



# HOUSE STAFF 2020 Open Enrollment Guide

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# Creighton's Total Rewards Strategy

At Creighton University, we are committed to offering a comprehensive and competitive benefits package that provides options for our employees' and their family's overall health. In the Jesuit tradition of *cura personalis*, caring for the whole person, we are committed to the overall health of Creighton's employees—physical, mental, emotional, financial and spiritual.



## BENEFITS

- Adoption Assistance
- Dependent Care and Flexible Spending Accounts
- Medical, Pharmacy, Dental and Vision Plans
- Paid Short-Term and Long-Term Disability
- Paid Paternity Leave
- Retirement Match
- On-Campus Pharmacy
- Group and Voluntary Life Insurance
- Legal and Identity Theft Voluntary Benefits



## WELL-BEING

- Cardiovascular and Diabetes Risk Reduction Programs
- Daily Mass and Daily Reconciliation
- Elder Care Assistance
- Employee Assistance Program
- Free Fitness Centers
- Ignatian Community Garden
- Wellness Program
- Free Smoking Cessation Program
- On-Campus Child Development Center
- On-Campus Credit Union
- Emergency Care Fund



## FLEXIBILITY

- Alternative Schedule
- Compressed Work Schedule
- Job Share
- Occasional Flexibility—Temporary Schedule Change
- Phased Retirement Schedule
- Reduced Schedule
- Remote Work
- Paid Volunteer Service Hours



## CAREER AND DEVELOPMENT

- Internal Mobility Program
- Free Professional Development Classes on Campus
- Ignatian Formation
- Internal Employee Career Search Website

The annual benefits open enrollment period is here, giving you the opportunity to review and make changes to your health and welfare benefit elections for 2020. Open enrollment is a great time to assess your existing benefit plans, learn more about your benefit options, evaluate any anticipated needs and make adjustments for the upcoming year.

Information about our additional employee discount programs are available at: [creighton.edu/hr/benefits/additionalbenefits/otherbenefits](https://creighton.edu/hr/benefits/additionalbenefits/otherbenefits)

# Open Enrollment is November 5–22, 2019

Creighton University is proud of the competitive and comprehensive package of benefits that we offer to our diverse community. Every year, we review our benefits to provide quality, affordable health care options to our employees and their families. We work hard to be good stewards of our resources, especially in light of continued cost increases in health care coverage. The changes that were made for 2020 will support our commitment to providing you with access, quality, value and choice, while also ensuring that our benefits program is competitive and sustainable.

You'll see that wellness is a key component of our medical plans, as we're committed to helping you learn more about your health and save money in the long run. You can earn a credit toward your annual medical premium by completing two voluntary wellness activities, and you'll have access to personal health coaches and nurses to help you improve your health, manage chronic conditions and more.

This enrollment guide is designed to help you understand the comprehensive medical, prescription, dental and vision coverage available for you and your family. You'll also learn about the available life and disability insurance options, voluntary benefits such as legal and identity theft services as well as retirement savings planners.

## 2020 Benefit Plan Decisions and Changes

- Overall our benefit plans are performing well and below market trend. Rather than seeing an increase in premiums in double digits, Creighton employees will only see an increase of 3%. This is due to making living well a priority. This has been done by various programs such as:
  - SimplyWell
  - The LifeStyle Medicine Clinic at Creighton
  - On-site pharmacy (CUMC Campus Pharmacy)
  - On-site flu shots
  - Employee Assistance Program
  - Real Appeal
  - Virtual Visits
  - Spirituality offerings
- By collaborating with CHI Health to offer greater discounts for those who use CHI Health facilities, we have seen a positive experience to the medical plan. 2019 brought the partnership for discounts on services at inpatient and outpatient facilities and 2020 brings the addition of physicians and specialists.
- Those who enrolled in the CCAP plan and completed the SimplyWell questionnaire and screening will again earn a Health Savings Account contribution of \$500 for employee only and \$750 for family coverage (to be processed with your January 2020 payroll).
- If you did not complete either the SimplyWell questionnaire or screening and want to earn the wellness credit and/or HSA contribution, email the Benefits Team at [benefits@creighton.edu](mailto:benefits@creighton.edu) for further details.
- The dental plan has been enhanced to offer adult orthodontia coverage to the plan. Additionally, the out-of-pocket maximum has been increased from \$1,500 to \$3,000 for orthodontia services.
- The vision plan has been enhanced to provide an increased allowance on frames and contacts. This allows for more choice in your eye care needs.
- Those who elect to participate in the CCAP plans can now set aside more money into their Health Savings Accounts (HSA).
  - Employee Only Coverage can set aside \$3,550
  - Family Coverage can set aside \$7,100
- Don't forget to deduct the Creighton contributions (\$500/\$750) from your total annual election if you completed SimplyWell.
- Those who elect to participate in the PPO plans can also set aside more money into their Flexible Spending Accounts (FSA). The limit for 2020 has been increased to \$2,700.
- New for 2020: Creighton is adding at no additional cost Voluntary Accidental Death and Dismemberment (AD&D) to all lines of Life Insurance Coverage. Additionally, a first day hospitalization provision has been added to the Short Term Disability Plan.



## What do I need to do?

- ✓ Some 2019 plan elections—like medical, dental and vision—will roll over automatically. If you want to change plans or need to change the dependents who are covered under your plan, now is the time!\*
- ✓ Flex Spending Accounts (FSA) do not roll over, so if you want money in a health, dependent care (for child care), or limited purpose (for CCAP participant's dental and vision expenses) FSA in 2020, you MUST make an election now. [See pg. 11.](#)
- ✓ If you contributed to an HSA in 2019, your elections will roll over. If you want to change or increase what goes into your HSA in 2020, log on to enter the new amount. Remember to count what Creighton contributes when calculating your annual amount to ensure you don't exceed the IRS maximum. [See the chart on pg. 11 \(2020 HSA Contributions for CCAP Participants\).](#)
- ✓ Review your beneficiaries. Having both a primary (e.g., a spouse) and contingent beneficiary is best. Besides life insurance, check to make sure your retirement plan designations are also up to date at Principal and/or TIAA.
- ✓ If you need a will or trust, now is the time to sign up for MetLaw. [See pg. 18 for a list of covered services and plan information.](#)
- ✓ Review your retirement account to make sure you are on track for meeting your retirement savings goals.

## When and how do I enroll?

- Starting **Nov. 5**, you can log on to the Employee Benefits System.
- Go to [my.creighton.edu/#/quicklaunch](https://my.creighton.edu/#/quicklaunch), click the Employee Benefits icon, enter your NetID and BLUE password for single sign-on access.
- Once in the system, choose the Annual Enrollment event and get started.
- If you'd prefer, call the Solution Center at **866.903.8216** to make your elections. They are available Monday–Friday, 8 a.m.–6 p.m. CST.
- Your elections must be **entered and confirmed by 4:30 p.m. CST on Nov. 22.** After this deadline, no changes will be accepted unless you have a qualifying event.

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### \*ADP Dependent Verification Service Center

All newly added family members will be asked to submit documentation as part of the University's dependent verification process. In the weeks following Open Enrollment, requests for verification will be mailed from the Dependent Verification Center and will include instructions detailing the required documents and your options for submitting them. The documents verifying your relationship must be submitted by the deadline shown in the letter to ensure your dependent's continued coverage.



