Open Enrollment:
November 1 – November 22, 2019

BENEFITS INFORMATION SESSION

Open Enrollment:
November 1 – November 22, 2019

Presented by:
CBIZ, Inc., Aetna & Human Resources
Open Enrollment Overview
- Important Resources
- Highlights for 2020
- When & How to Enroll

Medical and Prescription Drug

Tax-advantaged Accounts
- Health Savings Account (HSA)
- Flexible Spending Accounts (FSAs)

Dental
Vision
Accident and Critical Illness
Other Benefits
Enrolling in Benefits
Aetna Resources
Open Q&A
IMPORTANT RESOURCES

- Open Enrollment will be held from **November 1 to November 22, 2019**
- All benefit changes and enrollments will be effective January 1, 2020
- All benefit elections are made through Employee Self Service (ESS): [https://lawson.luc.edu](https://lawson.luc.edu)

**LUC PARTNERS**

- **Aetna** — Medical insurance
- **Aetna/Teledoc** — Virtual visits
- **CVS/Caremark** — Prescription medications
- **BenefitWallet** — Health Savings Account (HSA)
- **BenefitExpress** — Health Care 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
- **Transamerica** — 403(b) Retirement Plan
- **Perspectives** — Employee Assistance Program (EAP)
- **Nationwide** — Pet insurance
- **Hyatt Legal** — Pre-paid legal

**WHERE TO GO TO LEARN MORE:**

- [www.aetna.com/loyola](http://www.aetna.com/loyola)
- Aetna Concierge 800.850.9946
- [www.mybenefitwalletsite.com/luc](http://www.mybenefitwalletsite.com/luc)
- LUC.edu/hr/openenrollment/
HIGHLIGHTS FOR 2020

• New Medical Plan Provider: Aetna
  • No monthly premium rate increases
  • Same PPO 1, PPO 2 and PPO 3 HSA plan options
  • PPO 3 HSA continues to be provided with incentive money from Loyola
    • $600 Employee only
    • $1,200 Employee + 1 or more
  • Large national provider network, including hospitals
  • New ID cards will be mailed to homes in December

• Health Care Flexible Spending Account (FSA) Rollover
  • New in 2020, you can now carry over $500 in a Health Care FSA (or Limited FSA) into the next year

• Transit Benefit – Ride Sharing Update
  • Available now, you can use your transit benefit debit card for ride shares (uberPool, Lyft Line, Via) to and from work
**WHEN & HOW TO ENROLL**

**Reminder:** Both medical plan participants and their covered spouse/LDA must complete the respective Health Power Assessment and Biometric Screening by **Wednesday, November 27, 2019** in order to receive the $50 monthly premium discount in 2020.

### Where do I enroll?

- Must be connected to Loyola’s secure network
- Use Employee Self-Service (ESS): [https://lawson.luc.edu](https://lawson.luc.edu)
- Chrome is the preferred browser for ESS
- Troubles? Contact the ITS Help Desk
  - [helpdesk@luc.edu](mailto:helpdesk@luc.edu) or 773-508-4487

### What you need to do during Open Enrollment

- Go to ESS and elect your 2020 benefit options
- Must re-enroll for FSA (PPO 1 and PPO 2 only) or LFSA (PPO 3 HSA only) through ESS
- Must complete / renew Tobacco Premium and Spousal/LDA Premium Certifications each year.
- Verify your dependents/beneficiaries

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**ANNUAL OPEN ENROLLMENT DATES:**

**FRIDAY, NOVEMBER 1 – FRIDAY, NOVEMBER 22, 2019**

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**Reminder:** Both medical plan participants and their covered spouse/LDA must complete the respective Health Power Assessment and Biometric Screening by **Wednesday, November 27, 2019** in order to receive the $50 monthly premium discount in 2020.
MEDICAL & PRESCRIPTION DRUG (RX)
## MEDICAL PLAN COMPARISONS

