



Creighton Benefits **FIND YOUR FIT**

2020

How Do I Enroll?



Benefit Enrollment

- ☐ Watch for an email from:
- ☐ *my.creighton.edu/#/quicklaunch*
- ☐ This will be your notification to register and enroll; **you cannot log until you receive the invitation email**

Benefit Enrollment



Employee
Benefits

Two ways to enroll:

1. <https://doit.creighton.edu/email-accounts/blue-accounts/quick-launch> click the Employee Benefits icon
 - Sign in with your NetID and BLUE password for quick access into the benefits system
2. Call the Solution Center
 - (866) 903-8216
 - Hours 8:00 am – 6:00 pm M-F

**Enrollment must be completed within 31 Days
from your date of hire**

Medical



Medical Benefits

- Contraceptive Coverage
 - No cost coverage is required under the Affordable Care Act (ACA) for all females
 - Not part of Creighton's medical plan
 - Administered and paid for by UHC
 - Once you have enrolled in Creighton's medical plan, UHC will send a letter explaining how to enroll in this separate Contraceptive Services Only plan
 - Interested members must [sign up](#)
 - A separate ID card and coverage details will be sent once you have your card you can call 866-802-8602 with questions.

Health Insurance

(Medical/Dental/Vision)

- Premiums are paid on a pre-tax basis
- Effective Date:
 - First of the month following your hire date
or
 - If your hire date is the 1st of the month, then coverage begins that day
- Eligible Dependents
 - Spouse
 - Dependents up to age 26

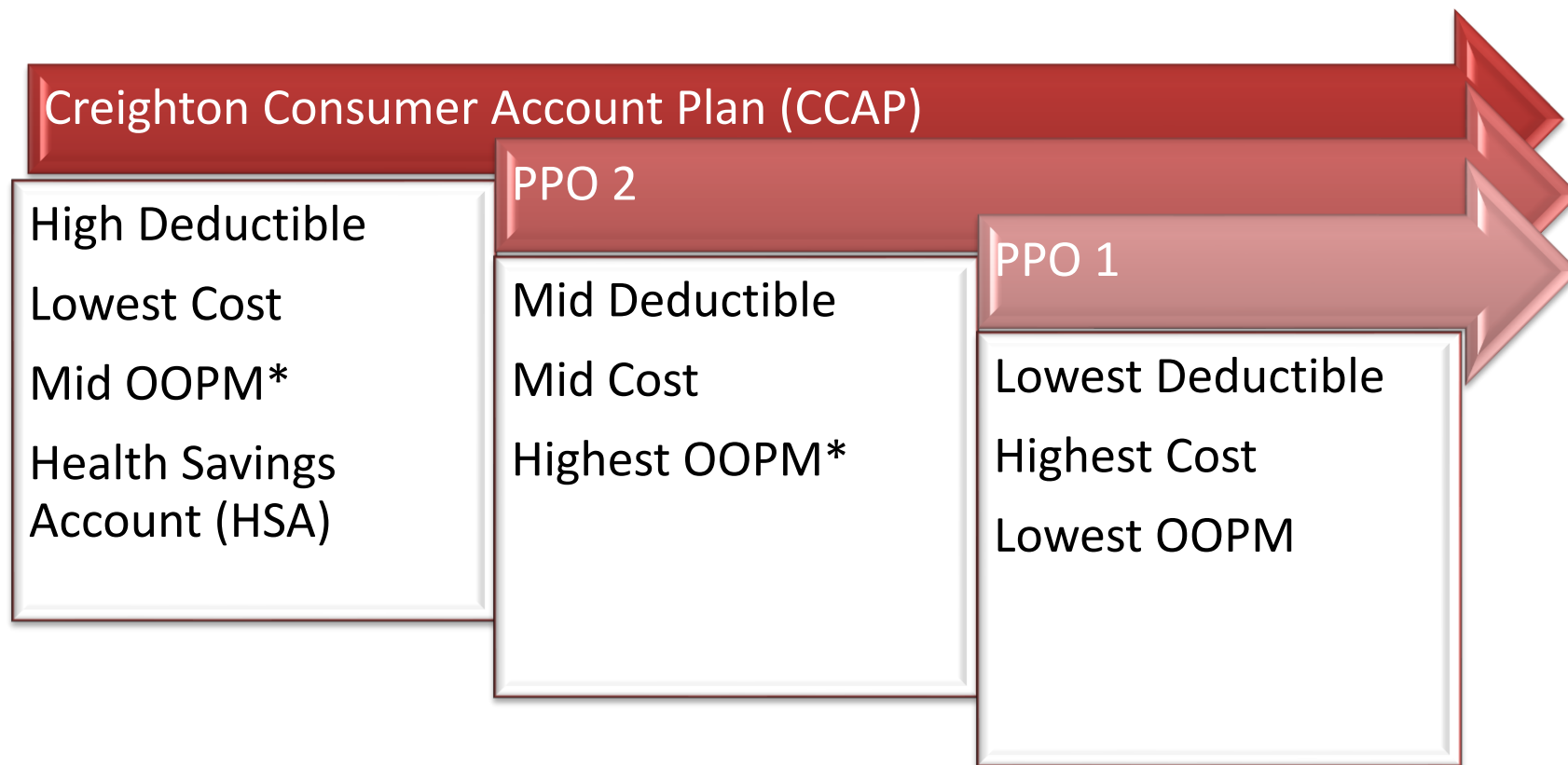
Refer to the [2019 Benefits Enrollment Guide](#) for details