# What's important to know about medical insurance?

Evaluate your medical options and choose what is best for you and your family.

Creighton University has partnered with CHI Health Partners to provide additional savings for medical plan members who use CHI Health Partners affiliated providers, hospitals and facilities. The CHI Health Partners' network includes CHI Health providers and facilities as well as affiliated independent providers.

The services include, but are not limited to:

- Hospital inpatient stay
- Outpatient surgery
- Outpatient minor and major diagnostics (lab work, X-rays, CT/PET scans, MRIs, MRAs, nuclear medicine, outpatient scopic procedures)
- Physician services
- Specialist visits

The coinsurance savings are noted below for Creighton's medical plans:



## 2020 MEDICAL PLANS—HOUSE STAFF

	CCAP			PPO2			PPO1		
	CHI Facilities & Physicians	In-Network	Out-of-network	CHI Facilities & Physicians	In-Network	Out-of-network	CHI Facilities & Physicians	In-Network	Out-of-network
<b>DEDUCTIBLE</b>									
Individual	\$2,250*		\$4,750*	\$1,000		\$2,500	\$750		\$2,250
Family	\$4,500*		\$9,500*	\$2,000		\$5,000	\$1,500		\$4,500
<b>COINSURANCE</b>									
Out-of-Pocket	10% after deductible	20% after deductible	40% after deductible	10% after deductible	20% after deductible	40% after deductible	10% after deductible	20% after deductible	40% after deductible
	Individual \$1,250 Family \$2,500		Individual \$5,250 Family \$10,500	Individual \$3,500 Family \$7,000		Individual \$6,500 Family \$13,000	Individual \$2,750 Family \$5,500		Individual \$4,750 Family \$9,500
<b>OUT-OF-POCKET MAXIMUM (includes Deductible and Rx)</b>									
Individual	\$3,500*		\$10,000*	\$4,500**		\$9,000**	\$3,500**		\$7,000**
Family	\$7,000*		\$20,000*	\$9,000**		\$18,000**	\$7,000**		\$14,000**
	CHI Facilities & Physicians	In-Network	Out-of-network	CHI Facilities & Physicians	In-Network	Out-of-network	CHI Facilities & Physicians	In-Network	Out-of-network
Preventive Care Services	0%		40%	0%		40%	0%		40%
Physicians/Specialists	10% after deductible	20% after deductible	40% after deductible	10% after deductible	20% after deductible	40% after deductible	10% after deductible	20% after deductible	40% after deductible
Urgent Care	20% after deductible		40% after deductible	\$50 copay**		40% after deductible	\$50 copay**		40% after deductible
Emergency Room	20% after deductible		40% after deductible	20% after deductible		Deductible + 20%	20% after deductible		
(Non-emergent)	20% after deductible + \$250 copay		40% after deductible + \$250 copay	20% after deductible + \$250 copay		40% after deductible + \$250 copay	20% after deductible + \$250 copay		40% after deductible + \$250 copay
Prescription Drugs	20% after deductible at UHC network pharmacies.			See prescription drug plan for details.			See prescription drug plan for details.		



**CHI facilities are:** CHI Health Creighton University Medical Center - Bergan Mercy, CHI Health Creighton University Medical Center - University Campus, CHI Health Lakeside, CHI Health Midlands, CHI Health Mercy Council Bluffs, CHI Health Immanuel, CHI Health Nebraska Heart, CHI Health Good Samaritan, CHI Health Richard Young Behavioral Health, Nebraska Spine Hospital, LLC, CHI Health St. Elizabeth, CHI Health St. Francis, CHI Health Missouri Valley.

**Facilities with mental health services:** CHI Health Immanuel Mental Health Services, CHI Health Mercy Hospital Mental Health Services, CHI Health Richard Young Behavioral Health, Lasting Hope Recovery Center

\*All medical and pharmacy benefits apply to deductible and out-of-pocket maximums on the CCAP plan.

\*\*To comply with ACA requirements, medical and pharmacy benefits apply to the PPO 1 and 2 out-of-pocket maximum.

## 2020 MEDICAL PLAN PREMIUMS—HOUSE STAFF

EMPLOYEE MONTHLY PREMIUMS	CCAP	PPO 2	PPO 1
Employee Only	\$36.28	\$57.48	\$82.75
Employee and Spouse	\$83.00	\$127.58	\$183.78
Employee and Child(ren)	\$66.58	\$103.38	\$149.02
Family	\$113.30	\$173.96	\$250.70

MONTHLY WELLNESS PARTICIPATION CREDIT			
Employee Only	\$10.34	\$16.85	\$24.22
Employee and Spouse	\$23.66	\$37.32	\$53.74
Employee and Child(ren)	\$18.96	\$30.27	\$43.62
Family	\$32.30	\$50.87	\$73.34

EMPLOYEE MONTHLY PREMIUMS WITH WELLNESS CREDIT			
Employee Only	\$25.94	\$40.63	\$58.53
Employee and Spouse	\$59.34	\$90.26	\$130.04
Employee and Child(ren)	\$47.62	\$73.11	\$105.40
Family	\$81.00	\$123.09	\$177.36

CREIGHTON MONTHLY CONTRIBUTION			
Employee Only	\$522.66	\$502.20	\$493.72
Employee and Spouse	\$1,146.42	\$1,103.70	\$1,084.42
Employee and Child(ren)	\$939.46	\$904.04	\$888.62
Family	\$1,563.44	\$1,505.58	\$1,478.68

## Things to Know

### What does UnitedHealthcare do?

Our plan is self-insured, which means UnitedHealthcare administers the payment of claims according to our medical plan benefits. They negotiate rates with hospitals and doctors on your behalf and offer a variety of wellness benefits and resources, while Creighton and you pay the bills.

### What comes out of my pay?

#### Annual Premium

The annual cost to purchase medical coverage is spread across the year, so you pay a portion of it each pay period. Annual premiums differ based upon the plan you elect and the number of dependents you cover. Your premium will also be based on whether or not you completed SimplyWell.

### What will I pay when I begin receiving medical care?

#### Annual Deductible

You won't pay for in-network preventive care covered under health care reform, such as your annual wellness visit. Generally, for all other covered care, including visits to the doctor, you'll pay the amount of your annual deductible before the plan starts to pay.

### What's the most I'd have to pay out of my own pocket?

#### Out-of-Pocket Maximum

This is the most you'd pay for covered medical services in a calendar year. Think of it as your financial safety net. Once you meet it, the plan pays the full cost of additional covered care.



## Do you know about these helpful services through UnitedHealthcare?



### UnitedHealthcare App

#### Get your health info, wherever you go.

When you're out and about, the UnitedHealthcare app puts your health at your fingertips. Download it today to get instant access to your health plan details.

#### Find care.

- Find network care options for doctors, clinics and hospitals in your area.
- Talk to a doctor by video 24/7.
- See reviews and ratings for doctors.

#### Manage your health plan details.

- Generate and share digital health plan ID cards.
- View claims and account balances.
- Manage prescription drugs and refills.

#### Anywhere access.

- With the UnitedHealthcare app, you can stay on top of your benefits anywhere you go.

