

# NAZARETH

2025

## Employee Benefits

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# Agenda

Enrollment Eligibility

2025 Plan Offerings, Highlights & Updates

Plan Comparisons

Flexible Spending & Health Savings Accounts

Benefit Resource Center (BRC)

Questions, Answers & Helpful Benefit Information

# Key Information

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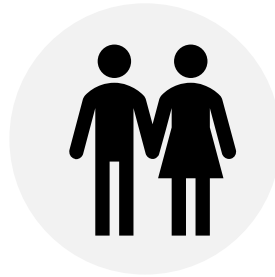
- Benefits run on a calendar year basis  
January 1<sup>st</sup> to December 31<sup>st</sup> of each year
- The 2025 Benefit Open Enrollment Period begins  
November 4, 2024 and ends November 18, 2024
  - All benefit elections and changes will take effect 01/01/2025
  - All payroll deductions will begin on check dated **01/02/2025**
- For New Hires, benefits begin on the first of the month  
following full-time hire date
  - All payroll deductions will begin on the first paycheck of the  
month in which benefits begin

# Who is Eligible?



## Employee

- Full-Time working 32 Hours per Week, 32 Weeks per Year
- First of Month Following DOH



## Spouse/Domestic Partner

- Legally married Spouse
- Domestic Partner - Same Gender and Opposite Gender



## Child(ren)

- Covered up to age 26

# Benefit Eligibility and Overview

Elections made during open enrollment and or the new hire eligibility period will remain in effect through **December 31**, unless you experience an IRS-approved “qualifying event”.

- **Approved qualifying events include:**
  - Marriage or Divorce
  - Death
  - Birth or adoption of a dependent
  - Change in employment status
  - Change in dependent’s eligibility status
  - Loss of or significant change to your current coverage
  - Judgment, decree or court order
- **You have **30 days** from the date of the event to notify Human Resources and make an eligible change in coverage.**

# Overview of 2025 Benefit Plans

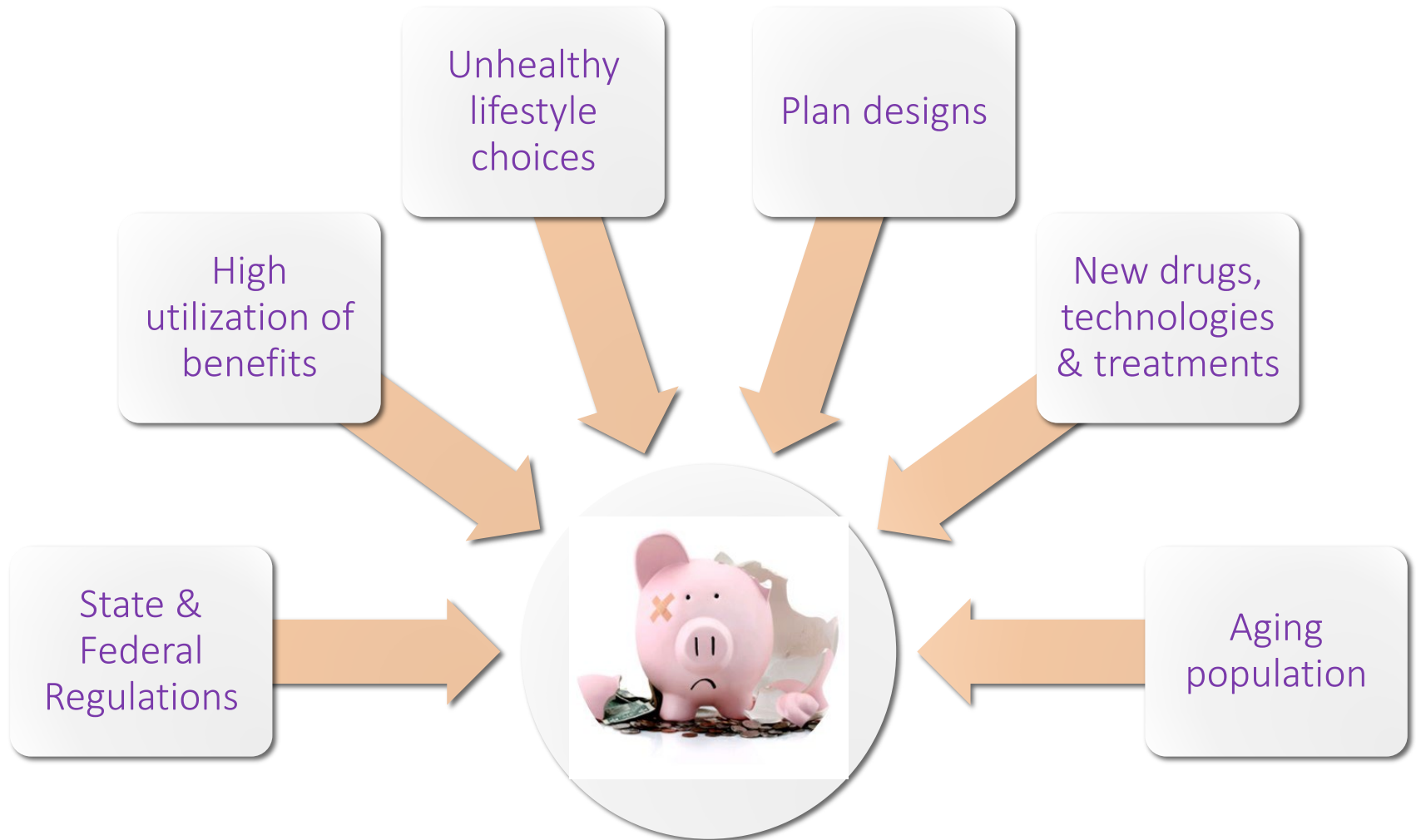
Benefit Type	Carrier
Medical	Excellus BCBS
Dental	Excellus BCBS
Vision	EyeMed
Voluntary Cancer Plan	Aflac
Life Insurance (Employer Funded and Voluntary)	New York Life Insurance Co.
Long Term Disability	New York Life Insurance Co.
Employee Assistance Program	<b>NEW: GuidanceResources</b>
Pre-Tax Savings	Vendor
Flexible Spending Account (FSA)	Benefit Resource Inc.
Health Savings Account (HSA)	Health Equity

