

JANUARY 1 – DECEMBER 31 | 2024

# BENEFIT GUIDE+++



VALPARAISO  
UNIVERSITY

# WHAT'S NEW FOR 2024

We evaluate our benefits each year to ensure we are offering the best coverage and service for our valued employees.

This year, we are excited to introduce some new benefits and enhancements effective Jan. 1, 2024.



## A BRAND NEW BENEFIT!

**HealthJoy** is now available to all benefits eligible employees and their dependents.

- The HealthJoy app makes accessing care and information about the plan far easier.
- You can find a provider, review your medical bills, and find Rx savings, all on the app.

Since you'll now have access to HealthJoy, we will be canceling Health Advocate effective Dec. 31, 2023. Learn more on [Page 13](#).



## PLAN ADJUSTMENTS

**Medical Plan Changes** | Due to IRS regulations, we've had to increase the deductibles and out-of-pocket maximums for the HSA plan. In addition, we will also be increasing deductibles and out-of-pocket maximums for the PPO Plan to create equity across both plans.

**Medical Rates** | To bring a more equitable distribution to the shared employee costs, we're moving to a 3-tiered contribution system by salary bands: less than \$50k, \$50k–\$100k, and more than \$100k.

**Rate Changes** | Dental and vision rates will no longer be based on salary.

**New PWP/Biometric Screening Requirement** | There's a new process to receive a discount on your medical premiums for 2025. During 2024, in addition to doing the lab draw, you'll also need to meet with a healthcare provider to review your lab results in order to get the discount for 2025.



# WELCOME!

Valparaiso University would not be the success it is today without the dedication of our hard-working faculty and staff. We are proud to offer a comprehensive benefits package to support your physical, mental, and financial wellness.

This guide highlights the options available to you as a benefits-eligible employee.

Please take time to review this guide so you can make informed decisions and get the most from your benefits.




Check out the benefits available to you!






## TIPS FOR USING THIS GUIDE

- ✓ View this guide on your computer, tablet, or smartphone. It's designed to let you easily navigate through your benefits!
- ✓ Use the icons at the top of the page to jump to the **Table of Contents**, **Benefit Contacts**, **Provider Search Instructions** and **Glossary**.



- ✓ When you see the **CURSOR ICON**  click or tap for more information.
- ✓ Open the **SEARCH BAR** to type in a key word you want to find:
  - **On your computer:** Type **Ctrl + F**.
  - **On your smartphone:** In the bottom menu, tap the three dots for more options, tap "**Find in page**." Then, tap on the top search bar to type in your search term.

## TIPS FOR SAVING THIS GUIDE

- ✓ **On your computer:** Save the link as a bookmark on your internet browser.
- ✓ **Add on your smartphone home screen:**
  - On Android, tap the options menu. 
  - On iPhone, tap the share icon. 
  - Select **Add to Home Screen** (you might need to scroll to find it).
  - Give the guide a name you'll remember, then click **Add**.
  - The icon will appear as a Red "A" on your home screen. 

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# WHEN CAN YOU ENROLL IN BENEFITS?

## NEW HIRE

Within 30 days of joining Valparaiso University as a new employee.

<http://bit.ly/ValpoEnroll>

### What should you know?

- Elections made now will remain until the next open enrollment.
- You may elect to participate or waive benefits that are offered to you.
- You are automatically enrolled in the 403(b) retirement plan with TIAA.

## OPEN ENROLLMENT

During the annual benefits open enrollment period.

<http://bit.ly/ValpoEnroll>

Enroll in benefits

**Nov. 6–19, 2023**

Benefits begin on  
**January 1**

## QUALIFYING EVENTS

Within 30 days of a qualifying life event.

<http://bit.ly/ValpoEnroll>

### Did you have any changes in benefits or your family?

- Marriage
- Birth or adoption
- You and/or your dependents became covered or lose coverage by another group health plan
- Spouse's Open Enrollment
- Death of a spouse or child



## ENROLLMENT CALL CENTER

Valparaiso University provides an enrollment call center to assist you with things like:

- Resetting forgotten user names or passwords
- Answering general benefit questions on plan design and cost
- Enrolling you over the phone

Call 833-748-6855 between 7 a.m. to 4 p.m. CDT for assistance!

## HOW TO ENROLL

Please follow the steps to the right to enroll.



1

### STEP ONE

#### PREPARE

1. Log in to the self-service platform.
2. Click on the Employees Tab
3. Click on the Benefit Enrollment Link Tab
4. Follow the prompts to enroll in/waive each benefit
5. Once you are enrolled you will be given a Confirmation Number and Statement
6. Call 833-748-6855 for enrollment assistance. The enrollment call center is available 7 a.m. to 4 p.m. CT

You can also enroll at <http://bit.ly/ValpoEnroll> with your Valpo Google account ID and password.

2

### STEP TWO

#### SET YOURSELF UP FOR SUCCESS

1. Download this benefit guide and share it with your dependents. It might be helpful as you seek care throughout the year.
2. Save important numbers and websites in your phone so you'll be ready to take advantage of all Valparaiso University's resources.