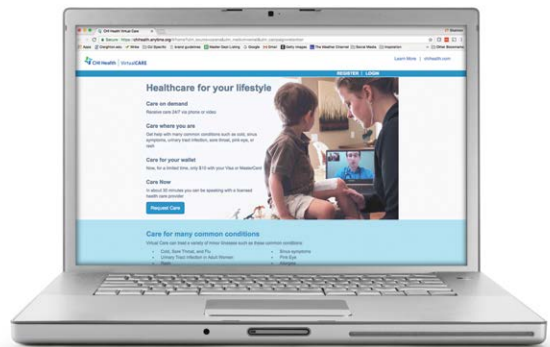
## Virtual Visits

Virtual Visits allow you to see a medical professional via mobile device or computer at any time and in any location, no appointment needed. When you're sick and need care quick, a Virtual Visit is a convenient way to start feeling better faster. An estimated 25 percent of ER visits could be treated with a Virtual Visit, saving you time and money. Get care in about 20 minutes, and with your UnitedHealthcare plan, your cost is \$40 or less. The doctor can give you a diagnosis and prescription, if needed.

To prepare for your Virtual Visit all you need is your health plan ID card, credit card and a pharmacy location.

#### Use Virtual Visits for these minor medical needs:

- Bladder/urinary tract infection
- Bronchitis
- Cold/flu
- Fever
- Pinkeye
- Rash
- Sinus problems
- Sore throat
- Stomachache



Go to [uhc.com/virtualvisits](https://uhc.com/virtualvisits) to get started and answer any questions.

## Real Appeal®

If one of your goals is to lose weight, consider joining Real Appeal, the online personalized weight loss program available at no additional cost as part of your medical plan benefits. Real Appeal provides the support, resources and tools to help you stay motivated and committed to your goals. After you attend your first group coaching session, you'll get the Real Appeal Success Kit delivered right to your door. It's filled with everything you need to kickstart your weight loss. Also with Real Appeal, you get your very own Transformation Coach who guides you through the program step-by-step for an entire year. **Enroll today at: [creighton.realappeal.com](https://creighton.realappeal.com)**

## UnitedHealthcare Tools and Resources for Creighton University Medical Plan Participants

UnitedHealthcare Resources	Access Points
<b>Medical Benefits Customer Care and Member Portal</b> (Claims, Benefits, Pharmacy, Physician Directory and Wellness)	# on Medical ID card <a href="http://myuhc.com">myuhc.com</a>
<b>Pharmacy Customer Service Specialty Pharmacy Program</b>	# on Medical ID card <a href="http://uhcspecialtyrx.com">uhcspecialtyrx.com</a>
<b>UnitedHealthcare Mobile App</b> 	Download the free app, Health4Me
<b>Cancer Resource Services</b>	866.936.6002 <a href="http://myoptumhealthcomplexmedical.com">myoptumhealthcomplexmedical.com</a>
<b>Congenital Heart Disease Services</b>	888.936.7246 <a href="http://myoptumhealthcomplexmedical.com">myoptumhealthcomplexmedical.com</a>
<b>Health Allies Discount Program</b>	800.860.8773 <a href="http://myuhc.com">myuhc.com</a> , then select Health and Wellness, then discounts
<b>Healthy Pregnancy Program</b> 	888.246.7389 or <a href="http://uhctools.com/hpp">uhctools.com/hpp</a> Download the free app, UnitedHealthcare Healthy Pregnancy
<b>HI HealthInnovations, Hearing Aids Resources</b>	866.926.6632 <a href="http://hihealthinnovations.com">hihealthinnovations.com</a>
<b>myNurseLine, with Nurse Chat</b>	myNurseLine 800.846.4678 (24/7 Support) Nurse Chat: <a href="http://myuhc.com">myuhc.com</a>
<b>Parent Steps</b>	866.774.4626 <a href="http://myoptumhealthparentsteps.com">myoptumhealthparentsteps.com</a>
<b>Real Appeal Weight Loss, 52-week program</b> 	<a href="http://member.realappeal.com">member.realappeal.com</a> Download the Real Appeal App
<b>Behavioral Health and Substance Abuse</b>	866.633.2474
<b>Virtual Visits</b> 	<a href="http://myuhc.com">myuhc.com</a> or Health4Me Mobile App, follow instructions to provider site or app
<b>Transplant Services</b> (Centers of Excellence, Travel and Lodging)	# on Medical ID card





## Campus Pharmacy and Prescription Drug Plans

The Creighton University Campus Pharmacy provides patients with comprehensive services through innovative educational opportunities and a commitment to patient care and well-being.

### SERVICES OFFERED

For more information on the services offered by the Creighton University Campus Pharmacy, visit [cumcpharmacy.creighton.edu](http://cumcpharmacy.creighton.edu) or call 402.449.4560.



#### On-Campus Delivery

Need a prescription but don't have time to make a trip to the clinic? Creighton University employees can take advantage of the campus delivery service at no additional fee and have prescriptions delivered to their offices—for themselves or for their families. For prescriptions to be delivered, you will need to complete the delivery waiver form for yourself and other members of your family.

[Delivery waiver](#)

[Privacy policies](#)

[Privacy policies \(Español\)](#)



#### Blood Pressure Monitoring

High blood pressure affects millions of individuals in the U.S. Have your blood pressure measured to determine if it is a risk factor. Just ask a member of the pharmacy team to check your blood pressure while you wait to fill your prescription.



#### Immunization Clinic

Immunizations are offered for:

- Tetanus
- Pneumococcal pneumonia
- Hepatitis A
- Hepatitis B
- Influenza

The Influenza (flu) vaccine is recommended for persons of all ages, especially children ages 6 months to 5 years and adults over 50 years of age. They should be administered yearly from October through February.



#### Medication Review

As a patient of the Creighton University Campus Pharmacy, you have the option to sit down with a member of the pharmacy staff to discuss your medications and any problems with medications you are taking. You may schedule a medication review free of charge. Contact the pharmacy for more information.



#### Glucose Meter Education

With so many meters on the market, it's easy to get confused about the product you use. Ask a member of our pharmacy team to assist you with your meter. They will provide step-by-step instructions as you learn to use your meter correctly and ensure accurate blood sugar measurements.



#### Transfer your Prescription

If you would like to transfer your prescription refills from another pharmacy, please call the Creighton University Campus Pharmacy at 402.449.4560. You will need to provide the name and location of the pharmacy along with the names and/or prescription numbers of any medications you would like to transfer.

#### Does the pharmacy carry OTC products?

Yes, the pharmacy carries a variety of over-the-counter products. If you are looking for a product the pharmacy does not normally keep in stock, we may be able to order it for you. Employees of both CHI and Creighton will receive a 10% discount on already low prices on over-the-counter products.

If you have more questions about the Campus Pharmacy, visit the FAQs at [cumcpharmacy.creighton.edu](http://cumcpharmacy.creighton.edu)

## 2020 PRESCRIPTION DRUG PLANS

31-Day Supply Cost		
PPO1 PPO2	Creighton Campus Pharmacy	OPTUMRX Network
Tier 1	\$10.00	\$12.50
Tier 2	25% (\$100 max)	30% (\$100 max)
Tier 3	35% (\$150 max)	40% (\$150 max)

90-Day Supply Cost		
PPO1 PPO2	Creighton Campus Pharmacy	OPTUMRX Network
Tier 1	\$22.50	\$28.00
Tier 2	25% (\$300 max)	30% (\$300 max)
Tier 3	35% (\$450 max)	40% (\$450 max)



“We are never too busy to engage our patients in conversation or answer any questions you may have about your health or your medications. We also strive to keep your cost down by finding less expensive options and by utilizing coupons from manufacturers.”