# Medical/Rx

Excellus BCBS

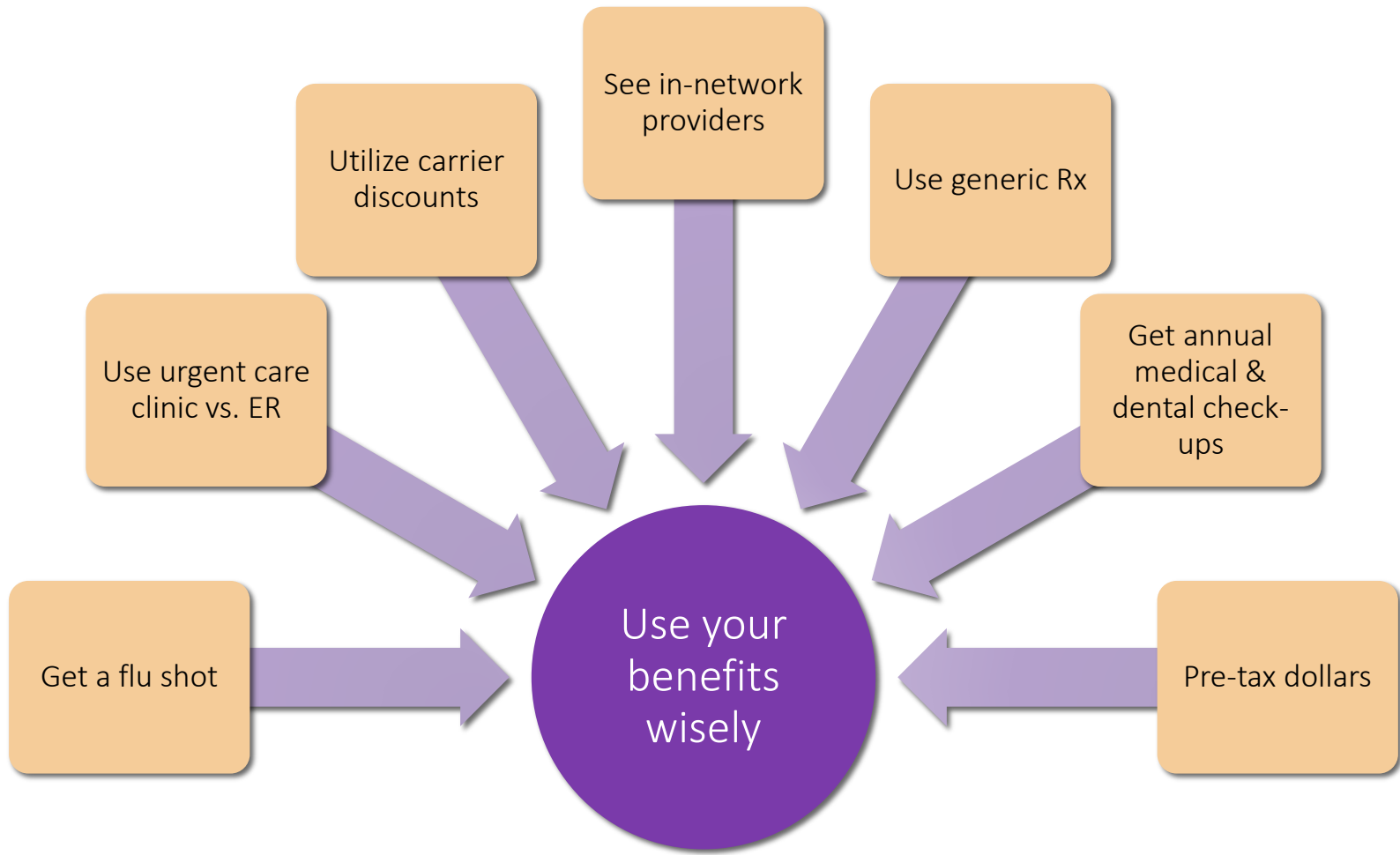
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# What Impacts Your Medical Costs?





