

2024

Loyola University Chicago
BENEFITS
INFORMATION SESSION WEBINAR

Welcome! Our presentation will begin in a few moments.

October 25, 2023

Presenters:

Danielle Hanson, Human Resources

Peter Curtis, CBIZ

Sierra MaLossi, Aetna

Marc Perez, MetLife



Zoom Webinar “Housekeeping”



Use **Q&A**, to ask Questions to the presenters. Questions will be answered by the presenters at the end of the presentation.

Housekeeping - Questions

- Feel free to contact Human Resources at benefits@LUC.edu or 312-915-6175
- Today's presentation & webinar recording will be available at: LUC.edu/hr/2024openenrollment/
- Email communications started 8/29 and will continue through November



Agenda

Section 1

- Changes & Important resources
- When & how to enroll
- Spouse/LDA & Tobacco premiums

Section 2

- Medical, Behavioral Health & Prescription Drug
- Aetna Resources

Section 3

- Which medical plan is right for you

Section 4

- Health Savings Account (HSA)
- Flexible Spending Accounts (FSA)

Section 5

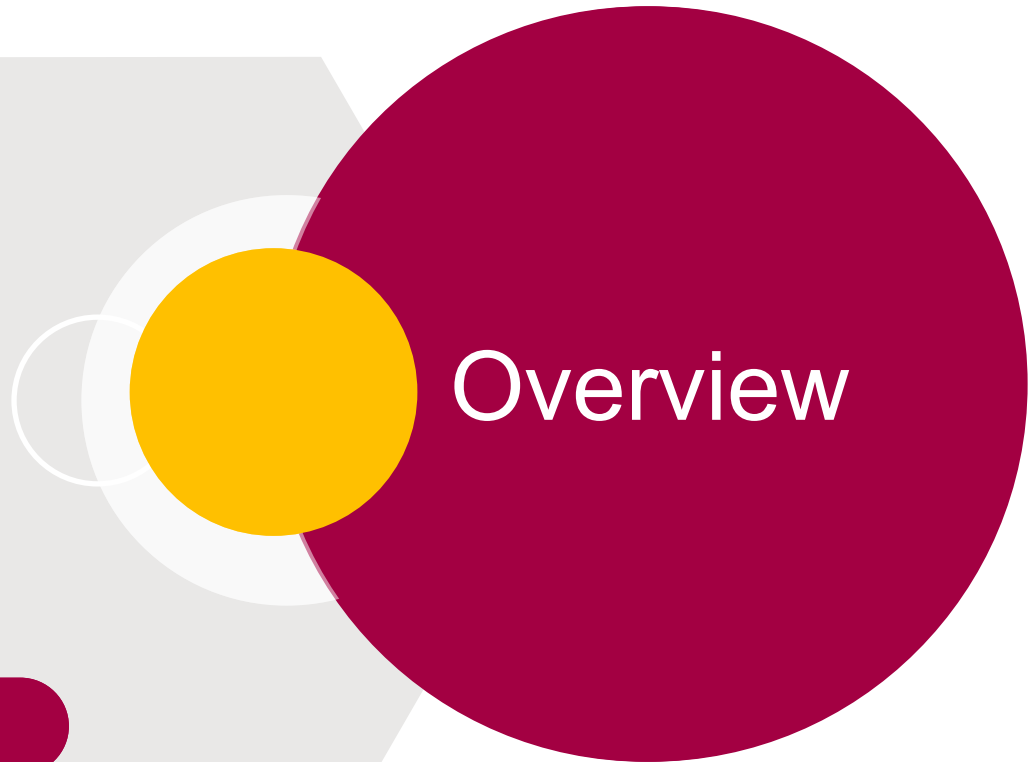
- Behavioral health resources
- Dental & Vision
- Accident & Critical Illness
- Other benefits

Section 6

- Enrolling in benefits

Section 7

- Questions & Answers



Overview

Section 1

Changes for 2024

- Loyola's medical & prescription medication plan options remain with Aetna
 - PPO 1 deductible changed to \$750 for individuals / \$1,500 for family. Out of Pocket increases to \$3,500 for individuals / \$7,000 for family
 - PPO 3 HSA deductible changed to \$3,200 to meet the IRS minimum. Family deductible changed to \$6,400
 - Emergency Room benefit changed to 90% after deductible for PPO 1 & 2 Plans to meet Mental Health Parity requirements.
- PPO 3 HSA plan includes incentives:
 - Loyola's HSA contribution \$600 if enrolled as Employee Only and \$1,200 if enrolled as Employee plus 1 or more
 - Accident and Critical Illness coverage for the employee
- Medical insurance premiums are increasing *(see pg. 38 of highlights brochure for rates)*
 - The \$50 employee wellness premium reduction has been eliminated
- Delta Dental premiums are increasing *(see pg. 39 of highlights brochure for rates)*
- **NEW for 2024** – MetLife is the vendor for Life/AD&D, Disability, Leave Administration, Accident, and Critical Illness