# HEALTH **BENEFITS**





# MEDICAL INSURANCE

	PPO Plan	HSA Plan
	IN-NETWORK*	IN-NETWORK*
IN-NETWORK BENEFITS		
Calendar Year Deductible Individual   Family	\$2,200   \$4,400	\$3,200   \$6,400
Out-of-Pocket Maximum Individual   Family	\$4,200   \$8,400	\$3,200   \$6,400
OUT-OF-NETWORK BENEFITS		
Calendar Year Deductible Individual   Family	\$2,200   \$4,400	\$3,200   \$6,400
Out-of-Pocket Maximum Individual   Family	\$5,200   \$10,400	\$4,700   \$9,400
IN-NETWORK PHYSICIAN SERVICES		
Office Visits PCP   SPECIALIST	\$30   \$60	After deductible, you pay 0%
Routine Physicals / Well Child	Covered 100%	Covered 100%
Urgent Care	\$50	After deductible, you pay 0%
IN-NETWORK HOSPITAL SERVICES		
Inpatient & Outpatient Surgery	After deductible, you pay 20%	After deductible, you pay 0%
Emergency Room	\$250, deductible, then you pay 20%	After deductible, you pay 0%

\*Out-of-network coverage is available on these plans. Please refer to the benefit summary for more information.





# MEDICAL PLAN HIGHLIGHTS



	PPO Plan	HSA Plan
	IN-NETWORK	IN-NETWORK

## IN-NETWORK PRESCRIPTION DRUGS - Retail (30 day supply)

Prescription Drug Out-of-Pocket Maximum Individual   Family	\$3,000   \$6,000	Combined with Medical OOPM
Tier 1	Greater of 10% or \$10	After deductible, you pay 0%
Tier 2	Greater of 20% or \$30	
Tier 3	Greater of 30% or \$50	
Tier 4	Greater of 30% or \$100	

## IN-NETWORK PRESCRIPTION DRUGS - Retail (90 day supply)

Tier 1	Greater of 10% or \$10	After deductible, you pay 0%
Tier 2	Greater of 20% or \$60	
Tier 3	Greater of 30% or \$100	
Tier 4	N/A	



# YOUR MEDICAL COSTS (PER PAYCHECK)

*PWP is the Personal Wellness Profile - Employee and Spouse earn separate \$25 participation credits.*

## PPO PLAN

	LESS THAN \$50,000		
	WITHOUT PWP	1 PWP	2 PWP
Employee	\$129.90	\$104.90	--
Employee + Spouse	\$260.53	\$235.53	\$210.53
Employee + Child(ren)	\$216.09	\$191.09	--
Family	\$359.01	\$334.01	\$309.01
	\$50,000-\$100,000		
	WITHOUT PWP	1 PWP	2 PWP
Employee	\$129.90	\$104.90	--
Employee + Spouse	\$260.53	\$235.53	\$210.53
Employee + Child(ren)	\$216.09	\$191.09	--
Family	\$359.01	\$334.01	\$309.01
	\$100,000+		
	WITHOUT PWP	1 PWP	2 PWP
Employee	\$131.20	\$106.20	--
Employee + Spouse	\$263.13	\$238.13	\$213.13
Employee + Child(ren)	\$218.25	\$193.25	--
Family	\$362.60	\$337.60	\$312.60

## HSA PLAN

	LESS THAN \$50,000		
	WITHOUT PWP	1 PWP	2 PWP
Employee	\$96.71	\$71.71	--
Employee + Spouse	\$194.16	\$169.16	\$144.16
Employee + Child(ren)	\$159.67	\$134.67	--
Family	\$252.81	\$227.81	\$202.81
	\$50,000-\$100,000		
	WITHOUT PWP	1 PWP	2 PWP
Employee	\$96.71	\$71.71	--
Employee + Spouse	\$194.16	\$169.16	\$144.16
Employee + Child(ren)	\$159.67	\$134.67	--
Family	\$252.81	\$227.81	\$202.81
	\$100,000+		
	WITHOUT PWP	1 PWP	2 PWP
Employee	\$97.68	\$72.68	--
Employee + Spouse	\$196.10	\$171.10	\$146.10
Employee + Child(ren)	\$161.27	\$136.27	--
Family	\$255.34	\$230.34	\$205.34



# HEALTHCARE LOCATOR

*Provided by Edison Health*

## HOW CAN EDISON HEALTH HELP YOU?

Edison gives you a choice in your medical care—allowing you to receive a qualified second opinion, surgery, and treatment plan from America's Top Medical Centers. Edison Healthcare manages a private network of internationally acclaimed SmartCare Centers. When utilizing Edison, eligible members (plus a caregiver) can take advantage of travel, meals, hotels, and rental cars at **NO COST TO YOU**. The cost of medical care at SmartCare Centers will either be free or a reduced cost, depending on which medical plan you enroll in. If you are on the PPO plan, there is no cost to you. If you are on the HSA Plan, you will meet a lower deductible before your care is covered 100%.

**HSA Plan deductible and out-of-pocket maximum for using Edison Healthcare:**

Single: \$1,600 | Family: \$3,200



## COVERING YOU AND YOUR FAMILY

If you, or covered family members, are facing surgery or have received a complex diagnosis from this covered list, Edison can help!

- + Spine
- + Back & Neck
- + Orthopedic & Joint (Knee, Hip, Shoulder)
- + Heart & Valve
- + Cancer (Diagnosis, Surgery & Treatment)
- + Pediatric Complex Care & Surgery
- + Adult Complex Care & Surgery

## CONTACT A CARE COORDINATOR

A Care Coordinator will walk you through your scenario when you engage with Edison via phone or email.

