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This brochure summarizes the benefit plans that are available to Nazareth University eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.

A Message From Nazareth University

Benefits Open Enrollment is Here!

Welcome to your 2024 employee benefits guide. In these pages, you'll learn about the Nazareth University benefits program, which is designed to help you stay healthy, secure, and maintain a work/life balance. Offering a comprehensive benefits package is just one way we strive to provide our employees with a rewarding workplace. Please read the information in this guide carefully, and for full details about our plans, refer to each plan's summary plan description



2024 Benefit Plan Highlights

- Medical Plan Changes
- Dental Carrier Change
- Vision Carrier Change

Who is Eligible?

Full-Time employees working at least 30 Hours per Week and eligible dependents may participate in the benefit program.

Generally, for the Nazareth University benefits program, dependents are defined as:

- Your spouse or domestic partner
- Dependent child(ren) up to age 26.

When and How Can I Enroll?

For January 01, 2024, Annual Open Enrollment:

November 02, 2023 – November 17, 2023

For New Hires:

First of the month following Full-Time hire date

All eligible employees are required to complete the enrollment process, even if you do not want to make changes to your benefits.

All enrollments, changes and or terminations of benefits are to be completed within HR@Hand

When is Coverage Effective?

The effective date for your benefits is January 1, 2024.

Changing Coverage During the Year

You can change coverage during the year only when you experience a qualifying life event, such as marriage, divorce, birth, adoption, placement for adoption, or loss of coverage. The change must be reported to the Human Resources Department within 30 days of the event. The change must be consistent with the event.

For questions about your benefits or enrollment options, contact Human Resources at benefitshr@naz.edu.



Medical Insurance

Nazareth University will continue to offer medical coverage through Excellus Blue Cross Blue Shield. **2024 Update:** Three medical plan options.

The below chart is a brief outline of the plan. Please refer to the summary plan description in HR@Hand for complete plan details.

	Excellus BCBS Signature HDHP \$3500		Excellus BCBS Signature HDHP 1800		Excellus BCBS SimplyBlue 40-1000	
	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits
Annual Deductible						
Individual	\$3,500	\$7,000	\$1,800	\$3,600	\$1,000	\$2,000
Family	\$7,000	\$14,000	\$3,600	\$7,200	\$3,000	\$6,000
Coinsurance	80%	60%	80%	60%	80%	60%
Maximum Out-of-Pocket						
Individual	\$7,000	\$14,000	\$3,500	\$7,000	\$3,500	\$7,000
Family	\$14,000	\$28,000	\$7,000	\$14,000	\$10,500	\$21,000
Physician Office Visit						
Primary Care	80% **	60% **	80% **	60% **	\$40 copay	60% **
Specialty Care	80% **	60% **	80% **	60% **	\$60 copay	60% **
Preventive Care						
Adult Periodic Exams	100%	60% **	100%	60% **	100%	60% **
Well-Child Care	100%	100% **	100%	100% **	100%	100% **
Diagnostic Services						
X-ray and Lab Tests	80% **	60% **	80% **	60% **	\$60 copay	60% **
Complex Radiology	80% **	60% **	80% **	60% **	\$60 copay	60% **
Urgent Care Facility	80% **	60% **	80% **	60% **	\$50 copay	60% **
Emergency Room	80% **	80% **	80% **	80% **	\$250 copay	\$250 copay
Inpatient Facility Charges	80% **	60% **	80% **	60% **	80% **	60% **
Outpatient Facility and Surgical Charges	80% **	60% **	80% **	60% **	80% **	60% **
Mental Health						
Inpatient	80% **	60% **	80% **	60% **	80% **	60% **
Outpatient	80% **	60% **	80% **	60% **	\$40 copay	60% **
Substance Abuse						
Inpatient	80% **	60% **	80% **	60% **	80% **	60% **
Outpatient	80% **	60% **	80% **	60% **	\$40 copay	60% **
Other Services						
Chiropractic	80% **: 45 visits per benefit Period	60% **: 45 visits per benefit Period	80% **: 45 visits per benefit Period	60% **: 45 visits per benefit Period	\$60 copay; 45 visits per benefit Period	60% **: 45 visits per benefit Period
Retail Pharmacy (30 Day Supply)						
Generic (Tier 1)	\$15 copay **	Not covered	\$5 copay	Not covered	\$7 copay w/ \$0 Generics for kids	Not covered
Preferred (Tier 2)	\$50 copay	Not covered	\$35 copay	Not covered	Not covered	Not covered
Non-Preferred (Tier 3)	50% **	Not covered	\$70 copay	Not covered	Not covered	Not covered
Preferred Specialty (Tier 4)	\$50 copay	Not covered	\$35 copay	Not covered	Not covered	Not covered
Mail Order Pharmacy (90 Day Supply)						
Generic (Tier 1)	\$30 copay	Not covered	\$10 copay	Not covered	\$14 copay w/ \$0 Generics for kids	Not covered
Preferred (Tier 2)	\$100 copay	Not covered	\$70 copay	Not covered	Not covered	Not covered
Non-Preferred (Tier 3)	50% **	Not covered	\$140 copay	Not covered	Not covered	Not covered
Preferred Specialty (Tier 4)	Not covered	Not covered	Not covered	Not covered	Not covered	Not covered