# How Can You Control Costs?



# 2025 Medical Plan Offerings

Highest

Employee  
premiums

Lowest

- SB 40-1000 Hybrid with \$7 generic Rx (non-creditable plan)
- 1800/3600 HDHP with Generic and Brand Rx
- 3500/7000 HDHP with Generic and Brand Rx

# Medical/Rx – Plan Highlights

In-Network Services	Excellus BCBS 3500/7000 HDHP	Excellus BCBS 1800/3600 HDHP	Excellus BCBS SB 40-1000 Hybrid
<b>Annual Deductible</b>	\$3,500 per individual \$7,000 per family Plan pays benefits only after deductible is met	\$1,800 per individual \$3,600 per family Plan pays benefits only after deductible is met	\$1,000 per individual \$3,000 per family
<b>Annual Out-of-Pocket Maximum (all copays, deductible &amp; coinsurance)</b>	\$7,000 per individual \$14,000 per family	\$3,500 per individual \$7,000 per family	\$3,500 per individual \$10,500 per family
<b>Plan Coinsurance</b>	20% after deductible	20% after deductible	20% after deductible
<b>Office Visit / X-Ray / Emergency Room</b>	20% after deductible	20% after deductible	\$40 / \$60 / \$250 copay
<b>Inpatient Hospital</b>	20% after deductible	20% after deductible	20% after deductible
<b>Prescription Drug</b>	Full cost up to deductible, then; \$15 / \$50 / 50%	Full cost up to deductible, then; \$5 / \$35 / \$70	<b>Generic only coverage;</b> \$7 copay w/ \$0 Generics for Kids
<b>Inpatient Hospital</b>	20% after deductible	20% after deductible	20% after deductible
<b>Emergency Room</b>	20% after deductible	20% after deductible	\$250 copay

**Preventive services 100% covered in all plans**

# Medical – Employee Contributions

	Excellus BCBS 3500/6500 HDHP		Excellus BCBS 1800/3600 HDHP		Excellus BCBS SB 40-1000 Hybrid	
	Bi-Weekly	Monthly	Bi-Weekly	Monthly	Bi-Weekly	Monthly
<b>Employee Only</b>	\$86.47	\$187.35	\$141.57	\$306.74	\$200.70	\$434.86
<b>Employee + Child(ren)</b>	\$250.85	\$543.50	\$341.70	\$740.35	\$469.45	\$1,017.15
<b>Employee + Spouse</b>	\$303.26	\$657.07	\$393.02	\$851.55	\$534.72	\$1,158.57
<b>Family</b>	\$329.55	\$714.02	\$427.36	\$925.96	\$577.71	\$1,251.70

\*All deductions are done on a pre-tax basis unless requested otherwise.

# Dental

## Excellus BCBS

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# Dental – Benefit Highlights

**In-Network Dental Providers:** search at [www.excellusbcbcs.com](http://www.excellusbcbcs.com)

In-Network providers keep out of pocket costs lower and contained

	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
<b>Annual Deductible</b>				
Individual	\$25	\$25	\$50	\$50
Family	\$75	\$75	\$150	\$150
Waived for Preventive Care?	Yes	Yes	Yes	Yes
<b>Annual Maximum</b>				
Per Person / Family	\$1,750		\$1,500	
Preventive	100%	100%	100%	100%
Basic	80%	80%	50%	50%
Major	50%	50%	50%	50%
<b>Orthodontia</b>				
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

# Dental – Employee Contributions

	Excellus BCBS Dental High Plan		Excellus BCBS Dental Low Plan	
	Bi-Weekly	Monthly	Bi-Weekly	Monthly
<b>Employee Only</b>	\$19.46	\$42.17	\$14.97	\$32.43
<b>Employee + Spouse</b>	\$38.92	\$84.33	\$29.94	\$64.88
<b>Employee + Child(ren)</b>	\$42.82	\$92.78	\$32.94	\$71.36
<b>Family</b>	\$58.37	\$126.48	\$44.92	\$97.32