**Call** | 866-982-7988

**Email** | [ehc@edisonhealthcare.com](mailto:ehc@edisonhealthcare.com)



YOUR FREE

# EMPLOYEE CLINIC



## MARATHON HEALTH SERVICES

Marathon Health is Valparaiso's near-site clinic provider. Appointments may be scheduled through the Marathon Health online portal. Clinic locations and hours are provided on the Marathon Health website.

Services are available to all benefits eligible faculty and staff and to dependents ages six and older covered on the Valparaiso Health Plan. Some of these services include:

- + Personal primary care
- + Onsite Lab
- + Preventive screening (physicals, skin cancer, Pap, etc.)
- + Onsite Rx (over 80 generic prescriptions available)
- + Personal Health Coaching
- + Chronic condition management
- + Value-based referrals
- + Online Employer Health Portal

## HELPFUL LINKS

**Marathon Health Website:**

[marathon-health.com](https://marathon-health.com)

**Sign in to the portal:**

[my.marathon-health.com/sign\\_in](https://my.marathon-health.com/sign_in)

**Request an appointment:**

Visit [my.marathon-health.com/sign\\_in](https://my.marathon-health.com/sign_in)

Or call | 866-434-3255

### Marathon Health @ Valparaiso University - Hours of Operation

Monday: 7 a.m. to 4 p.m.

Tuesday: 8 a.m. to 5 p.m.

Wednesday 7 a.m. to 4 p.m.

Thursday: 8 a.m. to 5 p.m.

Friday: 7 a.m. to 4 p.m.

### Services & prescriptions provided at the clinic are FREE!

If you choose not to change primary care physicians, information from clinic visits may be forwarded to your primary care physician.



# NEW! YOUR HEALTHCARE CONCIERGE

*Provided by HealthJoy*

## HEALTHCARE IS COMPLICATED.

### *HealthJoy Makes it Simple.*

You can become engaged with HealthJoy to ensure that you have the lowest possible medical costs all year and the best access to care by following these 2 easy steps:



*Download HealthJoy to your smart phone* and register as a member.



Provide HealthJoy with the list of doctors, pharmacies and labs that you want to go see.

HealthJoy can reach out to each of your providers and make sure that your next appointment is easy and the lowest possible cost.



*Scan to download the HealthJoy app*

HealthJoy is the first stop for all your healthcare and employee benefits needs.

- HealthJoy is provided free by Valparaiso University and personalized for you
- Get instant access to an up-to-date benefits wallet with all your benefit cards
- Ask a healthcare concierge for help with healthcare questions
- Save time, money, and a ton of aggravation





# YOUR HEALTH SAVINGS ACCOUNT

## WHAT IS AN HSA?

*Available if you enroll in the HSA medical plan*

An HSA is a tax-advantage savings account that can be used to pay for healthcare expenses. Money is automatically pulled from your paycheck and deposited into this savings account. You pick the amount and can change the amount, or stop deposits any time you would like. This savings account now becomes your primary way of paying for out-of-pocket medical expenses through the year.

## VIDEO LIBRARY



*HSA Basics*



*Tax Advantages*



*Eligible Expenses*

## OUR FAVORITE THINGS ABOUT HSAs

**It saves you money.** This is a cost-friendly option when it comes to medical premiums. Plus, HSAs are basically “cash” accounts, so you may be able to negotiate pricing on many medical services.

**It’s portable.** If you change jobs, you get to keep your HSA.

**It’s a tax saver.** Contributions to your HSA are made with pre-tax dollars. Since your taxable income is decreased by your contributions, you pay less in taxes.

It allows for an **improved retirement account.** Funds roll over at the end of each year and accumulate tax-free, as does the interest on the account. Also, once you reach the age of 55, you are allowed to make additional catch-up contributions to your HSA until age 65.

**It puts money in your pocket!** You never lose unused HSA funds. They always roll over to the next year.

**NOTE!** Per IRS guidelines, contributions cannot exceed \$4,150 for individual coverage and \$8,300 for employee with dependent(s) coverage annually on a pre-tax basis for the 2024 tax year. Individuals age 55 and older are eligible to make catch-up contributions of an additional \$1,000 annually.



# GETTING STARTED WITH YOUR HSA

Lively is Valparaiso University's HSA partner. If you enroll in the HSA medical plan, you'll want to make sure you set up your HSA, so you can take advantage of the tax savings this plan offers.

## 1. CHECK YOUR EMAIL

You will receive an email from Lively to enroll for your new HSA. Click on the "Complete Enrollment Now" button within the email to get started.

## 2. COMPLETE ENROLLMENT

You will be redirected to the Lively website to complete your enrollment. Depending on how your employer enrolled you and your colleagues, be prepared to provide:

- A secure password
- Your social security number

Some information was likely already supplied by your employer, but please double check that the information listed is correct. Be sure to also agree to Lively's terms and conditions.

## 3. VIEW YOUR NEW LIVELY DASHBOARD

Once you submit terms and conditions from our banking partner, you will be directed to your new Lively dashboard. Once you begin contributing and using your Lively debit card (which will be mailed to you), you will see information such as your recent contributions, purchases, and how much of your deductible you've spent thus far. Be sure to download the "Lively HSA" mobile app, available for iOS and Android, to take your HSA on the go.

## 4. CHECK YOUR EMAIL (AGAIN)

You will receive a verification email from Lively to ensure that the

new email address that you listed is the correct one.

