



FACULTY AND STAFF

2021 Enrollment Guide

Creighton
UNIVERSITY

Human Resources

Contents

Creighton's Total Rewards Strategy	3
When do my benefits begin?.....	4
When and How Do I Enroll?	5
Medical Plans	6
Working Spouse Surcharge and Affidavit.....	8
Helpful Services	9
Creighton Campus Pharmacy	10
Prescription Drug Plans.....	11
The Lifestyle Medicine Clinic	13
Dental Plans	15
Vision Plans	16
Health Care Accounts	17
Discovery Benefits	18
Life and Disability Insurance.....	20
Other Benefit Options	22
Retirement Check-Up	23
Other Important Benefits.....	24
Important Notices	26
Contact Information	27

Creighton's Total Rewards Strategy

Our total rewards philosophy is guided by our Jesuit, Catholic values with a focus on inclusion, *cura personalis* and community. The overall health of our employees is of paramount importance including their physical, emotional, financial and spiritual well-being. We are committed to creating comprehensive and competitive benefits programs that include a variety of offerings and options that best support the overall well-being of our employees, their families and our community.



BENEFITS

- Adoption Assistance
- Dependent Care and Flexible Spending Accounts
- Group and Voluntary Life Insurance
- Legal and Identity Theft Voluntary Benefits
- Medical, Pharmacy, Dental and Vision Plans
- On-campus Pharmacy
- Parental Leave
- Short-term and Long-term Disability



WELL-BEING

- Creighton Therapy and Wellness
- CURA Fund
- Daily Mass* and Daily Reconciliation
- Elder Care Assistance
- Employee Assistance Program
- Free Fitness Centers*
- Free Smoking Cessation Program
- Ignatian Ministry
- Lifestyle Medicine
- On-campus Child Development Center*
- On-campus Credit Union*
- Wellness Program



