

2016 Benefits Decision Guide

Your shield of benefits

Preparing for a healthy community

Your Shield of Benefits

Decision Guide

Our Partnership in Health & Benefits

Our partnership for a healthier community starts with your benefits. The University is committed to providing you with the benefits and resources that can help you and your family lead a healthy and financially secure life.

Learn More about Benefits

Whether you are a new faculty or staff member or already enrolled in University benefits, learning more about benefits makes it easier for you to use them. This Decision Guide will help you understand your benefits as you consider your choices:

- ▶ **If you're a new faculty or staff member,** you have **30 days** from your hire date to enroll in your Valpo benefits.
- ▶ **If you're a current faculty or staff member,** use this guide during the Open Enrollment period to help you review and refresh your benefits decisions.

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Making the Right Choice for Your Personal Well-being and Security

Making the right choice is important. This Decision Guide will help you understand the benefit choices you can make before your enrollment deadline. It also highlights our wellness programs for partnering together for a healthier community.

Why are we working so hard to create a healthier community? It's for the well-being of our faculty and staff and their families. Whether that means keeping fit, eating right, knowing your health risks or changing lifestyle behaviors, your well-being is important to you, your family, your coworkers and the University. Creating a healthier community also helps us keep our health plans affordable for faculty and staff and the University.

What Is a Shield of Benefits?

Valparaiso University's Shield of Character represents the attributes, or qualities, that define the University. One of those qualities is the ability to protect faculty, staff and their families from the risks that are most threatening to their health and financial security. This protection is developed in partnership with you. The University offers you a choice in the benefits that you can use to create your own personal *Shield of Benefits*.

Valparaiso University understands that different people have different needs when it comes to their benefits. That's why we have carefully constructed a benefits package that gives you choices.

How to Use This Guide

Use this Decision Guide to make choices about your benefits.

- Which medical plan option?** Use the side-by-side comparison table on page 6 to compare the two medical plan choices you have.
- Understand the cost of your health care.** Look at what you spend on health care and compare the cost under each option to decide which plan is right for you.
- Consider your other benefits.** The University offers a competitive benefits package that you should take advantage of.
- Choose to participate.** Our Healthy Lifestyle Program includes resources, activities and incentives designed for you to take charge of your health.
- Don't fail to enroll.** Follow the enrollment instructions to enroll for your benefits. Don't miss the deadline.

Benefit Choices at a Glance	
Benefit	You Can Choose...
Medical, Prescription Drug Benefits	One of two medical plan options or waive coverage.
Dental Benefits	To elect or waive coverage
Vision Benefits	To elect or waive coverage
Healthy Lifestyle Program	To participate at any time.*
Flexible Spending Accounts	A Health Care Flexible Spending Account or a Dependent Care Flexible Spending Account or both accounts.
Voluntary Life and Accidental Death and Dismemberment (AD&D) Insurance	To supplement your Group Term Life Insurance coverage with up to \$200,000 in additional coverage.
Voluntary Dependent Life and AD&D Insurance	To add \$20,000 in coverage for your spouse; \$10,000 for your child
Tax-Deferred Retirement Savings Plan	To contribute 1% or more of your salary at any time.

*Parts of the Healthy Lifestyle Program are only available to Health Plan participation.

Important!

Please don't forget to sign up for your

Personal Wellness Profile

as part of our

Healthy Lifestyle Program

You will benefit by:

- Receiving a credit to your health insurance premium
- Learning more about the current state of your health
- Having the opportunity and the support to make improvements

Dependent Eligibility

If you are eligible and enroll, you can also enroll your spouse and children who meet any of the following criteria:

- ▶ Your children by birth or adoption
- ▶ Your grandchildren if you are the legal guardian*
- ▶ Your adult children up to age 26*

*You can enroll your children up to age 26 in a medical plan whether or not they are in school or living at home or dependent on you for financial support or your tax dependent. They can be single or married. Spouses and children of your children are not eligible.

How to Enroll

Follow these steps:

1. Review your benefits, choose the ones that are right for you.
2. Collect personal information, including dependents' Social Security numbers and birth dates.
3. Follow the enrollment instructions included with your enrollment materials.

Don't Miss Your Enrollment Deadline

- ▶ **If you are newly hired:** You must enroll within **30 days** of your date of hire to elect the benefits you want for the coming year. In addition you can receive a discount on your payroll contribution if you complete a Personal Wellness Profile within the 30 day time period. (See page 10 for further details on the Personal Wellness Profile.)
- ▶ **During Open Enrollment:** This year, you should consider your benefit elections carefully for the following reasons:
 - With changes in the contribution rates for the health care plans, you may want to take a close look at the choices in the medical plans.
 - If you are adding or dropping a dependent, you will need to enroll.
 - To continue participation in a flexible spending account as your current benefit elections will not carry over to the next year.
- ▶ **After a qualified change of status:** You must make appropriate benefit changes or elections within 31 days of the change-in-status event, such as getting married or divorced, adding a dependent or losing coverage under another plan.

If you miss the deadline, you will have to wait until the next Open Enrollment period. See your Human Resources representative for details.

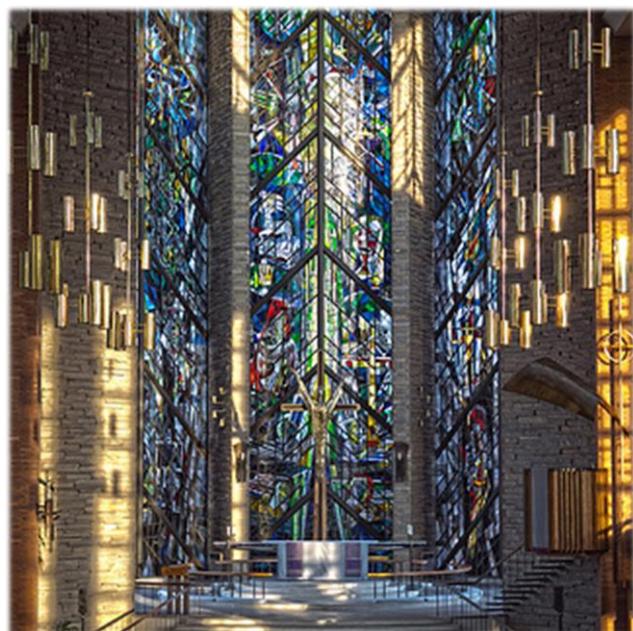
Medical Benefits

You have two health plan options:

