



2024 Open Enrollment Benefits Information

Seattle University

October 31, 2023

1

Open Enrollment Overview



Welcome!



Now is the time to focus on you.

You are a vital part of our success. That's the reason we invest so much into a Benefits Plan that helps protect your health, your income, and so much more. It is important for you to learn about the options we offer and consider how they can help you build a secure future. The Seattle U Benefits Program supports and safeguards your well-being to protect you through strategic benefit plan offerings and thoughtful initiatives designed to enhance associates' work-life experience.

Now, more than ever, health care decisions are crucial to make sure you and your family have the coverage you need.

During Open Enrollment you have the opportunity to make really good decisions, such as:

- Take the time to assess your needs
- Use the resources provided
- Elect only the coverage you think you will need for 2024
- Improve your health

2024 Open Enrollment Overview

This is a “**Passive**” Benefit Enrollment.

If you do not log into the PlanSource system and elect coverages for 2024, you will be enrolled in your current benefit elections (must still elect FSA amounts).

Sign in to

<https://benefits.plansource.com>

- Username is your full SU email.
- Forgot password? Click the Need Help link on the login page.
- Need more help? Contact PlanSource at 866-930-0464.

Keys to a Successful Enrollment

- Review your 2024 Enrollment Guide.
- Make enrollment choices between November 1st to November 15th.
- Review your dependents to add or drop. Add dependents before electing coverage.
- Enroll in FSA accounts (Medical and/or Dependent Care) as this must be done every year.
- Elect the amount you would like to contribute to your HSA.
- Review life insurance beneficiary information.
- Carefully review your confirmation statement for accuracy.
- **Questions?**
 - **Contact PlanSource Customer Service at (866) 930-0464; Monday-Friday 5am-8pm PT. PlanSource can help with system access and navigation, also can assist with contact info to insurance carriers and identification cards.**
 - **For all other questions, contact Human Resources at hrbenefits@seattleu.edu.**

Am I Eligible?



Who is Eligible?

To participate in the Seattle U Benefit Plans, you must meet the following requirements:

- Staff — A regular, staff member scheduled to work at least 20 hours per week
- Faculty— 17.5 work units in an academic-year appointment
 - Appointments must be for all 3 quarters for Life, AD&D and Disability benefits
- Dependents —
 - Legal spouse, state registered domestic partner, or Legally Domiciled Adult (LDA)
 - Children who are under the age of 26
 - Biological, adopted, foster children, stepchildren or children for whom you have a guardianship, children of LDA when your LDA is also covered.
 - Once children become 26 years of age, their coverage will end the last day of the month of their birthday unless they meet the definition of disability and required qualifications, as defined by the applicable carrier.

When Can I Change My Coverage?



Open Enrollment November 1-15, 2023

- This is the only time you can make changes to your insurance coverages and flexible spending account (FSA) contributions.
- All changes will be effective on January 1, 2024. Deductibles and Out-of-Pocket maxes will also reset on January 1.

Can I Change My Coverage Outside of Open Enrollment?

Outside of the open enrollment period, the only time you may change your coverage is when you experience a Qualifying Life Event. You have 30 days from the time of the Qualifying Life Event (60 days for adding newborns or newly adopted children) to submit your benefit change request through PlanSource. Changes received after the 31st day will not be accepted (61st day for adding newborns or newly adopted children).

Common examples of life events include the following:

- Birth, adoption or gaining legal custody of a child
- Marriage/divorce or separation
- Termination of alternate coverage (i.e. spouse's coverage)
- Loss of coverage under another group insurance plan
- Death of your spouse/partner or child

What's Changing for 2024?