## 5. VERIFY YOUR ELIGIBILITY

You will need to be enrolled into a qualified health plan or have an existing HSA to enroll into your new Lively account. If your employer enrolled you, you are qualified for an HSA. If you have an existing HSA at a different provider, you can mark that you would like to transfer your assets over to Lively on this page. You can also transfer your funds after you fully set up your account.

## 6. CONNECT YOUR EXTERNAL BANK ACCOUNT (OPTIONAL)

While this step is optional, we recommend connecting an external bank account to your Lively HSA. You can use this to add direct contributions or to reimburse yourself for eligible HSA expenses paid out-of-pocket.

## 7. REVIEW TERMS AND CONDITIONS

Check the box to acknowledge you agree to their terms and conditions from our banking partner, Centier Bank.

## 8. VIEW YOUR LIVELY DASHBOARD & DOWNLOAD THE APP

Next, you will be directed to your Lively dashboard. Once you begin contributing and using your Lively debit card (which will be mailed to you), you will see information on your recent contributions, purchases, and how much of your deductible you've spent thus far. Be sure to download the "Lively HSA" mobile app to take your HSA on the go.

**Have questions or need assistance?**

Contact Lively at [support@livelyme.com](mailto:support@livelyme.com) or **888-874-0517**



# HSA INVESTMENTS

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Tax-free investing is one of the most valuable benefits of owning an HSA. Lively offers access to two personalized solutions to help you make your money go further: Schwab Health Savings Brokerage Account (Charles Schwab) and HSA Guided Portfolio (Devenir). Regardless of what your investment strategy is, you have easy access to industry-leading solutions to help you design your ideal portfolio and build toward your financial goals.

## *Make Tax-Free Savings Work Harder*

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### **Personalized Investment Strategy**

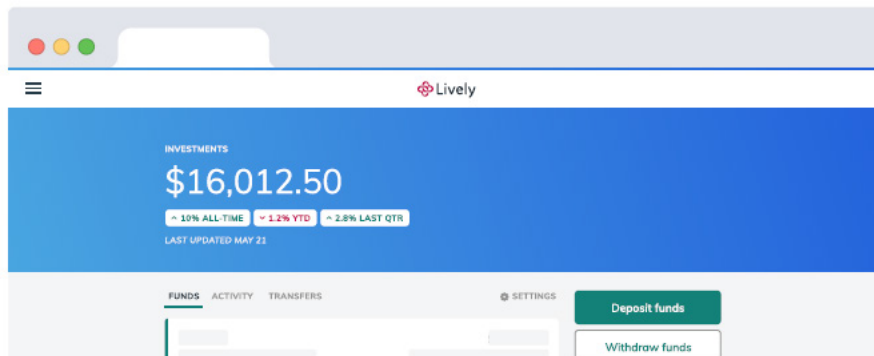
*You can choose to invest your HSA funds the way that is right for you, whether you prefer a low-effort guided solution or prefer to hand-pick your investments.*

### **First-Dollar Investing**

*You have the option to start investing your HSA funds as soon as possible with both solutions. You are in control and can set up your accounts to align with your investment strategy.*

### **Automated Transfer Features**

*You can set either recurring or sweep transfers from your Lively HSAs to your investment accounts. So it's effortless for you to make the most of your tax-free savings.*



The investment experience is securely integrated using single-sign on (SSO).

You do not need to maintain a separate login and can access your investment account directly within your Lively dashboards.

Even when you're on the go, Lively's top-rated HSA mobile app (iOS and Android) makes it easy to stay on top of your investments.



# FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts (FSAs) allow you to set aside money from your paycheck to pay for eligible healthcare and dependent care expenses with tax-free dollars. By participating in an FSA, you can reduce your taxable income and enjoy 20-30% savings on expenses you are already paying! Learn more and find resources for managing your account at [solvedbenefitservices.com/benefits/fsa](https://solvedbenefitservices.com/benefits/fsa).

## HOW IT WORKS:



1. Estimate your expenses and decide how much you want to contribute.



2. Your contributions are deducted each paycheck before taxes are applied and set aside in your FSA.



3. During the year, use your FSA debit card to pay for eligible expenses or reimburse yourself from your account.

ACCOUNT	USE FOR	ANNUAL CONTRIBUTION LIMITS
<b>HEALTHCARE FSA</b> (not available for HSA participants)	Medical, dental and vision expenses for yourself, your spouse and your dependent children See what's eligible at <a href="https://fsastore.com/fsa-eligibility-list">fsastore.com/fsa-eligibility-list</a> .	\$3,250 <ul style="list-style-type: none"> <li>All funds are immediately available to you at the beginning of the plan year</li> </ul>
<b>LIMITED PURPOSE FSA</b> (available for HSA participants)	Similar to the Healthcare FSA, but in order to comply with HSA eligibility rules, it is limited to dental and vision expenses.	
<b>DEPENDENT CARE FSA</b>	Dependent care expenses for a dependent parent or a child under age 13 that allow you to go to work. (Ex: Daycare, day camp, after-school programs.)	\$5,000 (\$2,500 if married and filing separate tax returns) <ul style="list-style-type: none"> <li>Funds are available as they are contributed</li> </ul>

**Estimate Carefully!** FSAs are “use it or lose it” accounts. That means any unused money at the end of the year is forfeited, so only contribute what you know you will spend in the year. Note: Unused funds \$610 or less are allowed to roll over and may be used to pay or reimburse medical expenses incurred during the plan year to which it is carried over. Carryover funds must be used by March 15. Please be sure to choose your contribution amounts wisely so you don’t waste any of your hard-earned dollars!