1. The HRA Plan and
2. The Choice Plus PPO Plan.

Both plans are through UnitedHealthcare, a leading national benefits administrator that manages one of the largest health care provider networks in the country. This means that your doctor is likely to be in the network. That's important because when you use in-network providers, you pay less for your health care. To begin your search for network doctors and medical facilities, go to www.welcometouhc.com and click on the "*Choice Plus Plan*" under health plans, then "*Click here to find a doctor or hospital under this plan.*"

Choose the option that best meets your needs and budget by comparing the plans. A brief summary of the plans follows. For more information, see the details in the UnitedHealthcare materials posted on the University website.



The HRA Plan

5 Steps to Managing Your Health Costs

1. The University funds your **Health Reimbursement Account (HRA)**. Use this money to pay your first health care expenses for the year.

Single	\$1,000
Family	\$2,000



2. **Pay the Bridge** – If you spend the money in your HRA, pay expenses out-of-pocket up to the Bridge Amount.

	In-network	Out-of-network
Single	\$1,500	\$1,500
Family	\$3,000	\$3,000



3. **Reach the Deductible** – Once you spend your HRA funds and pay the Bridge, you've met the deductible. For example, if you're single and you pay \$1,000 from your HRA and \$1,500 out-of-pocket for in-network services, you've reached the deductible.



4. **Plan pays 80% in coinsurance** – After you reach the deductible, the plan covers your expenses at 80% and you pay 20% coinsurance (in-network expenses).



5. **Plan pays 100%** - Once your share of in-network coinsurance expenses reaches the out-of-pocket maximum, the plan pays 100% of in-network expenses for the rest of the calendar year.

	In-network	Out-of-network
Single	\$3,000	\$4,500
Family	\$6,000	\$9,000

The HRA Plan

The HRA Plan is a consumer-driven health plan. What's special about this option is the health reimbursement account that you can use to pay your first health care expenses each year. See Step 1 in the 5 Steps to Managing Your Health Costs. The University funds the account based on the coverage you choose (single or family).

Once you spend the money in your account, *you pay the Bridge* (Step 2).

You pay these expenses out-of-pocket until you reach the deductible amount (Step 3).

Then, you and the plan share your health care expenses through coinsurance (Step 4).

When your total out-of-pocket expenses reach the out-of-pocket maximum, the plan pays the rest of your expenses at 100% for the remainder of the year (Step 5).

Ask Paul

Go to www.healthcarelane.com to learn more about how the HRA Plan works. When you get there, go to Campbell's Auto Care and talk with Paul (click on the video).

Good News. You can put some money into a flexible spending account to pay the deductible and other health care expenses after you have exhausted the money in your health reimbursement account.



The Choice Plus PPO Plan

In the Choice Plus PPO Plan, you pay out-of-pocket until your expenses satisfy the annual deductible. Then, you and the plan share your health care expenses through coinsurance.

When your total out-of-pocket medical expenses reach the medical out-of-pocket maximum, the plan pays the rest of your medical expenses at 100% for the remainder of the year. When your total out-of-pocket prescription expenses reach the prescription out-of-pocket maximum, the plan pays the rest of your prescription expenses at 100% for the remainder of the year.

Ask Bert

You can learn more about PPO plans by going to www.healthcarelane.com and talk with Bert at Bert's Barber Shop (click on the video).

What to Consider

To decide which plan is right for you:

1. Estimate what your medical expenses may be for the year.
2. For the HRA Plan, subtract the amount in your health reimbursement account.
3. Then compare the deductibles to see what you have to pay out-of-pocket before the plan pays its share of the coinsurance.
4. Look at the paycheck cost of each option and compare them.

Example – Comparing Costs under the Medical Plan Options

Martha enrolls in the HRA Plan and George into the PPO Plan. Both have \$2,000 in medical expenses for the year, excluding copays. Martha spends \$990 less through the HRA Plan than George does through the PPO Plan as shown in the table.

Single Coverage	Martha – HRA Plan	George – PPO Plan
Deductible	\$2,500	\$1,500
Total expenses	\$2,000	\$2,000
Paid from University – funded account (HRA)	\$1,000	N/A
Coinurance	Martha pays \$0	George pays \$100
Paid out of pocket	\$1,000 (deductible less HRA)	\$1,600 (deductible + coinsurance)
Annual payroll contributions*	\$694	\$1095
Total faculty or staff member cost	\$1694	\$2695

*Assumes both earn less than \$30,000 a year and both complete the Personal Wellness Profile.

The following table compares the two medical plan options. The percentages shown in the table are what the plan pays – you pay the remaining percentage and any copayments.