**Subject to Deductible

Medical Insurance – Employee Cost

	Excellus BCBS Signature HDHP \$3500		Excellus BCBS Signature HDHP 1800		Excellus BCBS SimplyBlue 40-1000	
	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly
Pre-Tax Contribution Amounts						
Employee	\$74.86	\$162.20	\$111.46	\$241.49	\$151.50	\$328.25
Employee & Spouse	\$262.56	\$568.87	\$313.76	\$679.82	\$409.98	\$888.29
Employee & Child(ren)	\$217.18	\$470.55	\$271.92	\$589.15	\$358.63	\$777.04
Employee & Family	\$285.31	\$618.18	\$342.00	\$740.99	\$444.09	\$962.20

Health Savings Account (HSA)

An HSA is a type of account you can use to set aside money to pay for qualified health care expenses. You generally don't have to pay taxes on money contributed to or withdrawn from an HSA, as long as the money is spent on a qualified health care expense. When you are enrolled in a Qualified High Deductible Health Plan (QHDHP) and meet the eligibility requirements, you may open and contribute to an HSA account through Health Equity.

2024 HSA Contributions

You may contribute to your HSA on a pre-tax basis through payroll deductions up to the yearly contribution limit.

For the 2024 Tax Year:

- \$4,150 for individuals
- \$8,300 for families

Flexible Spending Account (FSA)

A health FSA is a type of tax-advantaged account you can use to pay for certain out-of-pocket health care expenses. Contributions to this type of account are not taxed in most states, so you can save the money that would have been paid in taxes.

Set your contribution amount at the beginning of the year. After that, you cannot change it unless you have a qualifying life event. Additionally, due to the “use or lose” rule, if you do not use the full amount set aside in the account at the end of the year, the remaining money will be forfeited. For 2024 the contribution limit is \$3,200.

Dental Insurance



Nazareth University will continue to offer two dental plan options.

2024 Update: Carrier Change from MetLife to Excellus BCBS

Minor changes to plan benefits allowing a true high/low option

The below chart is a brief outline of the plan. Please refer to the summary plan description in HR@Hand for complete plan details.

	Excellus Blue Cross Blue Shield High Dental Plan		Excellus Blue Cross Blue Shield Low Dental Plan	
	In-Network Benefits	Out-of-Network Benefits	In-Network Benefits	Out-of-Network Benefits
Annual Deductible				
Individual	\$25	\$25	\$50	\$50
Family	\$75	\$75	\$150	\$150
Waived for Preventive Care?	Yes	Yes	Yes	Yes
Annual Maximum				
Per Person / Family	\$1,750	\$1,750	\$1,500	\$1,500
Preventive	100%	100%	100%	100%
Basic	80%	80%	50%	50%
Major	50%	50%	50%	50%
Orthodontia				
Benefit Percentage	50%	50%	Not Covered	Not Covered
Eligible	Children to age 19	Children to age 19	N/A	N/A
Lifetime Maximum	\$1,500	\$1,500	\$0	\$0
Benefit Waiting Periods	None	None	None	None
Pre-Tax Contribution Amounts				
	Excellus Blue Cross Blue Shield High Dental Plan		Excellus Blue Cross Blue Shield Low Dental Plan	
	Bi-Weekly	Monthly	Bi-Weekly	Monthly
Employee	\$18.71	\$40.54	\$14.39	\$31.18
Employee & Spouse	\$37.43	\$81.09	\$28.80	\$62.39
Employee & Child(ren)	\$41.17	\$89.21	\$31.67	\$68.62
Employee & Family	\$56.13	\$121.62	\$43.19	\$93.58

Vision Insurance

Nazareth University will continue to provide vision insurance.

