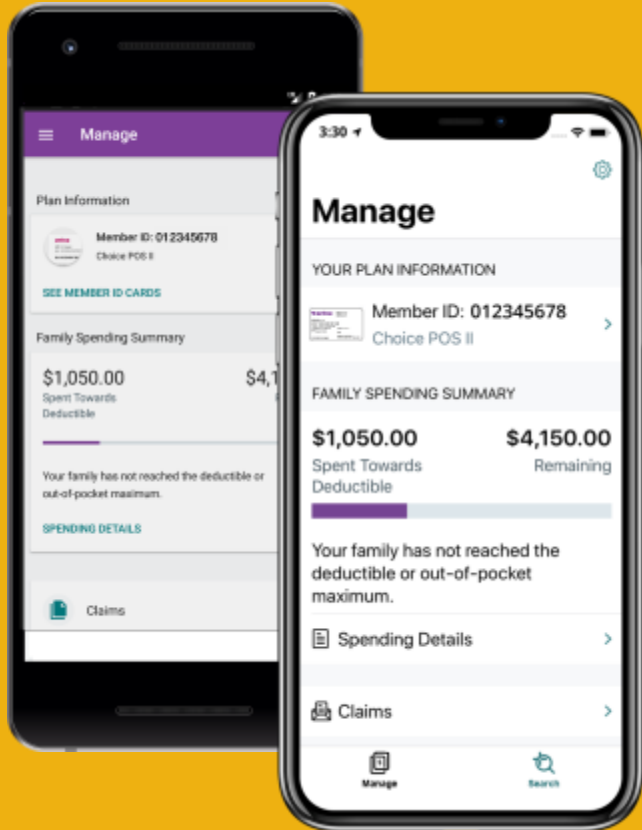
# AETNA MEMBER WEBSITE

- **Get a quick view**  
A streamlined interface to easily view and manage benefits
- **Connect to care**  
Tools and information to find, compare and choose care
- **Gain fast access**  
To ID card, coverage level and quick tasks
- **Manage plan info**  
Track progress towards deductible, view and manage recent claims





# AETNA HEALTH APP



With the Aetna Health<sup>SM</sup> app, you can manage your benefits all in one place.

Manage benefits, view and pay claims

View progress toward your deductible

Find a doctor or urgent care center

Get cost estimates before you get care

Schedule doctor appointments

**Tip**

You can access your ID card anytime on your phone using our Aetna Health app.

# AETNA MEMBER RESOURCES

Use the Aetna website and/or mobile app to make the most of your benefits



## Find Care

Find and compare doctors

Download digital ID cards

Read doctor reviews



## Cost of Care

Get estimates for your out-of-pocket costs

Track account balances and progress toward your deductible

Manage and pay claims



## Quality & Cost

Get coverage and benefits information

Use information to help make treatment decisions

Look up symptoms, conditions and medications

## Section 3

# Health Savings Accounts (HSA) & Flexible Spending Accounts (FSA)

# HSA

A Health Savings Account (HSA) is a bank account that allows you to save and pay for your share of everyday qualified health care expenses tax-free.

- Loyola will contribute to your HSA account with the first paycheck after you enroll. Enroll in your HSA payroll contribution at <https://ess.luc.edu>.
- Amounts below are prorated based on hire date.

**\$600**  
Employee Only

**\$1,200**  
Employee +1 or More

You can contribute up to the following amounts tax free in 2023:

Individual = **\$3,850 total** or \$600 Loyola + up to \$3,250

Family (You +1 or more) = **\$7,750 total** or \$1,200 Loyola + up to \$6,550

*If you are 55 or older, you can contribute an additional \$1,000 in catch-up contributions, too.*

# HSA Q&A

## How do I qualify for an HSA?

You must be enrolled in an HSA qualified health plan option (PPO 3 HSA). In addition, you cannot be covered by another health plan (including Medicare or Tricare) or be claimed as a dependent on another person's tax return.

## How do I make deposits to my HSA?

You can contribute to your account with payroll deductions, online by making deposits from your checking account, or by mailing a personal check. Loyola will deposit the University's contribution in January 2023.

## What expenses qualify for payment from an HSA?

Funds in your HSA can be used to pay for any eligible medical, dental, or vision expenses - doctor's visits, prescriptions, lab tests, and hospitalizations. See IRS Publication 502 for a complete list of qualified expenses.

## Do HSA funds expire?

Your HSA funds never expire. Any funds you don't spend roll over year after year and can be saved and invested for retirement. There is an *annual* limit for contributions, but the total balance of your account has no limit.