Which Medical Plan Option is Right for You?				
Feature	Choice Plus PPO Plan		HRA Plan	
	In-network	Out-of-network	In-network	Out-of-network
Health Reimbursement Account (University funded)		Not available		Single: \$1,000 Family: \$2,000
Annual Deductible (per covered person)		Single: \$1,500 Family: \$3,000		Single: \$2,500 Family: \$5,000
Annual Medical Out-of-Pocket Maximum (includes deductible)	Single: \$3,000 Family \$6,000	Single: \$4,000 Family: \$8,000	Single: \$3,000 Family: \$6,000	Single: \$4,500 Family: \$9,000
Annual Prescription Out-of-Pocket Max.	Single: \$3,000 Family: \$6,000		Not Applicable	
Office Visit: Primary Care Specialist	100% after \$25 copay 100% after \$40 copay	60% after deductible	80% after HRA and deductible	60% after HRA and deductible
Preventive Care (see table, “How it Works” on page 7 for more information)	100% no deductible, no copay, no limit	60% after deductible	100% no HRA, no deductible, no limit	60% after HRA and deductible
Coinurance for Inpatient Services	80% for most services after deductible	60% for most services after deductible		
Coinurance for Outpatient Services	80% for most services after deductible	60% for most services after deductible		
Emergency Room and Services	\$250 copay (waived if admitted to hospital), then 80% after deductible		80% for most services after HRA and deductible	60% for most services after HRA and deductible
Urgent Care Center	100% after \$50 copay, no deductible			
Behavioral Health (inpatient and outpatient coverage)	80% for most services after deductible	60% for most services after deductible		
Prescription Drug Program				
Medication Tier	Retail (30-day supply)	Mail-Order (90-day supply)	Retail or Mail-Order Pharmacy	
1	Greater of 10% or \$10	Greater of 10% or \$10	80% after HRA and deductible, up to the out-of-pocket maximum, then plan pays 100%	
2	Greater of 20% or \$30	Greater of 20% or \$60		
3	Greater of 30% or \$50	Greater of 30% or \$100		
4	Greater of 30% or \$100	N/A		



The Doctor is In!

Valparaiso University has partnered with OurHealth to offer eligible employees free, best-in-class primary care services through an onsite clinic. OurHealth @ Valparaiso, which is located on the north side of campus next to the student health center at **55 University Drive, Suite 102A**, will be open 5 days a week and will be staffed by providers to offer many health care services including, primary and urgent care, preventative health assessments and dispensing of commonly used prescription drugs. Unless otherwise noted, all services in the clinic will be offered at no cost to you, and your eligible spouse and dependents (age 6 and over).

You are free to call the member relations team at **(866) 434-3255** or login to the member portal at member@ourhealth.org to schedule an appointment. The university is excited to offer the clinic as a healthcare option to our employees and eligible family members, with the hope that it will provide exceptional, convenient health care services at no cost.

OurHealth Services



Primary & Urgent Care

- Physician-led clinics (ages 6+)
- Preventive care
- Colds/flu, sprained ankle, rashes, etc.
- Suture removal, wound care, minor



Wellness Services

- Annual exams/physicals
- Online member portal for health tools/assessments
- Health coaching



Medications

- 80 common acute/maintenance medications
- Prescriptions filled on-site
- Requires visit with provider



General Labs

- On-site general lab
- Hundreds of common blood/urine tests
- Outside lab orders allowed

Clinic Hours

OurHealth @ Valparaiso

Monday, Friday: 7:00 AM – 4:00 PM

Tuesday, Thursday: 8:00 AM – 5:00 PM

Wednesday: 9:00 AM – 6:00 PM

Closed daily from 12:00 PM – 1:00 PM

Day	Provider	Hours
Monday	Dr. Peters Heather Semento, RN	7AM – 4PM 7AM – 4PM
Tuesday	Dr. Peters	8AM – 5PM
Wednesday	Kim Ott, FNP Heather Semento, RN	9AM – 6PM 1PM – 5PM
Thursday	Kim Ott, FNP Dr. Peters	8AM – 12PM 1PM – 5PM
Friday	Kim Ott, FNP	7AM – 4PM

For questions or to schedule an appointment, contact OurHealth's Member Relation's Team at **(866) 434-3255** or member@ourhealth.org.





Frequently Asked Questions (FAQ's)

Who is OurHealth?

- OurHealth is an independent provider of employer-sponsored health management services and operates primary care and wellness clinics throughout Indiana, Illinois, Pennsylvania and Tennessee.
- OurHealth is recommended to friends and family members by 98% of its patients.
- Eighty-five percent of OurHealth patients believe the quality of care is the “best” they have ever experienced or “better” than they are used to experiencing. Fifteen percent say it’s about the same.

How is OurHealth different from other healthcare providers?

- The OurHealth model is different than the traditional primary care provider because of the services offered and the total wellness approach that its clinics can provide. In addition to its physicians, nurse practitioners and other professional staff, patients have access to health coaches and referral specialists to help navigate the healthcare system, if needed. Everything is designed around the patient:
 - More time is spent with providers
 - The wait times are shorter
 - It is easier to get in to be treated

Who are the providers for OurHealth?

- OurHealth is an independent provider of healthcare services and is not affiliated or owned by any single health system or health insurance company. OurHealth partners with the OurHealth Physician Group (OHPG) – a dedicated group of best class providers. OurHealth physicians are board certified in family medicine or internal medicine.
- OurHealth also employs physician assistants (PA) and nurse practitioners (NP) who work as part of the team with a physician. A PA and NP are nationally certified and state-licensed to practice medicine with the supervision of a physician.

How much does it cost?

- There is no charge to eligible employees to be a member of an OurHealth clinic. It is automatically included with your insurance.
- All preventive care visits and acute care (non-preventive) visits are no charge.
- All medications dispensed through the clinic are no charge to patients.
- General lab testing is available at OurHealth and is no charge to all eligible employees and their families.

Can employees bring in general labs that are ordered from an outside physician?

- OurClinic can perform most routine lab work ordered by an outside provider or specialist. OurHealth will not review or provide the results of labs ordered by outside providers. All results of labs ordered by an outside provider will be sent directly to the ordering provider.

Can I get my prescriptions filled at OurHealth?

- OurHealth carries approximately 80 medications. All medications are provided at no charge to patients. OurHealth does not carry any controlled substances such as narcotics.
- Patients can present a prescription written by an outside provider to an OurHealth provider during a required, no charge consultation. OurHealth requires a consultation with a provider when filling a prescription in order to ensure complete oversight of a patient’s medical treatment. An identical or similar prescription may be issued with the OurHealth provider’s agreement.