Important Resources



Loyola University Chicago Partners

| | |
|-------------------------------|---|
| Aetna | Medical Insurance |
| Aetna/Teledoc | Virtual visits |
| CVS/Caremark | Prescription medications |
| BenefitWallet | Health Savings Account (HSA) |
| WEX (<i>BenefitExpress</i>) | Flexible Spending Account (FSA), Dependent Care, and Transit |
| Delta Dental of Illinois | PPO Dental Insurance |
| Guardian/First Commonwealth | DHMO Dental Insurance |
| VSP | Vision Insurance |
| MetLife | Basic Life and AD&D, Voluntary Life, Dependent Life, Critical Illness, and Accident |
| First Stop Health | Virtual Behavioral Health Resources |
| Perspectives | Employee Assistance Programs (EAP) |
| Nationwide | Pet Insurance |
| MetLife Legal | Pre-paid legal |



Where to go to learn more



www.Aetna.com/loyola



Aetna Concierge 855.586.6958



<https://start.myalex.com/loyola>



www.mybenefitwalletsite.com/luc



www.luc.edu/hr/openenrollment/

Open Enrollment Highlights

ANNUAL OPEN
ENROLLMENT DATES:

NOVEMBER 1 –
NOVEMBER 15, 2023

When & how can I enroll?

Where do I enroll?

- Use Employee Self-Service (ESS): <https://ess.luc.edu>
- Trouble? Contact the ITS Help Desk:
helpdesk@luc.edu
or call 773-508-4487

What do you need to do during open enrollment?

- Go to ESS and elect your 2024 benefit options
- **Must re-enroll in FSAs & HSA through ESS**
- Must complete Tobacco Premium and Spousal Premium Certifications
- Verify your dependents/beneficiaries

Section 2

Medical,
Behavioral
Health &
Prescription
Drug
Benefits

Key Terms

- **Deductible** – The amount you pay each year before the plan starts paying a portion of expenses.
- **Coinsurance** – A percentage of a claim you pay after you meet the Deductible.
- **Copayment (copay)** – A fixed dollar amount you pay for emergency room visits and hospital admissions.
- **Out-of-Pocket Maximum** – Total amount you pay out of pocket each calendar year before the plan pays 100 percent of covered expenses for the rest of the calendar year.
- **Home Hospital** – Loyola University Health System, including Loyola Medical Center, Gottlieb Memorial Hospital and MacNeal Hospital
- **PPO (Preferred Provider Organization)** - A network of doctors, hospitals and other health care providers. All of Loyola's medical plans use the Aetna network.

Medical Insurance Plan Options

ALL PLANS USE THE AETNA NETWORK

| | PPO 1 | PPO 2 | PPO 3 |
|---|---|---|-------------------------------------|
| | In-Network | In-Network | In-Network |
| Medical Deductible Individuals Family (You +1 or more) | \$750 \$1,500 | \$1,200 \$2,400 | \$3,200 \$6,400 |
| Out-of-Pocket Maximum Individual Family (You +1 or more) | \$3,500 \$7,000 | \$4,000 \$8,000 | \$5,500 \$11,000 |
| Coinsurance – Member Share | 10% Home Hospital 20% In Network | 10% Home Hospital 20% In Network | 10% Home Hospital 20% In Network |
| Office Visit / Outpatient <i>(Medical & Mental Health)–</i> | Deductible & Coinsurance | Deductible & Coinsurance | Deductible & Coinsurance |
| Inpatient Services <i>(Medical & Mental Health)–</i> Home Hospital In Network hospital | \$100 copay, then Coinsurance \$250 copay then Ded. & Coins. | \$100 copay, then Coinsurance \$250 copay then Ded. & Coins. | Deductible & Coinsurance |
| Prescription Drug Deductible Individuals/Family (You +1 or more) <i>(Does not apply to mail order)</i> | \$100 / \$200 | \$100 / \$200 | Included in Medical |
| Prescription Drug Out-of-Pocket Max. Individuals/Family (You +1 or more) | \$3,000 / \$6,000 | \$3,000 / \$6,000 | Included in Medical |
| Prescription Drug Retail Generic/ Preferred/Non-Preferred Mail Order Generic/ Preferred/Non-Pref. | 15% / 30% / 45% 5% / 15% / 25% | 15% / 30% / 45% 5% / 15% / 25% | Deductible & Coinsurance |

How To Find A Network PPO Medical Provider



Visit www.aetna.com/loyola to get started



Directory of Health Care Professionals

Already a member?

Login to Secure Site

Not registered with Aetna yet?

Register Now

Why Register?

You will be able to find all your coverage information online when you need it.

