



Find the
right fit for a
healthier you



2025

SEATTLE
UNIVERSITY

Annual Open Enrollment

Annual Open Enrollment is your opportunity to evaluate your benefit options and to make changes for the upcoming year. Open Enrollment for 2025 benefits is November 1-22, 2024.

Your Steps:

1. Refresh your understanding of benefit choices by reading this guide.
2. Sign in to <https://benefits.plansource.com> to see your current benefits and costs. This is also where you make changes for the new benefit year.
3. Your username is your full SU email. Your password has been reset to your date of birth in the format: YYYYMMDD. You will then be prompted to change your password.
4. Complete your enrollment by November 22, 2024.

If you do not make a change during Open Enrollment, your current benefit elections—except for flexible spending accounts (FSA) and the employee contribution amount for the health savings account (HSA)—will automatically be carried forward into 2025.

- To maintain enrollment in a Health Care FSA or a Dependent Care FSA, you will need to re-enroll each year during open enrollment.
- Unlike an FSA, you will still maintain enrollment in the HSA if you do not take any action during open enrollment. However, your employee contribution will be reset to \$0 effective January 1, 2025. To avoid the reset, select an employee contribution amount during open enrollment. You are also able to change your employee contribution at any point throughout the year. You will still receive the employer contribution amount starting January 1, 2024, regardless of if you take action during open enrollment.
- The evidence of good health requirement for a voluntary life election is being suspended during open enrollment. This means that current employees who did not elect voluntary life insurance during their initial enrollment period can now elect voluntary life and not have to provide evidence of good health if their total voluntary life insurance coverage is \$200,000 or less.

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Enrollment Information

Do I Need to Enroll?

Before deciding whether you need to enroll in Seattle University's health and group benefits, take a close look at all the benefits and options we offer you. You may experience changes from year to year, and there likely will be changes to what you pay for coverage each year. It's a good idea to make sure your benefits still fit you — and that you're not paying for more coverage than you need.

You must enroll if you want to:

- Change your medical, dental, or vision coverage for next year
- Contribute to the health care and/or dependent care FSAs
- Change your optional employee life insurance, spouse/domestic partner supplemental life insurance, AD&D insurance, or STD insurance choices

If you don't enroll, you may be assigned coverage that won't meet your needs.

When Can I Enroll?

As a benefits-eligible employee, you have the opportunity to enroll in or make changes to your benefit plans during our benefits enrollment period. Open Enrollment is November 1, 2024 to November 22, 2024 with your benefit choices being effective January 1, 2025. Our benefits plan year is January 1, 2025 to December 31, 2025.

If you do not enroll during Open Enrollment then you cannot make changes until next year unless you have a qualified life event. The IRS imposes specific rules regarding when you can make a change to benefits that are paid for on a pre-tax basis. See your Summary Plan Description (SPD) for details.

If you're enrolling as a new employee, you become eligible for benefits on the first day of the month following or coinciding with your date of eligibility and must enroll within 30 days to have coverage for the rest of the plan year. You will also need to enroll for the next plan year's benefits during the enrollment period.

How to Enroll

We offer different ways to enroll to give you the level of support that is best for you.



By Phone: Call **866-930-0464** to speak with someone who will take your elections over the phone.



Online: Visit benefits.plansource.com to register or log in, and follow the prompts to complete your self-service enrollment.

Preparing for Your Enrollment Session

Start with Education

Visit benefits.plansource.com and review your Summary Plan Description (SPD) to learn more about how your benefits can help provide you with the stability and security to be prepared for the unexpected.

Gather Information

Please be prepared for your enrollment session by gathering information for yourself, your dependents, and your life insurance beneficiaries. You will need:

- Full names
- Dates of birth
- Social Security numbers

What's New/What's Changing?

- Kaiser contributions will be decreasing.
- Aetna contributions will be increasing.
- Dental contributions are increasing slightly.
- Vision contributions are staying the same.

Medical Benefits

Each person’s health care needs are different. That’s why our medical plan offers multiple options so that you can choose the coverage level best-suited to your personal situation.

Did You Know?

Health care debt currently affects 1 in 3 individuals. Make sure you choose the correct health plan.