United Healthcare (UHC)

Your best resource: www.myuhc.com

- Find participating providers
- View coverage, manage your claims, get information on health conditions and treatments, read healthy living articles & more

Medical Plans

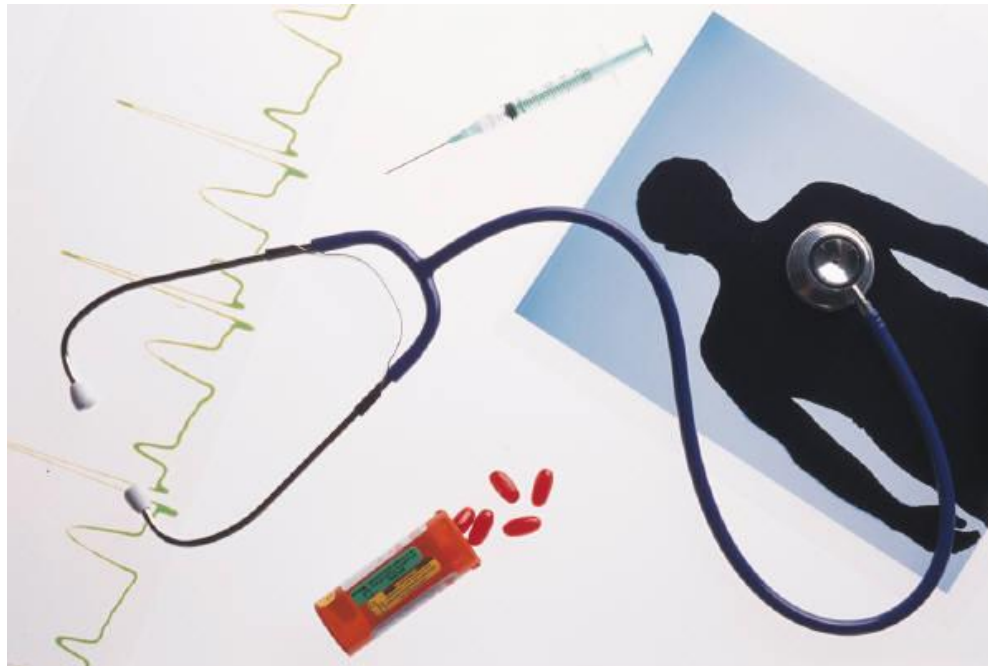


*OOPM = Out-of-Pocket Maximum; the most money you will pay in a year

Medical Benefits

- Same coverage in all three plans
- No pre-existing conditions
- No lifetime maximum
- Preventive care is covered at 100%
- Wellness focused care programs

Medical Plans and Pharmacy Benefits



PPO 1

| | In-Network | Out-of Network |
|--|---|---------------------|
| Annual Deductible Individual Family | \$750 \$1,500 | \$2,250 \$4,500 |
| Coinsurance | 20% after Ded. | 40% after Ded. |
| Maximum Out of Pocket Individual Family | \$3,500 \$7,000 | \$7,000 \$14,000 |
| Office/Specialist Visits | 20% after Ded. | 40% after Ded. |
| Urgent Care | \$50 copay | 40% after Ded. |
| Emergency Room | 20% after Ded. + \$250 copay | 20% after Ded. |
| Preventative Care Services | No copay – paid 100% by the plan | 40% after Ded. |