Searching as a member is better

You Can:

- ✓ Get results for your plan
- ✓ View cost estimates
- ✓ Select a primary care doctor

Continue as a guest

Please enter your home location (zip, city, county or state) to access providers specific to your plan benefits.

Enter location here

Travelling? You can change your location after you select your plan

Look within

25 Miles

0 Miles

100 Miles

Search

Same Network For
All Plans!

**AETNA CHOICE®
POS II (OPEN ACCESS)**


Identifying Your Maximum Savings Medical Provider


Network: AETNA CHOICE® POS II (OPEN ACCESS)

Maximum Savings

Loyola University Medical Center »

 In Network

 2160 South 1st Avenue
Maywood, IL 60153

 (708) 216-9000

Specialties: Acute Short Term Hospital

Add to compare

10.26 miles

 Employer Preferred Network

Maximum Savings - This provider provides maximum savings for you

Elective Delivery Infant Safety Program

Institutes of Excellence- Transplant Facility

Maximum Savings Provider will be paid at the plans highest benefit level

Medical Insurance

Choosing a Healthcare Facility – Part 1



YOUR PRIMARY CARE
PHYSICIAN



VIRTUAL VISITS WITH
YOUR PROVIDER and
TELADOC

HealthHUB[®]

IN SELECT CVS
LOCATIONS

WEIGH YOUR OPTIONS

Start with your Primary Care Physician, then look to virtual visits or HealthHUB[®] locations.

Choosing a Healthcare Facility – Part 2



WEIGH YOUR OPTIONS

Designated walk-in clinics, convenient care clinics and urgent care can be a more cost-effective alternative to the emergency room.

Medical Insurance

Access convenient, local care at MinuteClinic, at low cost/no cost to you.*

Available when you need it, including nights and weekends.

Get the care you deserve, without the high out-of-pocket costs.

For your best health, we encourage you to have a relationship with a primary care physician or other doctors. Tell them about your visit to MinuteClinic, or MinuteClinic and send a summary of your visit directly to them.

*Applies only to covered services at MinuteClinic. Members in indemnity plans are not eligible for this benefit. Such members should refer to their benefit plan documents in order to determine coverage and applicable cost share for clinic benefits and services, as applicable. Visit [MinuteClinic.com](https://www.minuteclinic.com) for age and service restrictions.

*The no cost MinuteClinic benefit is not currently available to HMO membership in CA, Sutter JV membership in CA and members in the Indemnity plans are not eligible. Members enrolled in a qualified High Deductible Health Plan (HDHP) must meet their deductible first (assuming it's non-preventive), services would be subject to negotiated contract rates.

Get low cost/no cost care at MinuteClinic®

Convenient care close to home

MinuteClinic is a clinic located inside select CVS Pharmacy® and Target® locations, treating a variety of illnesses, injuries and conditions, including:

- Allergies
- Ear infections
- Flu-like symptoms
- Bug bites, stings and more

MinuteClinic providers can also administer vaccines and write prescriptions, when medically appropriate.



Behavioral Health

Feeling your best

Many people live with a behavioral health condition

People of any age, gender, income, race or religion can be affected by:

- Anxiety
- Depression
- Eating disorders
- Substance use disorders

Sometimes, the health conditions are mild and short lived. Other times, they're more serious and long lasting. Either way, there are effective treatments that can help. Your medical plan includes behavioral health benefits, with the help and resources you need to work toward feeling your best.



Behavioral therapy

Also known as talk therapy. It's one of the main ways to treat a behavioral health condition.



Medication therapy and management

Treatment may involve taking prescription medications. There are many that are effective for treating conditions like depression and substance use disorders.



Your care advocate

They'll work closely with you to support your emotional health and everyday needs. They can do all the legwork to help you give your emotional health the high priority it deserves.

Section 3

Which
Medical Plan
is right for me?

Medical Insurance Premium Rates

- **\$50 employee wellness premium reduction has been eliminated**
- **Medical Premium Rates for 2024 are increasing by 6.5%**
 - See pg. 38 of highlights brochure for rates
 - Why? - Total health care costs/claims increase by 5%-10% each year
 - Loyola pays 70% & faculty/staff pay about 30% of the total increase
- **Premium increase amount is salary & medical plan dependent**
 - If you make \$80k-150k per year:
 - Employee only coverage will increase anywhere for \$3.57 per month to \$10.78 per month
 - Family coverage will increase anywhere from \$75.49 per month to \$96.07
- **REVIEW the medical plan you are in & choose the best option for 2024**