Commonwealth Fund, 2023 Health Care Affordability Survey, 2023

BENEFIT	AETNA HDHP PLAN		AETNA PPO PLAN		KAISER HMO PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual/Calendar Year Deductible (Individual/Family)	\$2,000/\$4,000	\$4,000/\$8,000	\$500/\$1,000	\$500/\$1,000	\$250/\$500	N/A
Out-of-Pocket Maximum (Individual/Family)	\$4,000/\$8,000	None	\$3,350/\$6,700	\$3,350/\$6,700	\$2,000/\$4,000	N/A
Lifetime Maximum	N/A		N/A		N/A	
Coinsurance	10%	50%	20%	40%	20%	N/A
Physician Services						
Doctor’s Office Visit	10%	50%	\$25 copay	40%	\$25	Not covered
Specialist Office Visit	10%	50%	\$25 copay	40%	\$25	Not covered
Preventive Care	No Charge	50%	No charge	40%	No charge	Not covered
Lab & X-Ray Services	10%	50%	20%	40%	No charge	Not covered
Hospital Services						
Inpatient	10%	50%	20%	40%	No charge	Not covered
Outpatient	10%	50%	20%	40%	\$25	Not covered
Emergency Care	10% coinsurance		20% coinsurance after \$100 copay		\$100 / visit	
Pregnancy & Maternity Care (Prenatal)	No Charge	50%	No charge	40%	No charge	Not covered

NOTE: Rates can be found on Red Hawks Sharepoint at <https://redhawks.sharepoint.com/sites/Intranet-HR/SitePages/EligibilityandEnrollment.aspx>.

NOTE: Your medical plan options must offer certain preventive care benefits to you in-network without cost sharing and these preventive care benefits generally are updated annually. Under the Affordable Care Act, the medical plans generally may use reasonable medical management techniques to determine frequency, method, treatment or setting for a recommended preventive care service. Please visit the Aetna or Kaiser website for more information.

Prescription Drug Benefits

Prescription coverage is included in your medical plan. Your prescription plan details are as follows:

PRESCRIPTION DRUGS	AETNA HDHP PLAN		AETNA PPO PLAN		KAISER HMO PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Retail (30-Day Supply)						
Generic	10%	50%	\$10	40% after \$10 copay	\$10	Not covered
Preferred Brand	10%	50%	\$30	40% after \$30 copay	\$30	Not covered
Non-preferred Brand	10%	50%	\$60	40% after \$60 copay	\$30	Not covered
Mail Order (90-Day Supply)						
Generic	10%	50%	\$20	Not covered	\$20	Not covered
Preferred Brand	10%	50%	\$60	Not covered	\$60	Not covered
Non-preferred Brand	10%	50%	\$120	Not covered	\$60	Not covered

NOTE: Deductibles, copays, and coinsurance accumulate toward the out-of-pocket maximums. Usual, customary, and reasonable charges apply for all out-of-network benefits.

Controlling Health Care Costs

The rising cost of health insurance is a concern for all of us. Keeping costs to a minimum contributes to lower premiums in future years. Here are tips on how you can help lower the cost of health insurance:



- ..○ **Use network providers.** You will generally receive more favorable coverage if you use providers who participate in the network.



- ..○ **Request generic rather than brand name prescription drugs.** Generic medications, while just as effective, are considerably less expensive.



- ..○ **Consider seeing your family physician rather than a specialist.** Family physicians can often provide the same level of care for a variety of illnesses and conditions.



- ..○ **Exercise and maintain a proper diet.** The healthier you are, the less vulnerable you are to disease, reducing doctor's visits and prescription medicines.

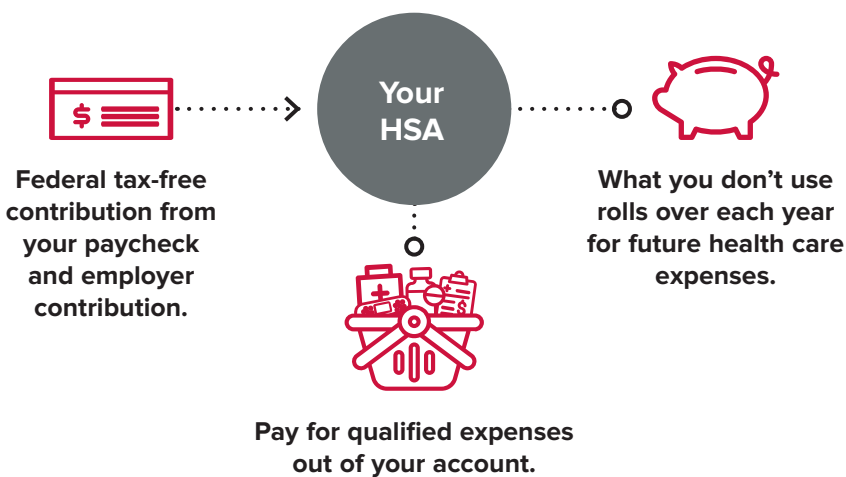


Health Savings Account (HSA)

Save for future medical costs and reduce your tax bill with this special savings account available to high-deductible health plan (HDHP) participants.