FLEXIBILITY

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

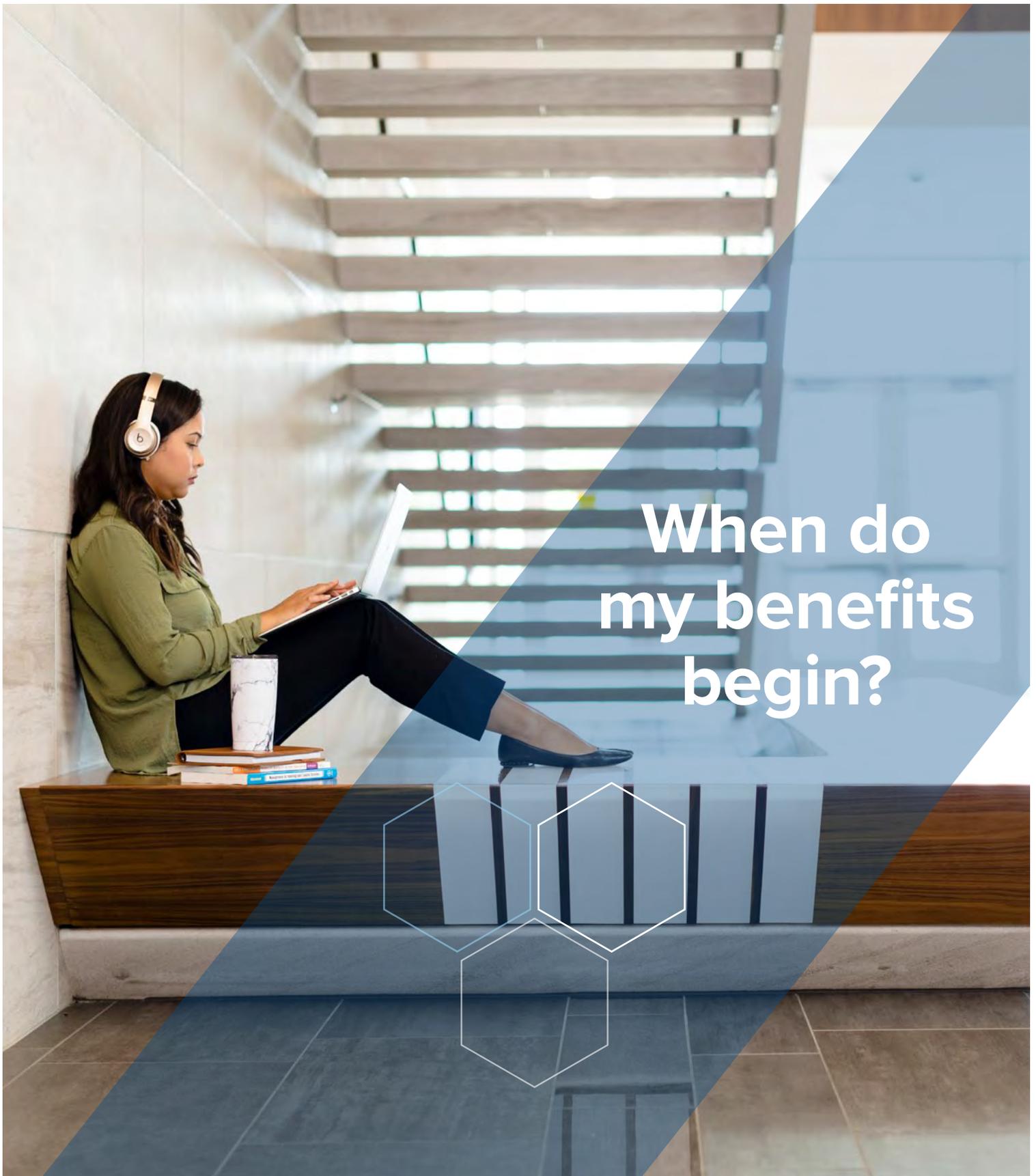


LEARNING AND DEVELOPMENT

- Free Employee Development
- Ignatian Formation
- Internal Employee Career Search Website
- Internal Mobility Program
- Tuition Remission

*Omaha campus only

Information about our additional employee discount programs are available at: hr.creighton.edu/benefits/other-benefits



When do my benefits begin?

If you are in a benefit eligible position and are scheduled to work at least 20 hours per week (1,040 hours per year), you are eligible for benefits. Coverage begins the first of the month following your hire date, unless your hire date is the 1st, then coverage would begin that day. Enrollment must be completed within 31 days of your hire date. Outside of new hire enrollment, unless you experience a family status change ([see page 24](#)), you are locked into your elections until the next open enrollment period, which takes place every fall.



How do I enroll?

Enrolling for your benefits is easy and convenient. With one sign-on, you will use your NetID and BLUE password (how you log in to the network, view your email, etc.) to get into the ADP Benefits System. Here's how:

- Go to my.creighton.edu/#/quicklaunch, click the Employee Benefits icon, enter your NetID and BLUE password for single sign-on access.
- Follow the system instructions to enter your dependents, beneficiaries and sign up.
- Print or save a confirmation statement.

**If you use Firefox or Chrome as your browser, follow the Office 365 instructions to add @creighton.edu after your NetID (e.g., abc12345@creighton.edu)*

To Do List:

- Read this guide/share it with your family to understand the benefits.
- Decide which benefits you need.
- Enroll soon after your start date.
- Review and keep your confirmation statement.
- Participate in Wellness programs.

Have Questions?

- For help logging in to MyCreighton or technical assistance, call DoIT at 402.280.1111, option 3.
- For help once you are in the ADP Benefits System, please call the Solutions Center at 866.903.8216, Monday–Friday, 8 a.m.–6 p.m.
- For information about benefits, review our website: hr.creighton.edu/benefits
- If you have detailed questions or a unique situation, email the benefits team in Human Resources at benefits@creighton.edu or call 402.280.2709.
- Also see [page 27 of this guide for detailed provider contact information.](#)

What's important to know about medical insurance?