Managing Your Health Care and Cost Is a Phone Call Away with Health Advocate

Whether you are enrolled in a University medical plan or waive coverage, you are automatically enrolled in the Health Advocate program which provides you with access to a Personal Health Advocate to help you:

- ▶ Find the best doctors and hospitals for your personal health issue
- ▶ Obtain services for your elderly parents
- ▶ Schedule timely appointments, especially with specialist physicians
- ▶ Identify the right resources for help with a serious illness or injury
- ▶ Navigate insurance claims and billing issues
- ▶ And more

Your Personal Health Advocate is a registered nurse supported by a team of medical doctors and health administration experts. If you have questions about your health, trouble with a claim, understanding your next steps in managing a health condition and other health-related issues, you can call your Personal Health Advocate at **866-695-8622** and discuss your needs in complete confidence. Your personal health information is protected under the HIPAA Privacy Rule.

The service is at no cost to you. In addition to you, your spouse and children, your parents and the parents of your spouse are also covered under the Health Advocate program.

Health Advocate is a national advocacy and assistance company headquartered in Plymouth Meeting, PA. Its mission is to help individuals get the very best health care services.

Preventive Care and Wellness Benefits

Lifelines to Healthier Living

Regular checkups and participation in wellness activities are the best way to live healthier.

Preventive Care Benefits	
Covered at 100%, no copays and no deductible when using In-network providers.	
For Adults	For Children up to Age 18
At appropriate ages or risk status (discuss with your doctor): <ul style="list-style-type: none">• Annual routine office visit and exam• Annual flu shot• Cholesterol screening (age appropriate)• Annual mammogram after age 40• Annual pap smear and pelvic exam• Colorectal screening after age 50• Screening colorectal cancer• Screening for certain sexually transmitted diseases and HIV• Screening for high blood pressure, diabetes and depression	<ul style="list-style-type: none">• Lead-level testing• Age-appropriate immunizations• Vision and hearing screening• Developmental/autism screening• Standard metabolic screening panel for inherited enzyme deficiency diseases• Counseling for obesity

Important: Your doctor may recommend other services not listed here but covered at 100% as preventive care. Be sure to tell your doctor or clinic administrator that your visit is for preventive care so that you are properly covered for these health services. For more information go to www.uhcpreventivecare.com to identify your age and gender-specific preventive care guidelines, based on the recommendations of the U.S. Preventive Service Task Force and other health organizations.

Healthy Lifestyle Program

Earn Rewards, Be Healthy

The University sponsors the Healthy Lifestyle Program and offers incentives to faculty, staff and their spouses to encourage participation. The goal of the program is to help you monitor your health status every year. Through the program, some participants may find they may be at risk for a serious health condition. That's why early detection is so important – it's when the odds for successful treatment are best. It is confidential and complies with all federal regulations for protecting your personal health information.

Personal Wellness Profile

Each year during Open Enrollment, faculty and staff members are rewarded for completing a Personal Wellness Profiles (PWP) including a Health Risk Assessment (HRA). Information collected will include:

- ▶ LDL Direct – blood draw
- ▶ Blood Sugar (Hemoglobin A1c) – blood draw
- ▶ Blood pressure
- ▶ Body Mass Index (BMI) – height and weight or waist circumference

Why the Personal Wellness Profile Is Important

For you, it's a check-up to see how your health is and to learn more about what you can do today for a healthy tomorrow. For the University, it's a step closer toward building a healthier campus community.

A healthier campus community will help the University control future health care costs, keeping the cost of our health plans affordable for both of us.

The PWP also asks you questions about your health through a Health Risk Assessment (HRA), and provides you with a summary report that is available online after completion. The University does not receive any information on the individuals who complete PWPs. Your privacy is protected.

To complete your Personal Wellness Profile, follow these steps:

1. Register on the OurHealth portal at member.ourhealth.org
2. Click on PWP link to schedule lab testing at OurHealth @ Valparaiso University
3. Complete the online Health Risk Assessment under the "HRA" tab

Results: PWP results will be uploaded to the OurHealth Portal within five business days. If you wish, you can print your results from the OurHealth Portal or request that the clinic fax the results to your personal physician. Individual results will not be shared with Valparaiso University.

To *know your numbers* is to know your health, both today and tomorrow.

For Questions or Support

Contact the OurHealth Member Relations team at **(866) 434-3255** or member.ourhealth.org

Incentives

If you are enrolled in a University medical plan and complete a Personal Wellness Profile, you will be eligible for the PWP contribution rates for your medical plan. The PWP contribution rates are \$25 - \$50 lower than the non-PWP rates (see the rate sheet to compare per-paycheck contribution rates).

Complete a Personal Wellness Profile each year to earn the rate discount on your medical plan. If you are newly hired you must complete the PWP in 30 days for your discount to apply to your payroll contribution.

Health Coaches

Based on the results of your Personal Wellness Profile, you may be contacted by an OurHealth clinician or Health Coach. The health coach is available to help you achieve all your wellness and fitness goals. Your coach will motivate you, identify barriers, give you confidence and set realistic – achievable goals for:

- ▶ Weight management
- ▶ Tobacco cessation
- ▶ Chronic condition management
- ▶ Stress management
- ▶ Fitness planning
- ▶ Nutritional guidance

The University does not know who the clinicians or health coaches contact or who participates in the health management programs. Your privacy is protected.



Protecting Your Privacy

Federal regulations under the Health Insurance Portability and Accountability Act of 1996 (HIPAA) require group health plans to protect the privacy and security of your confidential health information. As an employee welfare benefit plan under ERISA, the University's health plans are subject to the HIPAA privacy rules. Pursuant to the HIPAA privacy rules, the Plan will not use or disclose your protected health information without your authorization, except for purposes of treatment, payment, health care operations, plan administration or as required or permitted by law. If you choose to participate in a University medical plan and complete the Personal Wellness Profile, your data will be sent to the wellness administrator. Both the wellness administrator and the University are required to adhere to strict data privacy controls. Please note that your participation in the program is strictly voluntary. Your health data is not collected for the purpose of denying health care coverage or changing benefits or premiums based on an individual's health status. Your privacy is protected by HIPAA. HIPAA requires certain controls be placed on your data, which includes the secure transfer, storage and use of your health information. **The University will not have access to your individual wellness or health data.** The University complies with all applicable laws and regulations.