What's Changing ...	What It Means for You ...
Medical	Faculty and Staff benefit deductions and employer contributions have been adjusted for 2024. Faculty and Staff will see an increase to their medical contributions for 2024. For all medical plans, there were no plan design changes year-over-year, no increases to deductibles, copays or out-of-pocket maximums.
Health Savings Account	Set aside pre-tax dollars to help pay for qualified medical expenses not covered by the plan. <ul style="list-style-type: none"> • 2024 annual limits are \$4,150 for Employee Only coverage and \$8,300 for Family coverage. • Seattle U will contribute \$750 for Employee only coverage and \$1,500 for Family coverage for the 2024 plan year into your HSA if you are enrolled in the Aetna HSA plan. • You will need to select the amount you would like to contribute to your HSA account for 2024.
Prescription Drug	No changes
Dental	There will be a slight increase to the dental contributions for 2024.
Vision	There will be no changes to the core or buy-up vision contributions for 2024.
Flexible Spending Accounts	Must re-enroll to continue for 2024 for both Health Care and Dependent Care accounts <ul style="list-style-type: none"> • Health Care FSA maximum is \$3,200/year. You can rollover \$610 from 2023 to 2024. • Dependent Care FSA maximum is \$5,000/year.

2

Medical

AON



Medical Benefit Terminology

Contribution

A per-pay-period cost that is deducted from your paycheck to provide you access to benefits like medical and dental coverage



Copayment

The amount a covered person must pay each time certain services are provided.



Deductible

An amount of money paid once per Plan Year by the covered person before any covered expenses are paid by the plan.



Coinsurance

A method of cost-sharing that requires the covered person to pay a stated percentage of all remaining medical expenses after the deductible has been satisfied




Out of Pocket Maximum

Once a covered person has reached this annual amount, any further eligible cost for covered services are paid at 100%



Medical and Prescription Drug Plan Details

How Your Medical Plan Works

YOU PAY		YOU + THE PLAN PAYS			THE PLAN PAYS		
Deductible The costs you cover on your own, including copays.		Coinsurance The costs you share with the plan.			Costs Above the Out-of-Pocket Maximum Once your out-of-pocket maximum has been met, the plan covers until the end of the year.		
							
		Aetna PPO Plan		Aetna HSA Plan		Kaiser HMO Plan	
Medical / Rx Benefit Summary		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible — Individual / Family		\$500 / \$1,000	\$500 / \$1,000	\$2,000 / \$4,000	\$4,000 / \$8,000	\$250 / \$500	No coverage
Out-of-Pocket Maximum — Individual / Family (includes deductible)		\$3,350 / \$6,700	\$3,350 / \$6,700	\$4,000 / \$8,000	N/A	\$2,000 / \$4,000	No coverage
Medical Coverage (amount the plan pays)							
Physicians Office Visit / Specialist (coinsurance applies after deductible)		\$25 copay	60%	90% after deductible	50% after deductible	\$25 copay	No coverage
Preventive Care		100% deductible waived	60%	100% deductible waived	50% after deductible	100% deductible waived	No coverage
Imaging — X-Ray		80%	60%	90% after deductible	50% after deductible	100%	No coverage
Imaging — CT / PET / MRI		80%	60%	90% after deductible	50% after deductible	100%	No coverage
Prescription Drugs Copays				Medical deductible applies before copays			
Retail	Generic	\$10	\$10, then 60%	90% after medical deductible	50% after medical deductible	\$10	No coverage
	Preferred	\$30	\$30, then 60%			\$30	
	Non-Preferred	\$60	\$60, then 60%			N/A	
Mail Order	Generic	\$20	No coverage	90% after medical deductible	50% after medical deductible	\$20	No coverage
	Preferred	\$60				\$60	
	Non-Preferred	\$120				N/A	



Teladoc — Convenient Low Cost Alternative

- If you enroll in either Aetna health plan, you have access to Teladoc for general medical, behavioral health and dermatology services.
- Teladoc is a convenient and affordable way to access care for non-emergent health issues and can be a great alternative to urgent care or the emergency room.
- Common conditions treated by Teladoc include sinus problems, respiratory infections, allergies, flu symptoms, common cold, pink eye and more!

