Loyola University Chicago
BENEFITS
INFORMATION SESSION

Presenter: Danielle Hanson, Associate VP, Human Resources
August 14, 2023
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
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
Aetna Concierge 855.586.6958
www.myalex.com/loyola/2023
www.mybenefitwalletsite.com/luc
www.luc.edu/hr/benefits
ENROLLMENT HIGHLIGHTS

When & how can I enroll?

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

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.
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
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

<table>
<thead>
<tr>
<th>Medical Deductible</th>
<th>PPO 1</th>
<th>PPO 2</th>
<th>PPO 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individuals</td>
<td>$500</td>
<td>$1,200</td>
<td>$3,000</td>
</tr>
<tr>
<td>Family (You +1 or more)</td>
<td>$1,000</td>
<td>$2,400</td>
<td>$5,600</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$3,000</td>
<td>$4,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Individual</td>
<td>$6,000</td>
<td>$8,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>Family (You +1 or more)</td>
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</tr>
</tbody>
</table>

### Coinsurance - Member Share

<table>
<thead>
<tr>
<th></th>
<th>PPO 1</th>
<th>PPO 2</th>
<th>PPO 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>10% Home Hospital</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>20% In Network</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
</tr>
</tbody>
</table>

### Office Visit / Outpatient (Medical & Mental Health)

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible &amp; Coinsurance</td>
<td></td>
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</tbody>
</table>

### Inpatient Services (Medical & Mental Health)

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>Home Hospital</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In Network hospital</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$100 copay, then Coinsurance</td>
<td>$100 copay, then Coinsurance</td>
<td></td>
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<tr>
<td>$250 copay then Ded. &amp; Coins.</td>
<td>$250 copay then Ded. &amp; Coins.</td>
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</tr>
</tbody>
</table>

### Prescription Drug Deductible

<table>
<thead>
<tr>
<th></th>
<th>PPO 1</th>
<th>PPO 2</th>
<th>PPO 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individuals/Family (You +1 or more)</td>
<td>$100 / $200</td>
<td>$100 / $200</td>
<td>Included in Medical</td>
</tr>
<tr>
<td>(Does not apply to mail order)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Prescription Drug Out-of-Pocket Max.

<table>
<thead>
<tr>
<th></th>
<th>PPO 1</th>
<th>PPO 2</th>
<th>PPO 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individuals/Family (You +1 or more)</td>
<td>$3,000 / $6,000</td>
<td>$3,000 / $6,000</td>
<td>Included in Medical</td>
</tr>
</tbody>
</table>

### Prescription Drug

<table>
<thead>
<tr>
<th></th>
<th>PPO 1</th>
<th>PPO 2</th>
<th>PPO 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Generic / Preferred/Non-Preferred Mail Order Generic / Preferred/Non-Pref.</td>
<td>15% / 30% / 45%</td>
<td>15% / 30% / 45%</td>
<td>Deductible &amp; Coinsurance</td>
</tr>
<tr>
<td>5% / 15% / 25%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
HOW TO FIND A NETWORK PPO MEDICAL PROVIDER

AETNA CHOICE® POS II (OPEN ACCESS)

www.aetna.com/loyola

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 Provider will be paid at the plans highest benefit level.
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
• **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
With the Aetna Health℠ 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.
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)
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.

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.
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 PPO

<table>
<thead>
<tr>
<th>Features</th>
<th>Delta Dental PPO (In-Network)</th>
<th>Delta Premier</th>
<th><strong>Out-of-Network</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$50</td>
<td>$75</td>
<td>$75</td>
</tr>
<tr>
<td>Family</td>
<td>$150</td>
<td>$225</td>
<td>$225</td>
</tr>
<tr>
<td>Preventive &amp; Diagnostic Services including sealants</td>
<td>100% No Deductible</td>
<td>90% No Deductible</td>
<td>90% No Deductible</td>
</tr>
<tr>
<td>Basic Services</td>
<td>80% After Deductible</td>
<td>50% After Deductible</td>
<td>50% After Deductible</td>
</tr>
<tr>
<td>Major Services</td>
<td>50% After Deductible</td>
<td>50% After Deductible</td>
<td>50% After Deductible</td>
</tr>
<tr>
<td>Annual Maximum Benefit Per Person</td>
<td>$1,800</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>Orthodontic Lifetime Benefit for Children up to age 26</td>
<td></td>
<td>$1,500</td>
<td></td>
</tr>
</tbody>
</table>
### Guardian/First Commonwealth (DHMO) Plan