Healthier Community Rewards

If you are enrolled in the HRA Plan, you can earn additional contributions to your Health Reimbursement Account as shown in the table.

Healthier Community Rewards For Participants in the HRA Plan		Reward
For Which Health Steps Are You Ready?		
1.	Complete your Personal Wellness Profile	\$100 per family, per year
2.	Complete the Tobacco Cessation Program	\$100
3.	Complete the Weight Management Program	\$100
4.	Complete the Personal Health Coaching Program or Disease Management Program	\$300

*HRA Incentives are paid out on a quarterly basis

Personal Wellness Profile

If you are enrolled in a University Health plan you can complete an online Health Risk Assessment (HRA), plus non-fasting lab tests to earn an incentive on your health insurance premiums. Personal Wellness Profiles are offered at OurHealth at Valparaiso University. To make an appointment go online at www.member.ourhealth.org. You must complete both steps to receive a discount on your payroll contributions.

Smoking Cessation Program.

If you are enrolled in a University Health plan, engage and complete the Smoking Cessation Program at OurHealth. To make an appointment with a health coach or a provider login to www.member.ourhealth.org.

OR

Login to www.myuhc.com and access the Rally tab for smoking cessation resources.

Healthier Community Resource

For a small monthly fee, faculty and staff can take advantage of our onsite Fitness Center. The center has a vast array of cardio equipment and strength machines, as well as a variety of classes from Yoga to High-Intensity Cardio offered throughout the day. The center also sponsors several health & wellness challenges throughout the year to keep you moving and motivated! For more information, visit

<http://www.valpo.edu/fitnesscenter/index.php> or call 219-464-5211.

Weight Management Program

If you are enrolled in a University Health plan, engage and complete the Weight Management Program at OurHealth. To make an appointment with a health coach or a provider login to www.member.ourhealth.org.

OR

Login to www.myuhc.com and access the Rally tab for weight management resources.

Disease Management

If you are interested in solutions for Personal Health Coaching or Disease Management make an appointment today with a health coach or provider at www.member@ourhealth.org.

OR

For further resources, visit the Rally tab on www.myuhc.com for more information on the online program.

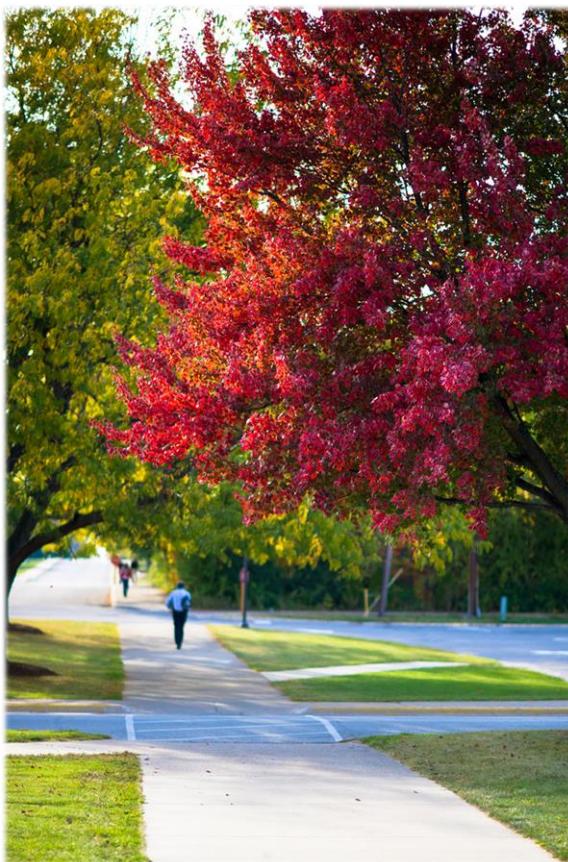
Disease Management Includes:

- Coronary Artery Disease (CAD)
- Asthma
- Diabetes
- Congestive Heart Failure

Resources at myuhc.com

Here are some of the resources available to you online at www.myuhc.com:

- ▶ Check past and current statements and claim status.
- ▶ Review eligibility and look up benefits.
- ▶ Find a hospital or doctor, including UnitedHealth Premium® designated physicians.
- ▶ Print a temporary ID card or request a replacement card.
- ▶ Compare hospitals in quality and cost at the procedure level.
- ▶ Learn about health conditions, symptoms and the latest treatment options.
- ▶ Use the Personal Health Record to organize health data and receive condition-specific information to organize your overall health.



Rally myuhc.com

This section on myuhc.com is the enhanced health and wellness section which contains easier to use point and click Health Survey, health challenges, compatible with activity trackers (Fitbit and Jawbone). This new portion of my myuhc.com allows participants to earn Rally Coins and redeem entries into sweepstakes for prizes.

The screenshot shows the myuhc.com homepage. On the left, there's a "Site Login" form with fields for "Username" and "Password". Below it is a "First Time Visitor?" section with a "Take Tour of the Site!" link. In the center, there's a large image of a smartphone displaying the "Health4Me" app interface, which includes sections for "Urgent Care / ER", "ID Card", "Benefit Amounts", and "Play Video". To the right of the phone image, text reads "myuhc.com and more in the palm of your hand." Below the phone image is a "Available for Apple® and Android®" message. On the far right, there are several columns of links and common questions. At the bottom right, there's a "Related Web Sites" section with links to "uhcletino" and "uhcletino mobile".



The Employee Assistance Program

Through Cigna's Life Assistance & Work/Life Support Program you and your family can find solutions for personal situations. You can call anytime, 24/7, to talk with a counselor who will assess your needs and develop a solution to help resolve your concerns. You also have up to three face-to-face sessions at no cost to you. Services available include:

- ▶ **Legal Consultation.** Receive a 30-minute free consultation and up to a 25% discount on select fees.
- ▶ **Parenting.** Receive guidance on child development, sibling rivalry, separation anxiety, and much more.
- ▶ **Senior Care.** Learn about challenges and solutions associated with caring for an aging loved one.
- ▶ **Child Care.** Whether you need care all day or just after school, find a place that's right for your family.
- ▶ **Pet Care.** From grooming to boarding to veterinary services, find what you need to care for your pet.
- ▶ **Temporary Back-up Care.** Don't let an unplanned event get the best of you – find back-up child care.