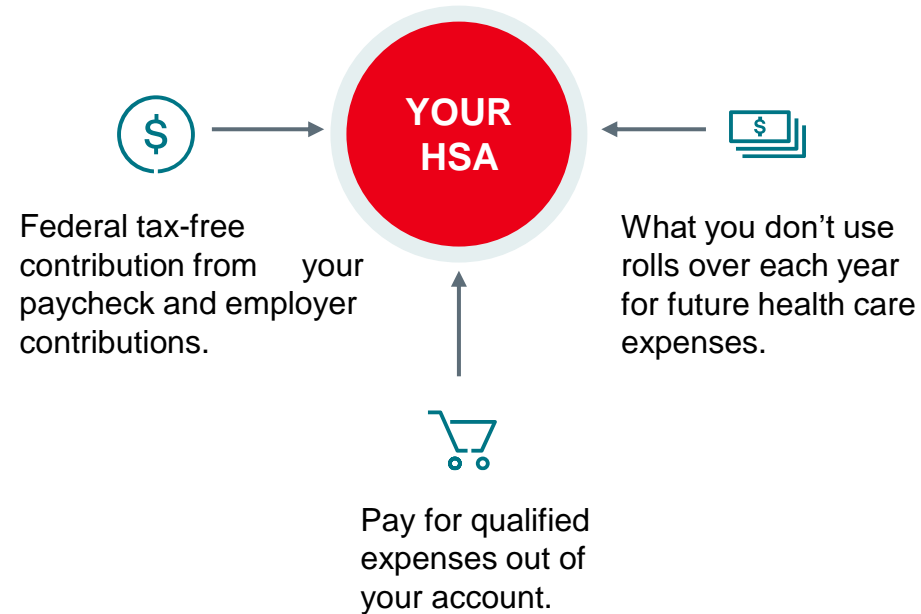
Teladoc		
Teladoc Visit Type	PPO	HSA
General Medical	\$25 copay; deductible waived	\$56 after deductible
Psychology (Initial Visit)	\$25 copay; deductible waived	\$215 after deductible
Psychology (Ongoing Visits)	\$25 copay; deductible waived	\$100 after deductible
Dermatology	\$25 copay; deductible waived	\$85 after deductible
Therapy	\$25 copay, deductible waived	\$90 after deductible

Health Savings Account (HSA)

HSA DELIVER TRIPLE TAX SAVINGS

1. You don't pay federal income tax on the money you contribute.
2. You don't pay taxes on the interest you earn in your account.
3. You don't pay taxes when you use the money to pay for qualified medical services.

Save for future medical costs and reduce your tax bill with this special savings account available to HDHP plan participants.



HSA PARTICIPATION REQUIREMENTS



- You must be covered by HSA eligible medical plan
- You cannot be covered by non-eligible medical plan (Tricare, Medicare, Spouse/Parent plan)
- You cannot be claimed as a tax-dependent by someone else
- You cannot be covered by a Full Purpose FSA

How to Effectively Use Your HSA

How do I pay for Healthcare Services?

- For services other than at point of sale:
 - Wait until you receive your Explanation of Benefits (EOB) and bill from your medical provider—**it is recommended that you do not pay at the time of service!**
 - Once you are confident your bill is correct, the most convenient option is to pay with your Fidelity HSA debit card by following the credit card payment instructions provided on bill, or
 - Pay for services via online bill pay through HSA account management portal.
- Prescription copays can be paid using your HSA debit card.
- Pay out-of-pocket and reimburse yourself via online funds transfer.



HSA Reminders

What else should you know?

- HSA contributions may be used for qualified health care expenses ONLY (such as medical, dental, and vision out-of-pocket costs).
- Contributions can be used to cover expenses incurred by dependents even if not covered under the plan.
 - May not be used to cover expenses incurred by Domestic Partner.
- If an HSA expenditure is not used for a qualified medical expense, you will be required to pay income tax and a 20% penalty on the amount used.
- Remember to save your receipts and your doctor's prescriptions for over-the-counter (OTC) medicines.
- **IMPORTANT:** If your employment terminates prior to the 12-month enrollment threshold, you may be liable to pay tax on the maximum annual contribution amount, less the maximum allowable contribution amount during your employment.



2023 HSA Contribution and Eligibility

Eligible if enrolled in HSA compatible High Deductible Health Plan (HDHP)

	Seattle U Contribution*	EE Maximum Contribution	2023 IRS Limit
Self-Only	\$750	\$3,400	\$4,150
Individual + Dependents	\$1,500	\$6,800	\$8,300
Catch-Up (Age 55+)	-	\$1,000	-

*HSA contributions are distributed on a per paycheck basis.