Craig I. Kessler, PharmD, RPh  
Director, Campus Pharmacy, Creighton University



### The Lifestyle Medicine Clinic AT CREIGHTON UNIVERSITY

## The Lifestyle Medicine Clinic at Creighton University

Creighton University is committed to promoting and encouraging a healthy environment for students, faculty and staff.

The purpose of this service is to provide a progressive and unique employee health program aimed to prevent, treat and/or reverse chronic illness through the promotion of healthy lifestyle behaviors (lifestyle medicine). This program strives to improve health and quality of life, reduce health risks and contain costs associated with chronic disease.

### To be eligible for the Lifestyle Medicine Program, participants must meet all of the following criteria:

- Employee of Creighton University
- Enrolled in Creighton University's health care benefit plan
- Have an existing diagnosis of diabetes, pre diabetes, high blood pressure or high cholesterol (or any combination thereof)
- Use the Creighton University Clinic Pharmacy for prescription medications
- Participate in the SimplyWell Health Screening

### What are some of the program benefits?

- Receive a comprehensive lifestyle evaluation and a personalized lifestyle medicine program including lifestyle prescriptions for nutrition, physical activity, sleep, stress and weight loss or tobacco/alcohol use (if needed).
- Receive assistance with the coordination of your health care needs, personalized education and medication therapy optimization by a pharmacist.

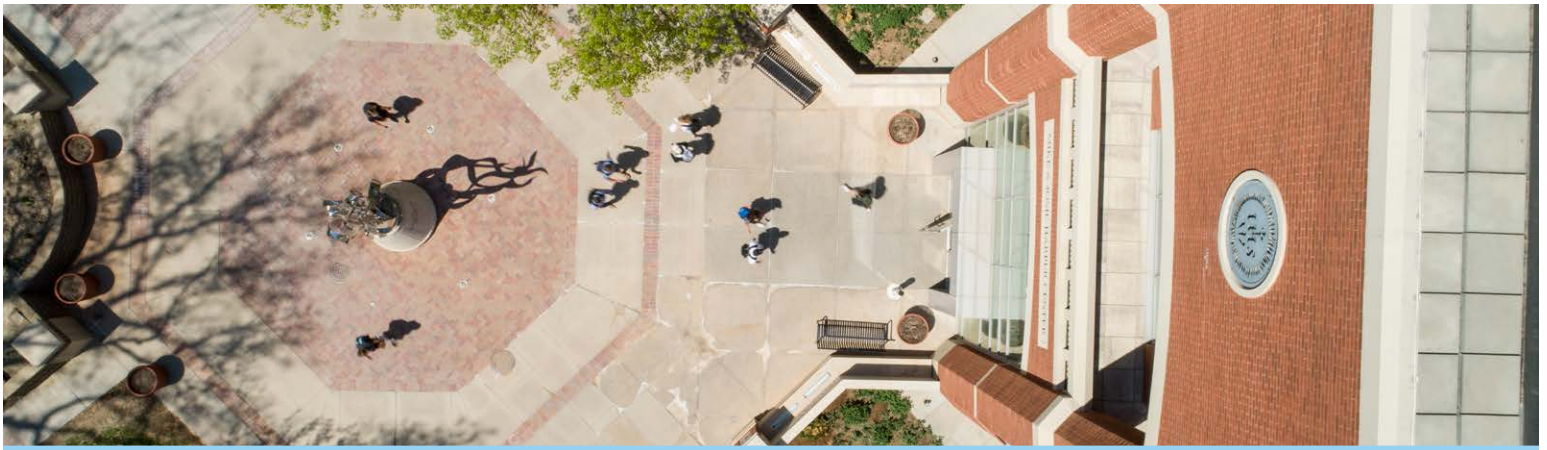
- Receive cardiovascular risk assessment and monitoring throughout the program via blood pressure, heart rate, blood glucose, cholesterol and body mass index measurements.

Creighton will pay for participant's medications that lower blood pressure, cholesterol or blood sugar. Group diabetes education courses are available and each participant will receive a home blood pressure monitor (if diagnosed with hypertension).

### If you want to learn more or are interested in signing up please contact:

**Nicole D. White, PharmD, CDE**  
Associate Professor, Pharmacy Practice  
402.280.2797 | [nicolewhite@creighton.edu](mailto:nicolewhite@creighton.edu)

*If you have met the eligibility criteria for this program and are not part of the Omaha campus, please call Nicole White to discuss your options to participate.*



## What are my health care account options and how much can I contribute to them?

Health care accounts can help you pay for certain eligible expenses with pretax dollars.

	Health Flexible Spending Account (FSA) PPO1 and PPO2	Health Savings Account (HSA) CCAP	Limited Purpose Flexible Spending Account (Limited Purpose FSA) CCAP
What would I use this account for?	Any eligible health care expenses.	To save for future health care expenses, or expenses you incur today.	You can only use this account for eligible vision and dental expenses.
What is the maximum amount that Creighton and I combined can put in this account?	\$2,700 The IRS pretax contribution limit.	See chart below.	\$2,700 The IRS pretax contribution limit.
What does Creighton put in?	Creighton does not contribute to this account.	\$500/\$750 depending on your medical election.	Creighton does not contribute to this account.
When are the funds available?	Your entire contribution amount is available at the beginning of the year.	Your funds are available as they come out of your paycheck and are deposited into your account.	Your entire contribution amount is available at the beginning of the year.
What happens if I don't use the money during the year?	Up to \$500 in unused funds will roll over automatically to pay for eligible expenses in the following year.	Unused funds will roll over to the next year; you can take HSA funds with you if you leave Creighton University.	Up to \$500 in unused funds will roll over automatically to pay for eligible expenses in the following year.
Election option	System default is WAIVED if no election is made during annual enrollment; 2019 annual elections do not roll over.	An HSA offers flexibility to elect or change your contribution amount at any time during the year; if you contributed to a health spending account in 2019, that election will carry over in 2020.	System default is WAIVED if no election is made during annual enrollment; 2019 annual elections do not roll over.

## 2020 HSA CONTRIBUTIONS FOR CCAP PARTICIPANTS

<b>Creighton HSA contributions are contingent upon four things:</b> 1. Completing SimplyWell HRQ 2. Completing Health Screening 3. Enrolling in the CCAP plan 4. Opening HSA at PayFlex		Creighton Contribution	Employee Maximum Contribution	2020 IRS Max
	Employee Only	\$500	\$3,050	\$3,550*
	Employee and Spouse	\$750	\$6,350	\$7,100*
	Employee and Child(ren)	\$750	\$6,350	\$7,100*
	Family	\$750	\$6,350	\$7,100*

\*Add \$1,000 if age 55 or older.

# Discovery Benefits

## Simplify

Life is filled with unexpected expenses. Discovery Benefits' variety of reimbursement and savings account options let you set aside pre-tax dollars to make your health and childcare expenses more affordable.

## Health Savings Account Overview

A Health Savings Account (HSA) lets you make the most of your earnings by setting aside tax-free dollars for medical, dental and vision expenses. HSAs are individually owned and provide a triple-tax advantage. You can deposit money tax-free until you use it, and your withdrawals are tax-free when used on eligible expenses.