# Vision

EyeMed Vision Care

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# Vision – Benefit Highlights

**In-Network Vision Providers:** Search at [www.eyemed.com](http://www.eyemed.com)

EyeMed Vision Plan	
Exam Copay	\$20 copay Covered every 12 months
<b>Benefits &amp; Frequency</b>	
Lenses	Every 12 months
Single Vision	\$25 copay
Bifocal	\$25 copay
Trifocal/Lenticular	\$25 copay
Progressive Standard	\$90 copay
Progressive – Premium Tier 1-3	\$110, \$120 or \$135 copay
Progressive – Premium Tier 4	\$90 copay, 20% off retail price less \$120 allowance
Frames	\$130 Allowance; Additional discount of 20% off balance, every 12 months
Elective Contacts	\$110 Allowance; 15% off balance, every 12 months
Medically Necessary Contacts	\$0, covered in full up to \$300

# Vision – Employee Contributions

EyeMed Vision Plan		
	Bi-Weekly	Monthly
<b>Employee Only</b>	\$2.88	\$6.25
<b>Employee + Spouse</b>	\$5.18	\$11.23
<b>Employee + Child(ren)</b>	\$5.47	\$11.86
<b>Family</b>	\$8.65	\$18.74

\*All deductions are done on a pre-tax basis unless requested otherwise.

# Spending Accounts

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# Flexible Spending & Health Savings Accounts

	Flexible Spending Account (FSA) - Medical Expenses	Health Savings Account (HSA)
<b>Overview</b>	A tax-free spending account used for qualified medical/dental/vision expenses; monies must be used by the end of each year or are forfeited	A tax-free, portable, employee-owned account offered for eligible employees with enrollment in a high deductible health plan (HDHP) to help pay for qualified medical/dental/vision expenses with pre-tax money
<b>Funds available?</b>	Plan Start Date	Available as deposited
<b>Who owns the account?</b>	Employer (University)	Employee
<b>Who funds account?</b>	Employee	Employee
<b>2025 Annual Contribution Limits</b>	\$3,300	\$4,300 Single; \$8,550 Family (+ up to \$1,000/year catch up if age 55 or older)
<b>Current Fees</b>	\$2.00/month (payroll deduction)	\$2.00/month (directly deducted from account)
<b>Key Differences</b>	<ul style="list-style-type: none"> <li>• Can be used with any health plan <u>except</u> a HDHP</li> <li>• “Use it or lose it” regulation</li> <li>• Cannot change contribution amount during the year except for qualifying event</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Can be used only with a qualified HDHP (but if switch to another type plan later – including Medicare plan - can still use account balance)</b></li> <li>• Unused funds roll over year after year</li> <li>• Can change contribution at any time during the year</li> </ul>

# Ancillary Coverages

New York Life Insurance Company

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# Basic Life/AD&D

Nazareth University is pleased to continue providing an employer paid life and accidental death & dismemberment (AD&D) benefit to all eligible employees:

## Employee Benefit

- \$25,000 Life Insurance

*Please be sure to review and update your beneficiary information as needed. Can be done at anytime.*

# Voluntary Life and AD&D Insurance

## Voluntary Life Insurance Options

- Employee: Increments of \$10,000 with a maximum benefit equal to the lesser of 7 times annual compensation or \$500,000
- Spouses: \$5,000 or \$10,000 not to exceed 50% of the employee benefit
- Eligible Children: \$2,000 or \$4,000

**\*Employee must enroll in order to elect coverage for spouse and/or child(ren)**

EOI (Evidence of Insurability) form is required if:

- You are requesting an amount in excess of the Guarantee Issue maximum of \$200,000
- You and/or your spouse are increasing the current level of coverage
- You and/or your spouse previously declined coverage and are electing coverage after initial eligibility

Cost can be found in HR@Hand or your Benefit Guide

100% paid for by the **employee** through after-tax payroll deductions

# Long Term Disability

The following highlights details regarding our long-term disability plan.

## NOTE: Eligibility for LTD – First of the month after 365 days of Active Service

	Long Term Disability (LTD) Core Plan	Long Term Disability (LTD) Buy-up Plan
<b>Elimination Period before Benefits Begin</b>	180 days	180 days
<b>LTD Benefit</b>	50% of pay up to a monthly maximum of \$6,000	70% of pay up to a monthly maximum of \$6,000
<b>Definition of Disability</b>	To age 65 own occupation	To age 65 own occupation
<b>Maximum Disability Period</b>	ADEA schedule	ADEA schedule
<b>Pre-Existing Condition Limitations</b>	12 months for conditions treated within the 3 months prior to effective date of coverage	12 months for conditions treated within the 3 months prior to effective date of coverage

\*Deductions for buy-up LTD are taken **post-tax** basis.