HSA Advantages

- You own the account! The account is portable should you leave Seattle U
- Contributions into the account are pre-tax
- If funds are invested the earnings in the account grow on a tax deferred basis
- Withdrawals are tax-free when used on qualified medical expenses

Eligibility

- Must be covered by a qualified HDHP
- Cannot be covered by any non-qualified HDHP plan (e.g., PPO, Healthcare FSA)
- Not be enrolled in Medicare
- Cannot be claimed as a tax dependent on another person's tax return
- Must have physical address

Be sure to elect a beneficiary for your HSA when you log into your account with Fidelity

Fidelity 800-343-0860 netbenefits.com/su

3

Dental Coverage



Dental Plan — Delta Dental of Washington

Employees are encouraged to see in-network Delta Dental providers to take advantage of discounted rates and to experience the greatest out-of-pocket savings possible:

- **Delta Dental PPO Network Dentist:**
 - Highest level of benefits, largest discounts
 - Dentist unable to charge more than pre-approved fees
 - Submit claims and receive payment direct from Delta
- **Delta Dental Premier Network Dentist:**
 - Lower level of benefits, lower discounts
 - Unable to charge more than pre-approved fees
 - Submit claims and receive payment direct from Delta
- **Non-Network Dentist:**
 - No control over billing, employees required to submit their own claims
 - In addition to coinsurance, employee is responsible for any amount above Delta Dental's allowable fee



Delta Dental of Washington

	PPO DENTAL PLAN		
	Delta Dental PPO Dentist	Delta Dental Premier Dentist	Non-Participating Dentist
Calendar Year Maximum	-----\$1,500-----		
Annual Deductible (does not apply to preventive services) (Individual/Family)	-----\$50/\$150-----		
Preventive Services. Exams, Cleanings, X-rays	no charge	20% after deductible	20% after deductible
Basic Services. Fillings, Extractions, Oral Surgery	20% after deductible	30% after deductible	30% after deductible
Major Restorative Services. Crowns, Bridgework, Dentures	50% after deductible	60% after deductible	60% after deductible
Orthodontia. (Dependents under age 19)	50% after deductible	50% after deductible	50% after deductible
Orthodontia Lifetime Maximum	-----\$1,500-----		

WHAT DOES PREVENTIVE DENTAL CARE TYPICALLY COVER?



Routine dental checkups and cleanings should be scheduled every six months. Your dentist may recommend more frequent or fewer visits, depending on your dental health history.



Professional fluoride treatments can be a key defense against cavities. Professional fluoride treatments have significantly more fluoride than tap water or toothpaste and take only minutes to apply.



Dental sealants go a step beyond fluoride by providing a thin, coating to the surface of your teeth. Most dental plans cover sealants as preventive care for children under 18 on their first and second molars.



X-ray images of your mouth may be taken to better evaluate your oral health. These images provide a more detailed look inside your teeth and gums.

4

Vision

AON



Vision Plan Benefit Summary

VSP			
Provision	In-Network Description	Core Coverage	Enhanced Coverage
Exam	<ul style="list-style-type: none"> • Focuses on your eyes and overall wellness • Check to see if your Costco® optometrist is a participating provider before making an appointment 	\$20 copay every 12 months	\$20 copay every 12 months
Frames	<ul style="list-style-type: none"> • Combined with exam • 20% savings on the amount over your allowances 	<ul style="list-style-type: none"> • \$130 allowance for a wide selection of frames • \$150 allowance for featured frame brands • \$70 Costco® / Walmart frame allowance • Every 24 months 	<ul style="list-style-type: none"> • \$250 allowance for a wide selection of frames • \$270 allowance for featured frame brands • \$135 Costco® / Walmart frame allowance • Every 12 months
Lenses	<ul style="list-style-type: none"> • Single vision, lined bifocal, and lined trifocal lenses • Impact resistant lenses for dependent children 	Combined with exam	Combined with exam
Lens Enhancements	<ul style="list-style-type: none"> • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average savings of 30% on other lens enhancements • Every 12 months 	\$0 \$95 – \$105 \$150 – \$175	\$0 \$95 – \$105 \$150 – \$175
Contacts (instead of glasses)	<ul style="list-style-type: none"> • Contact lens exam (fitting and evaluation) up to \$60 copay • Every 12 months 	\$130 allowance for contacts; copay does not apply	\$250 allowance for contacts; copay does not apply
Diabetic Eyecare Plus Program	<ul style="list-style-type: none"> • 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 per exam	\$20 per exam