## What happens if I change jobs or health plans?

You own your HSA. If you change jobs or health plans, you continue to own your account. If you enroll in another HSA-qualified health plan, you can continue to contribute to your HSA. If you choose another type of health plan, you are still eligible to spend the funds in your HSA on qualified medical expenses – for you, your spouse, and your tax dependents.

## What are the fees for having this account?

The monthly maintenance fee is employer paid by Loyola. \$1.90 per employee per month if the monthly average balance is \$3,000 or less. No fee if the monthly average balance is \$3,000 or higher.

# FSA

\$3,050  
annual limit

## HEALTHCARE FSA



\$3,0500  
annual limit

## LIMITED FSA

\$5,000  
annual limit



## DEPENDENT CARE



\$300  
per month

## TRANSIT

## SELECT YOUR FSA ACCOUNTS

- HEALTH CARE FLEXIBLE SPENDING ACCOUNT (HFSA)
- LIMITED FLEXIBLE SPENDING ACCOUNT (LFSA)
- DEPENDENT CARE EXPENSE ACCOUNT
- TRANSIT

Typically contributions are use-it or lose-it! Except for a \$610 roll over benefit on the HFSA and the LFSA. If you do not use all of your contributions, you are eligible to carry-over \$610 of remaining FSA funds to the following plan year. To carry-over the funds, you need re-enroll in the HFSA or the LFSA in the new year.

## Section 4

Dental  
Vision  
Retirement  
Life & Disability  
Accident  
Critical Illness  
Other benefits

## Dental insurance options

### Delta Dental PPO

Choose in-network dentists to receive lowest costs for services

Out-of-network dentists provide services at a higher cost for you

### Guardian/First Commonwealth DHMO

In-network dental care only,  
*Available in Chicagoland and Northwest Indiana only*

No out-of-network coverage





# DELTA DENTAL

Delta Dental PPO			
Features	<u>Delta Dental PPO (In-Network)</u> You receive highest level of benefits when using network providers.	<u>Delta Premier</u>	<u>**Out-of-Network</u> If you use out-of-network providers, you pay charges exceeding the "Usual and Customary"
Annual Deductible Individual Family	\$50 \$150	\$75 \$225	\$75 \$225
Preventive & Diagnostic Services including sealants	100% No Deductible	90% No Deductible	90% No Deductible
Basic Services	80% After Deductible	50% After Deductible	50% After Deductible
Major Services	60% After Deductible	50% After Deductible	50% After Deductible
Annual Maximum Benefit Per Person	\$1,800	\$1,500	\$1,500
Orthodontic Lifetime Benefit for Children up to age 26	\$1,500		

# GUARDIAN/FIRST COMMONWEALTH

Guardian/First Commonwealth (DHMO) Plan	
Features	Coverage What the Plan Pays
Annual Deductible	None
Preventive & Diagnostic Services	100%
Basic Services	85%
Major Services	65%
Annual Maximum Benefit Per Person	None
Orthodontic Lifetime Benefit for Children & Adults	\$1,000 savings off prevailing orthodontia fee



Vision Service Plan (VSP) provides comprehensive eye care benefits throughout the VSP network for routine services. Members also have access to discounts available at [www.vsp.com](http://www.vsp.com).

## Aetna Vision Discounts

Employees and family members enrolled in our Aetna medical plan are eligible for vision savings under Aetna's EyeMed vision discount program. Please keep in mind this is not insurance but a discount savings program. Visit [www.aetna.com](http://www.aetna.com) for more information and to find a location.

# VISION SERVICE PLAN (VSP)

Vision Service Plan (VSP)		
Vision Services	In-Network (SIGNATURE)	Out-of-Network
Vision Exam	\$10 copay	Up to \$50
Lenses Single Bifocal Trifocal Lenticular	100% after \$25 copay 100% after \$25 copay 100% after \$25 copay 100% after \$25 copay	Up to \$50 Up to \$75 Up to \$100 Up to \$125
Elective Contact Lenses	\$150 Allowance	Up to \$125
Frames	\$180 Allowance	Up to \$70
Retail Providers * (not a complete list)	Costco Optical, <u>EyeMasters</u> , <u>Visionworks</u>	
Frequency Exam Lenses Frames Contacts	Once every 12 months Once every 12 months (in lieu of contacts) Once every 24 months Once every 12 months (in lieu of lenses)	
*VSP added additional retail chain providers to give you additional service options and locations. Please visit <a href="http://www.vsp.com">www.vsp.com</a> for specifics.		