2024 Update: Carrier Change from Davis Vision to EyeMed Vision Care

Minor changes to plan design to enhance the benefit

The below chart is a brief outline of the plan. Please refer to the summary plan description in HR@Hand for complete plan details.

		EyeMed Vision Care	
Copay			
Routine Exams (Annual)		\$20 copay	
Vision Materials			
Materials Copay		\$25 copay	
Lenses		Benefit varies by type of lens. Covered every 12 months	
Contacts Covered in lieu of frames. Medically necessary contacts may be covered at a higher benefit level		Elective contacts covered \$0 copay, 15% off balance over \$110 allowance every 12 months	
Frames		Covered at \$0 copay, 20% off balance over \$130 allowance every 12 months	
Pre-Tax Contribution Amounts			
		Bi-Weekly	Monthly
Employee		\$2.88	\$6.25
Employee & Spouse		\$5.18	\$11.23
Employee & Child(ren)		\$5.47	\$11.86
Employee & Family		\$8.65	\$18.74

Life and AD&D Insurance

Nazareth University provides Basic Life and AD&D benefits to all full-time employees working 32+ hours a week, at no cost to the employee.

Be sure to designate a beneficiary for the life insurance benefit in HR@Hand.

New York Life Insurance Company Basic Life/AD&D	
Coverage Amount	
Benefit Maximum	\$25,000
Guaranteed Issue	\$25,000

The above benefits begin to decrease at age 70.

Voluntary Life

In addition to the employer paid Basic Life and AD&D coverage, you have the option to purchase additional voluntary life insurance to cover any gaps in your existing coverage that may be a result of age reduction schedules, cost of living, existing financial obligations, etc. Your election, however, could be subject to medical questions and evidence of insurability.

Voluntary Life & AD&D Insurance

You may purchase additional Life insurance with New York Life Insurance Company if you want more coverage. Your contributions will depend on your age and the amount of coverage you elect.

Visit [HR@Hand](#) for additional benefit information and cost.

Short Term Disability Insurance

Nazareth University offers a short-term disability option through New York Life Insurance Company. This benefit covers 50% of your weekly base salary up to \$170/week. The benefit begins after 7 days of injury or illness and lasts up to 26 weeks. Please see the summary plan description in HR@Hand for complete plan details.

Long Term Disability Insurance

Nazareth University offers long-term income protection through New York Life Insurance Company in the event you become unable to work due to a non-work-related illness or injury. This benefit covers 50% of your monthly base salary up to \$6,000. Benefit payments begin after 180 days of disability. See Certificate of Coverage for benefit duration. Please see the summary plan description in HR@Hand for complete plan details and eligibility.

Additional Voluntary Product Option

Cancer

This voluntary coverage through AFLAC helps offset the out-of-pocket medical and indirect non-medical expenses related to cancer that most medical plans may not cover. This coverage also provides benefits for specified cancer-screening tests. For help enrolling or for any AFLAC questions please contact: Steve Platner, Aflac Benefits Advisor at:

(585) 261-5954 / stephen_platner@us.aflac.com

Welcome to your EAP.

Feel supported and connected with a confidential Employee Assistance Program (EAP) and innovative wellbeing resource. Life can be complicated. Get help with all of life's questions, issues and concerns with TELUS Health. Any time, 24/7, 365 days a year. We offer support with mental, financial, physical and emotional wellbeing. Whether you have questions about handling stress at work and home, parenting and child care, managing money, or health issues, you can turn to TELUS Health for a confidential service that you can trust.