# Employee Assistance Program

An EAP is short-term counseling and referral service for you and your family members at no additional cost.

- 100% CONFIDENTIAL
- 24 / 7 Toll-Free Hot Line

## Available Services

- Family & Personal relationships
- Grief / Depression
- Stress & Work Issues
- Gambling Addiction
- Compulsive Behavior
- Parenting / School Issues
- Child care referrals
- Elder care referrals
- Financial advice
- Legal advice

**Contact the EAP today!**

**Call:** (800) 344-9752

**Online:** [www.guidanceresources.com](http://www.guidanceresources.com)

**Web ID:** NYLGBS

# Questions & Resources

USI Benefit Resource Center

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# Benefit Resource Center

Contact the USI Benefit Resource Center (BRC) for free, confidential help!

- Benefit coverage levels
- Carrier information
- Claims assistance
- Billing issues

**855-874-6699**

**[BRCEast@usi.com](mailto:BRCEast@usi.com)**

**Monday through Friday 8:00am to 6:00pm EST**

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# Additional Benefit Resources

# Medical/Rx – Definitions

## Copay

Flat dollar amount member is responsible for at the time of service. The plan usually pays 100% of the remaining balance.

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## Deductible

Amount member is responsible for before the plan pays for certain services.

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## Coinsurance

Percentage of payment shared between the member and the plan for certain services after the deductible has been met.

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## Out-of-Pocket Maximum

Member total payments for deductible, coinsurance and copays to stated maximum per plan year. Once reached, the plan will pay 100% for eligible expenses for the rest of the plan year.

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## High Deductible Health Plan (HDHP)

Qualified plan as defined by the IRS. No first dollar benefits, all services are subject to the deductible before the plan will pay. Exception is Routine Preventive Care as defined by the IRS.

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## HSA – Health Savings Account

Tax Free account that is established by the employee that is covered by a High Deductible Health Plan (HDHP).

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## Network Provider

Medical and pharmacy providers that have contracted with the plan to provide lower out-of-pocket costs for members.

# Mid-Year Plan Changes

- You are **only** able to add or drop coverage during the plan year if you have a federal qualified event such as:
  - Change in marital status
  - Change in number of dependents
  - Change in employment status
  - Change in eligibility status
- Any changes made must be consistent and correspond with the change in status.
- Documentation is required for any mid-year status changes.
- If you are making a mid-year plan change you must notify HR within 30 days of the qualifying event.

# Medical/Rx – Preventive Care

**PREVENTIVE CARE** – Covered at 100% on all medical plan options.

Know what services are covered at 100% by Excellus Blue Cross Blue Shield prior to your preventive care visit

## Routine preventive for Children\*

Appropriate screenings based on gender and age

- Newborn visits
- Tuberculosis testing
- Anemia testing
- Lead exposure
- Pelvic exam and pap test
- Development and behavior
- Lipid profile
- Depression
- Obesity and counseling
- Nutrition counseling