<table>
<thead>
<tr>
<th><strong>Medical</strong></th>
<th><strong>PPO 1</strong></th>
<th><strong>PPO 2</strong></th>
<th><strong>PPO 3 HSA</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>$500 (You)/$1,000 (You + 1 or More)</td>
<td>$1,200 (You)/$2,400 (You + 1 or More)</td>
<td>$2,800 (You)/$5,600 (You + 1 or More)</td>
</tr>
<tr>
<td>Out of Pocket Max</td>
<td>$3,000 (You)/$6,000 (You + 1 or More)</td>
<td>$4,000 (You)/$8,000 (You + 1 or More)</td>
<td>$5,000 (You)/$10,000 (You + 1 or More)</td>
</tr>
<tr>
<td><em>Includes Rx</em></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coinsurance</td>
<td>90% Home Hospital 80% In Network</td>
<td>90% Home Hospital 80% In Network</td>
<td>90% Home Hospital 80% In Network</td>
</tr>
<tr>
<td>Office Visit</td>
<td>Deductible &amp; Coinsurance</td>
<td>Deductible &amp; Coinsurance</td>
<td>Deductible &amp; Coinsurance</td>
</tr>
<tr>
<td>Wellness Visit</td>
<td>Covered at 100%</td>
<td>Covered at 100%</td>
<td>Covered at 100%</td>
</tr>
<tr>
<td>Hospital Inpatient – Home Hospital</td>
<td>$150 Copay; waived if admitted</td>
<td>$150 Copay; waived if admitted</td>
<td>Deductible &amp; Coinsurance</td>
</tr>
<tr>
<td>Hospital Inpatient</td>
<td>$250 Copay + Deductible &amp; Coinsurance</td>
<td>$250 Copay + Deductible &amp; Coinsurance</td>
<td>Deductible &amp; Coinsurance</td>
</tr>
<tr>
<td>Hospital Outpatient</td>
<td>Deductible &amp; Coinsurance</td>
<td>Deductible &amp; Coinsurance</td>
<td>Deductible &amp; Coinsurance</td>
</tr>
</tbody>
</table>

### Pharmacy

<table>
<thead>
<tr>
<th><strong>Pharmacy</strong></th>
<th><strong>PPO 1</strong></th>
<th><strong>PPO 2</strong></th>
<th><strong>PPO 3</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$100 (You)/$200 (You + 1 or More) Does not apply to mail order</td>
<td>$100 (You)/$200 (You + 1 or More) Does not apply to mail order</td>
<td>Included in Medical</td>
</tr>
<tr>
<td>Out of Pocket Max</td>
<td>$3,000 (You)/$6,000 (You + 1 or More)</td>
<td>$3,000 (You)/$6,000 (You + 1 or More)</td>
<td>Included in Medical</td>
</tr>
<tr>
<td>Generic</td>
<td>You pay 15%, up to $200/script</td>
<td>You pay 15%, up to $200/script</td>
<td>Deductible &amp; Coinsurance</td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>You pay 30%, up to $200/script</td>
<td>You pay 30%, up to $200/script</td>
<td>Deductible &amp; Coinsurance</td>
</tr>
<tr>
<td>Non-Preferred Brand</td>
<td>You pay 45%, up to $400/script</td>
<td>You pay 45%, up to $400/script</td>
<td>Deductible &amp; Coinsurance</td>
</tr>
<tr>
<td>Mail Order</td>
<td>You pay 5% / 15% / 25%</td>
<td>You pay 5% / 15% / 25%</td>
<td>Deductible &amp; Coinsurance</td>
</tr>
</tbody>
</table>
ADVANTAGES OF PPO 3 HSA

**Family Deductible is Embedded** – No single individual on a plan with employee and a spouse/LDA and/or child(ren) will have to pay a deductible higher than the individual deductible amount

**Out of Pocket Maximum** – Includes Deductible, Coinsurance and Prescription Drug Expenses
- PPO 1 & PPO 2 have a separate medical and RX out of pocket maximum, the total of both in either plan option is greater than that of PPO 3 HSA's combined out of pocket maximum

**Health Savings Account (HSA) Compatible** – Includes an HSA to use for eligible medical expenses
- Loyola contributes $600 (You) or $1,200 (You + 1 or More)
- You can contribute on a pre-tax basis, too!