# SAVE MONEY ON PRESCRIPTIONS

TrueScripts provides you with personalized support to help you manage and reduce your prescription drug costs.

You can contact TrueScripts whenever you have questions or need help navigating your pharmacy benefits. If you find that you're paying a lot for your medications, they can often find ways for you to save!

## NEW FOR 2024!

### PRICEPROTECTOR+, POWERED BY GOODRX

You might have heard of—or even used—the GoodRx discount program in the past. GoodRx offers coupons to help you save on your prescriptions, but in the past it wasn't compatible with your medical insurance. Now TrueScripts makes it easier for you to get the greatest savings possible while getting credit toward your deductible and out-of-pocket maximum.

With PriceProtector+, TrueScripts will automatically apply GoodRx discount card pricing if it is lower than the cost through your medical plan. No shopping around, no forms to send in, no headaches!

*Learn more about PriceProtector+.* 

## ACCESS PHARMACY RESOURCES ON YOUR TRUESCRIPTS MEMBER PORTAL

Register online at [memberportal.truescripts.com](https://memberportal.truescripts.com) to manage your pharmacy benefits.

TrueScripts member portal features:

- Recent claim history
- Network pharmacy locator
- Drug price lookup—check real-time pricing on medication!
- Live chat available Mon-Fri, 8 a.m. to 6 p.m. ET

## QUESTIONS?

Call 844-257-1955



# THE IMPORTANCE OF PREVENTIVE CARE

## GET THE MOST OUT OF YOUR MEDICAL PLAN

Your medical plan covers in-network preventive care services at no cost to you! Preventive care can help keep you healthy and identify minor issues early, when they're easier—and less costly—to treat.

### ✓ **WHAT IS PREVENTIVE CARE?**

Preventive care includes a range of services to help keep you healthy. While regular (diagnostic) medical care focuses on treating illness, preventive care aims to keep you from getting sick in the first place.

### ✗ **WHAT IS NOT PREVENTIVE CARE?**

If you see a doctor because you have symptoms or have been diagnosed with an illness, the services you receive are not preventive.

Your medical plan still provides coverage for these services, but they are not covered at 100%.

Note: Your medical plan may charge a fee if you receive services from an out-of-network provider or if the preventive service is not the primary purpose of your office visit.

## SEE WHAT TESTS AND SCREENINGS ARE RECOMMENDED FOR YOUR AGE!

Go to [health.gov/myhealthfinder](https://health.gov/myhealthfinder).

Note: You should call the insurance company to confirm which preventive services are covered under your medical plan.



# TIPS TO SAVE MONEY



## SAVE THE EMERGENCY ROOM FOR TRUE EMERGENCIES

Only visit the emergency room if you have a life- or limb-threatening emergency. If you need care when your doctor's office is closed, check your area for an urgent care location or use virtual care instead.



## VISIT THE FREE NEAR-SITE CLINIC

Use the clinic for services such as personal primary care and health coaching, onsite lab and generic medications, preventive screenings, chronic condition management, and more!



## GET A SECOND OPINION

If you are considering a surgery or have a complex diagnosis, Edison Health can help you get a second opinion, so you can have more confidence in your treatment plan and get access to high-quality care from America's top medical centers.



## USE IN-NETWORK PROVIDERS

Your medical, dental and vision costs increase greatly when you visit a provider who is not in your plan's network. Always confirm your provider is in your network, especially when being referred to another provider or facility for services.



## GET YOUR ANNUAL CHECKUP

You and your dependents should visit the doctor annually for health screenings and tests. Your plan covers preventive services at 100%.



## CHOOSE GENERIC PRESCRIPTIONS

Ask your doctor or pharmacist to give you generic prescriptions instead of brand-name. Generic drugs are cheaper and are just as effective.



## SHOP AROUND TO FIND THE BEST PRESCRIPTION PRICES

It can pay to be a savvy shopper. Look up your prescription on your *TrueScripts member portal* to find the lowest cost pharmacy.

**Good news!** TrueScripts now automatically applies GoodRx discounted pricing to your generic prescriptions. The amounts you pay will be automatically credited to your deductible and out-of-pocket maximum where appropriate.



## TAKE ADVANTAGE OF THE MAIL-ORDER PHARMACY PROGRAM

Save time and money by using the mail-order prescription drug program for your maintenance prescriptions. Check with your insurance company for more details.



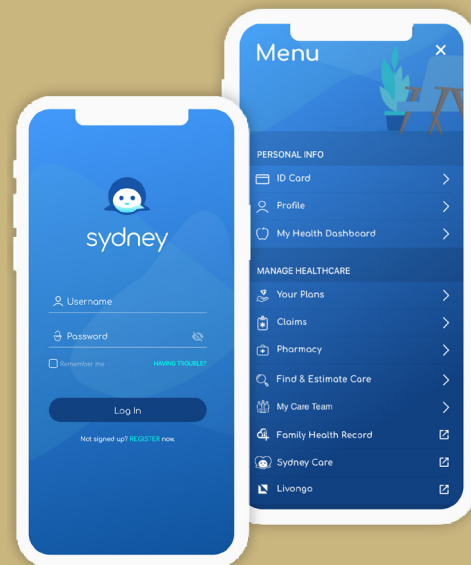
# YOUR HEALTHCARE ON THE GO

## YOUR SYDNEY HEALTHCARE APP

With Sydney, you can find everything you need to know about your Anthem benefits—personalized and all in one place.