PPO 2

| | In-Network | Out-of Network |
|--|---|---------------------|
| Annual Deductible Individual Family | \$1,000 \$2,000 | \$2,500 \$5,000 |
| Coinsurance | 20% after Ded. | 40% after Ded. |
| Maximum Out of Pocket Individual Family | \$4,500 \$9,000 | \$9,000 \$18,000 |
| Office/Specialist Visits | 20% after Ded. | 40% after Ded. |
| Urgent Care | \$50 copay | 40% after Ded. |
| Emergency Room | 20% after Ded.+ 250 copay | 20% after Ded. |
| Preventative Care Services | No copay – paid 100% by the plan | 40% after Ded. |



Prescription Drugs (PPO 1 & 2 Only)

| Plan Benefits | Creighton Campus | UHC Pharmacies |
|----------------------------|------------------------|------------------------|
| 31- Day Supply Cost | | |
| 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 | | |
| Tier 1 | \$22.50 | \$28.00 |
| Tier 2 | 25% (\$300 max) | 30% (\$300 max) |
| Tier 3 | 35% (\$450 max) | 40% (\$450 max) |

Creighton Consumer Account Plan (CCAP)

- A high deductible health plan; you are taking on some risk
- After provider discounts are applied, you pay until the deductible has been met; including prescriptions
- **All eligible expenses** are applied to your deductible, coinsurance (if applicable), and out of pocket maximum
- Once the maximum is reached, the plan pays 100% of your expenses
- Preventive care covered 100%
 - Well baby check ups, annual exams, labs, immunizations, routine physicals, mammograms, colonoscopy, etc.

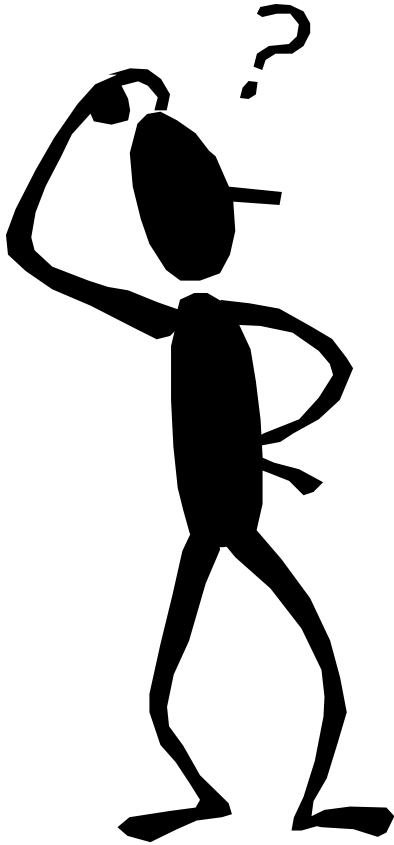
CCAP

| | In-Network | Out-of Network |
|------------------------------|-------------------------------|----------------|
| Annual Deductible | | |
| Individual | \$2,250 | \$4,750 |
| Family | \$4,500 | \$9,500 |
| Coinsurance | 20% after Ded. | 40% after Ded. |
| Maximum Out of Pocket | | |
| Individual | \$3,500 | \$10,000 |
| Family | \$7,000 | \$20,000 |
| Office/Specialist Visits | 20% after Ded. | 40% after Ded. |
| Urgent Care | 20% after Ded. | 40% after Ded. |
| Emergency Room | 20% after Ded. + 250 copay | 20% after Ded. |
| Preventative Care Services | Covered 100% | 40% after Ded. |
| Prescriptions | 20% after Ded. | NA |

Use your HSA money to pay your out of pocket expenses pre-tax!

CCAP Prescription Drugs

- To find a pharmacy go to:
www.welcometouhc.com/prescriptionbenefits
- Search the drug list and compare prices
- You pay the contracted rate of prescriptions until your deductible has been met (be sure to give your UHC card to the pharmacist!)
- Once the out of pocket maximum is reached, your prescriptions are paid 100% by the plan



HSA – Facts you need to know:

What is an HSA?