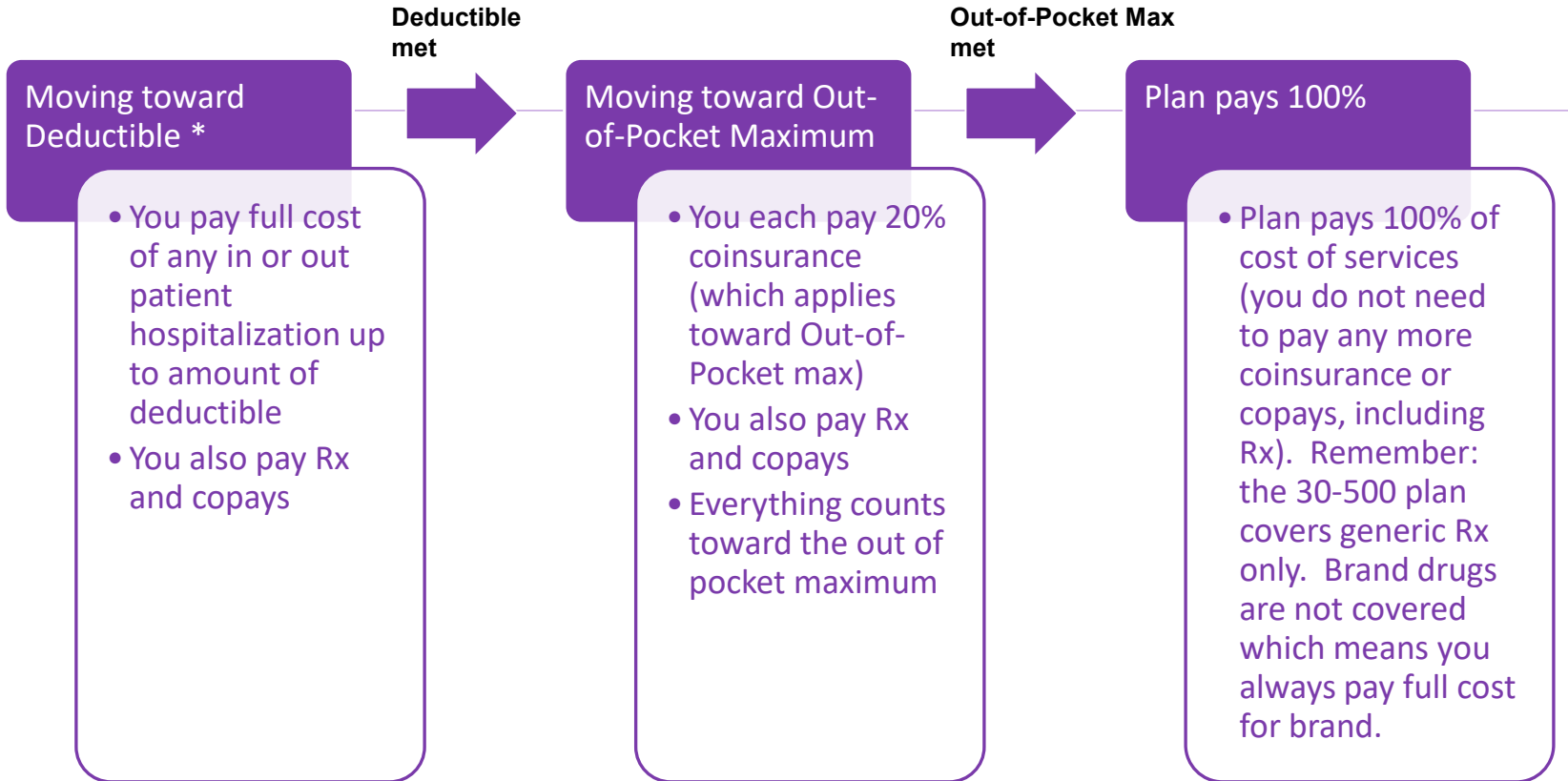
## Routine preventive for Adults

Appropriate screenings based on gender and age

- Lipid profile
- Diabetes
- Pelvic exam and pap testing
- Breast exam and mammogram
- PSA testing
- Bone density testing
- Colonoscopy
- Aortic aneurysm

\*Birth to age 18

# SB Copay/Deductible plan - How it works

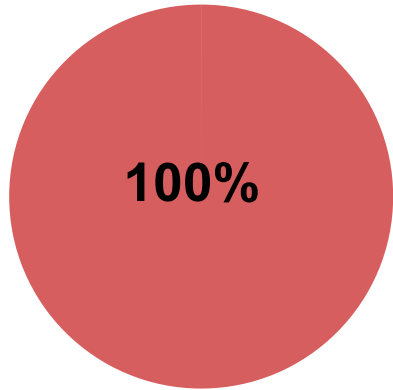


Each person must meet his/her own deductible before coinsurance applies for that individual; however, if family coverage is elected, once three family members have each met their deductible, any additional family members are deemed to have met their deductible as well. Out-of-pocket



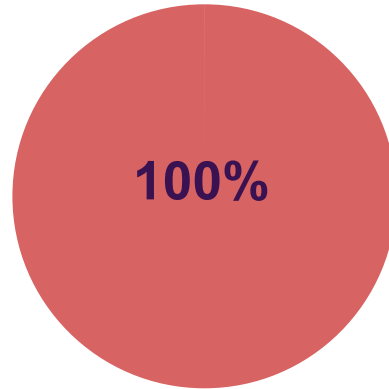
# SB HDHP Plans – How they Work

## Preventive Services

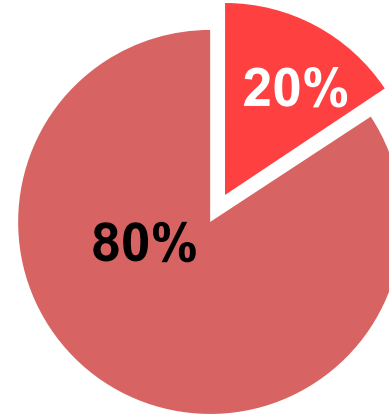


Plan provides full coverage for all preventive services

## Other Services

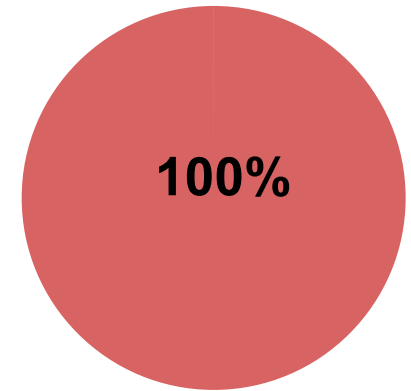


Member pays for all non-preventive services and full cost of drugs up to a deductible amount