- Access your digital ID card
- Find care and check costs
- View your benefits coverage
- Check claims and deductible expenses
- Get answers even faster with the chatbot

Sydney makes it easier to get things done, so you can spend more time focused on your health.





# VIRTUAL VISITS

## AN AFFORDABLE OPTION FOR QUALITY MEDICAL CARE

Visit with a doctor any day, any time, from your smartphone, computer or tablet. Telehealth is an easy and convenient option when you need care for yourself or your child in the middle of the night or while traveling.



## USE TELEHEALTH FOR:

- + Cold & Flu symptoms
- + Allergies
- + Pink eye
- + Respiratory Infection
- + Sinus + skin problems
- + Mental health counseling
- + And more!

## REGISTER TODAY!

1. Visit [livehealthonline.com](https://livehealthonline.com) or download the app.



2. You will be prompted to register with basic information.
3. When you are ready to see a doctor, click “See a Medical Doctor Now” in the app.



# DENTAL BENEFITS

Calendar Year Deductible **Individual | Family**

Calendar Year Maximum Benefit

## Preventive Services

Two cleanings per year, Exams, Topical Fluoride, X-rays

## Basic Services

Fillings, Oral Surgery, Sealants, Stainless, Crown

## Major Services

Bridges, Dentures, Crowns, Periodontics

## Orthodontic

IN-NETWORK	NON-NETWORK
\$50   \$150	\$50   \$150
\$1,000 per person	\$1,000 per person
100%	100%
80% after deductible	80% after deductible
50% after deductible	50% after deductible
Not Covered	Not Covered

## YOUR DENTAL COST PER PAY

Employee Only	\$18.16
Employee + One	\$37.10
Family	\$63.86*

\*Employees with more than one child pay the family rate on the dental and vision plans.



# DENTAL (CONTINUED)

## SAVE YOUR UNUSED CLAIMS DOLLARS FOR WHEN YOU NEED THEM THE MOST

Guardian will roll over a portion of your unused annual maximum into your personal Maximum Rollover Account (MRA). If you reach your Plan Annual Max in future years, you can use money from your MRA! To qualify for an MRA, you must have a paid claim and must not have exceeded the paid claims threshold during the benefit year. Your MRA may not exceed the MRA limit. You can view your annual MRA statement detailing you and your dependents' accounts on [www.GuardianAnytime.com](http://www.GuardianAnytime.com).

### Sample:

Plan Annual Max	Threshold	Max Rollover Amount	In-Network Only Rollover Amount	Max Rollover Account Limit
\$1,000	\$500	\$250	\$350	\$1,000
Max claims reimbursement	Claims amount that determines rollover eligibility	Additional dollars added to Plan Annual Max for future years	Additional dollars added to Plan Annual Max for future years if only in-network providers were used during the benefit year	Plan Annual Max plus Max Rollover cannot exceed \$1,000 in total

*Please note that actual maximum limitations and thresholds vary by plan. Your plan may vary from the one used above as an example to illustrate how the Maximum Rollover functions.*

### How it works...

#### YEAR 1

Jane starts with a \$1,000 Plan Annual Max. She submits \$150 in dental claims. Since she did not reach the \$500 Threshold, she receives a \$150 rollover that will be applied to Year 2.

#### YEAR 2

Jane now has an increased Plan Annual Max of \$1,150. This year, she submits \$150 in claims and receives an additional \$150 rollover added to her Plan Annual Max.

#### YEAR 3

Now Jane has an increased Plan Annual Max of \$1,300. This year, she submits \$1,200 in claims. All claims are paid due to the amount accumulated in her Max Rollover Account.





## SAVE MONEY ON DENTAL CARE BY STAYING IN-NETWORK

In-network dentists have agreed to discount fees for their services. If you visit an out-of-network dentist, they can charge more for the same services, and you have to pay the additional amount. This is called **balance billing**.

### EXAMPLE: DENTAL CROWN\*

- **Out-of-network dentist charges: \$750**
- **Dental plan allowed amount: \$600**

\*These costs are for illustrative purposes only. Your actual costs may vary.

#### IN-NETWORK



In-network discounted fee	\$600
Plan allowed amount	- \$600
Balance bill amount	\$0

*You only have to pay your coinsurance for the \$600 cost for the crown.*

**YOUR IN-NETWORK SAVINGS \$150**

#### OUT-OF-NETWORK



Dentist charges	\$750
Plan allowed amount	- \$600
Balance bill amount	\$150

*This balance billed amount is in addition to the coinsurance you pay.*



# VISION BENEFITS

**Eye Exams (Every 12 Months)**

**Lenses (Every 12 Months in Lieu of Contacts)**

Single

Bifocal

Trifocal

Lenticular

**Frames**

**Contact Lenses (Every 12 Months in Lieu of Frames and Lenses)**

Medically Necessary

Elective Lenses

GUARDIAN (VSP CHOICE NETWORK)	
IN NETWORK	OUT OF NETWORK
\$10 copay	Up to \$39
\$10 copay	Up to \$23
\$10 copay	Up to \$37
\$10 copay	Up to \$49
\$10 copay	Up to \$64
Up to \$130 + 20% discount	Up to \$46
100% after \$10 Copay	Up to \$210
Up to \$130	Up to \$100

## YOUR VISION COST PER PAY

Employee Only	\$5.68
Employee + One	\$9.63
Family	\$14.67*

\*Employees with more than one child pay the family rate on the dental and vision plans.