Why Participate in a Health Savings Account? [youtube.com/watch?time\\_continue=20&v=9Rt24KiBofs](https://www.youtube.com/watch?time_continue=20&v=9Rt24KiBofs)

## RESOURCES

**Eligible Expense List** [discoverybenefits.com/Eligibleexpenses](https://discoverybenefits.com/Eligibleexpenses)

**HSA Calculator** [discoverybenefits.com/Hsacalculator](https://discoverybenefits.com/Hsacalculator)

**Benefits Mobile App Video** [discoverybenefits.com/Mobileappvideo](https://discoverybenefits.com/Mobileappvideo)

**HSA Videos** [discoverybenefits.com/Hsavideos](https://discoverybenefits.com/Hsavideos)

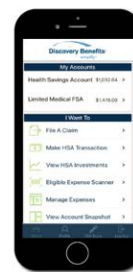
## Investing

We make it easy to invest by offering a low HSA investment threshold. Once your HSA reaches that amount, you're able to invest in interest-bearing accounts or mutual funds without ever leaving your online account. View your investment options at [DiscoveryBenefits.com/hsainvestments](https://DiscoveryBenefits.com/hsainvestments).

## Flexible Spending Account Overview

A Flexible Spending Account (FSA) allows you to budget and save for qualified medical expenses incurred over the course of your plan year. Dollars invested in an FSA are tax-free. That makes an FSA a great tool for saving money, especially when big expenses are anticipated.

[youtube.com/watch?time\\_continue=13&v=L9V59QJ2z1o](https://www.youtube.com/watch?time_continue=13&v=L9V59QJ2z1o)



DOWNLOAD THE APP FOR FREE ON APPLE AND ANDROID SMARTPHONES AND TABLETS



## The Discovery Benefits Card

The Discovery Card helps make it easier for you to spend the money in your health care accounts. Use your card at qualified merchants where Visa is accepted, and where merchants can process health care cards. This includes doctor and dental offices, hospitals, pharmacies, and hearing and vision care centers. You can also use your card at some discount and grocery stores.

If you don't use your card to pay for an expense, you can pay for an eligible expense with cash, check or a personal credit card. You can then use features online or through the Discovery Benefits mobile app to pay yourself back.

Use the card to pay for eligible expenses allowed under your plan, which generally include:

- Deductibles, copays and coinsurance
- Prescriptions and certain over-the-counter (OTC) items (OTC items will need a written prescription from your doctor.)
- Dental and vision costs

*If the card is swiped at a merchant that meets the IRS' 90% rule, you may need to provide that documentation to show the expense is eligible.*

To view the list of common eligible expense items and to learn more, visit: [discoverybenefits.com](https://discoverybenefits.com)

## Dependent Care Flexible Spending Account (DCFSA)

You can pay for eligible dependent care expenses with pretax dollars, including:

- Adult day care centers
- Babysitters and nannies
- Before-school and after-school programs
- Child day care
- Summer day camp

You can use this account for dependent care expenses incurred so you and your spouse can work, or so your spouse can attend school full time. If your spouse stays home full time, you are not eligible to participate.

### Who's eligible

Employees with children under age 13 and anyone who is a dependent under IRS rules, or is mentally or physically incapable of taking care of himself or herself.

### Actions you can take

Contribute up to \$5,000 per year to the account (or \$2,500 if you are married and filing separate tax returns).

To learn more, visit: [discoverybenefits.com](https://discoverybenefits.com)



## Tips for Flexible Spending Account (FSA) Elections:

- FSA elections must be made each year. The benefits system assumes no election, so if you want to contribute to an FSA, you must log into the system and enter an election dollar amount.
- Do not use your FSA debit card in 2020 for 2019 expenses. The \$500 carryover allows up to \$500 of unused money to move and be available to spend in 2020. **Note:** *If you have a 2019 expense that is not submitted by Dec. 31, 2019, you must log on to [payflex.com](https://payflex.com) to complete an online claim.*
- If you have any questions regarding your current Health FSA, please contact PayFlex at 402.345.0666 or access your account online at: [payflex.com](https://payflex.com)

## Tips for CCAP/HSA Participants:

- If you contributed to a health savings account in 2019, that election will carry over in 2020 if you don't make a change.
- The IRS raised the limit for employee HSAs for 2020 to \$3,550/\$7,100. If you would like to contribute to this new limit, you will need to adjust your election to this limit; it is not automatic.
- As you are making your annual election for your HSA, please remember to include the \$500/\$750 contribution made by Creighton if you completed SimplyWell.

## HSA and Medicare

Employees over age 65 are eligible to open and contribute to an HSA as long as they are not enrolled in benefits under Medicare (Part A) and are covered by a qualified High Deductible Health Plan (HDHP). Once enrolled in Medicare, you are still eligible to be covered by the qualified HDHP, but you are no longer eligible for HSA contributions.

After the account holder turns 65 or enrolls in Medicare, the tax penalty for non-eligible expenses does not apply, so your HSA can be used to save for retirement and other non-medical expenses, but distributions are still treated as gross income for tax purposes.



## What are my dental plan options?

Excellent oral health means more than a pearly-white smile. It means regular dental check-ups and preventive care as well. Remember that you and your dependents can get two dental check-ups per calendar year.

### 2020 DENTAL PREMIUMS AND EMPLOYER CONTRIBUTIONS

EMPLOYEE MONTHLY PREMIUMS	CREIGHTON PREVENTIVE	CREIGHTON BASIC	CREIGHTON BASIC PLUS ORTHO*
Employee Only	\$0.00	\$10.04	\$18.54
Employee and Spouse	\$10.32	\$31.86	\$46.94
Employee and Child(ren)	\$9.36	\$29.78	\$44.24
Family	\$19.68	\$51.60	\$72.62
CREIGHTON MONTHLY CONTRIBUTIONS			
Employee Only	\$14.20	\$26.06	\$25.84
Employee and Spouse	\$14.38	\$30.92	\$30.26
Employee and Child(ren)	\$14.36	\$30.48	\$29.86
Family	\$14.54	\$35.36	\$34.30

#### New for 2020!

The Ortho Plan now includes Adult Orthodontic services as well as the lifetime out of pocket maximum has been increased to \$3,000 for all orthodontic services for children or adults.

Those currently in service will see the benefit increase by the difference between the previous Out-of-Pocket Maximum and the new Out-of-Pocket Maximum for 2020.

DENTAL BENEFITS	CREIGHTON PREVENTIVE		CREIGHTON BASIC		CREIGHTON BASIC PLUS ORTHO	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
PLAN COVERAGE						
Type A: Preventive Care	100%	100%	100%	100%	100%	100%
Type B: Basic Restorative	Not Covered	Not Covered	70%	50%	80%	50%
Type C: Major Restorative	Not Covered	Not Covered	50%	50%	50%	50%
Type D: Orthodontia	Not Covered	Not Covered	Not Covered	Not Covered	50%	50%
ANNUAL DEDUCTIBLES						
Per-Person Deductible	\$0	\$0	\$50	\$150	\$35	\$150
Family Deductible	\$0	\$0	\$150	\$300	\$125	\$300
BENEFIT MAXIMUMS						
Annual Benefit Maximum Per Person (Type A, B, and C Services)	\$500	\$500	\$1,500	\$1,500	\$1,500	\$1,500
Lifetime Orthodontia Benefit Maximum	Not Covered	Not Covered	Not Covered	Not Covered	\$3,000	\$3,000

Note: If you seek care from an out-of-network dentist, you may incur additional charges.