- Health Savings Account allows you to contribute pre-tax dollars via payroll to:
 - Save money for future healthcare expense like deductibles, coinsurance, prescription drugs, dental, and vision expenses
 - Account earns interest and can be easily accessed via debit card, or later withdrawals using www.payflex.com. Moving to Discovery Benefits for 2020.
 - Save your receipts and explanation of benefit statements to document withdrawals from your account. You are responsible for keeping documentation of qualified account withdrawals.
 - HSA only applies to those in the CCAP plan. You cannot have an HSA if you are in PPO 1 or PPO 2

HSA Contribution Rules

- To be eligible for an HSA, you must be enrolled in CCAP and have no other health coverage
- Maximum Calendar Year Contribution
(includes employee **and** employer deposits)
 - \$3,550 (employee only coverage)
 - \$7,100 (family coverage)
- Catch Up Contribution - \$1,000
 - For individuals age 55 and older (or who turn 55 in (2020) additional “catch-up” contributions to HSA are allowed for both an employee, and if covered by CCAP, a spouse

Contribution Requirements

The HSA Contribution from Creighton **requires all of the following be completed :**

1. Enroll in the CCAP medical plan
2. Complete the Health Risk Questionnaire
3. Complete the Health Screening

Creighton's Contribution to Your HSA

Creighton will make a prorated deposit to your account based on when your CCAP coverage becomes effective.

| Creighton Contribution Table | | |
|--|---------------|----------|
| Coverage Effective Date | Employee Only | Family |
| January – March | \$500.00 | \$750.00 |
| April – June | \$375.00 | \$562.50 |
| July – September | \$250.00 | \$375.00 |
| October – December* | \$125.00 | \$187.50 |
| To receive this tax free money, you <u>must</u> complete the Health Risk Questionnaire and screening through <i>SimplyWell</i> | | |

What happens to my HSA account if:

- I am no longer employed at CU?
 - I change my coverage to a PPO plan or waive?
-
- Completely portable – this is *your money*
 - No “use it or lose it” provision; the money will continue to rollover from year to year
 - Money will remain tax & penalty free if saved or used for eligible expenses
 - Creighton will no longer pay the account fees

2020 Medical Plan Premiums



Monthly Premiums 2020

| CCAP | |
|---------------------|----------|
| Employee Only | \$72.48 |
| Employee + Spouse | \$165.97 |
| Employee + Children | \$133.16 |
| Family | \$226.35 |

| PPO 2 | | PPO 1 | |
|---------------------|-----------|---------------------|-----------|
| Employee Only | \$ 130.24 | Employee Only | \$ 227.80 |
| Employee + Spouse | \$ 289.20 | Employee + Spouse | \$ 505.88 |
| Employee + Children | \$ 234.42 | Employee + Children | \$ 410.00 |
| Family | \$ 394.38 | Family | \$ 689.86 |

2020 Wellness Credit*

(Reduces Medical Plan Premiums)

| Wellness Participant Credit | Monthly Wellness Credit | | |
|-----------------------------|-------------------------|----------|----------|
| | CCAP | PPO 2 | PPO 1 |
| Employee Only | \$20.66 | \$38.14 | \$66.70 |
| Employee and Spouse | \$47.26 | \$84.60 | \$147.96 |
| Employee and Child(ren) | \$37.98 | \$68.62 | \$119.98 |
| Family | \$64.48 | \$115.36 | \$201.78 |

*The Wellness Credit won't apply against medical premiums until the SimplyWell online questionnaire AND health screening have been completed. Missed credits will not be awarded retroactively.