Medical Insurance Premium Rates

| | | PPO 1 | PPO 2 | PPO 3 HSA | PPO 1 | PPO 2 | PPO 3 HSA |
|--------------------------------------|--------------|--------------------------------|----------|--------------|-----------------------------|----------|--------------|
| | | Employee Monthly Contributions | | | Monthly Change From Current | | |
| Band 1 (<\$50,000) | EE | \$128.18 | \$76.93 | \$51.96 | \$4.33 | \$2.60 | \$1.76 |
| | EE & Spouse | \$429.60 | \$311.92 | \$243.32 | \$14.53 | \$10.55 | \$8.23 |
| | EE & CH(ren) | \$389.09 | \$282.90 | \$220.78 | \$13.16 | \$9.57 | \$7.47 |
| | Family | \$557.88 | \$389.94 | \$296.65 | \$18.87 | \$13.19 | \$10.03 |
| Band 2 (\$50,000 - \$80,000) | EE | \$198.12 | \$142.69 | \$110.53 | \$0.00 | \$0.00 | \$0.00 |
| | EE & Spouse | \$600.43 | \$471.83 | \$385.59 | \$0.00 | \$0.00 | \$0.00 |
| | EE & CH(ren) | \$537.92 | \$422.30 | \$344.84 | \$0.00 | \$0.00 | \$0.00 |
| | Family | \$762.05 | \$582.08 | \$467.80 | \$0.00 | \$0.00 | \$0.00 |
| Band 3 (\$80,000 - \$150,000) | EE | \$223.07 | \$165.25 | \$123.21 | \$8.61 | \$10.78 | \$3.57 |
| | EE & Spouse | \$657.37 | \$526.48 | \$423.54 | \$7.42 | \$15.73 | \$6.15 |
| | EE & CH(ren) | \$590.73 | \$472.64 | \$379.58 | \$8.44 | \$15.51 | \$6.30 |
| | Family | \$913.70 | \$726.15 | \$581.87 | \$88.81 | \$96.07 | \$75.49 |
| Band 4 (\$150,000+) | EE | \$288.72 | \$227.61 | \$177.04 | \$51.21 | \$52.64 | \$39.86 |
| | EE & Spouse | \$789.45 | \$651.96 | \$531.85 | \$68.60 | \$77.55 | \$59.32 |
| | EE & CH(ren) | \$709.76 | \$585.71 | \$477.17 | \$63.98 | \$71.55 | \$54.49 |
| | Family | \$1,109.81 | \$912.45 | \$742.68 | \$195.39 | \$202.22 | \$167.15 |

Minimal Spend Example – Employee Only

| | PPO 1 | PPO 2 | PPO 3/HSA |
|-----------------------------|----------------|----------------|----------------|
| Medical Deductible | \$604 | \$604 | \$724 |
| Medical Coinsurance | \$0 | \$0 | \$0 |
| Medical Out-of-Pocket | \$604 | \$604 | \$724 |
| Pharmacy (RX) Deductible | \$0 | \$0 | n/a |
| RX Coinsurance | \$18 | \$18 | n/a |
| RX Out-of-Pocket | \$18 | \$18 | n/a |
| Total Med./Rx Out-of-Pocket | \$622 | \$622 | \$724 |
| Loyola HSA Contribution | n/a | n/a | (\$600) |
| Annual Premium | \$2,377 | \$1,712 | \$1,326 |
| Total Annual Costs | \$2,999 | \$2,334 | \$1,450 |

Notes:

Salary Band 2 and Minimal Spend: 12 generic refills; Total RX of \$120. 2 primary physician visits, 4 specialist visits, no other services; Total Medical of \$604

With minimal medical and RX spend, PPO 3 is the lowest total cost. While you may pay more for the actual medical and RX services, when including the savings from the annual premium and LUC's HSA contribution, PPO 3 provides comprehensive medical coverage at the lowest total cost.

Medium Spend Example – Employee Only

| | PPO 1 | PPO 2 | PPO 3/HSA |
|-----------------------------|----------------|----------------|----------------|
| Medical Deductible | \$750 | \$1,200 | \$3,200 |
| Medical Coinsurance | \$46 | \$81 | \$60 |
| Medical Out-of-Pocket | \$796 | \$1,281 | \$3,260 |
| Pharmacy (RX) Deductible | \$100 | \$100 | n/a |
| RX Coinsurance | \$730 | \$730 | n/a |
| RX Out-of-Pocket | \$830 | \$830 | n/a |
| Total Med./Rx Out-of-Pocket | \$1,626 | \$2,111 | \$3,160 |
| Loyola HSA Contribution | n/a | n/a | (\$600) |
| Annual Premium | \$2,377 | \$1,712 | \$1,326 |
| Total Annual Costs | \$4,004 | \$3,823 | \$3,987 |

Notes:

Salary Band 2 with Medium spend: 12 generic refills, 12 refills of brand medications; Total RX of \$2,418. 4 primary physician visits; 8 specialist visits; outpatient services of \$800; Total Medical of \$2,008

With medium medical and RX spend, all options have approximately the same costs.