Out-of-pocket medical expenses can add up quickly. Over time, health care likely will be your largest household expense. A health savings account (HSA) allows you to build up protection for future health care expenses.

Along with Seattle University’s contributions, you can contribute money to your HSA and use it any time for qualified health care expenses. Whatever you don’t use rolls over for future years and in some circumstances may be invested. Better yet, HSAs provide tax advantages.



HSAs 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.

Keys to Growing Your Health Savings Account (HSA):

- Try not to use your HSA for routine expenses. If you can pay out-of-pocket, leave your HSA funds alone because they may grow for when you need them in the future.
- Consider electing supplemental medical benefits to cover big ticket expenses from unexpected serious illnesses or injuries and to ensure they don't wipe away the money in your HSA.
- Monitor your fund's growth. Like a 401(k), your HSA funds may in some circumstances be invested. Make sure your money is growing at an acceptable and safe pace.

HOW MUCH CAN YOU CONTRIBUTE?	ANNUAL IRS CONTRIBUTION LIMIT	ANNUAL SEATTLE UNIVERSITY CONTRIBUTION	YOUR MAXIMUM CONTRIBUTION AMOUNT
Individual Coverage	\$4,300	\$750	\$3,550
Family Coverage	\$8,550	\$1,500	\$7,050

NOTE: If an individual reaches age 55 by the end of the calendar year, they can contribute an additional \$1,000.

NOTE: Amounts change yearly per IRS guidelines.

Dental Benefits

Your dental health is an important part of your overall wellness. The following dental insurance option is offered through Delta Dental of WA.

BENEFIT	DELTA DENTAL PLAN
Annual/Calendar Year Maximum	\$1,500
Annual/Calendar Year Deductible (Individual/Family)	\$50/\$150
Preventive Services	No Charge
Basic Services	20%
Major Services	50%
Orthodontia Lifetime Maximum (Per Child)	\$1,500

What Does Preventive Dental Care Typically Cover?

Preventive care can save you money later on procedures that are more urgent, complex, and costly.



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.

Vision Benefits

Seattle University offers vision coverage through VSP and includes eye exams, affordable options for prescription glasses or contacts, and discounts for laser vision correction.

BENEFIT	VSP BASE PLAN	VSP ENHANCED PLAN
Exam	\$20	\$20
Lenses	\$20	\$20
Frames	\$130 allowance	\$250 allowance
Contact Lenses Instead of Glasses		
Conventional/Disposable	\$130 annual allowance	\$150 annual allowance
Medically Necessary	Not to exceed \$60 copay	Not to exceed \$60 copay



5 Tips for a Lifetime of Healthy Vision

1. Schedule yearly eye exams. Visiting your eye doctor regularly helps you see your best, protects your sight, and even detects serious health conditions such as diabetes.
2. Protect your eyes against UV rays. No matter what the season, it is important to wear sunglasses. When selecting and purchasing sunglasses, be sure to confirm they offer 100% UVA/UVB protection.
3. Give your eyes a break from digital devices. Digital screens emit a specific type of blue and violet light which can negatively impact eye health and cause digital eye strain.
4. Quit smoking. Smoking increases your risk of developing macular degeneration, optic nerve damage, and cataracts.
5. Practice safe wear and care of contact lenses. Keep them clean, and follow the recommendations for use and wear.

Flexible Spending Accounts (FSAs)

Reduce your tax bill while putting aside money for health care needs.

Flexible spending accounts (FSAs) allow you to put aside money for important expenses and help you reduce your income taxes at the same time. Seattle University offers one type of account — a health care FSA.



**Deductibles, copays, prescription drugs,
medical equipment, etc.**

How Flexible Spending Accounts (FSAs) Work

1. Each year during the Open Enrollment period, you decide how much to set aside for health care expenses.
2. Your contributions are deducted from your paycheck on a before-tax basis in equal installments throughout the calendar year.
3. You can use your FSA debit card to pay for eligible expenses at the point of sale, or you can pay out-of-pocket and submit a claim form for reimbursement.

Please note that these accounts are separate — if eligible, you may choose to participate in one, all, or none. You cannot use money from the health care FSA to cover expenses eligible under the dependent care FSA or vice versa.