Why participate in *SimplyWell*

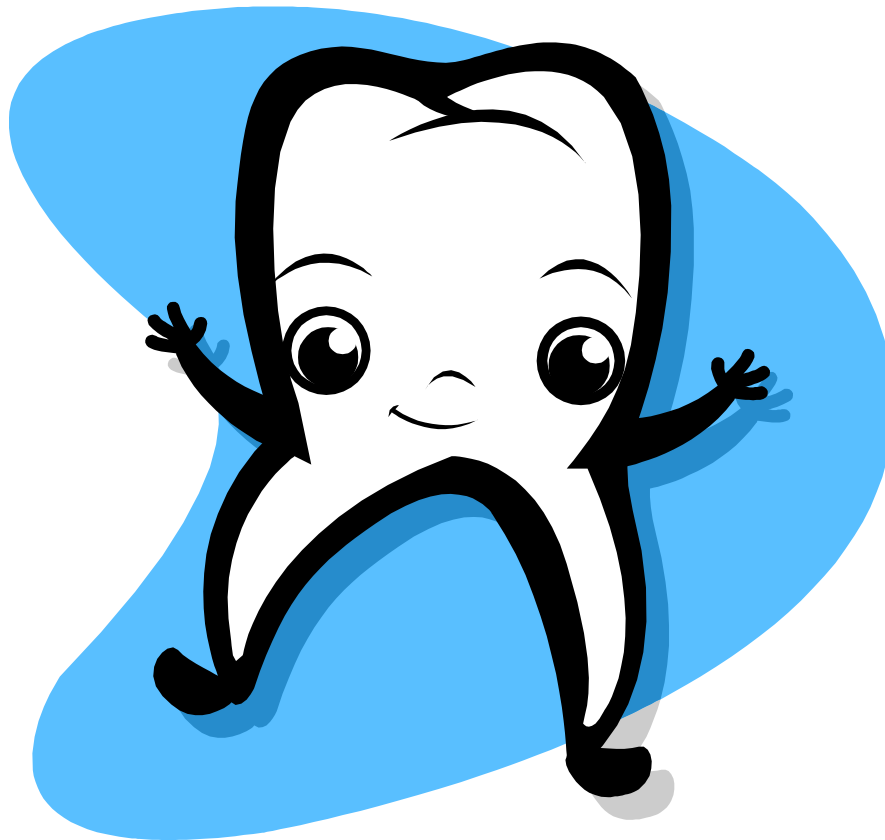
- Participation comes with rewards:
 - Wellness Credit – reduces your medical premiums
 - Earn your Creighton Contribution to your HSA account
 - Annual Health Screening – each fall all of Creighton is invited to update their health questionnaire data and complete a health screening
- Wellness Events are challenging and fun



Please email wellness@Creighton.edu



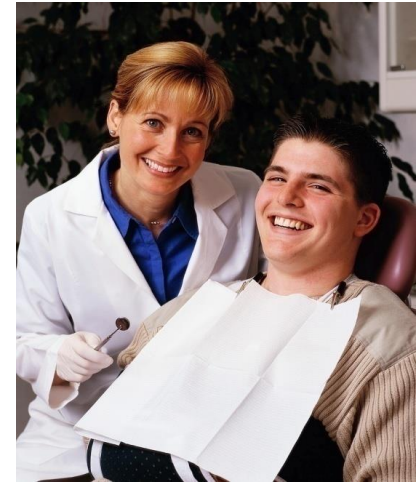
Dental





Dental Insurance 2020

- Three plan options
- No ID card
- Group # 307647
- Find providers and review claims at www.metlife.com/mybenefits



| <i>Monthly Employee Premiums</i> | Creighton Preventive | Creighton Basic | Creighton Basic Plus Ortho |
|---|----------------------|-----------------|----------------------------|
| Employee | \$0 | \$10.04 | \$18.54 |
| Employee + Spouse | \$10.32 | \$31.86 | \$46.94 |
| Employee + Children | \$9.36 | \$29.78 | \$44.24 |
| Family | \$19.68 | \$51.60 | \$72.62 |

2020 Dental Plan Options

| | Creighton Preventive Care | | Creighton Basic | | Creighton Basic Plus Ortho | |
|---|---------------------------|----------------|-----------------|----------------|----------------------------|----------------|
| Plan Coverage Levels | In-Network | Out-of-Network | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Type A: Preventive Care | 100% | 100% | 100% | 100% | 100% | 100% |
| Type B: Basic Restorative Services Ex. Oral Surgery, Endodontics, Periodontics | N/C | N/C | 70% | 50% | 80% | 50% |
| Type C: Major Restorative Services Ex. Bridges, crowns, dentures | N/C | N/C | 50% | 50% | 50% | 50% |
| Type D: Orthodontia (Child Only) | N/C | N/C | N/C | N/C | 50% | 50% |
| Annual Deductible (Type B & C Srvs) | | | | | | |
| Per Person | \$0 | \$0 | \$50 | \$150 | \$35 | \$150 |
| Family | \$0 | \$0 | \$150 | \$300 | \$125 | \$300 |
| Annual Benefit Maximum Per Person (Type A, Band C Services) | \$500 | \$500 | \$1,500 | \$1,500 | \$1,500 | \$1,500 |
| Lifetime Orthodontia Max. Benefit (Type D Services - Child Only) | N/C | N/C | N/C | N/C | \$3,000 | \$3,000 |