<table>
<thead>
<tr>
<th>Features</th>
<th>Coverage What the Plan Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>None</td>
</tr>
<tr>
<td>Preventive &amp; Diagnostic Services</td>
<td>100%</td>
</tr>
<tr>
<td>Basic Services</td>
<td>85%</td>
</tr>
<tr>
<td>Major Services</td>
<td>65%</td>
</tr>
<tr>
<td>Annual Maximum Benefit Per Person</td>
<td>None</td>
</tr>
<tr>
<td>Orthodontic Lifetime Benefit for Children &amp; Adults</td>
<td>$1,000 savings off prevailing orthodontia fee</td>
</tr>
</tbody>
</table>
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.
# VISION SERVICE PLAN (VSP)

<table>
<thead>
<tr>
<th>Vision Services</th>
<th>In-Network (SIGNATURE)</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vision Exam</td>
<td>$10 copay</td>
<td>Up to $50</td>
</tr>
<tr>
<td>Lenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>100% after $25 copay</td>
<td>Up to $50</td>
</tr>
<tr>
<td>Bifocal</td>
<td>100% after $25 copay</td>
<td>Up to $75</td>
</tr>
<tr>
<td>Trifocal</td>
<td>100% after $25 copay</td>
<td>Up to $100</td>
</tr>
<tr>
<td>Lenticular</td>
<td>100% after $25 copay</td>
<td>Up to $125</td>
</tr>
<tr>
<td>Elective Contact Lenses</td>
<td>$150 Allowance</td>
<td>Up to $125</td>
</tr>
<tr>
<td>Frames</td>
<td>$180 Allowance</td>
<td>Up to $70</td>
</tr>
<tr>
<td>Retail Providers * (not a complete list)</td>
<td>Costco Optical, EyeMasters, Visionworks</td>
<td></td>
</tr>
<tr>
<td>Frequency</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exam Lenses Frames Contacts</td>
<td>Once every 12 months</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Once every 12 months (in lieu of contacts)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Once every 24 months</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Once every 12 months (in lieu of lenses)</td>
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</tr>
</tbody>
</table>

*VSP added additional retail chain providers to give you additional service options and locations. Please visit [www.vsp.com](http://www.vsp.com) 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.
  - 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 or by contacting the Transamerica Retirement Center 773-508-2770.
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 coverage is provided at no cost to employees who enroll in PPO 3 HSA (coverage for other dependents may be purchased voluntarily)

Benefits paid directly to you

Pays a lump sum benefit when you seek treatment for injuries sustained in an accident

Annual wellness visit benefit of $75

Guarantee Issue & no waiting periods

No limit to the number of times you and your family can use the plan

24 hour coverage
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)
- First Stop Health – virtual mental health
- Pre-paid legal
- Paid Parental Leave
- Tuition benefit
- Pet insurance

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
<table>
<thead>
<tr>
<th>Task</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Self-Service (ESS)</td>
<td>✔️</td>
</tr>
<tr>
<td>Tobacco Premium</td>
<td>✔️</td>
</tr>
<tr>
<td>Spousal/LDA Premium</td>
<td>✔️</td>
</tr>
<tr>
<td>FSA elections</td>
<td>✔️</td>
</tr>
<tr>
<td>Verify dependents and beneficiaries</td>
<td>✔️</td>
</tr>
<tr>
<td>Talk to ALEX</td>
<td>✔️</td>
</tr>
</tbody>
</table>

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

Section 6

Questions and Answers
Feel free to contact Human Resources at benefits@LUC.edu or 312.915.6175 with any benefits-related questions.

Danielle Hanson, Associate VP HR, dhanson@luc.edu or 312.915.7510
Thank You !