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



2021 MEDICAL PLANS—FACULTY AND STAFF

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

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

The services include, but are not limited to:

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

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

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

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

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

2021 MEDICAL PLAN PREMIUMS—FACULTY AND STAFF

EMPLOYEE MONTHLY PREMIUMS	CCAP	PPO 2	PPO 1
Employee Only	\$71.29	\$130.25	\$227.80
Employee and Spouse	\$163.25	\$289.20	\$505.88
Employee and Working Spouse	\$283.25	\$409.20	\$625.88
Employee and Child(ren)	\$130.97	\$234.43	\$410.00
Family	\$222.64	\$394.38	\$689.86
Family and Working Spouse	\$342.64	\$514.38	\$809.86

CREIGHTON MONTHLY CONTRIBUTION			
Employee Only	\$478.43	\$426.36	\$345.48
Employee and Spouse	\$1,046.13	\$935.32	\$755.34
Employee and Working Spouse	\$926.13	\$815.32	\$635.34
Employee and Child(ren)	\$858.53	\$767.46	\$621.91
Family	\$1,426.51	\$1,275.42	\$1,029.99
Family and Working Spouse	\$1,306.51	\$1,155.42	\$909.99

Things to Know

What does UnitedHealthcare do?

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

What comes out of my pay?

Annual Premium

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

What will I pay when I begin receiving medical care?

Annual Deductible

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

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

Out-of-Pocket Maximum

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



Working Spouse Surcharge and Affidavit

Effective January 1, 2021, employees' spouses who have access to affordable health care that meets the Affordable Care Act (ACA) minimum guidelines through another employer will be subject to a \$120 monthly surcharge if they choose to have their spouse remain on the Creighton medical plan. The surcharge will be added to the premiums amounts owed upon enrollment to the Plan. This eligibility change will allow Creighton to maintain affordable coverage for its employees, spouses who have no other health coverage choice, and dependent children. For more information about the spousal surcharge, please see the Creighton website at hr.creighton.edu/benefits.

How do I complete the process?

- Go to my.creighton.edu/#/quicklaunch, click the Employee Benefits icon, enter your NetID and BLUE password for single sign-on access.
- Select the medical benefit icon, review the information and answer the question about your spouse and confirm your medical election.
- Review your other elections and confirm your entire Open Enrollment opportunity to save the changes and receive your confirmation.
- You will receive an email from the Benefits Department with instructions to complete the Spousal Affidavit and how to submit it back to the team.
- The Benefits Department will then review your medical election and answer to the question about your spouse from the Employee Benefits System, along with verifying your Spousal Affidavit is complete. Then they will finalize your enrollment.

Do you know about these helpful services through UnitedHealthcare?



UnitedHealthcare App

Get your health info, wherever you go.

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

Find care.

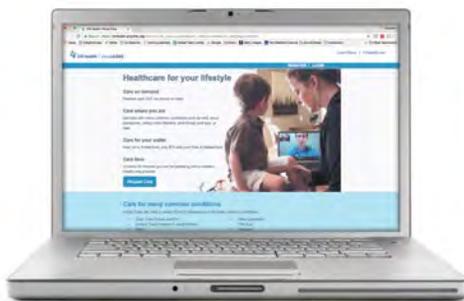
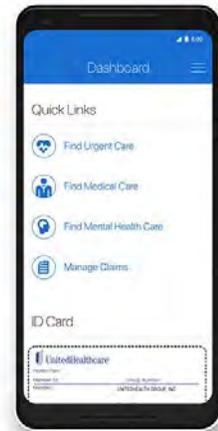
- Find network care options for doctors, clinics and hospitals in your area.
- Talk to a doctor by video 24/7.
- See reviews and ratings for doctors.