Life

- Retirement
- Midlife
- Student life
- Legal
- Relationships
- Disabilities
- Crisis
- Personal issues

Family

- Parenting
- Couples
- Separation/divorce
- Older relatives
- Adoption
- Death/loss
- Child care
- Education

Health

- Mental health
- Addictions
- Fitness
- Managing stress
- Nutrition
- Sleep
- Smoking cessation
- Alternative health

Work

- Time management
- Career development
- Work relationships
- Work stress
- Managing people
- Shift work
- Coping with change
- Communication

Money

- Saving
- Investing
- Budgeting
- Managing debt
- Home buying
- Renting
- Estate planning
- Bankruptcy



Contacts

USI Mobile App

Nazareth University is pleased to offer on-the-go access to key benefit information through the USI Mobile App, MyBenefits2GO. Download in the App Store or Google Play Store and enter code **J91079** in the app to access your benefit highlights.

Have Questions? Need Help?

Nazareth University is excited to offer access to the **USI Benefit Resource Center (BRC)**, which is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. Benefit Specialists are experienced professionals and their primary responsibility is to assist you.

The Specialists in the Benefit Resource Center are available Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time at 855-874-6699 or via e-mail at BRCEast@usi.com. If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will promptly return your call or e-mail message by the end of the following business day.

Additional information regarding benefit plans can be found on in **HR@Hand**. Please contact Human Resources to complete any changes to your benefits that are not related to your initial or annual enrollment.

Carrier Customer Service

Benefits Plan	Carrier	Phone Number	Website
Medical PPO	Excellus BCBS	1-800-499-1275	www.excellusbcbs.com
Dental PPO	Excellus Blue BCBS	1-800-499-1275	www.excellusbcbs.com
Vision	EyeMed Vision Care	888-581-3648	www.eyemed.com
Health Savings Account	Health Equity	1-866-346-5800	www.healthequity.com
Basic Life/AD&D, Voluntary Life/AD&D, New York DBL & Long-Term Disability (LTD)	New York Life Insurance Company	800-362-4462	www.mynylgbs.com
Flexible Spending	Benefit Resource, Inc (TPA)	1-800-473-9595	www.benefitresource.com
Employee Assistance Program (EAP)	TELUS Health	1-800-433-7916	www.One.telushealth.com
Voluntary Cancer	American Family Lf Assur Co of Columbus	585-261-5954	www.aflac.com

**This guide is meant to assist you as an overview of your benefits available through Nazareth. Full Benefit Descriptions and Legal Disclosures are available upon request or within your HR@Hand Portal.*

Why won't they pay my claim?

Services denied?!

How can my claim still be "in process"? It's been two months!

I called my insurance carrier, but now I'm just more confused.

Do I have mail-order prescription benefits?



Call the Benefit Resource Center ("BRC"), We're Here To Help!

We speak insurance. Our Benefits Specialists can help you with:

- Deciding which plan is the best for you
- Benefit plan & policy questions
- Eligibility & claim problems with carriers
- Information about claim appeals & process
- Allowable family status election changes
- Transition of care when changing carriers
- Claim escalation, appeal & resolution
- Medicare basics with your employer plan
- Coordination of benefits
- Finding in-network providers
- Access to care issues
- Obtaining case management services
- Group disability claims
- Filing claims for out-of-network services



Benefit Resource Center

BRCEast@usi.com | Toll Free: 855-874-6699

Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time

Benefits Information When You Need It Most

Nazareth University

FIND IT IN THE APP STORE

Search for 'MyBenefits2GO' and download our free app.

Enter this code when prompted:

J91079

HIGHLIGHTS OF THE MyBenefits2GO APP

- Access benefits information on the go
- Convenient contact information for Carriers and HR
- Organized plan information in one place
- View the most updated plan information
- Store your ID cards in the app



MyBenefits2GO: FREE MOBILE BENEFITS APP FOR ANDROID AND IPHONE

The MyBenefits2GO app gives you on-the-go access to your benefit and insurance policy details, HR contact information and more!

The app is a quick and simple way for you and your enrolled dependents to access benefit summaries and other important information about our group plans. Store photos of ID cards in the app and easily locate carrier and HR contact information—all in one place. The MyBenefits2GO app is free for iPhone and Android.

Getting In Touch

The app provides employees and their enrolled dependents single-point contact information for benefits resources and insurance carriers.

Keeping Up-to-Date

The app automatically connects you with the most updated plan information and allows for message reminders from your employer.

Lightening Wallets

The app allows you to store and share images of your ID cards, freeing up space and giving you access when you need it.

Staying Organized

The app gives you access to benefit plan information and ID cards—all in one place.

Nazareth Human Resources
4245 East Avenue
Rochester, NY 14618