Catastrophic Spend Example – Employee Only

| | PPO 1 | PPO 2 | PPO 3/HSA |
|-----------------------------|----------------|----------------|----------------|
| Medical Out-of-Pocket | \$3,500 | \$4,000 | \$5,500 |
| RX Out-of-Pocket | \$3,000 | \$3,000 | n/a |
| Total Med./Rx Out-of-Pocket | \$6,500 | \$7,000 | \$5,500 |
| Loyola HSA Contribution | n/a | n/a | (\$600) |
| Annual Premium | \$2,377 | \$1,712 | \$1,326 |
| Total Annual Cost | \$8,877 | \$8,712 | \$6,226 |

Notes:

Salary Band 2 and enough medical and RX spend such that employee hits all out-of-pocket maximums

With catastrophic medical and RX spend, PPO 3 is the lowest total cost. You pay the least amount for your actual medical and RX services, as well as annual premium. PPO 3 provides comprehensive medical coverage at the lowest total cost.

Minimal Spend Example – Family

| | PPO 1 | PPO 2 | PPO 3/HSA |
|-----------------------------|-----------------|----------------|----------------|
| Medical Deductible | \$1,500 | \$1,812 | \$2,172 |
| Medical Coinsurance | \$31 | \$0 | \$0 |
| Medical Out-of-Pocket | \$1,531 | \$1,812 | \$2,172 |
| Pharmacy (RX) Deductible | \$0 | \$0 | n/a |
| RX Coinsurance | \$54 | \$54 | n/a |
| RX Out-of-Pocket | \$54 | \$54 | n/a |
| Total Med./Rx Out-of-Pocket | \$1,585 | \$1,866 | \$2,172 |
| Loyola HSA Contribution | n/a | n/a | (\$1,200) |
| Annual Premium | \$9,145 | \$6,985 | \$5,614 |
| Total Annual Costs | \$10,730 | \$8,851 | \$6,586 |

Notes:

Salary Band 2 and Minimal Spend equal to 3x the Individual.

With minimal medical and RX spend, PPO 3 is the lowest total cost. While you may pay more for the actual medical and RX services, when including the savings from the annual premium and LUC's HSA contribution, PPO 3 provides comprehensive medical coverage at the lowest total cost.

Medium Spend Example – Family

| | PPO 1 | PPO 2 | PPO 3/HSA |
|-----------------------------|-----------------|-----------------|-----------------|
| Medical Deductible | \$1,500 | \$2,400 | \$6,400 |
| Medical Coinsurance | \$212 | \$362 | \$501 |
| Medical Out-of-Pocket | \$1,712 | \$2,762 | \$6,901 |
| Pharmacy (RX) Deductible | \$200 | \$200 | n/a |
| RX Coinsurance | \$2,221 | \$2,221 | n/a |
| RX Out-of-Pocket | \$2,421 | \$2,421 | n/a |
| Total Med./Rx Out-of-Pocket | \$4,133 | \$5,183 | \$6,901 |
| Loyola HSA Contribution | n/a | n/a | (\$1,200) |
| Annual Premium | \$9,145 | \$6,985 | \$5,614 |
| Total Annual Costs | \$13,278 | \$12,168 | \$11,314 |

Notes:

Salary Band 2 with Medium spend equal to 3x Individual

With medium medical and RX spend, PPO 3 is the lowest total cost. While you may pay more for the actual medical and RX services, when including the savings from the annual premium and LUC's HSA contribution, PPO 3 provides comprehensive medical coverage at the lowest total cost.

Catastrophic Spend Example – Family

| | PPO 1 | PPO 2 | PPO 3/HSA |
|-----------------------------|-----------------|-----------------|-----------------|
| Medical Out-of-Pocket | \$7,000 | \$8,000 | \$11,000 |
| RX Out-of-Pocket | \$6,000 | \$6,000 | n/a |
| Total Med./Rx Out-of-Pocket | \$13,000 | \$14,000 | \$11,000 |
| Loyola HSA Contribution | n/a | n/a | (\$1,200) |
| Annual Premium | \$9,145 | \$6,985 | \$5,614 |
| Total Annual Cost | \$22,145 | \$20,985 | \$15,414 |

Notes:

Salary Band 2 and enough medical and RX spend such that the family reaches all out-of-pocket maximums

With catastrophic medical and RX spend, PPO 3 is the lowest total cost. You pay the least amount for your actual medical and RX services, as well as annual premium. PPO 3 provides comprehensive medical coverage at the lowest total cost.

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Health Savings
Accounts (HSA)
&
Flexible Spending
Accounts (FSA)

Section 4

Health Savings Account

***For PP0 3 HSA Medical Plan members only.** A Health Savings Account (HSA) is a bank account that allows you to save and pay for your share of everyday qualified health care expenses tax-free.