Anywhere access

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

Manage your health plan details

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



Virtual Visits

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

Use Virtual Visits for these minor medical needs:

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

To prepare for your Virtual Visit all you need is your health plan ID card, credit card and a pharmacy location. Go to uhc.com/virtualvisits to get started and answer any questions.



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

Creighton Campus Pharmacy*

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



SERVICES OFFERED

For more information on the services offered by the Creighton University Campus Pharmacy, visit cumcpharmacy.creighton.edu or call 402.449.4560.



On-campus Delivery

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

[Delivery waiver](#)

[Privacy policies](#)

[Privacy policies \(Español\)](#)



Blood Pressure Monitoring

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



Immunization Clinic

Immunizations are offered for:

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

The Influenza (flu) vaccine is recommended for persons of all ages, especially children ages 6 months to 5 years and adults over 50 years of age.



Medication Review

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



Glucose Meter Education

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



Transfer your Prescription

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

**Omaha campus only*

Does the pharmacy carry OTC products?

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

If you have more questions about the Campus Pharmacy, visit the FAQs at cumcpharmacy.creighton.edu



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

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

2021 PRESCRIPTION DRUG PLANS

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

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

Arizona Pharmacies

The pharmacies listed below in Arizona will offer the same benefits on the prescription drug plan that are offered at the Creighton Campus Pharmacy in Omaha.

ARIZONA

- **McAuley Pharmacy**
- **Valleywise Behavioral Health Center – Maryvale Pharmacy**
- **Valleywise Community Health Center**
 - Avondale Pharmacy
 - Chandler Pharmacy
 - Mesa Pharmacy
 - Seventh Ave Pharmacy
 - South Phoenix Pharmacy
 - Sunnyslope Pharmacy
- **Valleywise Comprehensive Health Center**
 - Phoenix Pharmacy
- **Valleywise Health Medical Center – Discharge Pharmacy**

Creighton Therapy and Wellness

Creighton Therapy and Wellness is a great resource for individuals experiencing limitations in their day to day activities. Creighton Therapy and Wellness is an outpatient therapy clinic* serving clients with orthopedic or pelvic health needs.

The physical therapists at Creighton Therapy and Wellness are board certified clinical specialists in orthopedics and women's health. Each patient meets one-on-one with a physical therapist to establish goals and a plan of care.

Telehealth services are available for all Creighton employees regardless of the state they work/live in.

To learn more, visit spahp.creighton.edu/clinical-services/creighton-therapy-and-wellness/services

**Omaha campus only*



The Lifestyle Medicine Clinic at Creighton University

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



The Lifestyle Medicine Clinic
AT CREIGHTON UNIVERSITY



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

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

- Employee of Creighton University
- Enrolled in Creighton University's health care benefit plan
- Have an existing diagnosis of diabetes, pre diabetes, high blood pressure or high cholesterol (or any combination thereof)
- Use the Creighton University Campus Pharmacy in Omaha, Nebraska or the McAuley Pharmacy in Phoenix, Arizona for prescription medications
- Participate in the Virgin Pulse Health Check

What are some of the program benefits?

- Receive a comprehensive lifestyle evaluation and a personalized lifestyle medicine program including lifestyle prescriptions for nutrition, physical activity, sleep, stress and weight loss or tobacco/alcohol use (if needed).
- Receive assistance with the coordination of your health care needs, personalized education and medication therapy optimization by a pharmacist.
- Receive cardiovascular risk assessment and monitoring throughout the program via blood pressure, heart rate, blood glucose, cholesterol and body mass index measurements.

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

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

Nicole D. White, PharmD, CDE | Associate Professor, Pharmacy Practice
402.280.2797 | nicolewhite@creighton.edu

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



The Creighton Employee Wellness program is a benefit for the faculty and staff in our Creighton community. We strive to provide resources to support everyone's well-being journey both at work and at home. Our program is designed to support the Creighton value of *cura personalis* (care for the whole person) and create a culture of health for everyone in the Creighton community.