Call **1-800-538-3543** to talk in total confidence with an EAP counselor. For more information, contact Human Resource Services at **1-219-464-5214**.



Additional Services through Life Assistance EAP

Take advantage of these services offered through the EAP at no cost to you:

- | | | |
|---|---|---|
| ▶ Secure Travel Assistance Services (24 hours)
U.S.: 1-888-226-4567
Outside U.S.: 1-202-331-7635 | ▶ Identity Theft Services (24 hours)
U.S.: 1-888-226-4567
Outside U.S.: 1-202-331-7635 | ▶ Will Preparation
www.CignaWillCenter.com |
|---|---|---|

Dental and Vision Benefits

We offer a Dental Plan and a Vision Plan as optional benefits. See the separate rate sheet for information on your cost for coverage. Be sure to use Network Providers to ensure you receive the full benefit available. Go to www.guardiananytime.com for a list of network providers.

Dental Benefits

In the dental plan, preventive care services are covered at 100% up to the annual benefit maximum, which includes the costs for all services. No need to pay the deductible first. After you reach the \$1,000 annual benefit maximum, you pay any additional expenses. Orthodontic services are not covered.

Vision Benefits

The table summarizes the vision care plan of benefits. Guardian's affiliation with Vision Service Plan (VSP) offers one of the largest vision care networks in the industry.

Dental Benefits Key Features	
Preventive Services	Plan pays 100% - no deductible
Annual Deductible (Includes exams and x-rays)	Single: \$50 Family: \$150
Basic Services (Fillings, root canal, periodontal care, etc.)	Plan pays 80% after deductible
Major Services (Crowns, dentures, bridges, etc.)	Plan pays 50% after deductible
Annual Benefit Maximum	\$1,000 per covered person

Vision Benefits		
Features	In-network	Out-of-network
Exam (once every calendar year)	Plan pays 100% after \$10 copayment	Plan pays up to \$39
Lenses* (once every calendar year) Single Lined Bifocal Lined Trifocal Lenticular	Plan pays 100% after a \$10 copayment	Plan pays up to: \$23 \$37 \$49 \$64
Frames (once every calendar year)	Plan pays up to \$130 plus provides a 20% discount on the balance, no copayment	Plan pays up to \$46
Contacts, in lieu of frames and lenses (once every calendar year)	► Plan pays up to \$130 for elective lenses ► Plan pays 100% for medically necessary lenses after \$10 copayment	► Plan pays up to \$100 for elective lenses ► Plan pays up to \$210 for medically necessary lenses



*See the Guardian Plan documents for full details.

Guardian Tuition Benefit

Welcome to the College Tuition Benefits Rewards program! You can now create your Rewards account and start accumulating your Tuition Rewards that can be used to pay up to one year's tuition at SAGE Scholar Consortium colleges.

How does it work?

You can use your College Tuition Benefits Rewards at over 330 private colleges and universities across the nation. 80% of SAGE colleges have received an "America's Best" ranking by US News and World Reports.

- Each Tuition Reward point equals a \$1 tuition reduction
- You will receive rewards each year you have Guardian Dental Plan benefits
- Tuition Rewards can be given to your relatives including children, nephews, nieces, and grandchildren.
- See how quickly your account can grow!



Policy Year	Subscriber Reward*	Subscriber's Reward Balance (Balance does not accrue interest)
Initial Registration Subscriber and Student Rewards		2,500 (2,000 + 500)
2	2,000	4,500
3	2,000	6,500
4	4,500 (Bonus Year)	11,000
5	2,000	13,000
6	2,000	15,000
7	2,000	17,000

*After initial registration, future points credited 30 days after plan anniversary.

To learn more about the program and how to get started, go to:

www.Guardian.CollegeTuitionBenefit.com to set up your account. If you have any questions, please feel free to visit the website or contact College Tuition Benefit directly at 215-839-0119.

Guardian's Group Dental Insurance is underwritten by The Guardian Life Insurance Company of America (Guardian) or its subsidiaries. The Tuition Rewards program is provided by College Tuition Benefit. The Guardian Life Insurance Company of America (Guardian) does not provide any services related to this program. College Tuition Benefit is not a subsidiary or an affiliate of Guardian.

#2014-15077 Exp. 12/16.

Register Today

College Tuition Benefits Rewards-ID Card

Register @
www.guardian.collegetuitionbenefit.com

User ID: 505122

Password: Guardian



The College Tuition Benefit
150 E. Swedesford Road, Suite 100
Wayne, PA 19087
Phone: (215)839-0119
Fax: (215)392-3255

Flexible Spending Accounts (FSAs)

Through a health care flexible spending account, you can be reimbursed with tax-free dollars for:

- ▶ Expenses to satisfy a medical or dental plan deductible
- ▶ Expenses, such as coinsurance, not covered by a medical plan
- ▶ Orthodontics or major dental work
- ▶ Acupuncture
- ▶ Contacts, eyeglasses
- ▶ Hearing aids
- ▶ Lasik surgery

Through a dependent care flexible spending account, you can be reimbursed for:

- ▶ Day care expenses while you are at work
- ▶ Before and/or after-school care
- ▶ Summer camp
- ▶ Adult day care for a senior

How the Health Care Flexible Spending Account Works

Tax laws allow you to set money aside in an account to use in paying eligible health care expenses – medical, dental, vision, prescription drug, even hearing aids. The money added to your account is set aside from your paychecks before taxes are deducted. This means you are using tax-free money to pay such expenses as deductibles, copays and coinsurance on medical, dental and vision plans. For a complete list of expenses that you can pay from a health care FSA, go to www.irs.gov/pub/irs-pdf/p502.pdf.