- Loyola will contribute to your HSA account with the first paycheck in January 2024.
- Re-enroll in your HSA payroll contribution for 2024 at <https://ess.luc.edu>.

\$600
Employee Only

\$1,200
Employee plus 1 or
more

You can contribute up to the following amounts tax free in 2024:

Individual = **\$4,150 total** or \$600 Loyola + up to \$3,550

Family (You +1 or more) = **\$8,300 total** or \$1,200 Loyola + up to \$7,100

If you are 55 or older, you can contribute an additional \$1,000 in catch-up contributions.

HSA Q&A

How do I qualify for an HSA?

You must be enrolled in an HSA qualified health plan option (PPO 3 HSA). In addition, you cannot be covered by another health plan (including Medicare or Tricare) or be claimed as a dependent on another person's tax return.

How do I make deposits to my HSA?

You can contribute to your account with payroll deductions, online by making deposits from your checking account, or by mailing a personal check. Loyola will deposit the University's contribution in January 2024.

What expenses qualify for payment from an HSA?

Funds in your HSA can be used to pay for any eligible medical, dental, or vision expenses – doctor's visits, prescriptions, lab tests, and hospitalizations. See IRS Publication 502 for a complete list of qualified expenses.

Do HSA funds expire?

Your HSA funds never expire. Any funds you don't spend roll over year after year and can be saved and invested for retirement. There is an *annual* limit for contributions, but the total balance of your account has no limit.

What happens if I change jobs or health plans?

You own your HSA. If you change jobs or health plans, you continue to own your account. If you enroll in another HSA-qualified health plan, you can continue to contribute to your HSA. If you choose another type of health plan, you are still eligible to spend the funds in your HSA on qualified medical expenses — for you, your spouse, and your tax dependents.

What are the fees for having this account?

The monthly maintenance fee is employer paid by Loyola. \$1.90 per employee per month if the monthly average balance is \$3,000 or less. No fee if the monthly average balance is \$3,000 or higher.

Flexible Spending Account

SELECT YOUR FSA

HEALTHCARE FSA
\$3,050 annual limit

**For PP0 1 & 2 Medical Plan members only*

LIMITED FSA
\$3,050 annual limit

** For PP0 3 HSA Medical Plan members only*

DEPENDENT CARE FSA
\$5,000 annual limit

TRANSIT
\$300 monthly

**start/stop/change all year*

\$610 carryover of unused balances for the Healthcare, and Limited Purpose Healthcare from 2024 to 2025. **Please plan carefully to ensure you do not forfeit any funds at the end of the 2024 reimbursement period.**

Section 5



Behavioral Health
Dental
Vision
Accident
Critical Illness
Other benefits

Behavioral Health Resources

Aetna network providers

- Access providers through Aetna network
- Visits are paid through the medical plan (member deductible and coinsurance apply)
- Increased the number of providers to more than 300,000 nationally, and added 11 of your preferred counselors to the network

Teladoc providers

- Therapist/psychiatrist available online, daily from 7:00 am to 9:00 pm
- Costs vary; therapist range from \$0-\$85 per visit, psychiatrist from \$0-\$180 per visit. Enroll with Teladoc for pricing.
- More information at www.Teladoc.com/Aetna, the Teladoc app, or call 855.835.2362

Perspectives – Employee Assistance Program (EAP)

- Access to Perspectives' counselors by calling 800.456.6327
- Consultations/visits are **free** for employees and dependents
- After 3 initial visits, referred to Aetna network provider

First Stop Health

- Access providers at <https://www.fshealth.com/> or call 888-691-7867
- **Free** virtual visits for employees and dependents
- Short-term, solution-focused counseling via app, web or phone.
- Will refer to Aetna network provider if needed

Delta Dental PPO

- **Monthly premium rates have increased for 2024**
- Choose in-network dentists to receive lowest costs for services
- Out-of-network dentists provide services at a higher cost for you

Guardian/First Commonwealth DHMO

- **No change to monthly premiums**
- In-network dental care only, *Available in Chicagoland and Northwest Indiana only*
- No out-of-network coverage

Vision

No changes for 2024.

VSP members also have access to discounts available at www.vsp.com.

Non-VSP members with a Loyola medical plan can take advantage of special vision discounts through Aetna Vision. Visit www.aetna.com for more information and to find a location.



Life and AD&D Insurance

REVIEW YOUR LIFE INSURANCE POLICY

Add Your Spouse

Add Your Dependents

Increase Your Coverage

Your benefit is paid out in a lump sum to your beneficiaries.

Be Sure to Elect Your Beneficiaries



Basic Life equal to 1.5x your salary to \$500k

No Cost to you!



