



LOYOLA
UNIVERSITY CHICAGO

2022

Loyola University Chicago

BENEFITS

INFORMATION SESSION

Presenter: Danielle Hanson, Associate VP, Human Resources

August 18, 2022

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)

BenefitsExpress – Medical Flexible Spending Account (FSA) /
Dependent Care & Transit

Delta Dental of Illinois – PPO Dental insurance

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

WHERE TO GO TO LEARN MORE:

 www.Aetna.com/loyola

 Aetna Concierge 855.586.6958

 www.myalex.com/loyola/2022

 www.mybenefitwalletsite.com/luc

 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 8.15.2022 your benefits will begin 9.1.2022, 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 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
Medical Deductible Individuals Family (You +1 or more)	\$500 \$1,000	\$1,200 \$2,400	\$2,800 \$5,600
Out-of-Pocket Maximum Individual Family (You +1 or more)	\$3,000 \$6,000	\$4,000 \$8,000	\$5,000 \$10,000
Coinsurance - Member Share	10% Home Hospital 20% In Network	10% Home Hospital 20% In Network	10% Home Hospital 20% In Network
Office Visit / Outpatient <i>(Medical & Mental Health)-</i>	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Inpatient Services <i>(Medical & 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
Prescription Drug Deductible Individuals/Family (You +1 or more) <i>(Does not apply to mail order)</i>	\$100 / \$200	\$100 / \$200	Included in Medical
Prescription Drug Out-of-Pocket Max. Individuals/Family (You +1 or more)	\$3,000 / \$6,000	\$3,000 / \$6,000	Included in Medical
Prescription Drug 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



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?

- Buttons: "Login to Secure Site" and "Register Now". These two buttons are circled in red.
- Text: "Not registered with Aetna yet?"
- Section: "Why Register?"
- Text: "You will be able to find all your coverage information online when you need it."
- Section: "Searching as a member is better"
- Text: "You Can:"
- List of benefits:
 - ✓ Get results for your plan
 - ✓ View cost estimates
 - ✓ Select a primary care doctor

Continue as a guest

- Text: "Please enter your home location (zip, city, county or state) to access providers specific to your plan benefits."
- Form: "Enter location here" (text input field)
- Text: "Traveling? You can change your location after you select your plan"
- Section: "Look within"
- Slider: A range from 0 Miles to 100 Miles, with a marker set at 25 Miles.
- Button: "Search"

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
 - 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 website

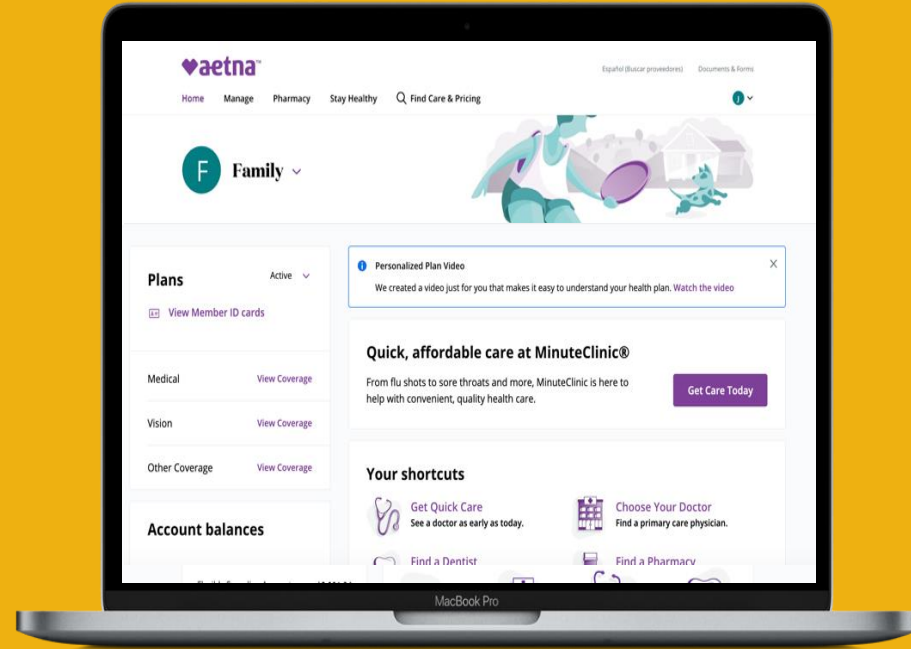
- Formulary Drug List Available online at <http://info.caremark.com/druglist>
- PPO 3 - Some preventive prescriptions require you to only pay coinsurance, even without meeting the deductible yet
- Maintenance prescriptions can be sent through mail order to your home
- 90 day prescriptions can be attained 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 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 edge of the frame. The text 'Aetna Resources' is centered within the gray arrow.