Once deductible is reached, member pays 20% coinsurance for medical services & co-pays for drugs

## Out-of-Pocket Maximum Met



Once out-of-pocket max is met, plan pays 100% for all services & drugs for rest of plan year

# Where You Go Matters!



Levels of Care Category	Average Costs*	Average Wait Times	Examples of Health Issues	
<b>24/7 Nurseline</b> Immediate Consultation	None	1 minute 	<ul style="list-style-type: none"> <li>Based upon member's health issue a Nurse will confirm appropriate intent, or redirect to either higher or lower level of care.</li> </ul>	
<b>Telemedicine</b> Convenient, low cost care in expanded geographical areas	\$	15 minutes 	<ul style="list-style-type: none"> <li>Infections</li> <li>Cold and flu</li> <li>Minor injuries or pain</li> <li>Asthma</li> </ul>	<ul style="list-style-type: none"> <li>Sports Injuries</li> <li>Sore and strep throat</li> <li>Skin problems</li> <li>Allergies</li> </ul>
<b>Doctor Office Visits</b> Your doctor knows your medical history the best	\$	18 minutes 	<ul style="list-style-type: none"> <li>Fever, colds and flu</li> <li>Sore throat</li> <li>Minor burns</li> <li>Stomach ache</li> </ul>	<ul style="list-style-type: none"> <li>Ear or sinus pain</li> <li>Physicals</li> <li>Shots</li> <li>Minor allergic reactions</li> </ul>
<b>Urgent Care Clinic</b> Immediate care for issues that are not life-threatening	\$\$ \$\$	16-24 minutes 	<ul style="list-style-type: none"> <li>Migraines or headaches</li> <li>Cuts that need stitches</li> <li>Abdominal pain</li> <li>Sprains or strains</li> </ul>	<ul style="list-style-type: none"> <li>Urinary tract infection</li> <li>Animal bites</li> <li>Back pain</li> </ul>
<b>Emergency Room</b> For serious or life-threatening conditions	\$\$\$ \$\$\$	4 hours and 7 minutes 	<ul style="list-style-type: none"> <li>Chest pain, stroke</li> <li>Seizures</li> <li>Head or neck injuries</li> <li>Sudden or severe pain</li> </ul>	<ul style="list-style-type: none"> <li>Fainting, dizziness</li> <li>Uncontrolled bleeding</li> <li>Problem breathing</li> <li>Broken bone(s)</li> </ul>

# THE DOCTOR WILL SEE YOU NOW. WHEREVER. WHENEVER.

Telemedicine gives you fast access to medical care 24/7/365, from the comfort of your home, desk, or hotel room. Through our partnership with MDLIVE, you'll receive the same quality of care you receive from your own doctor, but more conveniently via your phone, tablet, or computer.

Here are some of the common medical conditions treated with telemedicine:

## Adults

- Allergies
- Cold and Flu
- Ear Infections
- Fever
- Headache
- Joint Aches and Pains
- Nausea and Vomiting
- Pink Eye
- Rashes
- Sinus Infections
- Sunburn
- Urinary Tract Infections\*

## Children

- Cold and Flu
- Constipation
- Earache\*
- Fever\*
- Nausea and Vomiting
- Pink Eye



Telemedicine through MDLIVE

Everyone needs a little support now and then. But concerns over cost, access, and confidentiality can be a barrier to reaching out.

Through our partnership with MDLIVE, you can schedule a consultation with a psychiatrist or therapist 24/7 via phone, tablet, or computer — wherever and whenever you need to.

Traveling for work or vacation? Need an appointment outside of work hours or on weekends? Can't fit an office visit in because of your busy schedule or a long commute? Concerned about costs or confidentiality? Behavioral health telemedicine removes those barriers and makes it easy to connect with the care you may need:

- 1 Convenient, confidential therapy sessions from your home, office, or on the go
- 2 Wait times are 3–4x shorter than traditional in-person appointments
- 3 Therapists are available on your schedule, including nights and weekends
- 4 Option to schedule recurring appointments with one therapist

**Whether it's managing daily stress or coping with a major life event, we're here to help.**

Our highly trained psychiatrists, psychologists, and social workers can help you through a wide range of conditions, including:

- Addiction
- Bipolar Disorders
- Depression
- Eating Disorders
- Grief and Loss
- LGBTQ Support
- Life Changes
- Panic Disorders
- Postpartum Depression
- Relationship Issues
- Stress
- Trauma and PTSD

