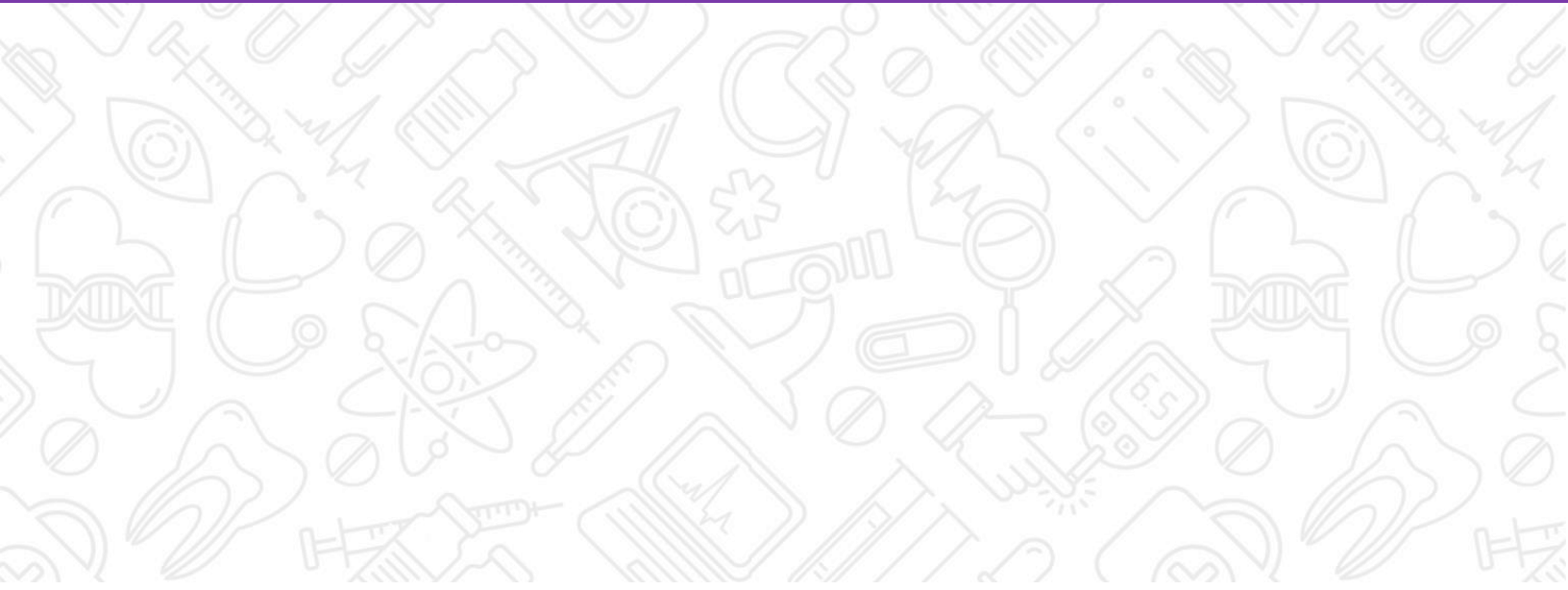




NAZARETH

2025 Benefits Guide



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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 2025 employee benefits guide. In these pages, you will 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.



What's New In 2025?

The Employee Assistance Program will now be offered through GuidanceResources, a partner of New York Life.

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, 2025, Annual Open Enrollment:

November 04, 2024 – November 18, 2024

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, 2025.

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. 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	\$86.47	\$187.35	\$141.57	\$306.74	\$200.70	\$434.86
Employee & Spouse	\$250.85	\$543.50	\$341.70	\$740.35	\$469.45	\$1,017.15
Employee & Child(ren)	\$303.26	\$657.07	\$393.02	\$851.55	\$534.72	\$1,158.57
Employee & Family	\$329.55	\$714.02	\$427.36	\$925.96	\$577.71	\$1,251.70

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.

2025 HSA Contributions

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

For the 2025 Tax Year:

- \$4,300 for individuals
- \$8,550 for families

Those 55 years and older and not enrolled in Medicare can contribute an additional \$1,000 “catch-up” each year.

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 2025 the contribution limit is \$3,300.

Dental Insurance



Nazareth University will continue to offer two dental 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 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	\$19.46	\$42.17	\$14.97	\$32.43
Employee & Spouse	\$38.92	\$84.33	\$29.94	\$64.88
Employee & Child(ren)	\$42.82	\$92.78	\$32.94	\$71.36
Employee & Family	\$58.38	\$126.48	\$44.92	\$97.32

Vision Insurance

Nazareth University will continue to provide vision insurance.

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: Charles Morales, Aflac Benefits Advisor at:

(585) 738-2629 / charles_morales@us.aflac.com.

Whatever life throws at you throw it our way. Employee Assistance & Wellness Support.

Life: just when you think you've got it figured out, along comes a challenge. Whether your needs are big or small, New York Life Group Benefit Solutions is there for you with our Employee Assistance & Wellness Support program¹. It can help you and your family find solutions and restore your peace of mind. This is just another example of how we are committed to Putting Benefits To Work For PeopleSM.



Our suite of value-add resources includes:

› Employee Assistance Program¹

Are you feeling overwhelmed by the demands of balancing work and family life? Maybe you have questions about a legal or financial concern. You and your family members now have access to various counseling services including legal, financial, and work-life balance assistance. All counseling calls are answered by a Master's or PhD-level counselor who will collect some general information and will discuss your needs. The Employee Assistance Program provides a maximum of three in-person or virtual sessions, per issue, per year.