## Which dental plan is right for me?

### Creighton Preventive

The Preventive dental plan offers the most basic care covering 100% of your cleanings. If a dental problem arises, while the plan won't pay, using a MetLife network provider will get you discounts on the services needed.

### Creighton Basic

The Basic dental plan offers coverage that works for the majority of participants. Included are your routine cleanings and exams, and help paying for the basic and major restorative procedures like fillings, extractions, crowns and bridges. This plan promotes good dental hygiene through preventive care, and helps cover dental services you may need at a low cost.

### Creighton Basic Plus Ortho

The Basic Plus Ortho dental plan offers the same comprehensive coverage as Basic, but also covers orthodontia. The lifetime orthodontia benefit is \$3,000/person.



## What are my vision plan options?

Vision exams are as important to your health as your dental cleanings or annual wellness exam with your physician. A comprehensive eye exam can help lead to early detection of diabetes or hypertension. That's why Creighton's vision coverage through VSP provides an eye exam annually along with other benefits to help ensure you see clearly.

### 2020 VISION PREMIUMS AND EMPLOYER CONTRIBUTIONS

EMPLOYEE MONTHLY PREMIUMS	
Employee Only	\$3.66
Employee and Spouse	\$8.04
Employee and Child(ren)	\$6.58
Family	\$10.96

CREIGHTON MONTHLY CONTRIBUTIONS	
Employee Only	\$3.66
Employee and Spouse	\$8.04
Employee and Child(ren)	\$6.58
Family	\$10.96

BENEFIT	DESCRIPTION	COPAY	FREQUENCY
WellVision Exam	Focuses on your eyes and overall wellness	\$10	Every calendar year
Prescription Glasses		\$25	See frame and lenses
Frame	<ul style="list-style-type: none"> <li>\$180 allowance for a wide selection of frames</li> <li>\$200 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> <li>\$100 Costco® frame allowance</li> </ul>	Included in Prescription Glasses	Every other calendar year
Lenses	<ul style="list-style-type: none"> <li>Single vision, lined bifocal and lined trifocal lenses</li> <li>Polycarbonate lenses for dependent children</li> </ul>	Included in Prescription Glasses	Every calendar year
Lens Enhancements	<ul style="list-style-type: none"> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 20–25% on other lens enhancements</li> </ul>	\$0 \$95–\$105 \$150–\$175	Every calendar year
Contacts (instead of glasses)	<ul style="list-style-type: none"> <li>\$180 allowance for contacts; copay does not apply</li> <li>Contact lens exam (fitting and evaluation)</li> </ul>	Up to \$60	Every calendar year
Diabetic Eyecare Plus Program	Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening foreligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.	\$20	As needed
Extra Savings	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li>Extra \$20 to spend on featured frame brands. Go to <a href="http://vsp.com/specialoffers">vsp.com/specialoffers</a> for details</li> <li>20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam</li> </ul>		
	<b>Retina Screening</b> <ul style="list-style-type: none"> <li>No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam</li> </ul>		
	<b>Laser Vision Correction</b> <ul style="list-style-type: none"> <li>Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities</li> </ul>		

### YOUR COVERAGE WITH OUT-OF-NETWORK PROVIDERS

Get the most out of your benefits and greater savings with a VSP network provider. Call Member Services for out-of-network plan details.

## How can a vision plan benefit me?



### Save money

VSP members save an average of \$350 per year.



### Stay healthy

You'll get an annual WellVision Exam—the most thorough eye exam.



### Look great

Access hundreds of frame options for you and your family.



## What are my life insurance options?

Some life insurance is provided automatically to you at no cost; other voluntary coverage is available for you to purchase based on the needs of you and your family.

**NEW FOR 2020** is the addition of Accidental Death and Dismemberment (AD&D) Coverage. This line of coverage is being added to the Group Life Policy as well as all Voluntary Life plans. There is no additional cost for this new benefit.

AD&D coverage is available if you or your dependents are injured or die as a result of an accident and the injury or death is independent of sickness and all other causes. The benefit amount depends on the type of loss incurred and is either all or a portion of your life insurance amount.

Group Life and AD&D Insurance	Employee Voluntary Life and AD&D Insurance	Spouse Voluntary Life and AD&D Insurance	Dependent(s) Voluntary Life and AD&D Insurance
Annual salary x1 rounded to the next \$1,000 up to a maximum of \$100,000	<p><b>GUARANTEED ISSUE AMOUNT:</b> \$150,000*</p> <p>Minimum Coverage: \$20,000 Maximum Coverage: \$500,000</p> <p><b>UNITS:</b> \$10,000 increments, not to exceed 5x annual salary</p> <p><b>LIMITATIONS:</b> Benefit reduces at age 70</p>	<p><b>GUARANTEED ISSUE AMOUNT:</b> \$50,000*</p> <p>Minimum Coverage: \$5,000 Maximum Coverage: \$100,000</p> <p><b>UNITS:</b> \$5,000 increments, not to exceed 50% of employee's coverage</p> <p><b>LIMITATIONS:</b> Must be under age 70 and not a Creighton employee</p>	<p><b>GUARANTEED ISSUE AMOUNT:</b> N/A</p> <p>Minimum Coverage: \$2,000 Maximum Coverage: \$10,000</p> <p><b>UNITS:</b> \$2,000 increments up to \$10,000 for all enrolled children</p> <p><b>LIMITATIONS:</b> Must be at least 15 days old and less than 26 years of age</p>

\*Guaranteed Issue Amounts apply to new hires or newly eligible employees. If you previously waived coverage, you may apply for coverage subject to underwriting review and requirements.

## Tips for Life Insurance:

- Life insurance coverage will carry over if you don't make any elections during open enrollment.
- Open enrollment is a good time to review your designated beneficiary(ies) for all your insurance and retirement benefits.
- During open enrollment, if you are currently enrolled in Voluntary Term Life and your election is below the guaranteed issue amount (\$150,000 for employee and \$50,000 for spouse coverage), you or your spouse can increase your coverage by one level without underwriting. For example, if you currently have \$120,000 of Voluntary Term Life coverage, during Open Enrollment you can increase your coverage by \$10,000 to \$130,000. If your spouse has \$30,000 currently, you could increase their coverage \$5,000 to \$35,000 for 2020.
- If you are electing additional life insurance for yourself or your spouse for the first time during open enrollment you will be required to provide Evidence of Insurability.

## How do I name a beneficiary?

Naming a beneficiary is an easy, straightforward process for you and the key people in your life, but it is important to follow the procedure correctly to avoid legal and financial problems.

### What is a beneficiary?

A beneficiary is the person or entity you name to receive death benefits, including:

- A charity
- Estate
- One person
- The trustee of a trust you've set up
- Two or more people

### There are two types of beneficiaries:

**Primary:** The primary beneficiary receives the proceeds when the insured person dies.

**Contingent:** Also known as the secondary beneficiary. This beneficiary will only receive proceeds if the primary beneficiary has died.