NC = Not Covered

Note: If you seek care from an out-of-network dentist, you may incur additional charges known as Reasonable & Customary

Vision



Vision 2020



- VSP = Vision Service *Plan*
- No ID card; coverage is verified online
- VSP Network benefits
 - WellVision[®] exam every 12 months - \$10 co-pay
 - Prescription Glasses
 - Lenses – covered in full every 12 months - \$25 copay
 - Frames – up to a \$180 allowance every 24 months
 - Contact lenses
 - \$180.00 allowance for contacts (instead of glasses) and the contact lens exam— no copay, every 12 months

Refer to the Benefits Enrollment Guide for benefit details

Premiums 2020



- Go to www.vsp.com to find participating providers and more info on benefits

| Vision Rates | |
|-----------------|---------|
| EE Only | \$3.66 |
| EE + Spouse | \$8.04 |
| EE + Child(ren) | \$6.58 |
| Family | \$10.96 |

Creighton University Benefits Service Center

Dependent Verification

- If you enroll a spouse or child(ren) in medical, dental or vision, you will receive a request letter at home to submit documents to verify
- Creighton University Benefit Service Center
1-866-272-7174
- <https://doit.creighton.edu/email-accounts/blue-accounts/quick-launch>
- Follow the instructions to submit documents or call with questions

Flexible Spending Accounts



Flexible Spending Account 2020

Discovery Benefits

- Allows you to use pretax money for qualified out-of-pocket expenses
- Easy access to your account via debit card
- Managed by Discovery Benefits
<http://discoverybenefits.com/>
- Medical (PPO I, II or Waive only)
 - \$2,750 maximum annual election
 - Deductibles, co-insurance, vision, dental
 - Up to \$500 can be carried over each plan year if not spent
 - “Use it or lose it” applies to other remaining funds

Limited Purpose Flexible Accounts 2020

Discovery Benefits

- For those who enroll in CCAP medical plan
- Account can only be used for qualified dental and vision expenses
- \$2,750 maximum annual election
- Up to \$500 can be carried over each plan year if not spent

Dependent Care FSA 2020

Discovery Benefits

- Allows you to use pretax money deducted from your paycheck for qualified out-of-pocket expenses
- Managed by Discovery Benefits <http://discoverybenefits.com/>
- Dependent Care (child care expenses)
 - \$5,000 family maximum annual election
- **\$500 Carryover does NOT apply**

MetLaw

Provides affordable access to legal care for an unlimited number of matters including:

- ✓ Estate planning documents
 - ✓ Financial matters
 - ✓ Family/elder law
 - ✓ Traffic offenses
 - ✓ Real estate matters
 - ✓ Immigration assistance
 - ✓ Document preparation
 - ✓ And more.
- \$18 per month; includes unlimited services for spouse and dependents
 - Employees who enroll in the legal plan can receive advice and fully covered legal services

Administered by:

Hyatt Legal Plans

A MetLife Company
✓ FIND YOUR FIT

Disability Benefits



Disability Benefits



Mutual of Omaha

| PLANS AVAILABLE TO YOU | | |
|--|--|---|
| | Short-Term Disability Paid for by You | Long-Term Disability Paid for by Creighton |
| Benefits Begin After (<i>Elimination Period</i> ¹) | 14 Days Post Illness, Accident, or Maternity | 90 Days Post Injury or Illness |
| <i>Benefit Amount</i> ² | 67% of Weekly Salary | 60% of Monthly Salary |
| Maximum Benefit Period ³ | Up to 11 Weeks | If disabled prior to age 60, benefits are payable to age 65. After age 60, the benefit period will be based on a reduced benefit duration schedule |
| Maximum Benefit | \$2,500 per week, tax-free benefits | \$16,300 per month, taxable benefits |
| Pre-existing Conditions Exclusion | 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 |

What do these benefits cost?

- Short-term premiums are based on your salary
- Long-term disability premiums are paid for by Creighton

How do I enroll?