The program intentionally offers education, resources, accountability and motivation in the following Pillars of Well-being: Physical, Emotional, Spiritual, Intellectual, Financial and Environmental.

Visit hr.creighton.edu/wellness for current program offerings.

Creighton has partnered with Virgin Pulse to provide you with resources to assist you in your health and wellness journey. Virgin Pulse offers a variety of resources to inspire and improve your physical and mental well-being. You can earn points and the chance to win prizes by connecting a fitness tracking device, completing challenges, meeting with a health coach and more!

Start now by registering at join.virginpulse.com/creighton or by downloading the Virgin Pulse app from the App Store.



What are my dental plan options?

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



2021 DENTAL PREMIUMS AND EMPLOYER CONTRIBUTIONS

EMPLOYEE MONTHLY PREMIUMS	CREIGHTON PREVENTIVE	CREIGHTON BASIC	CREIGHTON BASIC PLUS ORTHO*
Employee Only	\$0.00	\$10.04	\$18.54
Employee and Spouse	\$10.32	\$31.86	\$46.94
Employee and Child(ren)	\$9.36	\$29.78	\$44.24
Family	\$19.68	\$51.60	\$72.62
CREIGHTON MONTHLY CONTRIBUTIONS			
Employee Only	\$12.50	\$18.94	\$12.09
Employee and Spouse	\$14.35	\$25.52	\$13.61
Employee and Child(ren)	\$25.43	\$30.64	\$28.68
Family	\$31.41	\$43.04	\$38.06

Did you know?

The network for the Creighton Dental Plan was expanded for 2021. It provides greater opportunity for employees and their families to receive in-network dental services.

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

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

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

Which dental plan is right for me?

Creighton Preventive

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

Creighton Basic

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

Creighton Basic Plus Ortho

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



What are my vision plan options?

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

2021 VISION PREMIUMS AND EMPLOYER CONTRIBUTIONS

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

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

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

YOUR COVERAGE WITH OUT-OF-NETWORK PROVIDERS

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

How can a vision plan benefit me?



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



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



Look great
Access hundreds of frame options for you and your family.



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

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

	Health Flexible Spending Account (FSA) PPO1 and PPO2	Health Savings Account (HSA) CCAP	Limited Purpose Flexible Spending Account (Limited Purpose FSA) CCAP
What would I use this account for?	Any eligible health care expenses.	To save for future health care expenses, or expenses you incur today.	You can only use this account for eligible vision and dental expenses.
What is the maximum amount that Creighton and I combined can put in this account?	\$2,750 The IRS pretax contribution limit.	\$3,600 Employee Only and \$7,200 for Employee/Spouse, Employee/Children and Family*	\$2,750 The IRS pretax contribution limit.
When are the funds available?	Your entire contribution amount is available at the beginning of the year.	Your funds are available as they come out of your paycheck and are deposited into your account.	Your entire contribution amount is available at the beginning of the year.
What happens if I don't use the money during the year?	Up to \$550 in unused funds will roll over automatically to pay for eligible expenses in the following year.	Unused funds will roll over to the next year; you can take HSA funds with you if you leave Creighton University.	Up to \$550 in unused funds will roll over automatically to pay for eligible expenses in the following year.



Discovery Benefits



Simplify

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

Health Savings Account Overview

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

[Why Participate in a Health Savings Account?](#)

Investing

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

[DiscoveryBenefits.com/hsainvestments](#)

Flexible Spending Account Overview

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

[Why Participate in a Flexible Spending Account?](#)

RESOURCES

Eligible Expense List

[discoverybenefits.com/eligibleexpenses](#)