**Limited FSA** – You can contribute up to $2,700 pre-tax to use for eligible 2019 dental and vision expenses

**Preventive Drug List** – Some preventive prescriptions require you to only pay coinsurance, even without meeting the deductible yet

**Lower Premiums** – PPO 3 HSA monthly premiums are considerably lower than the other PPO plan options

**Like the PPO 1 & PPO 2, you can still take advantage of:**
- **Preventive Exams and Certain Preventive Prescriptions covered at 100%**
- **National PPO Network** – Utilizes the large national Aetna PPO Network; Coinsurance is 90% when you use Home Hospitals
- **Includes Virtual Visits, Nurse Line, Health and Wellness Discounts, and more**
TAX-ADVANTAGED ACCOUNTS
WHAT IS A HEALTH SAVINGS ACCOUNT (HSA)?

An HSA is a bank account that allows you to save and pay for your share of everyday qualified health care expenses tax-free. You can pay for qualified expenses, for you, your spouse, and any tax dependent (including LDAs) with your HSA— even if they are not covered by your health plan.

Loyola will make a contribution into your HSA account in January 2020

You can contribute up to the following amounts tax free (less Loyola's contribution) in 2020:

- **Employee Only**
  - $600

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

You can contribute up to the following amounts tax free (less Loyola's contribution) in 2020:

- $3,550 total = $600 Loyola + up to $2,950 (you)

- $7,100 total = $1,200 Loyola + up to $5,900 (you + 1 or more)

If you are 55 or older, you can contribute an additional $1,000 in catch-up contributions, too.
How do I qualify for an HSA?
You must be enrolled in an HSA qualified health plan option (PPO 3 HSA). If 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 2020, with your first paycheck.

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.
FLEXIBLE SPENDING ACCOUNTS (FSA’S)

$2,750
2020 annual limit

HEALTH CARE FSA

LIMITED FSA

$2,750
2020 annual limit

$5,000
annual limit

DEPENDENT CARE FSA

TRANSIT

$270 per month, beginning in 2020

SELECT YOUR FSA ACCOUNTS

- HEALTH CARE FLEXIBLE SPENDING ACCOUNT
- LIMITED FLEXIBLE SPENDING ACCOUNT
- DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT
- TRANSIT

Contributions are use-it or lose-it! New enhancement for 2020 is a $500 roll over benefit on the HFSA and LFSA. You are eligible to carry $500 of leftover FSA funds to the following plan year if you do not use them. Make sure you do not have leftover FSA funds if you choose to participate in the PPO 3 HSA plan that has an HSA contribution.
DENTAL, VISION, ACCIDENT, CRITICAL ILLNESS INSURANCE, & OTHER BENEFITS
DENTAL INSURANCE

Dental insurance options remain the same for 2020:

<table>
<thead>
<tr>
<th>Delta Dental PPO</th>
<th>Guardian/First Commonwealth DHMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Choose in-network dentists to receive lowest costs for services</td>
<td>In-network dental care only Available in Chicagoland and Northwest Indiana only</td>
</tr>
<tr>
<td>Out-of-network dentists provide services at a higher cost for you</td>
<td>No out-of-network coverage</td>
</tr>
</tbody>
</table>
VISION INSURANCE

VSP Vision coverage & rates remain the same for 2020.

VSP members also have access to discounts available at [www.vsp.com](http://www.vsp.com).