› **GuidanceResources^{®1}** When you need information quickly to help handle life's challenges, you can visit [guidanceresources.com](https://www.guidanceresources.com) for resources and tools on topics such as health and wellness, legal regulations, family and relationships, work and education, money and investments, and home and auto. You will also have access to articles, podcasts, videos, slideshows, on-demand trainings and "Ask the Expert" which provides personal responses to your questions.

› Well-being Coaching¹

Sometimes you may need help with personal challenges and physical issues that can be overwhelming. To help you achieve your goals, you will have access to a certified coach who will work with you, one on one, to address health and well-being issues such as burnout, time management and coping with stress. You have access to five sessions per year. All sessions are conducted telephonically.

[See additional information on next page ›](#)



› **FamilySource**^{®1}

Managing the everyday concerns of home, work and family can be difficult. To help resolve those concerns, you have access to family care service specialists that provide customized research, educational materials and prescreened referrals for childcare, adoption, elder care, education, and pet care.

Contact Info:

**Employee Assistance and
Wellness Support 24/7**



Phone: (800) 344-9752



Website: guidanceresources.com

Web ID: NYLGBS

1. These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. These services are provided exclusively by ComPsych[®] Corporation. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some services are available at the option of the employer for an additional cost. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description and are subject to change. Program availability may vary by plan type and location and are not available where prohibited by law. These programs are not available under policies issued by New York Life Group Insurance Company of NY.

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All programs are effective for the member/participant on the first day of coverage.

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Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.

New York Life Insurance Company

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123741 0822 SMRU 1951110 Exp. Date 09.08.2024

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.

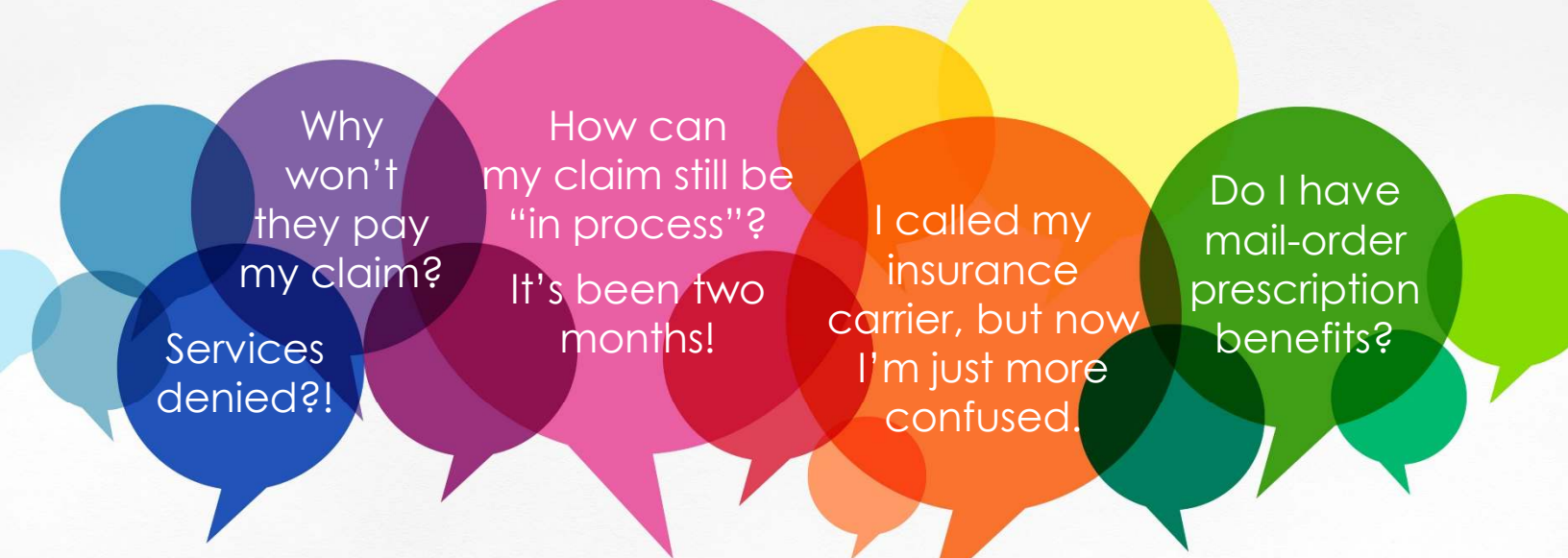
The Specialists in the Benefit Resource Center are available Monday through Friday 8:00am to 5:00pm Eastern & Central Standard Time at 855-874-6699 or via e-mail at BRCEast@usi.com. If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will 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.excellusbcb.com
Dental PPO	Excellus Blue BCBS	1-800-499-1275	www.excellusbcb.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)	GuidanceResources	800-344-9752	www.guidanceresources.com
Voluntary Cancer	American Family Lf Assur Co of Columbus	585-738-2629	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

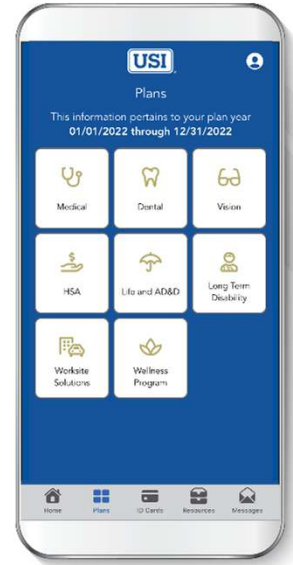
Search for 'MyBenefits2GO' and download our free app.

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