# FINANCIAL **BENEFITS**



# LIFE INSURANCE

## BASIC LIFE AND AD&D

To help provide financial security for your family in the event of death or dismemberment, we provide basic term life and accidental death & dismemberment (AD&D) coverage for a small contribution deducted from your paycheck. This benefit will terminate when your employment terminates or upon retirement, and benefits will reduce according to age.

### LIFE COVERAGE AMOUNT

#### Basic Plan – All full-time employees

Pays up to \$50,000.



#### KEEP YOUR BENEFICIARY INFORMATION UP TO DATE!

Life and AD&D benefits are paid to the beneficiary on file, so make sure you keep your beneficiary information up to date!

You can change your beneficiary information at any time on your benefit enrollment platform.



# LIFE INSURANCE (CONTINUED)

## VOLUNTARY LIFE AND AD&D (EMPLOYEE-PAID)

Voluntary life and AD&D insurance provides an extra layer of financial security for your family.

You can give your loved ones greater peace of mind in the face of unforeseen circumstances by purchasing voluntary coverage at competitive group rates.

### LIFE AND AD&D COVERAGE OPTIONS

#### EMPLOYEE BENEFIT

\$10,000 increments up to \$200,000  
Benefits reduce to 67% at age 70 and to 34% at age 75

#### SPOUSE BENEFIT

\$20,000 increments up to \$40,000, not to exceed 100% of employee's election.  
Spousal coverage terminates at age 70.

#### CHILD BENEFIT

Birth to 6 months: \$500  
6 months to age 23: \$10,000

Note: Your cost for voluntary life and AD&D varies by age and coverage amount. You can see your cost when you enroll online.





# DISABILITY BENEFITS

Disability benefits replace a portion of your income if you're unable to work due to a non-work-related injury or sickness. We provide short- and long-term disability insurance **at no cost to you!**

## SHORT-TERM DISABILITY BENEFIT

<b>Benefit amount</b>	Day 1-31: 100% of weekly earnings up to \$1,200 per week
	Day 32-182: 60% of weekly earnings up to \$1,200 per week
<b>When are benefits payable?</b>	After 8th day of disability due to accident or sickness
<b>Maximum benefit duration</b>	26 weeks

**Note:** Short-term disability for staff is administered by Lincoln Financial Group. Faculty Salary Continuance will remain administered by the University. Please reference the Faculty Handbook Section 5.2.3 for the schedule of benefits.

## LONG-TERM DISABILITY BENEFIT

<b>Benefit amount</b>	60% of monthly earnings up to \$5,000 per month
<b>When are benefits payable?</b>	After 6 months of disability due to accident or sickness
<b>Maximum benefit duration</b>	Reduced Benefit Duration with SSNRA

*LFG group administers LTD for Faculty and Staff at Valparaiso University.*

## THE IMPORTANCE OF DISABILITY INSURANCE

Chances of missing work due to illness, injury, or pregnancy are greater than most realize.



**1 IN 4**  
people will experience a disabling  
condition in their working years.\*

**Q: If you couldn't work and earn an  
income, how would you pay your bills?**

Disability insurance can help!

\*Source: Council for Disability Awareness  
Working years defined as age 20 and retirement age.





## TAX-DEFERRED

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# RETIREMENT SAVINGS

The University participates in a Defined Contribution Plan offered through TIAA. If you are an eligible full-time faculty or staff member, you may participate beginning on the first day of the month, following your date of employment. Upon eligibility, you will be automatically enrolled at a contribution rate of 4% of your salary. You may log in to your account at any time to change your contribution rate. Please note that you must contribute at least 1%, and you can contribute up to the IRS-defined maximum throughout the year.

If you contribute 1-2% of your income to your retirement account, you will receive a 4% contribution from the University. If you contribute 3% or more of your income to your retirement account, you will receive a 6% contribution from the University.

You may choose to contribute pretax, Roth or a combination of both and direct contributions among the plan's many investment options. You will also have 30 days to opt out completely if you do not wish to participate.

### MANAGE YOUR ACCOUNT:

- You can make changes to your account at any time throughout the year. Go to **[www.tiaa.org/valpo](http://www.tiaa.org/valpo)**.
- To see your account balance and manage your investment funds, go to **[www.tiaa.org/valpo](http://www.tiaa.org/valpo)** or call **800-842-2273**.



# ADDITIONAL **BENEFITS**







# EMPLOYEE ASSISTANCE PROGRAM

## MENTAL HEALTH COUNSELING, SUPPORT & REFERRALS FOR A WELL-BALANCED LIFE

Problems are just a part of everyday life. The Lincoln Financial Employee Assistance Program (EAP) is available to you and your immediate family members to help handle personal problems related to financial, legal and family issues. These services are available to you via phone and some via face-to-face consultations.