Supplemental Life and AD&D



Accident Plan



Accident coverage is provided at no cost to employees who enroll in PPO 3 HSA
(coverage for other dependents may be purchased voluntarily)

Critical Illness

Critical Illness (CI) pays a Lump sum benefit directly to you upon diagnosis of a covered critical illness.



You choose either a \$10,000 or \$20,000 lump sum benefit



Additional costs due to a critical illness contribute to pressure you are already under at the worst possible time

- Out of pocket medical expenses
- Durable medical equipment
- Lost income
- Home modification

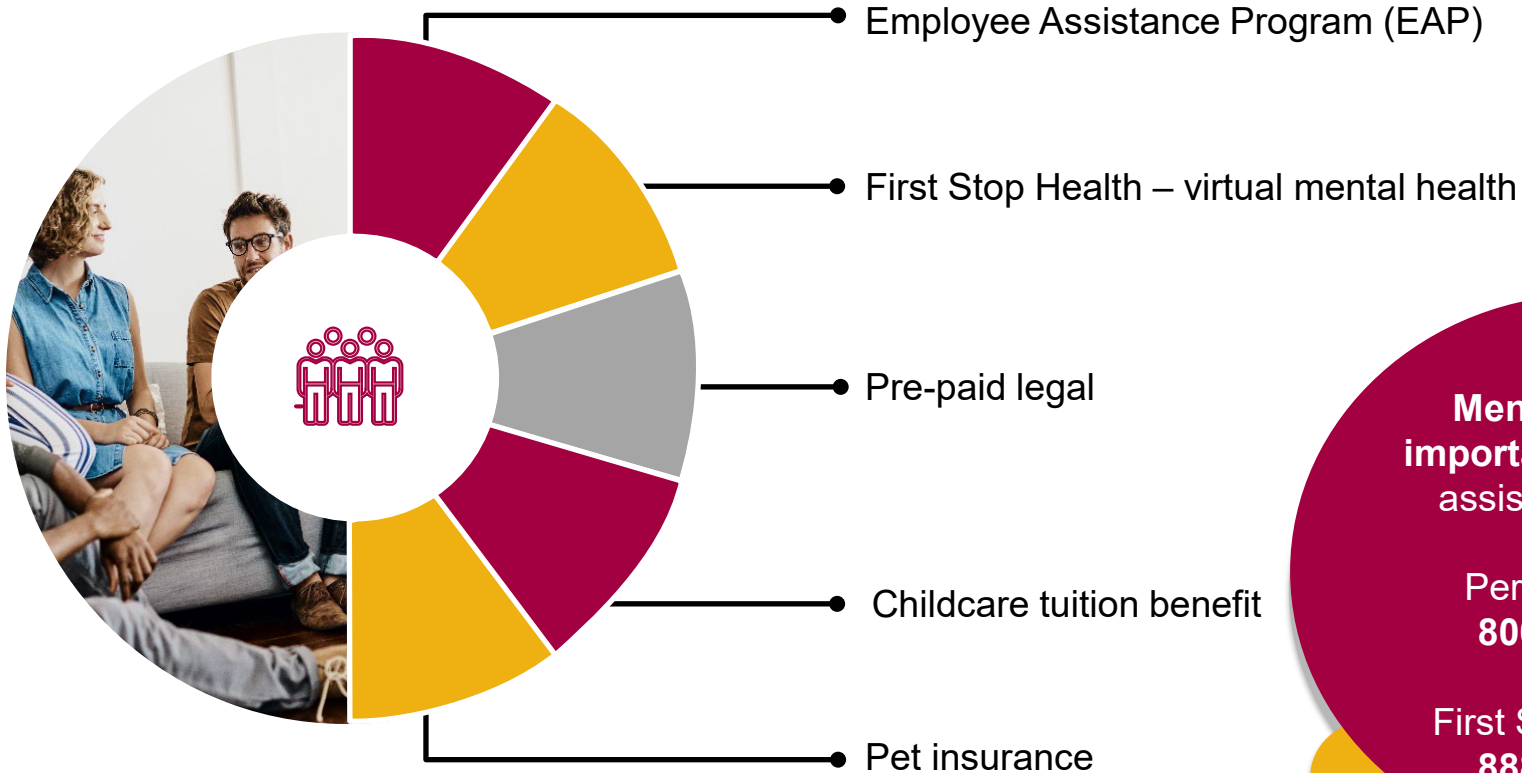


\$10,000 CI coverage is provided at no cost to employees enrolled in PPO 3 HSA

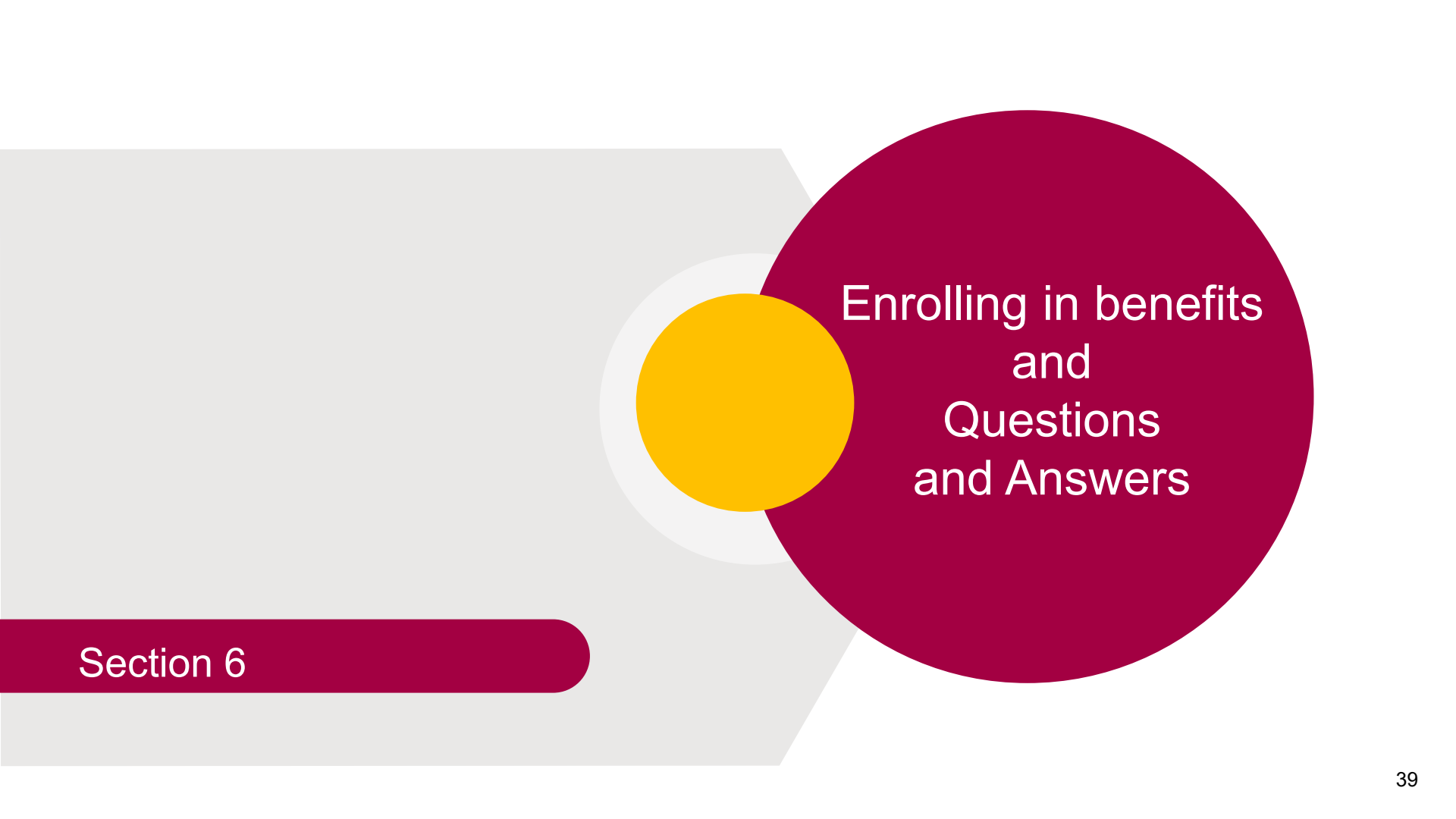
(coverage for other dependents may be purchased voluntarily)

This benefit includes a wellness benefit – if you receive a health screening you will receive \$50.

Other Benefits



Mental health is important. If you need assistance, please contact:
Perspectives at **800.456.6327**
Or
First Stop Health at **888.691.7867**

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Enrolling in benefits
and
Questions
and Answers

Section 6

Enrolling In Benefits



Employee Self-Service (ESS)



Tobacco Premium



Spousal/LDA Premium



FSA elections



Verify dependents and beneficiaries



Talk to ALEX

**ANNUAL OPEN
ENROLLMENT
DATES:**

**NOVEMBER 1 –
NOVEMBER 15, 2023**



Visit ALEX:

<https://start.myalex.com/loyola>

Benefits & Open Enrollment Questions

- Feel free to contact Human Resources at benefits@LUC.edu or 312-915-6175 with any benefits-related questions.
- Today's presentation & webinar recording is available at: LUC.edu/hr/2024openenrollment/



Thank You!

The slide features a light gray background with a large, dark red circle on the right side. A smaller yellow circle is positioned in the center, overlapping the gray background and the red circle. A white circle is also present, partially overlapping the yellow circle. A dark red horizontal bar with rounded ends is located at the bottom left of the slide.