### Review your checklist:

Now is the time to review your checklist of beneficiaries to ensure you have all of your benefits that require a designation covered.

- Group Term Life and AD&D Insurance
- Voluntary Term Life and AD&D Insurance
- 403b Retirement Plan: Principal/TIAA
- HSA account

Contact a member of the Benefits team if you have any questions: **402.280.2709**





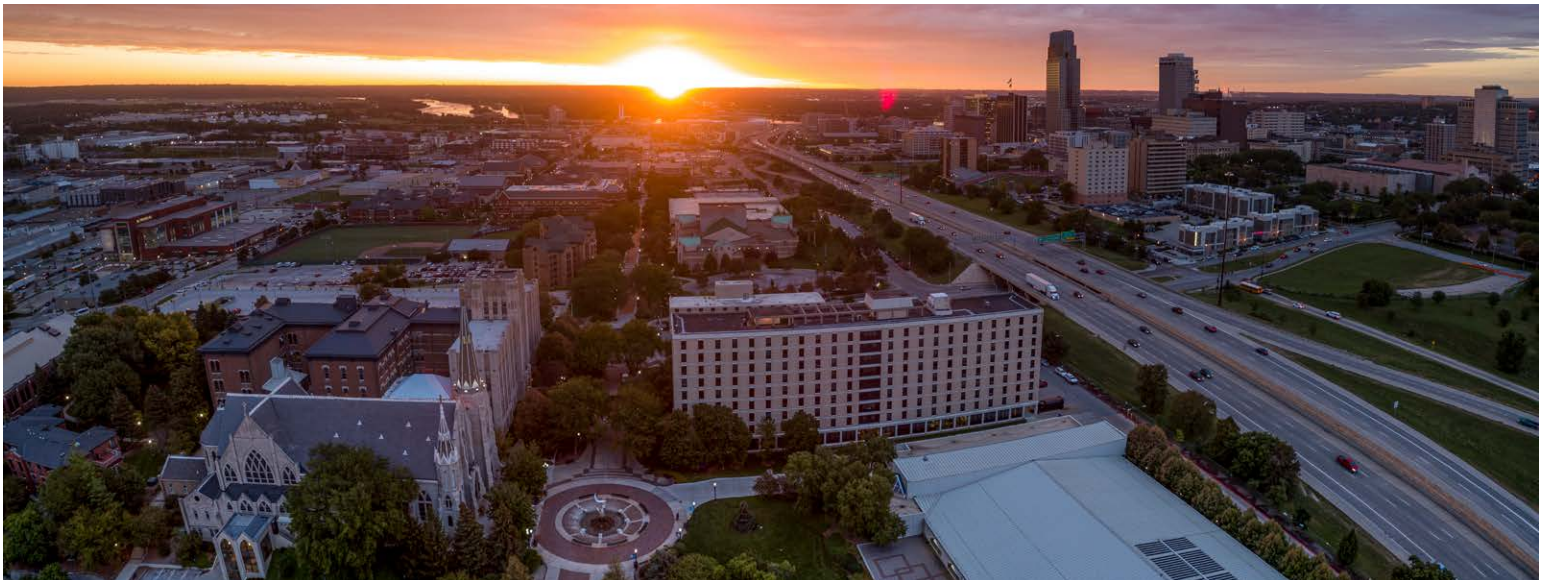
## What are my disability insurance options?

Disability insurance can provide income protection for you and your family if you can no longer earn a living.

	Short-Term Disability	Long-Term Disability	Long-Term Disability Tax Choice
<b>Benefits begin after (elimination period)</b>	14 days post illness or First Day confinement* for hospitalization and maternity	90 days post injury or illness	90 days post injury or illness
<b>Benefit amount</b>	67% of weekly salary	60% of monthly salary	60% of monthly salary
<b>Maximum benefit period</b>	Up to 11 weeks	Social Security normal retirement age	Social Security normal retirement age
<b>Maximum benefit</b>	\$2,500 per week tax-free benefit	\$16,300 per month taxable benefit	\$16,300 per month taxable benefit
<b>Pre-existing conditions exclusion</b>	Disabilities that occur during the first 6 months of coverage due to a condition that existed during the 3 months prior to coverage, are excluded.	Disabilities that occur during the first 12 months of coverage due to a condition that existed during the 3 months prior to coverage, are excluded.	Disabilities that occur during the first 12 months of coverage due to a condition that existed during the 3 months prior to coverage, are excluded.
<b>Who pays for this benefit?</b>	Employee is automatically enrolled and the premiums are based on the individual employee's salary. This is paid with after-tax dollars so you can decline at any time.	Employee is automatically enrolled and Creighton pays the cost of this benefit. You are unable to decline enrollment. When a claim is filed, the benefit received is taxable to the employee.	Employee elects to pay for this benefit after-tax through per-pay-period deductions. When a claim is filed, the benefit received is tax-free to the employee.

**\*Definition of First Day Confinement:**

If you are hospital confined due to the injury or sickness that caused your disability, the elimination period does not apply and benefits begin on the first day of confinement. If you receive outpatient surgery and we determine your recovery from that surgery requires you to be disabled for a minimum of five calendar days, benefits begin on the day of the outpatient surgery. Hospital Confined means a medically necessary inpatient hospital stay of 24 consecutive hours or more for the purpose of receiving any type of medical service. Outpatient Surgery means a medically necessary surgical procedure performed on an outpatient basis in a medical facility or hospital.



## What are my other benefit options?

We offer several benefit options for you and your family.

### MetLaw–Prepaid Legal

You have access to experienced attorneys for many personal legal services and unlimited advice through Hyatt Legal Plans. For \$18 per month you receive fully covered legal services for you, your spouse and dependents.

#### The plan covers:

- Estate planning documents
- Financial matters
- Real estate matters
- Immigration assistance
- Family/elder law services
- Traffic offenses
- Document preparation
- And more

#### Who's eligible

All benefit-eligible employees are eligible to enroll in this benefit.

#### Actions you can take

You are only able to enroll in MetLaw during Open Enrollment and must remain in the plan for the full year.

#### Portability Procedures (New for 2020!)

If you wish to continue your legal plan benefit after retiring or leaving the University, MetLaw will offer you the opportunity to continue on as a legal plan member for 12 months through a portable plan.

The covered services and exclusions are the same as those under your current plan. Please visit [members.legalplans.com](https://members.legalplans.com) or call 800.821.6400 for plan details.

### ID Watchdog



Every online transaction leaves a fingerprint behind, taking on a life of its own, which can put your credit at risk. Credit monitoring from ID Watchdog helps keep you in the know alerting you to key changes to your credit report(s) activities to your bank accounts and credit cards that might indicate potential fraud.

ID Watchdog, a new Creighton benefit, is a credit monitoring and identity theft protection service. Individual and family plans are available at low monthly rates. Plans include dark web monitoring, USPS change of address registry, social network alerts, solicitation reductions, credit score tracker and much more.

#### Who's eligible

All benefit-eligible employees are eligible to enroll in this benefit.

#### Actions you can take

You are only able to enroll in ID Watchdog during Open Enrollment and must remain in the plan for the full year.

To learn more, visit [creighton.edu/hr/benefits/health/idwatchdog](https://creighton.edu/hr/benefits/health/idwatchdog)



## Retirement Checkup

Quickly see whether you're on track to reach your retirement goals, and see which small changes could add up to a big impact. Log in at [principal.com](https://principal.com) to see your personalized Retirement Wellness Score based on your current retirement savings with Principal.