HSA Calculator

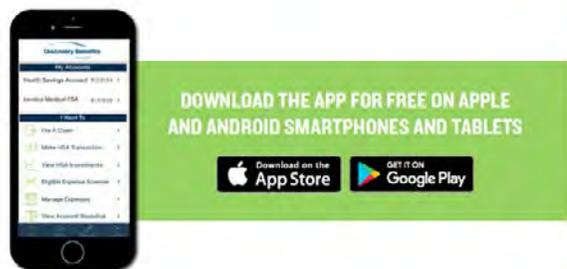
[discoverybenefits.com/hsacalculator](#)

Benefits Mobile App Video

[discoverybenefits.com/mobileappvideo](#)

HSA Videos

[discoverybenefits.com/HSAvideos](#)



The Discovery Benefits Card

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

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

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

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

If the card is swiped at a merchant that meets the IRS' 90% rule, you may need to provide that documentation to show the expense is eligible. You can request additional debit cards for your spouse or dependents from your online account. Log in, under Accounts select "Banking/Cards."

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



How to log into your account

If you have an email address on file with Discovery Benefits:

1. Go to [discoverybenefits.com](#)
2. Click the Login button and select HSA, FSA, HRA and Commuter Login.
3. Select Create your new username and password and complete the steps to activate your account.

Dependent Care Flexible Spending Account (DCFSA)

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

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

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

Who's eligible

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

Actions you can take

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

To learn more, visit: discoverybenefits.com



Tips for Flexible Spending Account (FSA) Elections:

- FSA elections must be made each year. The benefits system assumes no election, so if you want to contribute to an FSA, you must log into the system and enter an election dollar amount.

\$550 Carryover Provision

All FSAs have a use-it-or-lose-it rule. However, Creighton adopted an IRS provision that allows Health Care FSA and LPFSA plan participants to roll over up to \$550 into the next plan year. This means if you don't spend all of your Health Care FSA or LPFSA money, you can use it in the following plan year. If you have more than \$550 in unclaimed funds remaining, that money will be lost after the end of the plan year. The \$550 carryover does NOT apply to the Dependent Care FSA.

Tips for CCAP/HSA Participants:

- If you contributed to a health savings account in 2020, that election will carry over in 2021 if you don't make a change.
- The IRS raised the limit for employee HSAs for 2021 to \$3,600/\$7,200. If you would like to contribute to this new limit, you will need to adjust your election to this limit; it is not automatic.

HSA and Medicare

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

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

What are my life insurance options?

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



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

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

Tips for Life Insurance:

- Life insurance coverage will carry over if you don't make any elections during open enrollment.
- Open enrollment is a good time to review your designated beneficiary(ies) for all your insurance and retirement benefits.
- During open enrollment, if you are currently enrolled in Voluntary Term Life and your election is below the guaranteed issue amount (\$150,000 for employee and \$50,000 for spouse coverage), you or your spouse can increase your coverage by one level without underwriting. For example, if you currently have \$120,000 of Voluntary Term Life coverage, during Open Enrollment you can increase your coverage by \$10,000 to \$130,000. If your spouse has \$30,000 currently, you could increase their coverage \$5,000 to \$35,000 in 2021.
- If you are electing additional life insurance for yourself or your spouse for the first time during open enrollment you will be required to provide Evidence of Insurability.

How do I name a beneficiary?

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

What is a beneficiary?

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

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

There are two types of beneficiaries:

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

Contingent: Also known as the secondary beneficiary.

This beneficiary will only receive proceeds if the primary beneficiary has died.

Review your checklist:

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

- Group Term Life and AD&D Insurance
- Voluntary Term Life and AD&D Insurance
- 403b Retirement Plan: Principal/TIAA
- Health Savings Account (HSA)

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



What are my disability insurance options?

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

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

***Definition of First Day Confinement:**

If you are hospital confined due to the injury or sickness that caused your disability, the elimination period does not apply and benefits begin on the first day of confinement. If you receive outpatient surgery and we determine your recovery from that surgery requires you to be disabled for a minimum of

five calendar days, benefits begin on the day of the outpatient surgery. Hospital Confined means a medically necessary inpatient hospital stay of 24 consecutive hours or more for the purpose of receiving any type of medical service. Outpatient Surgery means a medically necessary surgical procedure performed on an outpatient basis in a medical facility or hospital.