## 403(b) Defined Contribution Retirement Plan (DCRP) administered by Transamerica

- Can enroll and make own contributions to the plan beginning with your date of hire.
- Automatic enrollment in employee contributions after 60 days of employment.
  - Will be automatically enrolled in employee contributions at 1%.
  - Automatic Increase/Automatic Save program - annual contributions will increase by 1% until a max of 5% is reached.
- Eligible to receive Loyola Employer Contribution of 5% and Match Contributions up to 5% based on your date of hire.
  - Will receive the Loyola Employer contribution and Match contribution after 1 year of employment.
  - You are vested at 50% at your 1 year anniversary, and 100% after 2 years.
  - Maximum Contribution of \$22,500 for 2023.
  - Participants age 50 and over can contribute an additional \$7,500.
- You can change contributions and investments at any time online at [www.luc.trsretire.com](http://www.luc.trsretire.com) or by contacting the Transamerica Retirement Center 773-508-2770.

# LIFE & DISABILITY

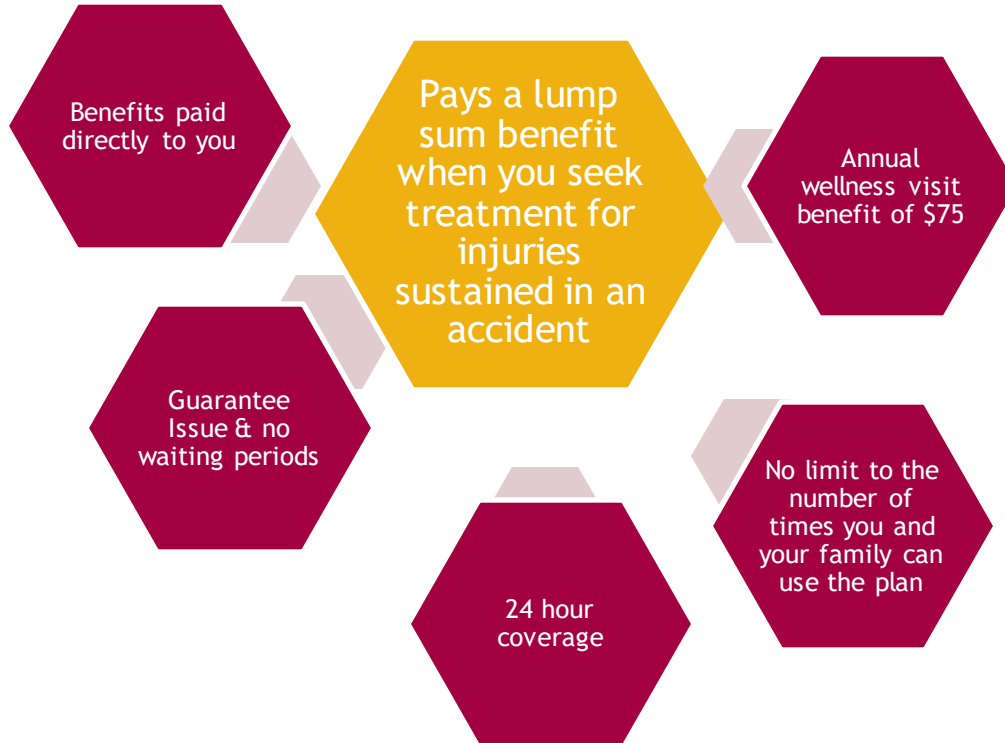
## Employee Life Insurance

- Basic Life automatically provided at 1.5x salary to a max of \$500,000
- Voluntary Supplemental Life Insurance.
  - You - Up to 5x salary (\$500k max)
  - Guarantee Issue \$250k when first eligible

## Dependent Life Insurance

- Spouse - Up to 100% of your approved amount
  - Maximum of \$100,000
  - Guarantee Issue \$25k when first eligible
- Child(ren) - \$5k (\$1k < 6 months) Guarantee Issue (no health questions)
- **Short-Term Disability** - The University automatically provides Short-Term Disability (STD) coverage to all full-time benefit-eligible faculty.
- **Long Term Disability** - The University automatically provides Long-Term Disability to all full-time benefit-eligible faculty.

# ACCIDENT PLAN



Accident coverage is provided at no cost to employees who enroll in PPO 3 HSA  
(coverage for other dependents may be purchased voluntarily)

# CRITICAL ILLNESS

Critical Illness (CI) pays a Lump sum benefit directly to you upon diagnosis of a covered critical illness.