Non-VSP members with a Loyola medical plan can take advantage of special vision discounts through EyeMed. Visit [www.aetna.com](http://www.aetna.com) for more information and to find a location.
ACCIDENT PLAN

- Benefits paid directly to you
- Pays a lump sum benefit when you seek treatment for injuries sustained in an accident
- No limit to the number of times you and your family can use the plan
- Guarantee Issue & no waiting periods
- 24 hour coverage

Accident 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 $75.
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.
TRANSIT BENEFIT UPDATE

You can now use your BenefitExpress commuter benefit and pre-tax dollars to pay for eligible uberPOOL, Lyft Line, and Via rides associated with your daily commute — minimum of 2 passengers required. Simply request a ride via the appropriate app, select your benefit debit card as your payment method, and start saving.

Note: Your transit election, by payroll deduction, is added to your benefits debit MasterCard on a monthly basis.
OTHER BENEFITS

• EAP
• 403(b) retirement plan
• Tuition reimbursement
• Housing program
• Pre-paid legal
• Child care benefit
• Pet insurance
• Wellness program
• Discounts, and more!

Visit www.luc.edu/hr for more details!
ENROLLING IN BENEFITS
TALK TO ALEX

• Need assistance in picking a benefits package?
  • ALEX is your personalized benefits counselor!

• ALEX will help you understand medical terminology, and walk you through the basics of how your medical plans work using real life examples.

• Answer several questions about your benefit utilization and lifestyle so ALEX can help guide you to the best plan option for you.

Visit ALEX: www.myalex.com/loyola/2020
ENROLLING IN BENEFITS

- Employee Self-Service (ESS): [https://lawson.luc.edu](https://lawson.luc.edu)
- Must be connected to Loyola’s secure network with the Google Chrome browser
- Troubles? Contact the ITS Help Desk
  - helpdesk@luc.edu or 773-508-4487

- **What You Need to Do During Open Enrollment:**
  - If you don’t enroll, you will miss out on the opportunity to receive incentive contributions from Loyola in PPO 3 HSA
  - Must re-enroll for Health Care FSA (PPO 1 and PPO 2 only), LFSA (PPO 3 only) and/or Dependent Care FSA through ESS
  - Must complete Tobacco Premium and Spousal Premium Certifications
  - Verify your dependents/beneficiaries

Reminder: Both medical plan participants and their covered spouse/LDA must complete the respective Health Power Assessment and Biometric Screening by **Wednesday, November 27, 2019** in order to receive the $50 monthly premium discount in 2020.
HOW TO FIND A NETWORK PPO MEDICAL PROVIDER

AETNA CHOICE® POS II (OPEN ACCESS)

www.Aetna.com/Loyola
HOW TO FIND A NETWORK PPO MEDICAL PROVIDER

AETNA CHOICE® POS II (OPEN ACCESS)
HOW TO FIND A NETWORK PPO MEDICAL PROVIDER

AETNA CHOICE® POS II (OPEN ACCESS)
MEDICAL INSURANCE

CHOOSING A HEALTH CARE FACILITY

WEIGH YOUR OPTIONS
Designated walk in clinics, convenient care clinics and urgent care can be a more cost-effective alternative to the emergency room.
MEDICAL INSURANCE

24/7 access to a doctor by phone or video

Download the app:
Teladoc.com/aetna or

Call 855-TELADOC

Talk to a
doctor in
minutes*

Available
anytime,
anywhere*

$40 or less
per visit
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
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 the 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
AETNA DISCOUNT PROGRAMS

Discount Programs

- Fitness
- Books
- Natural products and services
- Oral health
- Hearing
- Weight management
- Vision
- At-home products
Be tobacco free
- Manage diabetes
- Have a healthy back
- Get heart healthy by managing cholesterol
- Stress less
- Weigh less
- Live well with asthma
- Eat healthier
Transition of Care (TOC) is available for those in an active course of treatment.