PLAN	ANNUAL MAXIMUM CONTRIBUTION	EXAMPLES OF COVERED EXPENSES*
Health Care Flexible Spending Account	\$3,300	Copays, deductibles, orthodontia, over-the-counter medications, etc.
Dependent Care Flexible Spending Account	\$5,000 (\$2,500 if married and filing separate tax returns)	Day care, nursery school, elder care expenses, etc.

NOTE: See IRS Publications 502 and 503 for a complete list of covered expenses.

Use It or Lose It!

Be sure to calculate your FSA contributions carefully. These funds do not roll over from year-to-year, and you must actively enroll on a yearly basis. You are not automatically re-enrolled.

If you have any money left in your account(s) at the end of the plan year:

- **Health Care FSA:** You may carry over up to \$640 for use in the next plan year. You may incur additional claims for an additional 2½ months. Your balance will be forfeited.
- **Dependent Care FSA:** \$5,000 (\$2,500 if married filing separate) no roll over.



Health Care Items You Might Not Realize Are FSA Eligible:

- Sunscreen
- Heating and cooling pads
- First aid kits
- Shoe inserts and other foot grooming treatments
- Travel pillows
- Motion sickness bands

For a complete list of covered expenses, go to www.naviabenefits.com.

Disability Insurance

Your ability to bring home a paycheck is a valuable asset. We help you protect it.

If an injury or illness kept you out of work and prevented you from earning a paycheck, how would you cover your bills and other household expenses? Disability insurance provides income protection, paying a portion of your salary that you can use to offset out-of-pocket expenses and make up for lost wages.

Short-Term Disability (STD)

Short-term disability (STD) insurance replaces a portion of your income if an injury or illness forces you out of work for an extended period of time.

Seattle University provides basic STD coverage at no cost to you and enrollment is automatic. After you are out of work for 1 week and declared disabled, you will receive 60% of your base earnings for up to a maximum of \$2,076.92 per week.

Long-Term Disability (LTD)

Long-term disability (LTD) insurance helps protect your finances when your disability continues beyond the period covered by the STD plan. This benefit is fully paid for on a pre-tax basis by the company and enrollment is automatic. The benefit is equal to 60% of your base monthly earnings to a maximum of \$9,000 per month. Benefits begin after 180 days.

Did You Know?

It's estimated that 1 in 4 20-year-olds will experience a disability for 90 days or more before they reach age 67.

Social Security Administration, Disability Fact Sheet, 2023



Short-Term Disability

Long-Term Disability



Life and Accidental Death and Dismemberment (AD&D) Insurance

Always be there financially for your loved ones.

Your family depends on your income for a comfortable lifestyle and for the resources necessary to make their dreams a reality. Life insurance ensures your family's future is financially secure if you're no longer there to provide for them.

Seattle University provides basic term life insurance and offers additional options to give you the ability to assemble a complete life insurance portfolio.

Basic Term Life and AD&D Insurance

Seattle University provides eligible employees with basic term life and accidental death and dismemberment (AD&D) coverage at no cost to you, and enrollment is automatic.

- **Basic Term Life:** The benefit is equal to 1 times your base annual earnings to a maximum of \$50,000.
- **AD&D:** If you are seriously injured or lose your life in an accident, you will be eligible for \$50,000.

Supplemental Life and AD&D Insurance

You may also choose to purchase supplemental life insurance coverage in addition to the company-paid benefit. You pay the total cost of this benefit through convenient payroll deductions.

- **Employee:** 1, 2, 3, or 4 times salary with a maximum of lesser than 4 times salary or \$500,000.
 - › Guaranteed Issue Amount: \$200,000.
- **Spouse/Domestic Partner:** Units of \$10,000 maximum \$100,000 not to exceed 50% of employees benefit.
 - › Guaranteed Issue: \$20,000.
- **Child(ren):** Units of \$5,000 with a maximum of \$10,000 (under 6 months \$500).
 - › Guaranteed Issue: All amounts.

LIFE INSURANCE PLAN COMPARISON CHART

Basic Term Life	Supplemental Life
The premiums are fully company-paid.	The premiums increase as you age.
This plan replaces your income so that your family can cover items like mortgage, tuition, and household expenses.	This plan replaces your income so that your family can cover items like mortgage, tuition, and household expenses.
Coverage ends when you leave the company.	You may have the option to change to an individual policy that you can continue.



Additional Benefits

We offer a variety of additional benefits that give you options beyond health care and income protection.