5

Life and Accidental Death & Dismemberment (AD&D)



Life & AD&D Insurance through New York Life

Basic Life and Accident, Death, and Dismemberment (AD&D) Insurance covered by Seattle U at no cost to you

- 1x annual base salary to a maximum of \$50,000
- A maximum total of \$50,000 basic life and \$50,000 AD&D coverage (\$100,000) if the death is accidental

Voluntary supplemental Life: You Pay

- You may elect additional life insurance for yourself and your dependents.
- Evidence of Insurability (EOI) form required for Supplemental Life if electing above Guarantee Issue.

If you have not enrolled in this benefit before, you may do so for ONLY this open enrollment period without having to undergo Evidence of Insurability.

	Increments	Coverage Maximum	Guarantee Issue
Employee	1, 2, 3, or 4x Salary	Lesser of 4x Salary or \$500,000	\$200,000
Spouse	\$ 10,000	\$100,000, not to exceed 50% of employee benefit	\$ 20,000
Child (ren)	\$5,000	\$10,000; under 6 months old \$500	\$ 10,000

6

Disability



Disability Insurance through New York Life

When you cannot work due to an illness or injury, Seattle U provides two benefits which provide partial income replacement:

- **Short-Term Disability (STD)**
- **Long-Term Disability (LTD)**

You do not need to enroll in either of these programs – coverage is automatic once you meet eligibility requirements and is no cost to you.

	Short Term Disability	Long Term Disability
Benefit Amount	60% of base <u>weekly</u> covered earnings	60% of base <u>monthly</u> covered earnings
Benefit Begins	7 calendar days from date of disability	180 calendar days from date of disability or upon exhaustion of STD benefits
Maximum Duration	180 days during a consecutive 12 month period from date of disability or when you have recovered and are no longer disabled	Should you remain disabled, your benefits continue according to the later of your Social Security Normal Retirement Age or the following schedule, depending on your age at the time you become disabled. Age 62 or younger: to age 65 or the date the 42 nd monthly benefit is payable, if later . Age 63 (36), 64 (30), 65 (24), 66 (21), 67 (18), 68 (15), 69+ (12)
Benefit Maximum	\$2,076.92 per week	\$9,000 per month
Other Notes	<ul style="list-style-type: none"> • Benefit may be reduced by any state disability or paid leave received • Benefit is subject to normal payroll taxes 	<ul style="list-style-type: none"> • Benefit may be reduced by any Social Security disability payments received • Benefit is subject to normal payroll taxes • Benefit will continue even without being employed by Seattle U

7

Spending Accounts



Flexible Spending Account (FSA) through Navia



Health Care FSA

Deductibles, copays, prescription and over-the-counter drugs, medical equipment, etc.



Dependent Care FSA

Babysitters, daycare, day camp, home nursing care, etc.

2023 Annual Contribution Limits

Health Care Flexible Spending Account	\$3,200	Roll Over up to \$610 Year-to-Year
Dependent Care Flexible Spending Account	\$5,000 (\$2,500 if married and filing separate tax returns)	No Roll Over

USE IT OR LOSE IT: Be sure to calculate your FSA contributions carefully. You can only roll over up to \$610 from year-to-year for health care FSA. If you wish to continue to contribute funds into your FSA for 2024, you will have to actively elect to do so. You are not automatically re-enrolled. **Dependent Care FSA funds DO NOT roll over. Healthcare FSA and Dependent Care FSA accounts have a 90-day run-out period to submit 2023 expenses through March 31, 2024.**

If enrolling in the Aetna HSA plan for the first time and you currently have a Health Care FSA, you must spend down your balance by 12/31/23. You will not have access to Healthcare FSA rollover dollars for the 2023 plan year if you enroll in the Aetna HSA plan for 2024. You will still have the 90-day run-out period to submit 2023 expenses through March 31, 2024.

You are not able to have a Health Savings Account through Fidelity and a Health Care Flexible Spending Account through Navia at the same time.