### AN EAP CAN ADDRESS THE FOLLOWING ISSUES:



**SUBSTANCE ABUSE & ADDICTION**



**LEGAL ASSISTANCE**



**FAMILY & RELATIONSHIPS**



**FINANCIAL WELLNESS**



**EMOTIONAL WELL-BEING**



**WORK & CAREER**

### FOR 24/7 ASSISTANCE:

Call 888-628-4824 | Visit [guidanceresources.com](https://guidanceresources.com)  
Username: **LFGsupport** | Password: **LFGsupport1**



## BONUS BENEFITS

### **LIFEKEYS®** [CLICK HERE TO LEARN MORE ABOUT THIS BENEFIT!](#)

No matter how well you plan, unexpected challenges will arise. When they do, help and support are nearby—thanks to LifeKeys® services from Lincoln Financial Group. This benefit includes:

- ✓ Discounts on shopping and entertainment
- ✓ Help with important life matters
- ✓ Protection against identity theft
- ✓ Online will preparation
- ✓ Guidance and support for your beneficiaries

### **TRAVELCONNECT®** [CLICK HERE TO LEARN MORE ABOUT THIS BENEFIT!](#)

TravelConnect® services offer help, comfort, and reassurance—helping make travel less stressful. If you're enrolled in life and/or AD&D insurance, you and your loved ones can count on TravelConnect services 24 hours a day, 7 days a week. From planning the trip until flying home, these TravelConnect services can help you on your way.

You'll have dedicated support if you face an emergency when you're 100 or more miles from home.



# BENEFIT **RESOURCES**





# BENEFIT CONTACTS



BENEFIT	PROVIDER	PHONE	WEBSITE
Medical	Anthem	833-227-8953	<a href="https://anthem.com">anthem.com</a>
Prescriptions	TrueScripts	844-257-1955	<a href="https://truescripts.com">truescripts.com</a>
Healthcare Concierge	HealthJoy	-	Download the app!
Dental Vision	Guardian	800-541-7846 877-814-8970	<a href="https://guardiananytime.com">guardiananytime.com</a>
Flexible Spending Account	iSolved Benefit Services	866-370-3040	<a href="https://isolvedbenefitservices.com">isolvedbenefitservices.com</a>
Onsite Clinic	Marathon Health	866-434-3255	<a href="https://my.marathon-health.com/sign_in">my.marathon-health.com/sign_in</a>
Health Savings Account	Lively	888-576-4837	<a href="https://livelyme.com">livelyme.com</a>
EAP	Lincoln Financial	888-628-4824	<a href="https://guidanceresources.com">guidanceresources.com</a>
Basic Life, Voluntary Life, STD, LTD	Lincoln Financial	800-423-2765	<a href="https://lfg.com">lfg.com</a>
Tax-Deferred Retirement Savings	TIAA	800-842-2273	<a href="https://tiaa.org/valpo">tiaa.org/valpo</a>



# HOW TO FIND A NETWORK PROVIDER

## MEDICAL

### ANTHEM

[www.anthem.com](http://www.anthem.com)

1. Select Find a Doctor in the top right
2. Log in with either your Anthem login credentials or by using your Identification Number listed on your Anthem ID card
3. Select a specialization and enter your zip code.
4. You can then narrow your search event further and/or review details such as the expected cost of certain procedures and if they are accepting new patients.

## DENTAL

### Guardian

[www.guardiananytime.com](http://www.guardiananytime.com)

1. Select Find a provider
2. Enter your search criteria and select the search icon

## VISION

### Guardian (VSP Choice Network)

[www.guardiananytime.com](http://www.guardiananytime.com)

1. Select Find a provider
2. Select Find a vision provider in the top right
3. Select Search VSP
4. Enter your search criteria and select Search



# WHAT DOES THAT WORD EVEN MEAN?

## **BALANCE BILLING**

When you are billed for the difference between the provider's actual charge and the amount reimbursed under the medical, dental or vision plan. This occurs when you go outside of the preferred provider network. Balance billing does not apply toward your out-of-pocket maximum.

## **COINSURANCE**

The percentage of the cost you pay for covered services after you meet your deductible.

## **COPAYMENTS (ALSO CALLED COPAYS)**

A flat fee you pay for a covered healthcare service. You will typically pay your copay at the time of service, and then the plan will pay any remaining amount.

## **DEDUCTIBLE**

The amount you are required to pay each year before certain benefits are paid for by the plan. Once you meet the deductible amount, expenses are covered by the plan based on the coinsurance percentage. The deductible resets on January 1 each year.

## **EXPLANATION OF BENEFITS (EOB)**

A packet, usually mailed to you, that explains how your claim was processed by the insurance company. The EOB details what portion of the claim was paid by the insurance company and what portion is your responsibility.

## **NETWORK**

The doctors, hospitals, and other healthcare providers your insurance company has contracted with to provide services at discounted rates. You will pay less when you use in-network providers. Some plans will not cover the care you get outside of the network.

## **OUT-OF-POCKET MAXIMUM (OOPM)**

The most you pay in a calendar year for covered services. If you reach the OOPM, the plan pays 100% of covered expenses for the rest of the plan year.

## **PLAN YEAR**

The plan year refers to Jan. 1, 2024, through Dec. 31, 2024.

## **USUAL, CUSTOMARY, AND REASONABLE (UCR) CHARGES**

Healthcare charges determined by your health insurance provider and based on the range of fees charged by doctors with comparable training and experience for the same or similar service in your area. When you receive in-network care, UCR charges do not apply. You are responsible for amounts over UCR for out-of-network care.



*The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential pursuant to the Health Insurance Portability and Accountability Act of 1996.*