Employee Assistance Program (EAP)

Balancing the demands of work, family, and personal needs can be challenging, especially during uncertain times. Seattle University knows how important it is to have support when you need it most. Our employee assistance program (EAP) is available at no cost to you and your family members and provides confidential counseling and resources to help you with concerns such as:

- Anxiety and depression
- Grief and loss
- Substance abuse
- Financial and legal concerns
- Relationship and family matters
- Parenting
- Work-related issues
- Child and elder care

Plan Features

- Provided at no cost to you and your household members
- Includes up to 9 counseling sessions
- Confidential services provided by licensed professionals
- Available 24/7/365

To access the EAP, call **866-370-4842** or visit www.resourcesforliving.com.

eMindful Mindfulness Program

eM Life provides access to live, virtual mindfulness sessions with expert teachers every day of the week. Topics include anxiety, mindful parenting, financial stress, mindful eating, sleep, working with remote teams, and more. On-demand content across a wide range of topics is also available.

Cariloop Caregiving Support

Cariloop provides dedicated guidance and support from an experienced Care Coach as you face the challenges of caring for your loved ones. Available for SU employees that are providing care for themselves or others.

Retirement Plan

Administered by Fidelity Investments

Upon receiving a welcome email from Fidelity Investments, you have a 35-day enrollment window to set up a Fidelity account and elect a personal savings rate. You may contribute a pre-tax portion of your regular pay to a retirement account with Fidelity and invest your money in investment funds with favorable fees and performance. You may also change your paycheck contribution at any time with Fidelity. If you don't act within the 35-day window, you will be auto enrolled and 5% of your regular pay will be deducted from paychecks and posted to your Fidelity account. Your contributions are 100% vested which means that you own the dollars as soon as they are deposited in your account.

The IRS has a limit on the amount an employee can contribute to a retirement plan. As of this writing, the limit for 2024 is listed below, but may slightly increase:

- \$23,500 General limit
- \$7,500 Additional "catch-up" contribution amount if you are age 50 or over

After one Year-of-Service (defined as working 1,000 or more hours in the first year or on the subsequent anniversary of last hire date), the University will make employer contributions on your behalf. Currently the contribution percentage is 10% of eligible pay for employees whose last date of hire is prior to July 1, 2022. Last date of hire after July 1, 2022 will receive a 5% employer contribution plus a matching contribution that is equal to your deferral percentage, capped at 5%. You must be credited with 1,000 work hours in a calendar year to earn the University's contributions for that same year.

Tuition Remission

After completing one full year of employment, benefits-eligible faculty and staff are eligible for 100% tuition remission. The university covers the cost to a maximum of 21 credits per academic year on undergraduate and/or graduate coursework at Seattle University (prorated for part-time).

Get More Information

BENEFIT	WHO TO CALL	WEBSITE	PHONE NUMBER
Medical & Prescription Drug	Aetna	www.aetna.com	888-982-3862
Medical & Prescription Drug	Kaiser	www.kp.org	888-901-4636
Dental	Delta Dental of WA	www.deltadentalwa.com	800-554-1907
Vision	VSP	www.vsp.com	800-877-7195
Flexible Spending Accounts	Navia Benefits	www.naviabenefits.com	425-452-3500
Short & Long-Term Disability Claims	New York Life	www.newyorklife.com	800-225-5695
Basic Life & Accidental Death & Dismemberment Claims	New York Life	www.newyorklife.com	800-225-5696
Supplemental Life Claims	New York Life	www.newyorklife.com	800-225-5697
Mindfulness	eMLife	vibe.emindful.com/signup/seattleu	855-211-1529
Caregiving Support	Cariloop	www.cariloop.com/seattleu	972-325-5836
Employee Assistance Program	Resources for Living	www.resourcesforliving.com	866-370-4842
Human Resources	Human Resources	www.seattleu.edu/hr/benefits	206-293-5870
Benefits Enrollment	Plansource	www.benefits.plansource.com	866-930-0464

ABOUT THIS GUIDE: Actual plan provisions for Seattle University (“the Company”) benefits are contained in the appropriate plan documents, including the Summary Plan Description (SPD) and incorporated benefit/carrier booklets. The Benefit Enrollment Guide is a summary only and does not describe each benefit option. This Benefit Enrollment Guide provides updates to your existing SPD as of the first day of plan year, which describes your health and welfare benefits in greater detail. Until the Company provides you with an updated SPD, this guide is intended to be a Summary of Material Modification (SMM) and should be retained with your records along with your SPD. As always, the official plan documents determine what benefits are available to you. If any discrepancy exists between this guide and the official documents, the official documents will prevail. The Company reserves the right to amend or terminate any of its plans or policies, make changes to the benefits, costs, and other provisions relative to benefits at any time with or without notice, subject to applicable law.

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