You can visit your Aetna Member Website or call member services to:

- Get a TOC form
- Get help completing and submitting the form

TOC is temporary (up to six months) as we transfer services from a non-participating provider to a participating provider.
OPEN ENROLLMENT QUESTIONS…

- Feel free to contact benefits@LUC.edu with any benefits-related questions.
- Today’s presentation is available at: LUC.edu/hr/openenrollment
2020 Premium Rates

Preparing people to lead extraordinary lives
# PPO 1

## Monthly Premium Rates

<table>
<thead>
<tr>
<th>PPO 1 (formerly “Loyola Advantage Plan”)</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Full-Time</td>
<td>You</td>
<td>You + Spouse/LDA</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Salary</td>
<td>Wellness</td>
<td>Non-Wellness</td>
<td>Wellness</td>
</tr>
<tr>
<td>Under $40,000</td>
<td>$112.84</td>
<td>$162.84</td>
<td>$378.16</td>
</tr>
<tr>
<td></td>
<td>$342.51</td>
<td>$392.51</td>
<td>$491.08</td>
</tr>
<tr>
<td>$40,001 - $120,000</td>
<td>$182.36</td>
<td>$232.36</td>
<td>$552.69</td>
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<tr>
<td></td>
<td>$495.14</td>
<td>$545.14</td>
<td>$701.45</td>
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<tr>
<td>$120,001 and above</td>
<td>$199.12</td>
<td>$249.12</td>
<td>$604.34</td>
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<tr>
<td></td>
<td>$541.41</td>
<td>$591.41</td>
<td>$766.62</td>
</tr>
<tr>
<td>Part-Time</td>
<td>$776.60</td>
<td>$826.60</td>
<td>$1,562.65</td>
</tr>
<tr>
<td></td>
<td>$1,408.12</td>
<td>$1,458.12</td>
<td>$2,320.11</td>
</tr>
</tbody>
</table>

**Tobacco Use**—Add $50 additional monthly premium for Tobacco Use

**Spousal Premium**—Add $100 additional monthly premium for enrolled Spouse/LDA who is eligible for other employer group coverage
## PPO 2

### Monthly Premium Rates

<table>
<thead>
<tr>
<th></th>
<th>Full-Time</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>You</td>
<td>You + Spouse/LDA</td>
<td>You + Child(ren)</td>
<td>Family (You + Spouse / LDA + Child(ren))</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Salary</td>
<td>Wellness</td>
<td>Non-Wellness</td>
<td>Wellness</td>
<td>Non-Wellness</td>
<td>Wellness</td>
<td>Non-Wellness</td>
<td>Wellness</td>
<td>Non-Wellness</td>
</tr>
<tr>
<td>Under $40,000</td>
<td>$74.01</td>
<td>$124.01</td>
<td>$300.03</td>
<td>$350.03</td>
<td>$272.10</td>
<td>$322.10</td>
<td>$375.07</td>
<td>$425.07</td>
</tr>
<tr>
<td>$40,001 - $120,000</td>
<td>$143.53</td>
<td>$193.53</td>
<td>$474.56</td>
<td>$524.56</td>
<td>$424.74</td>
<td>$474.74</td>
<td>$585.45</td>
<td>$635.45</td>
</tr>
<tr>
<td>$120,001 and above</td>
<td>$160.29</td>
<td>$210.29</td>
<td>$526.21</td>
<td>$576.21</td>
<td>$471.01</td>
<td>$521.01</td>
<td>$650.62</td>
<td>$700.62</td>
</tr>
<tr>
<td>Part-Time</td>
<td>$737.77</td>
<td>$787.77</td>
<td>$1,484.52</td>
<td>$1,534.52</td>
<td>$1,337.72</td>
<td>$1,387.72</td>
<td>$2,204.11</td>
<td>$2,254.11</td>
</tr>
</tbody>
</table>

*Tobacco Use—Add $50 additional monthly premium for Tobacco Use*

*Spousal Premium—Add $100 additional monthly premium for enrolled Spouse/LDA who is eligible for other employer group coverage*
# PPO 3 HSA