You are able to have a Dependent Care Flexible Spending Account if you have a Health Savings Account through Fidelity



Other Benefits
Employees and Household
Access



Caregiving Support with Cariloop



Taking leave to care for yourself or a loved one? A Care Coach can help

Adult and Elder Care

- Vetting care providers
- Understanding care costs
- Preparing legal documents

Pediatrics and Parenting

- Prenatal preparations
- Navigating medical conditions
- Planning for care needs

Self-Care

- Researching care options
- Supporting your family caregivers
- And much more

Cariloop is your FREE caregiver support benefit provided by Seattle University.
Get paired with your own dedicated Care Coach today at www.cariloop.com/seattleu



Emotional Wellbeing with eMindful



What do I get with eM Life?

- Live, expert-led mindfulness classes held multiple times a day, covering everything from managing anxiety to weight balance
- Hundreds of hours of on-demand content on a wide range of topics including stress, sleep, and chronic conditions
- Connect with mindfulness experts for support with your practice
- Meditation timer to help build and sustain healthy habits
- Support a charity of your choice with every minute you practice

71% reduce stress	50% improve sleep	47 mins gained in productivity
-----------------------------	-----------------------------	--

If you have any questions or need assistance, please contact support@emindful.com

eM Life's programs have been proven to help:

- Relieve stress and build resilience
- Sharpen your focus to boost performance
- Enhance creativity
- Improve your mood and strengthen relationships
- And so much more

Download the eM Life app today

Select Employee Account and enter Company Code: **seattleu.**



EAP through Resources for Living

Employee Assistance Program



- You and each of your family members can access up to 9 visits per issue, per year with a counselor (virtual or face to face).
- Unlimited online or telephonic support dealing with stress, anxiety, parenting, financial planning, legal services, identity theft recovery, and more.
- Access to Talkspace, which is an online therapy platform that makes it easy and convenient to connect with a licensed behavioral therapist from anywhere, at anytime. You can send unlimited text, video and audio messages to your dedicated therapist via web browser or the Talkspace mobile app. You can also schedule real-time 30-minute televideo sessions.
 - One week of therapy counts as one visit
 - Each televideo session counts as one visit

Resources for Living

24/7 Confidential support

For More Information:

1-888-238-6232

Resourcesforliving.com

Username: Seattle U

Password: EAP

10

Enrollment Process



Enrollment Instructions



- To enroll in benefits, visit PlanSource : <https://benefits.plansource.com>
- You must enroll between Wednesday, November 1, 2023, and Wednesday November 15, 2023.
- If you do not complete enrollment, you will default into your current plan elections, except for FSA contributions which require re-enrollment every year.
- Review and save the benefits confirmation statement at the end of your enrollment. Once you click “submit” in PlanSource for your benefit elections, no changes can be made outside of Open Enrollment. The only time changes can be made during the year outside of Open Enrollment is if you have a qualifying life event.
- If you have systems questions during enrollment, PlanSource Customer Service can provide assistance with:
 - Login issues
 - System Guidance
 - Confirmation of Enrollment
- For all other questions, contact Human Resources at hrbenefits@seattleu.edu.



Important Reminders

2024 Open Enrollment dates are November 1st through November 15th, 2023

- **Review 2024 Open Enrollment materials:** View the 2024 Enrollment Guide
- **Login to PlanSource to enroll:** <https://benefits.plansource.com>
- **Dependents: There are 2 steps in enrolling dependents.** First add all your dependents or ensure they are listed in the dependents section of PlanSource. Then add your dependent(s) to each benefit plan as you enroll.
- **FSA Contributions:** Re-elect your contributions to the FSAs each year.
- **Beneficiaries:** Review your beneficiaries for Basic and Voluntary Life & AD&D Insurance coverage.
- **Submit 2024 Elections:** Make sure to submit your elections by November 15, 2023.
- **Print/Download Confirmation:** Save your confirmation page as proof of your elections.

Thank You!

About

Aon plc (NYSE: AON) exists to shape decisions for the better — to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

© Aon plc 2022. All rights reserved.

The information contained herein, and the statements expressed are of a general nature and are not intended to address the circumstances of any particular individual or entity. Although we endeavor to provide accurate and timely information and use sources, we consider reliable, there can be no guarantee that such information is accurate as of the date it is received or that it will continue to be accurate in the future. No one should act on such information without appropriate professional advice after a thorough examination of the particular situation.

www.aon.com