Note: If you enroll in the HRA Plan, you can also set up a health care flexible spending account. Your eligible claims will be paid from your HRA. When the funds in the HRA are used up, your eligible

medical expenses will then automatically be paid from your flexible spending account (referred to as “claim rollover”). In addition, you receive a debit card to help pay eligible pharmacy, dental and vision expenses from your FSA.

How It Works

Reimbursement for Over-the-Counter Medications

You can use your health care flexible spending account to reimburse yourself for some over-the-counter medications, such as Prilosec OTC, if you ask your doctor for a prescription.

Be sure to include the prescription with your receipt when requesting reimbursement. Go to www.myuhc.com for more information and a list of OTC medications that can be reimbursed from your FSA with a prescription.

How the Dependent Care Flexible Spending Account Works

If you are a single parent, a parent whose spouse works full-time or is a full-time student for at least five months a year, or if you have a disabled spouse who cannot provide for his or her own basic care, you can use a Dependent Care Flexible Spending Account to save on the cost of dependent care expenses while you work. For example, you can use a dependent care FSA to pay the fees for:

- ▶ Day care centers
- ▶ Babysitters
- ▶ In-house dependent care
- ▶ After-school camp
- ▶ Summer day camp

Eligible dependents include your children, up to age 13 who qualify as dependents on your federal income tax return, or any individual you claim as a dependent who is mentally or physically unable to care for himself or herself, or your spouse, if mentally or physically incapacitated. Go to this federal government site for more information:
www.irs.gov/pub/irs-pdf/p503.pdf.

Where's the savings? You don't pay Social Security, federal or state income taxes on the money you put into your account. And, when you receive reimbursement from your account, you don't pay any of these taxes. That's how flexible spending accounts save you money.

How to Get Started

It's easier than you think. Follow these steps:

Step 1: Estimate your expenses for each account.

- ▶ For the Health Care FSA, estimate how much you may spend on you and your family members' health care for the next year.
- ▶ For the Dependent Care FSA, estimate child care or elder care expenses separately, as they are separate accounts.

Need Help Estimating Expenses?

Go to www.myuhc.com for a worksheet to help you estimate how much to set aside in your account for next year.

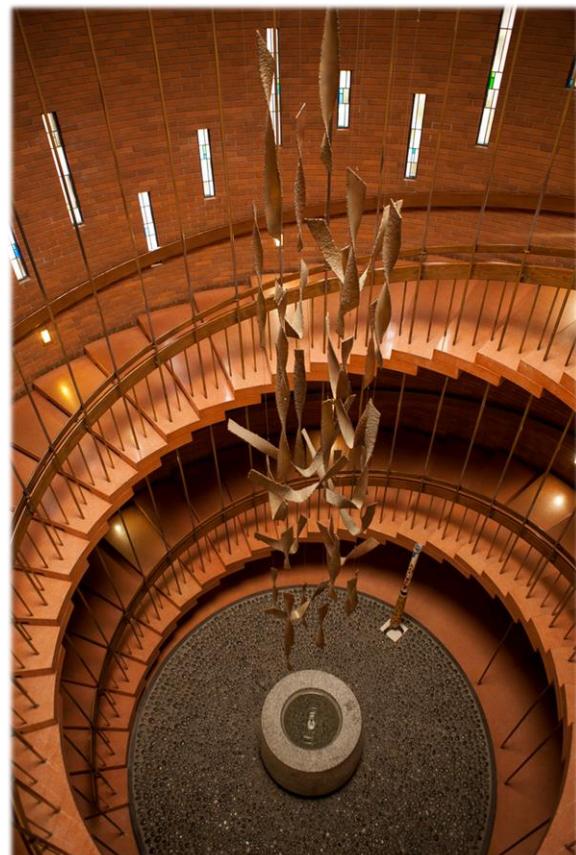
Step 2: Determine how much to set aside during enrollment.

- ▶ For the Health Care FSA, you can contribute up to the \$2,500 IRS-defined maximum.
- ▶ For the Dependent Care FSA, you can contribute up to \$5,000. If you are married and filing separate tax returns, the maximum contribution is \$2,500.

Step 3: Complete the enrollment before the deadline.

Keep these rules in mind:

- ▶ You can't pay health care expenses from the Dependent Care FSA and vice versa.
- ▶ You must enroll every year. Your election does not carry over from one year to the next.
- ▶ Plan carefully and you will avoid a balance at the end of the reimbursement period since your account does not carry over from one year to the next.
- ▶ The contributions you make during the year can only be used for eligible expenses you have during the year and through March 15 of the following year.
- ▶ You can file for reimbursement of eligible expenses through March 31 of the following year.
- ▶ Always save your receipts when reimbursed from your account.
- ▶ Don't assume all expenses are covered. Check the list at www.irs.gov/pub/irs-pdf/p502.pdf.



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

You have choices for life insurance for yourself and your family.

Group Term Life and AD&D

If you are a full-time faculty or staff member, you can elect Group Term Life and Accidental Death & Dismemberment (AD&D) Insurance coverage equal to \$50,000 for a small contribution deducted from your paycheck.

Voluntary Life and AD&D Insurance

You also have the option to purchase additional coverage through the Voluntary Life and AD&D plans for yourself, your spouse and dependent children.

Voluntary Life and AD&D Insurance for You and Your Dependents

You must apply within your initial eligibility period to obtain coverage. You will not have the opportunity to apply at a later date or later Open Enrollment.

For you	Elect coverage in units of \$10,000, up to \$200,000.
For your spouse	If you elect at least \$20,000 of coverage for yourself, you may also elect \$20,000 for your spouse
For your dependent child (ren)	If you elect coverage for yourself, you may also elect \$10,000 in life insurance for your eligible dependent children. Coverage is one cost for all children between the ages of six months and 19 years, or age 23 if a full-time student. For children under six months of age, the coverage amount is \$500.