**Considering therapy but not sure it's right for you? Take one of our free online assessments at [MDLIVE.com/BH-Assessments](https://www.mdlive.com/BH-Assessments).**

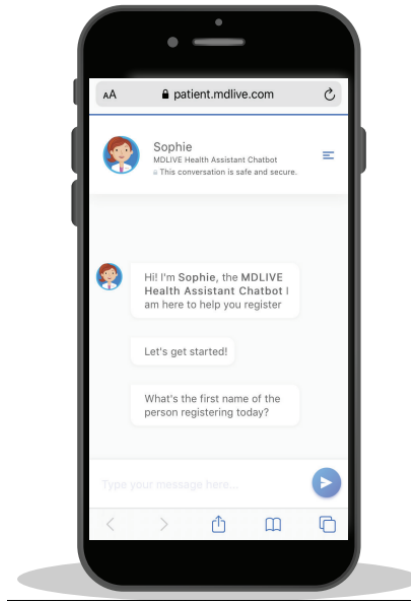


# Telemedicine/MDLIVE – Behavioral Health

## TEXT EXCELLUS TO 635-483

### Convenient telemedicine registration from your smartphone

You'll be greeted by Sophie, MDLIVE's helpful Health Assistant Chatbot. She'll take your information through a series of questions over a secure website. Voice to text recognition is also available for additional accessibility.



#### HELPFUL TIPS FOR A SMOOTH REGISTRATION

- Have your Subscriber ID number ready. This can be found on your member card.
- You can register all active plan members through the same process.
- Once registration is complete, be sure to download the MDLIVE mobile app for convenient telemedicine visits at your fingertips.



Registering is Easy!

## Member Portal

View summary of benefits and coverage, find a doctor, and order new cards

<https://www.excellusbcb.com/>

## Blue365

Exclusive access to information, discounts and savings for Excellus members

<https://www.excellusbcb.com/Blue365>

# Additional Resources

- All Excellus plans have a mail order option
  - Express Scripts, Wegmans Home Delivery
- More convenient for maintenance prescriptions
- Cost Savings
  - Hybrid plan: receive 3-month supply for 2 copays
  - HDHPs: subject to deductible; once deductible is met, receive 3-month supply for 2 copays

Additional Opportunities to Save –  
Mail Order Rx Excellus Drug Coupon\*

# ACCESS TO MORE SAVINGS WITH THE PRESCRIPTION DISCOUNT CARD FROM INSIDE RX

No one should have to worry about how to pay for their medications. If you are currently paying full price for certain prescription medications outside of your pharmacy plan, you may be able to access savings by using the Inside Rx® prescription discount card.

Inside Rx is a prescription savings program made available to you as an Excellus BlueCross BlueShield member. The Inside Rx prescription discount card offers savings on thousands of brand-name and generic medications at more than 60,000 participating pharmacies.

## Free, Accessible Discounts – No Registration Required

There are no fees, enrollment, or obligations required to receive these valuable discounts on qualified prescriptions. The prescription discount card is simple to download and free to use. Eligible members can simply present their Inside Rx card with a valid prescription at a participating pharmacy to save.

If you are currently an Excellus BCBS pharmacy member and have a plan through your employer, you and your dependents would be eligible to take advantage of these beneficial savings on prescription medications that are outside of your plan.

By visiting [InsideRx.com/EXC](https://www.insiderx.com/EXC), you can:

- Download a free prescription discount card right to your phone
- Find the lowest price available for medications outside of your pharmacy benefit
- Search for nearby participating pharmacies that are most convenient for you

The Inside Rx prescription discount card provides you with:



UP TO  
**80%**  
average savings  
on the cost of  
generic medications\*



UP TO  
**40%**  
average savings  
on the cost of  
brand medications\*



**EASY  
ACCESS**  
to savings  
at more than 60,000  
participating pharmacies

## Inside Rx Prescription Discounts



# Flexible Spending Account (FSA)

## Medical (2025 annual maximum: \$3,300)

For medical/dental/vision out of pocket expenses if:

You are enrolled in the hybrid (non-HDHP) plan, OR

You are Medicare eligible and in a HDHP plan, OR

You obtain your medical coverage elsewhere (through your spouse, for example)

## Dependent Care (2025 annual maximum: \$5,000)

Care for children under age 13

Do not need to be enrolled in Nazareth medical coverage

# Health Savings Account (HSA)

Must be enrolled in a qualified HDHP at Nazareth (certain eligibility restrictions apply)

2025 Annual Maximums: Single \$4,300; Family \$8,500

Reminders: Contribution amounts can be changed during the year, but only deposited funds can be used