Don't have an account with Principal? Visit the public Retirement Wellness Planner: [secure05.principal.com/pension/public-planner/index.html](https://secure05.principal.com/pension/public-planner/index.html)



## Principal Milestones

Principal Milestones, a financial wellness program, helps participants access comprehensive financial education resources all in one place, including student loans, will and legal document preparation powered by ARAG®, Health Savings Accounts, budgeting and more. To get started, visit [principal.com/Milestones](https://principal.com/Milestones) and check out the holistic financial resources.

## MyVirtualCoach

We know planning your retirement is way more fun than saving for it. Who doesn't want to think about trading work for a permanent vacation? But since you do have to save for it, My Virtual Coach is here to help. You'll answer simple, direct questions instead of wading through pages of forms, making it a lot easier than your average enrollment process. Plus, you'll have more time to daydream about days on the beach (or whatever you want to do in retirement).

### My Virtual Coach can help you:

- Walk through different scenarios as you take steps to begin your retirement journey.
- Answer questions about your contribution, investment decisions and other confusing topics.
- Take immediate action on things like rolling retirement savings over from previous employers' plans so that everything is in one place.



Whether you're checking up on you retirement balance, changing your contributions or adjusting your investments; managing money on-the-fly is as good as done with the Principal App.



Get started: [principal.com/Welcome](https://principal.com/Welcome)



Manage your contribution: [principal.com/login](https://principal.com/login)



Update your notification preferences: [principal.com/login](https://principal.com/login)



Review/designate beneficiary: [principal.com/beneficiary](https://principal.com/beneficiary)



Webinars: [principal.com/learnnow](https://principal.com/learnnow)



Financial wellness: [principal.com/milestones](https://principal.com/milestones)



My Virtual Coach: [principal.com/myvirtualcoach-checkup](https://principal.com/myvirtualcoach-checkup)



Nearing retirement: [principal.com/retire](https://principal.com/retire)





## What are other important benefits?

### Time Off Program

The observance of a University-designated holiday is based on the individual school/department business necessity and the individual requirements of the position.

#### Established Holidays

- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas holiday break (the University is closed during the period from Christmas Eve through New Year's Day)
- Good Friday
- Memorial Day

#### Sick Hours

Benefit-eligible staff accrue sick leave hours each pay period based on annual scheduled hours.

#### Vacation

Benefit-eligible staff accrue vacation hours each pay period based on annual scheduled hours, job level and years of benefit eligible service.

#### Service Time Off

Eligible employees can volunteer up to 16 hours per academic year (July 1 through June 30) with a Creighton-sponsored event and/or Creighton partnership.

### Leave of Absence

#### Family Medical Leave

Family and Medical Leave Act (FMLA) requires covered employers to provide up to 12 weeks of unpaid, job-protected leave to eligible employees for the following reasons:

- for incapacity due to pregnancy, prenatal medical care or childbirth;
- to care for the employee's child after birth, or placement for adoption or foster care;
- to care for the employee's spouse, son, daughter or parent, who has a serious health condition; or
- for a serious health condition that makes the employee unable to perform the employee's job.

You must have been employed for one year and worked 1,040 hours prior to requesting your leave.

#### Disability or Non-Qualified Medical Leave

In the event an employee needs to take a leave of absence for an illness, and the employee is ineligible for the Family Medical Leave Act (FMLA), it is within the discretion of the employee's supervisor, administrator or dean to grant an unpaid leave of absence.

#### Funeral/Bereavement Leave

Up to three working days may be allowed without loss of pay for attending the funeral of an immediate family member.

#### Military Leave

Policy complies with the Uniformed Services Employment and Re-employment Rights Act of 1994 (USERRA).

#### Parental Leave

After one year of employment, benefit-eligible house staff are eligible for four weeks of paid parental leave to provide parents with additional flexibility and time to bond with a new child, adjust to their new family situation and provide increased balance to their employment and family obligations.



## Employee Assistance Program (Magellan Healthcare)

Creighton's EAP is provided at no cost to you and no election is needed. The EAP offers confidential, solution focused help and resources for all types of life issues and is available 24 hours a day, seven days a week online or by phone.

### Services provided include:

- Child and elder care services
- Financial consultation services
- Legal consultation services
- Convenience services
- Parenting
- Relationship issues
- Work issues
- Counseling

### Who's eligible

All employees, dependents and household members are eligible to participate in this program.

### Actions you can take

Call **800.424.4831** or visit [magellanhealth.com](http://magellanhealth.com) for more information.

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## Important Notices

Additionally, you can find the following legal notices at [creighton.edu/hr/benefits](http://creighton.edu/hr/benefits)

- Medicare Part D—Notice of Credible Coverage
- Premium Assistance under Medicare and the Children's Health Insurance Program (CHIP)
- Newborns' and Mother's Health Protection Act
- Summary of Benefits and Coverage (SBC)  
*As a result of the Patient Protection and Affordable Care Act, Creighton University is required to provide standardized Summaries of Benefits and Coverage (SBCs). The SBCs summarize, in a standard format, important information about the University's health plans.*
- Availability of Notice of Privacy Practices  
*Creighton University's Benefit Program (the "Plan") maintains a Notice of Privacy Practices that provides information to individuals whose protected health information (PHI) will be used or maintained by the Plan.*
- The Women's Health and Cancer Rights Act
- Women's Preventive Care

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## Helpful Contact Information

### ADP Dependent Verification Services

Dependent Verification Service  
Access through MyCreighton  
[my.creighton.edu](http://my.creighton.edu) | **866.400.1686**

### Discovery Benefits

Flex Spending Accounts and Health Savings Accounts  
[discoverybenefits.com](http://discoverybenefits.com) | **866.451.3399**

### Employee Benefits System

Benefits Enrollment  
Access through MyCreighton  
[my.creighton.edu](http://my.creighton.edu) | **866.903.8216**

### Magellan Health

Employee Assistance Program  
[magellanhealth.com](http://magellanhealth.com) | **800.424.4831**

### MetLaw/Hyatt Legal Plan

Legal Services Plan  
Access code: GetLaw  
[info.legalplans.com](http://info.legalplans.com) | **800.821.6400**

### MetLife

Dental Insurance  
Group # 307647  
[metlife.com/mybenefits](http://metlife.com/mybenefits) | **800.942.0854**

### PayFlex (Legacy Plan)

Flex Spending Accounts  
Health Savings Accounts  
[payflex.com](http://payflex.com) | **800.284.4885** | **402.345.0666**

### Principal

Retirement Plan  
Plan ID: 615443  
[principal.com](http://principal.com) | **800.547.7754**

### TIAA (Legacy Plan)

Retirement Plan  
[tiaa.org/creighton](http://tiaa.org/creighton)  
**800.842.2776** | **402.548.3600**

### SimplyWell

Wellness Portal  
Access through MyCreighton  
[my.creighton.edu](http://my.creighton.edu) | **877.991.9355**

### UnitedHealthcare

Medical and Pharmacy  
Group # 714969  
[myuhc.com](http://myuhc.com) | **800.842.5784**

### VSP

Vision Service Plan  
[vsp.com](http://vsp.com) | **800.877.7195**