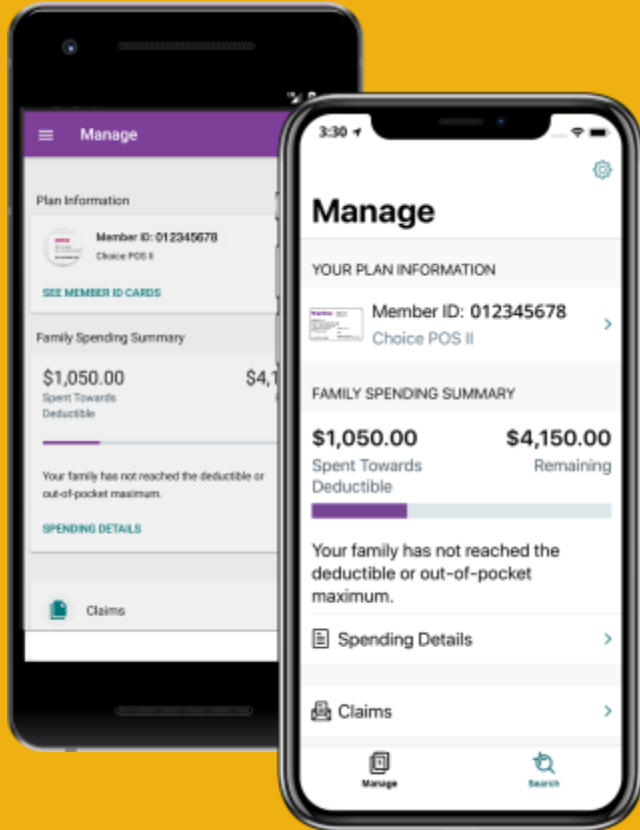
Aetna Resources

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 HealthSM 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 2022:

Individual = **\$3,650 total** or \$600 Loyola + up to \$3,050

Family (You +1 or more) = **\$7,300 total** or \$1,200 Loyola + up to \$6,100

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 2022.

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

\$2,850
annual limit

HEALTHCARE FSA



\$2,850
annual limit

LIMITED FSA

\$5,000
annual limit



DEPENDENT CARE



\$280
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 \$570 roll over benefit on the HFSA and the LFSA. If you do not use all of your contributions, you are eligible to carry-over \$570 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





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.

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 for more information and to find a location.

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 \$20,500 for 2022.
 - Participants age 50 and over can contribute an additional \$6,000.
- You can change contributions and investments at any time online at www.luc.trsretire.com or by contacting the Transamerica Retirement Center 773-508-2770.

LIFE & DISABILITY

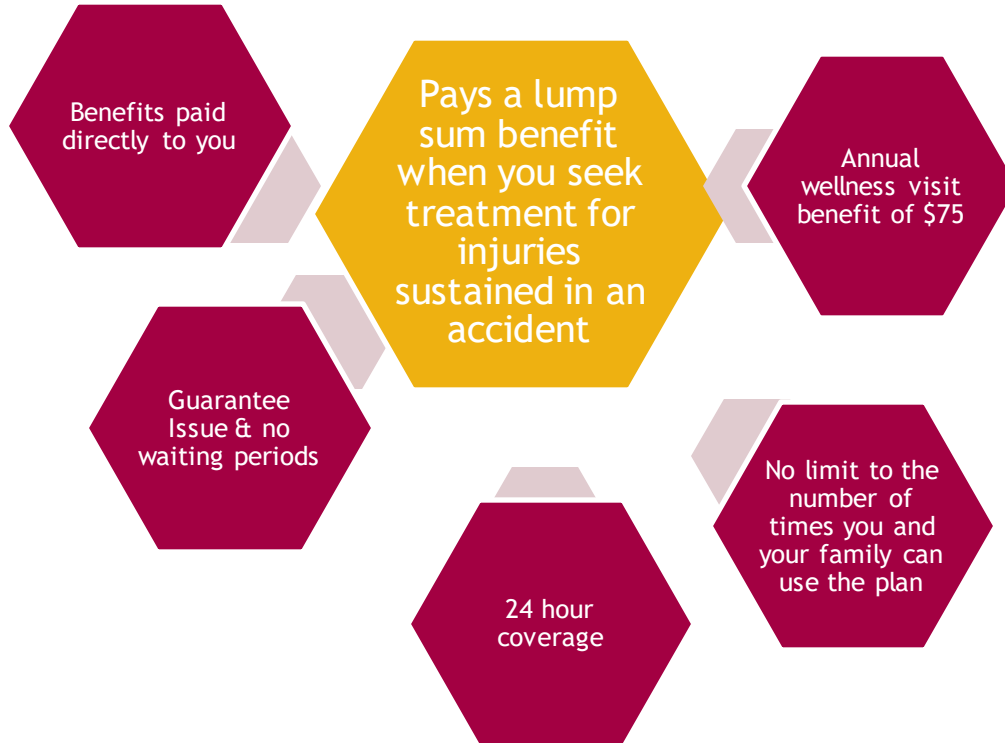
Employee Life Insurance

- 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

- ✓ Employee Assistance Program (EAP)

➤ *Mental health is important. If you or someone that you are caring for are in need of mental health and wellness support, please utilize the (EAP) at 800.456.6327*

- ✓ Pre-paid legal

- ✓ Tuition benefit

- ✓ Child care tuition benefit (Kindercare)

- ✓ Pet insurance

- ✓ Employee discounts - www.luc.edu/hr/discounts

- ✓ Quarterly Wellness Program



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/2022

Section 6

Questions and Answers

Benefit Questions...

- Feel free to contact benefits@LUC.edu or 312.915.6175 with any benefits-related questions.
- Danielle Hanson, Associate VP HR, 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 !