## Monthly Premium Rates

<table>
<thead>
<tr>
<th>Annual Salary</th>
<th>Full-Time</th>
<th>Part-Time</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>You</td>
<td>You + Spouse/LDA</td>
</tr>
<tr>
<td></td>
<td>Wellness</td>
<td>Non-Wellness</td>
</tr>
<tr>
<td>Under $40,000</td>
<td>$49.98</td>
<td>$99.98</td>
</tr>
<tr>
<td>$40,001 - $120,000</td>
<td>$111.16</td>
<td>$161.16</td>
</tr>
<tr>
<td>$120,001 and above</td>
<td>$125.67</td>
<td>$175.67</td>
</tr>
<tr>
<td>Tobacco Use</td>
<td>Add $50 additional monthly premium for Tobacco Use</td>
<td></td>
</tr>
<tr>
<td>Spousal Premium</td>
<td>Add $100 additional monthly premium for enrolled Spouse/LDA who is eligible for other employer group coverage</td>
<td></td>
</tr>
</tbody>
</table>
## Loyola Dental Plan

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Delta Dental</th>
<th>Guardian/First Commonwealth</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Full-Time</td>
<td>Part-Time</td>
</tr>
<tr>
<td>You</td>
<td>$14.00</td>
<td>$31.27</td>
</tr>
<tr>
<td>You + Spouse/LDA</td>
<td>$29.00</td>
<td>$62.49</td>
</tr>
<tr>
<td>You + Child(ren)</td>
<td>$35.00</td>
<td>$72.21</td>
</tr>
<tr>
<td>Family (You + Spouse/LDA + Child(ren))</td>
<td>$48.50</td>
<td>$103.45</td>
</tr>
</tbody>
</table>

## Loyola Vision Plan

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>VSP Vision</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Full-Time</td>
</tr>
<tr>
<td>You</td>
<td>$9.86</td>
</tr>
<tr>
<td>You + Spouse/LDA</td>
<td>$15.65</td>
</tr>
<tr>
<td>You + Child(ren)</td>
<td>$15.97</td>
</tr>
<tr>
<td>Family (You + Spouse/LDA + Child(ren))</td>
<td>$25.77</td>
</tr>
</tbody>
</table>
# SUPPLEMENTAL LIFE INSURANCE & AD&D

## Supplemental Life Insurance Plan

<table>
<thead>
<tr>
<th>Age</th>
<th>Rate Per $1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 30</td>
<td>$0.06</td>
</tr>
<tr>
<td>30 - 34</td>
<td>$0.08</td>
</tr>
<tr>
<td>35 - 39</td>
<td>$0.10</td>
</tr>
<tr>
<td>40 - 44</td>
<td>$0.12</td>
</tr>
<tr>
<td>45 - 49</td>
<td>$0.20</td>
</tr>
<tr>
<td>50 - 54</td>
<td>$0.34</td>
</tr>
<tr>
<td>55 - 59</td>
<td>$0.62</td>
</tr>
<tr>
<td>60 - 64</td>
<td>$0.88</td>
</tr>
<tr>
<td>65 - 69</td>
<td>$1.38</td>
</tr>
<tr>
<td>70 - 74</td>
<td>$2.06</td>
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<tr>
<td>75 - 79</td>
<td>$2.06</td>
</tr>
<tr>
<td>&gt; 80</td>
<td>$2.06</td>
</tr>
</tbody>
</table>

## Spousal Life Insurance

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000</td>
<td>$2.64</td>
</tr>
<tr>
<td>$10,000</td>
<td>$5.64</td>
</tr>
<tr>
<td>$15,000</td>
<td>$8.86</td>
</tr>
<tr>
<td>$20,000</td>
<td>$11.68</td>
</tr>
<tr>
<td>$25,000</td>
<td>$14.12</td>
</tr>
<tr>
<td>$30,000</td>
<td>$16.44</td>
</tr>
<tr>
<td>$35,000</td>
<td>$18.46</td>
</tr>
<tr>
<td>$40,000</td>
<td>$20.38</td>
</tr>
<tr>
<td>$45,000</td>
<td>$21.94</td>
</tr>
<tr>
<td>$50,000</td>
<td>$22.86</td>
</tr>
<tr>
<td>$60,000</td>
<td>$26.96</td>
</tr>
<tr>
<td>$70,000</td>
<td>$31.82</td>
</tr>
<tr>
<td>$80,000</td>
<td>$37.54</td>
</tr>
<tr>
<td>$90,000</td>
<td>$44.32</td>
</tr>
<tr>
<td>$100,000</td>
<td>$52.30</td>
</tr>
</tbody>
</table>