You choose either a \$10,000 or \$20,000 lump sum benefit



Additional costs due to a critical illness contribute to pressure you are already under at the worst possible time

- Out-of-pocket medical expenses
- Durable Medical Equipment
- Lost income
- Home modification

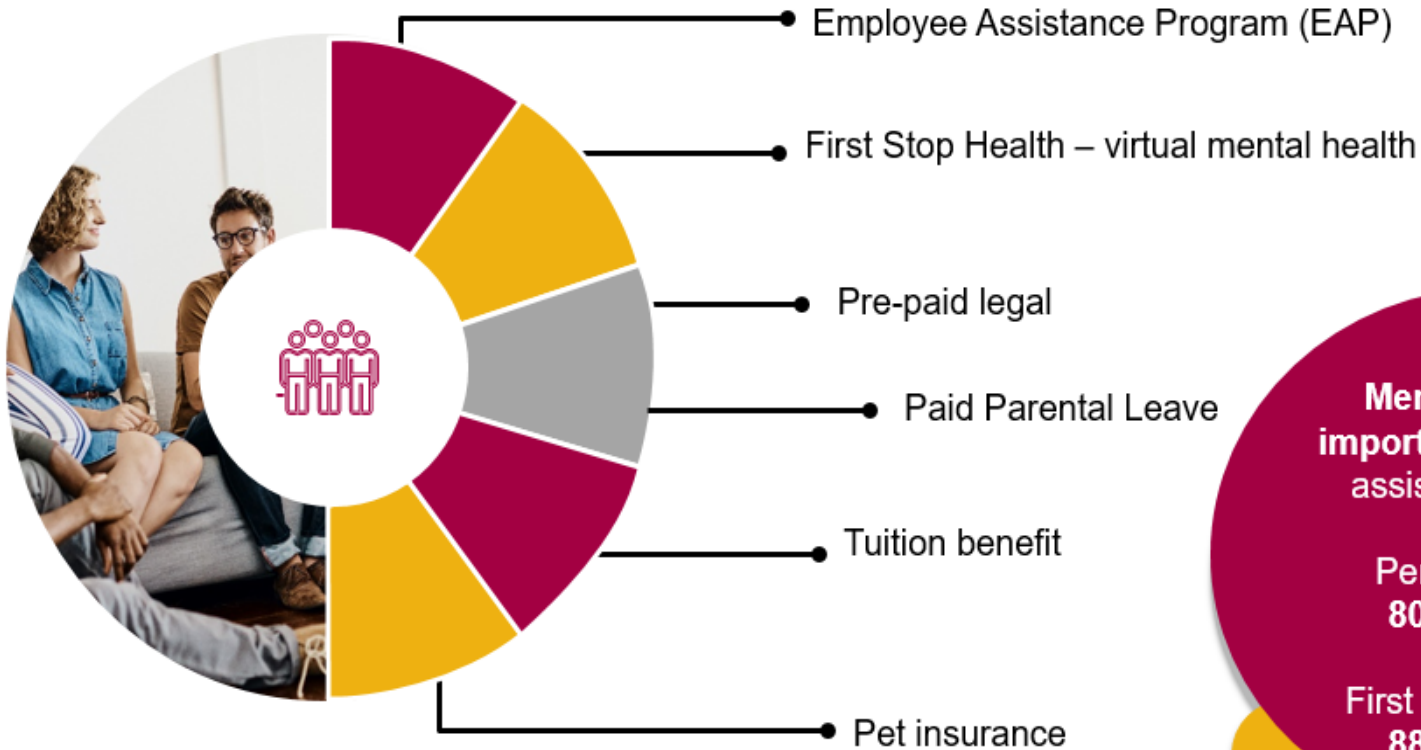
\$10,000 CI coverage is provided at no cost to employees who enroll in PPO 3 HSA (coverage for other dependents may be purchased voluntarily)



This benefit includes a wellness benefit - if you receive a health screening you will receive \$50.



# OTHER BENEFITS



**Mental health is important.** If you need assistance, please contact:  
Perspectives at  
**800.456.6327**  
Or  
First Stop Health at  
**888.691.7867**

## Section 5

Enrolling in benefits  
&  
Questions and answers

# ENROLLING IN BENEFITS



Employee Self-Service (ESS)



Tobacco Premium



Spousal/LDA Premium



FSA elections



Verify dependents and beneficiaries



Talk to ALEX

Complete your new hire benefit enrollment in ESS within 31 days of your start date.



Visit ALEX:

[www.myalex.com/loyola/2023](http://www.myalex.com/loyola/2023)

# Section 6

## Questions and Answers

# Benefit Questions...

- Feel free to contact Human Resources at [benefits@LUC.edu](mailto:benefits@LUC.edu) or 312.915.6175 with any benefits-related questions.
- Danielle Hanson, Associate VP HR, [dhanson@luc.edu](mailto:dhanson@luc.edu) or 312.915.7510



The image is a graphic design with a maroon background. A large, light gray arrow points from the left side towards the center. A yellow triangle is positioned on the right side, overlapping the gray arrow and the maroon background. The text "Thank You !" is centered within the gray arrow.

Thank You !