- You will be automatically enrolled in both long and short-term disability
- If you wish to decline short-term disability coverage, choose “No Coverage”
- Short-term disability is paid for with after-tax dollars so you can decline coverage at any time
- Long term coverage is free and you cannot decline enrollment

Tax Choice

Taxation of Long Term Disability benefits is now your choice

Current Basic LTD

- No cost; premiums are paid by Creighton
- Benefits are taxable if you file a claim

Tax Choice

- You pay the full premium with after-tax pay
- Benefits are tax-free if you file an LTD claim

Tax Choice allows you to pay the full LTD premium so that benefits would be tax-free if you filed a claim some time in the future.

FMLA

The Family & Medical Leave Act requires certain employers, including Creighton University, to allow eligible employees to take unpaid, job-protected leaves for qualified family and medical events.

Who is Eligible:

Employees with at least 12 months of employment (need not be consecutive) and at least 1,040 hours of work during the 12 months prior to start of leave.

For more information please go to:

<http://www.creighton.edu/hr/benefits/additionalbenefits/loa/>

Or contact Lenora Salts at 402.280.4753

Parental Leave

Creighton University offers the parental leave benefit to eligible University employees. Parental leave will 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 family obligations.

Eligibility:

To be eligible for parental leave, the employee must have been employed by the University in a benefit-eligible status during the entire 12-month period immediately prior to the birth or adoption of a child. In the case where both parents are Creighton employees, both are eligible for this leave.

Sick Leave

Sick leave hours are awarded to benefit-eligible staff to allow staff to be paid for necessary time away from work for the reasons outlined below:

- **Eligibility**

Staff hired to work 1,040 hours or more per year will accrue sick leave hours beginning on their first day of benefit-eligible employment or re-employment. Available hours will display on the payslip viewed through [myHR](#)

- **Accrual**

Sick leave will accrue up to a maximum of 240 hours (30 days) for all benefit eligible staff regardless of work status, job level, or pay frequency (please refer to handbook how time is accrued).

- **Payment of Unused Hours**

Unused sick leave hours are not payable at the time of separation of service or retirement

Life Insurance



Group Term Life & AD&D Insurance



- Term Life Insurance with a benefit of one times your annual salary up to \$100,000
- 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.
- Paid for by Creighton
- The value of coverage over \$50,000 will be considered taxable per IRS regulations
 - Example: \$75,000 salary, age 45: tax = \$3.75 would be added to income per month
- Remember to designate your beneficiaries online when enrolling!

Voluntary Term Life and AD&D Insurance



Mutual of Omaha

- \$10,000 coverage increments, up to 5x your salary
- **New Hire** Guarantee Issue Amounts
 - Employee - \$150,000
 - Spouse - \$50,000
 - Child – \$2,000 , \$4,000, \$6,000, \$8,000 or \$10,000
- You must elect coverage in order to elect spouse and/or dependent coverage
- Employee-paid premiums, with after-tax earnings
- 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.
- Premiums are age based; rates increase as you age
- Underwriting approval is required for amounts over guarantee issue or late enrollment

Vacation

- **Eligibility**

Staff hired to work 1,040 hours or more per year will accrue vacation hours beginning on their first day of benefit eligible employment or re-employment. Available vacation hours will display on the pay slip viewed through [myHR](#)

- **Accrual**

Benefit eligible staff accrue vacation hours each pay period based on annual scheduled hours, job level and years of benefit eligible service. Staff working less than 2,080 hours per year earn vacation hours on a pro-rated basis (based on the full-time accrual rate).

More Exciting Benefits!!!



Employee Assistance Program - EAP

- Provided for all benefit eligible employees and their families
- www.magellanhealth.com/member
- (800) 424-4831
- You and your family have up to 8 counseling sessions available per need per year

Employee Assistance Program - EAP

Needs could include:

- ❖ Legal Consultation
- ❖ Financial Services
- ❖ Health and Wellness

Employee Assistance Program
Tool Box Video:
<https://vimeo.com/116567105>

- Child and elder care
- Family or parenting issues
- Work/life balance
- Marital or relational
- Pre and postnatal concerns
- Grief and loss
- Depression and anxiety
- Stress
- Alcohol or drug dependencies



Tuition Remission - Employees

- Eligible after 6 months of employment
- 2 classes per semester
 - Employees are responsible for books and fees
 - Undergraduate
 - Graduate Courses
 - IRS maximum is \$5,250 per year
 - Any amount in excess is taxable income
- Does not include Professional schools

Tuition Remission - Dependents

Spouse/dependent child of a full-time employee is eligible for 136 undergraduate credit hours:

| | |
|--|------|
| 3 years of consecutive full-time service | 50% |
| 4 years of consecutive full-time service | 75% |
| 5 years of consecutive full-time service | 100% |

Holidays

- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Holiday Break – Christmas Eve through New Year's Day
- Good Friday
- Memorial Day

You can change your benefits...