## Supplemental AD&D Insurance Plan Premiums

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Monthly Rate Per $1,000 of Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>You</td>
<td>$0.018</td>
</tr>
<tr>
<td>You &amp; Family</td>
<td>$0.035</td>
</tr>
</tbody>
</table>
# Critical Illness/Voluntary Accident Insurance; Hyatt Legal

## Critical Illness

### You & Spouse Rates

<table>
<thead>
<tr>
<th>Benefit Amount</th>
<th>0 - 29</th>
<th>30 - 34</th>
<th>35 - 39</th>
<th>40 - 44</th>
<th>45 - 49</th>
<th>50 - 54</th>
<th>55 - 59</th>
<th>60 - 64</th>
<th>65 - 69</th>
<th>70 - 74</th>
<th>75 - 79</th>
<th>80-84</th>
<th>85+</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000</td>
<td>$2.10</td>
<td>$4.40</td>
<td>$5.60</td>
<td>$8.60</td>
<td>$13.60</td>
<td>$20.10</td>
<td>$26.70</td>
<td>$37.20</td>
<td>$53.00</td>
<td>$70.00</td>
<td>$111.40</td>
<td>$139.30</td>
<td>$214.10</td>
</tr>
<tr>
<td>$20,000</td>
<td>$4.20</td>
<td>$8.80</td>
<td>$11.20</td>
<td>$17.20</td>
<td>$27.20</td>
<td>$40.20</td>
<td>$53.40</td>
<td>$74.40</td>
<td>$106.00</td>
<td>$140.00</td>
<td>$222.80</td>
<td>$278.60</td>
<td>$428.20</td>
</tr>
<tr>
<td>$20,000, If PPO 3 HSA</td>
<td>$2.10</td>
<td>$4.40</td>
<td>$5.60</td>
<td>$8.60</td>
<td>$13.60</td>
<td>$20.10</td>
<td>$26.70</td>
<td>$37.20</td>
<td>$53.00</td>
<td>$70.00</td>
<td>$111.40</td>
<td>$139.30</td>
<td>$214.10</td>
</tr>
</tbody>
</table>

## Critical Illness - Child(ren)

<table>
<thead>
<tr>
<th>Your Benefit Amount</th>
<th>Child(ren)'s Benefit Amount</th>
<th>Monthly Premium*</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000</td>
<td>$2,500</td>
<td>$0.25</td>
</tr>
<tr>
<td>$20,000</td>
<td>$5,000</td>
<td>$0.50</td>
</tr>
<tr>
<td>$20,000, If PPO 3 HSA</td>
<td>$5,000</td>
<td>$0.50</td>
</tr>
</tbody>
</table>

## Voluntary Accident Insurance

<table>
<thead>
<tr>
<th>Medical Plan</th>
<th>You</th>
<th>You + Spouse</th>
<th>You + Child(ren)</th>
<th>Family (You + Spouse/ LDA + Child(ren))</th>
</tr>
</thead>
<tbody>
<tr>
<td>If PPO 1 or PPO 2</td>
<td>$17.20</td>
<td>$27.15</td>
<td>$32.67</td>
<td>$43.22</td>
</tr>
<tr>
<td>If PPO 3 HSA</td>
<td>N/A - Loyola covers 100%</td>
<td>$15.15</td>
<td>$20.67</td>
<td>$31.22</td>
</tr>
</tbody>
</table>

## Hyatt Legal Plan

<table>
<thead>
<tr>
<th></th>
<th>Full-Time</th>
<th>Part-Time</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$15.00</td>
<td>$15.00</td>
</tr>
</tbody>
</table>