Long-Term Disability Insurance

If you are an eligible full-time faculty or staff member, the University provides you with income protection in the event of a long-term or permanent total disability. The University pays the full cost of your coverage. You are eligible after a one-year waiting period. The monthly benefit equals 60% of your eligible earnings up to \$5,000.

Tax-Deferred Retirement Savings Plan

The University participates in the Teachers Insurance and Annuity Association and the College Retirement Equities Fund (TIAA-CREF). If you are an eligible full-time faculty or staff member, you may participate in the retirement savings plan on the first day of the month following your date of employment. The minimum faculty or staff member contribution to participate is 1%. The University will deduct 1% of your salary to deposit into an account set up in your name. You have the option to change your payroll deductions up to the IRS-defined maximum at any time during the year. The University also contributes 7.5% of your annual salary to your account. You invest your account among the plan's investment options.

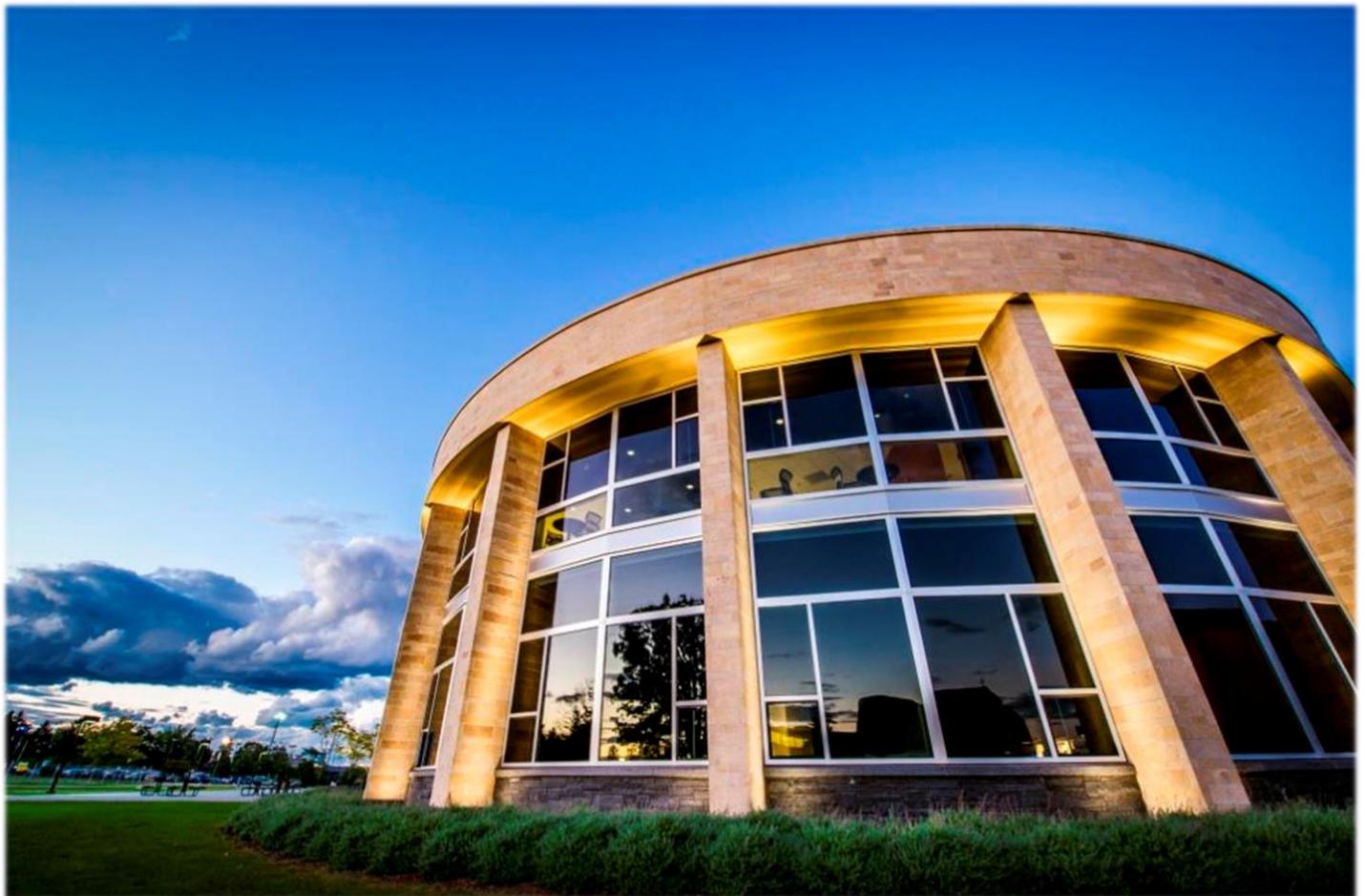


Contact Information

Medical Flexible Spending Account (FSA)	 UnitedHealthcare®	PPO Plan 1-800-842-5724 HRA Plan 1-866-314-0336 Overseas 1-866-802-8572 Optum Rx and FSA – same as above www.myuhc.com
OurHealth Clinic		Member Relations Team: (866) 434-3255 member@ourhealth.org
Dental Vision		Dental 1-800-541-7846 Vision 1-877-814-8970 www.guardiananytime.com
Basic Life Voluntary Life Long Term Disability Employee Assistance Program (EAP)		EAP 1-800-538-3543 Disability or Life claim 1-800-362-4462 www.mycigna.com
Tax-Deferred Retirement Savings Program		1-800-842-2273 www.tiaa-cref.org/valpo
Patient Advocacy		1-866-695-8622 answers@HealthAdvocate.com
Human Resources		1-219-464-5214 human.resources@valpo.edu

Notes:

Notes:



Important Notice

This Decision Guide summarizes some of the features of the benefits offered by Valparaiso University to eligible faculty and staff members as of January 1, 2016. Full details on these benefits are contained in the summary plan descriptions and official plan documents. If there are any discrepancies or conflicts between this Decision Guide and the official plan documents, the official documents will prevail. Valparaiso University reserves the right to change or discontinue the plans at any time. Participation in the plan does not constitute an employment contract.