What are my other benefit options?

We offer several benefit options for you and your family.

ID Watchdog



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

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

Who's eligible

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

Actions you can take

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

To learn more, visit hr.creighton.edu/benefits/id-watchdog

MetLaw–Prepaid Legal

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

The plan covers:

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

Who's eligible

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

Actions you can take

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

Portability Procedures

If you wish to continue your legal plan benefit after retiring or leaving the University, MetLaw will offer you the opportunity to continue on as a legal plan member for 12 months through a portable plan. The covered services and exclusions are the same as those under your current plan. Please visit hr.creighton.edu/benefits/metlaw or call 800.821.6400 for plan details.



Principal Milestones

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

MyVirtualCoach

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

MyVirtualCoach can help you:

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



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



Get started: principal.com/welcome



Manage your contribution: principal.com/login



Update your notification preferences: principal.com/login



Review/designate beneficiary: principal.com/beneficiary



Webinars: principal.com/learnnow



Financial wellness: principal.com/milestones



MyVirtualCoach: principal.com/myvirtualcoach-checkup



Nearing retirement: principal.com/retire



Retirement Checkup

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

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

Other important benefits

We support a work-life balance that includes time off and the need to take a leave of absence.



Time-off Program

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

Established Holidays

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

Sick Hours

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

Vacation

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

Service Time Off

Eligible employees can volunteer up to 16 hours per academic year (July 1 through June 30) with a Creighton-sponsored event and/or Creighton partnership. For more information on the Volunteer Service Paid Time Off policy, please visit hr.creighton.edu/benefits/volunteer-service-paid-time



Leave of Absence

Family Medical Leave

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

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

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

Disability or Medical Leave

In the event an employee needs to take a leave of absence for an illness, and the employee is ineligible for the Family Medical Leave Act (FMLA), they may be eligible for a medical leave of absence and/or short-term disability.

Funeral/Bereavement Leave

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

Military Leave

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

Parental Leave

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



Other important benefits

Learning and Development

Tuition remission

Tuition remission is a waiver of tuition and is available to faculty and staff and their eligible dependents who qualify and are admitted for enrollment at Creighton University. The benefits apply to tuition only; all non-tuition expenses and fees are the responsibility of the student.

- Employees, spouses and IRS tax-dependent children are eligible for 100% tuition remission subject to eligibility requirements
- Eligible after six months of employment
- hr.creighton.edu/benefits/tuition-remission

Tuition discount program

- Eligible faculty and staff may be eligible for discounts at local parochial schools
- hr.creighton.edu/benefits/tuition-discount-program

Additional development opportunities

- Internal career mobility program
- Employee development classes and workshops
- Ignatian formation
- hr.creighton.edu/learning-development

Employee Assistance Program (Magellan Healthcare)

Each and every one of our employees face unique situations that can affect work or personal life, which is why we offer an excellent Employee Assistance Program to support our employees and their immediate families.

The EAP offers confidential, solution-focused help and resources for many types of life issues and is available 24 hours a day, seven days a week online or by phone.

Services provided include:

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

The program is provided at no cost to employees and their families, and it provides information, referral sources and up to eight professional counseling sessions per topic, per year.

Who's eligible

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

Actions you can take

Call **800.424.4831** or visit magellanascent.com for more information.

Magellan
HEALTH™

Important Notices

Your HIPAA Privacy Rights

Under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), you are entitled to know about how Creighton and our benefit providers use personal medical information about you and your covered dependents. Creighton is committed to protecting the privacy of your personal information and will disclose information about you only under limited circumstances.