- Medical, dental, vision, and flex spending accounts (FSA) premiums are pre-tax, so elections can only be changed under certain circumstances:
 - Annual enrollment (usually in November)
 - Effective Jan. 1st of the following year
 - Due to a family status change:
 - Marriage, divorce, death, birth, or adoption of child, or gain or loss of other coverage (ex. spouse changes jobs)
 - Family status changes must be made within 31 days of the event (birth, marriage, divorce, etc.)
 - Make the change by calling the Solution Center or online at my.creighton.edu click on the benefit icon or contact HR with questions ext. 2709

The Retirement Plan of Creighton University



403(b) Retirement Plan

Retirement Plan

Eligibility

- All employees are eligible to participate in the plan as of their date of hire.
- You can enroll online and check account balances at principal.com or by calling 800.547.7754.
- Contribute up to 90% of eligible compensation (subject to IRS limits: \$19,500 deferrals, \$6,500 catchup deferrals, and \$285,000 eligible compensation for 2020).
- Pre-tax and after-tax (Roth) contribution options available.
- Company match made with pre-tax dollars.
- You are immediately eligible to receive the 2% Employer Minimum Contribution regardless of your own deferrals to the plan. Meaning, you do not need to contribute to the plan to receive the 2% from Creighton. To take full advantage of the Employer Matching Contribution, you will need to defer a portion of your eligible compensation to receive the employer match. See the Matching Table below for more details.

Matching Table

| 403(b) Employee Elective Deferral | Employer Minimum Contribution | Employer Matching Contribution | Total Employer Contribution |
|-----------------------------------|-------------------------------|--------------------------------|-----------------------------|
| 5.00% | 2.00% | 5.00% | 7.00% |
| 4.00% | 2.00% | 3.60% | 5.60% |
| 3.00% | 2.00% | 2.20% | 4.20% |
| 2.00% | 2.00% | 0.80% | 2.80% |
| 1.00% | 2.00% | 0.00% | 2.00% |
| 0.00% | 2.00% | 0.00% | 2.00% |

403(b) Retirement Plan



Information about the plan and your contribution rate, beneficiary designation, investments and My Virtual Coach Checkup are available by going to:

www.principal.com/welcome

Making sense of your financial future:



principal.com/LearnNow

Can't make a live webinar? View our library of replays anytime at principal.com/LearnNowOnDemand.

www.principal.com/MyVirtualCoach-Checkup

www.principal.com/Milestones

www.principal.com/register

Milestones Tools and Resources



Build emergency savings



Plan for healthcare



Pay off student loans



Downsize debt

**My
VirtualCoach**

Simple. Interactive. Fun!

For questions about the Retirement Plan of Creighton University please contact Angie Mills at 402-280-5767



My Virtual Coach

Savings

Deciding how much to save to your retirement account can be challenging. Let us help!

[Learn About Savings](#)

Rollovers

What about your OTHER retirement accounts?

[Make Sense Of Rollovers](#)

Investment Choices

Investing can be complicated. Learn about investment allocation options available to you.

[Learn About Investment Allocation](#)

Beneficiaries

Having a plan for your savings is always a good idea. Learn more about setting beneficiaries.

[Set Up My Beneficiaries](#)

Retirement Checkup

Take a few minutes to see if you're on track.

[Review your goals](#)

Welcome to Principal

Do you know what comes with your account?

[Find out now](#)

Principal Retire SecureSM

Need some extra one-on-one help with your plan for retirement?

[Get started here](#)

If you need a little extra help getting your retirement account up and running, try My Virtual Coach. It's simple, interactive and fun!

Need Help?

- Creighton University Solution Center
 - (866) 903-8216
 - Hours 8:00 am – 6:00 pm M-F
- Email questions: benefits@creighton.edu
- Benefits website: www.creighton.edu/hr/benefits
- For detailed questions or concerns, call a member of the Benefit Team- ext. 2709

Questions?



Thank you for
participating
in benefit orientation
and welcome to

Creighton
UNIVERSITY

We're here to help!

Senior Lenora Salts - ext. 4753

Senior Angie Mills - 5767