For a full description of your rights and the terms under which Creighton and Creighton's benefit providers may disclose personal medical information, please refer to your health plan SPD or to the HIPAA Privacy Notice on Creighton's Office of Research and Compliance Services website: creighton.edu/researchcompliance/irb/hipaa/index.php

Women's Preventive Care

Creighton University qualifies under the religious employer exemption, so UnitedHealthcare will continue to administer coverage and payment for covered preventive care medications and services through a Contraceptive Services Only plan. Enrollment in this separate policy is required (once you're enrollment in the Creighton plan is set up/you have cards) and can be requested by calling **866.802.8602**. Upon enrollment, plan materials and a separate ID card will be mailed to the participant's home.

The Affordable Care Act required coverage of FDA-approved contraceptive methods for women at 100%, without charging a copayment, coinsurance or deductible, when filed at a network pharmacy. Therefore, Tier 1 contraceptives will be available at no cost to women who remain covered or enroll in the Contraceptives Services Only plan.

The Women's Health and Cancer Rights Act

As required by the Women's Health and Cancer Rights Act of 1998, each medical plan provides the following medical and surgical benefits with respect to mastectomy:

- Reconstruction of the breast on which the mastectomy has been performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Prostheses and treatment of physical complications of all stages of the mastectomy, including lymphedema.

These services must be provided in a manner determined in consultation with the attending physician and the patient. This coverage may be subject to annual deductibles and coinsurance applicable to other such medical and surgical benefits provided under the plan.

ADP Dependent Verification Notice

In an effort to meet the University's fiduciary responsibility for our self-insured medical, dental and vision plans, Creighton has partnered with ADP Benefit Service's Dependent Verification Center to independently manage the process of verifying eligibility for all enrolled dependents. If you enroll a spouse/dependent(s) on the plans you will be sent a letter requesting

documents such as a government issued marriage license/certificate, birth certificates (listing parent's names) for children, or other acceptable documents that validate current relationship(s). The letter will list document options, explain how to complete the verification and where to go with questions. Your attention and timely response to the request will ensure your dependents remain covered.



Other Notices:

Additionally, you can find the following legal notices at hr.creighton.edu/benefits

- **Medicare Part D–Notice of Credible Coverage**
- **Premium Assistance under Medicare and Children's Health Insurance Program (CHIP)**
- **Newborns' and Mothers' Health Protection Act**
- **Summary of Benefits and Coverage (SBC):**
As a result of the Patient Protection and Affordable Care Act, Creighton University is required to provide standardized Summaries of Benefits and Coverage (SBCs). The SBCs summarize, in a standard format, important information about the University's health plans.
- **Notice of Coverage**

Helpful Contact Information

ADP Dependent Verification Services

Dependent Verification Service
Access through MyCreighton
my.creighton.edu | **866.400.1686**

Discovery Benefits

Flex Spending Accounts and Health Savings Accounts
discoverybenefits.com | **866.451.3399**

ADP Benefits System

Benefits Enrollment
Access through MyCreighton
my.creighton.edu | **866.903.8216**

Magellan Health

Employee Assistance Program
magellanascend.com | **800.424.4831**

MetLaw

Legal Services Plan
Access code: GetLaw
info.legalplans.com | **800.821.6400**

MetLife

Dental Insurance
Group # 307647
metlife.com/mybenefits | **800.942.0854**

Principal

Retirement Plan
Plan ID: 615443
principal.com | **800.547.7754**

TIAA (Legacy Plan)

Retirement Plan
tiaa.org/creighton
800.842.2776 | **402.548.3600**

Virgin Pulse

Wellness Portal
hr.creighton.edu/wellness | **402.280.5721**

UnitedHealthcare

Medical and Pharmacy
Group # 714969
myuhc.com | **800.842.5784**

VSP

Vision Service Plan
vsp.com | **800.877.7195**

Information about our additional employee discount programs are available at: hr.creighton.edu/benefits/other-benefits

Creighton
UNIVERSITY

Human Resources