



2024 Benefits Guide

Scan the QR code or visit
my.creighton.edu/hr/benefits-new
for more information.



Creighton
UNIVERSITY

FACULTY/STAFF

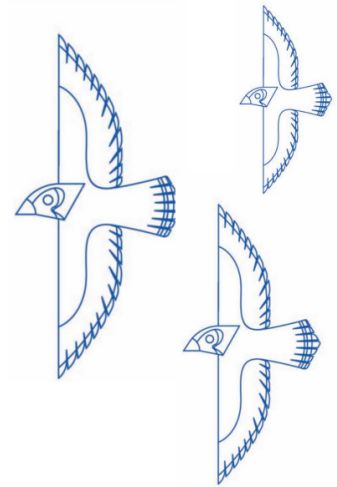
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Creighton's Total Rewards Strategy

Creighton’s total rewards philosophy, driven by our mission and core values, aims to ensure that Creighton is a desirable place to work, learn, and grow both professionally and personally. The overall health of our employees is of paramount importance, including their physical, emotional, mental, financial and spiritual well-being. Creighton provides a suite of valuable health, wellness, time off programs, tuition benefits and financial security benefits to demonstrate care and support for our employees and their families today and in the future. Each year, Creighton closely evaluates our Total Reward Offerings to address the diverse needs of our workforce. Please familiarize yourself with this guide and ask questions to ensure you’re getting the most from your Total Rewards!



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 and partner pharmacies
- Paid parental leave
- Short-term and long-term disability
- Time off: vacation, sick time and holidays
- 403(b) retirement plan

WELL-BEING

- Biometric screenings
- Creighton therapy and wellness
- Cura Fund
- Daily mass* and daily reconciliation
- Elder care assistance
- Employee assistance program
- Financial wellness
- Flu vaccinations
- 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
- Hybrid/remote work
- Job share
- Occasional flexibility/ temporary schedule change
- Paid volunteer service hours
- Phased retirement schedule
- Reduced schedule

LEARNING AND DEVELOPMENT

- FACHEX
- Faculty and staff development
- Ignatian formation
- Internal employee career search website
- Tuition discount program (private Omaha high schools)*
- Tuition exchange
- Tuition remission

*Omaha campus only

ourcorevalues

magis • men and women for and with others • cura personalis

unity of heart, mind and soul • ad majorem Dei gloriam

finding God in all things • forming and educating agents of change

Welcome to Creighton

Managing our overall health (physical, emotional, financial and spiritual) is essential and continues to be at the forefront of our total rewards strategy at Creighton. The Total Rewards program includes benefits to assist employees in their health and well-being, financial security, development and growth, and work-life balance. When combined with the overall campus experience, the Total Rewards program reflects Creighton University's Catholic, Jesuit mission and values.

This document serves as a guide to Creighton's Total Rewards program. As you read through this guide, you'll learn about tools and services we offer to help employees manage rising health care costs and to optimize their 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 first, 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, you are locked into your elections until the next annual Open Enrollment period, which takes place every fall.

Changes must be made within 30 days of the event. Log in to the ADP Benefits system through my.creighton.edu, or call the ADP Solutions Center at **866.903.8216**, the day following the date you lose or gain coverage to make your coverage changes.

The requested change must be consistent with the event. While you can change who is covered under the health plan with a qualified event, you may not change the health plan option currently in force (i.e., you cannot change from HDHP to PPO1 after having a baby). Human Resources requires documentation to substantiate coverage changes. Do not wait for documentation to notify us of your need to make a change.

EXAMPLES OF FAMILY STATUS CHANGES ARE:

- Change in legal marital status (marriage, divorce, death)
- Change in the number of dependents (birth, adoption, death, full-time student status)
- Change in employment status that affects coverage (new/termination of employment, or change in hours worked by a dependent spouse)
- Loss or gaining of other coverage

Notification of your qualified status change **MUST** be made within 30 days of the event. If you do not request a change within 30 days of the event date, your next opportunity to make changes is Open Enrollment, effective the first of the following year. If you have questions, please email the Benefits team at benefits@creighton.edu.

How do I enroll?

Enrolling for your benefits is easy and convenient. With single 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**; click the Benefits Enrollment icon and enter your netID@creighton.edu as username (net12345@creighton.edu) and BLUE password for single sign-on access.
- Click on your enrollment opportunity.
- Follow the system instructions to verify your dependents and beneficiaries and enroll or make changes.
 - **SPOUSE:** An individual of the same or opposite sex to whom you are legally married.
 - **DEPENDENT:** You or your spouse's child who is under age 26, including a natural child, stepchild, a legally adopted child, a child placed for adoption or a child for whom you or your spouse are the legal guardian; or an unmarried child age 26 or over who is or becomes disabled and dependent upon you.
- Download and print or save a confirmation statement.

Firefox and Chrome are the preferred browsers for accessing the ADP Benefits System.

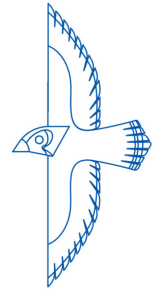


ADP Dependent Verification Service Center: All newly added family members will be asked to submit documentation as part of the University's dependent verification process. In the weeks following your election, requests for verification will be mailed from the Dependent Verification Center and will include instructions detailing the required documents and your options for submitting them. The documents verifying your relationship must be submitted by the deadline shown in the letter to ensure your dependent's continued coverage.

HAVE QUESTIONS?

- 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**.
- See the back cover of this guide for detailed provider contact information.
- For help logging in to **my.creighton.edu** or technical assistance, call Creighton IT at **402.280.1111**, option 3.
- For help once you are in the ADP Benefits System, please call the ADP Solutions Center at **866.903.8216**:
 - **Omaha**
Monday-Friday: 7 a.m.-7 p.m. CT
Saturdays: 9 a.m.-4 p.m. CT
 - **Phoenix**
Monday-Friday: 6 a.m.-6 p.m. MT
Saturdays: 8 a.m.-3 p.m. MT

2024 Benefit Plan Summary



Below is a snapshot of Creighton's elective employee benefits. For more details, such as plan documents, claim forms, etc., visit my.creighton.edu/hr/benefits-new.

Elective benefits

HEALTH INSURANCE PLANS

Comprehensive medical coverage, including physician, hospital and wellness benefits, are administered by UnitedHealthcare (UHC). The integrated prescription drug benefit is provided by Express Scripts (ESI). We have also partnered with RxBenefits for the prescription plan.

DENTAL PLAN

Administered by MetLife, the dental plan provides for preventive, basic and major services as well as orthodontia coverage for dependent children and adults.

VISION PLAN

The Vision Service Plan (VSP) provides you preventive vision care benefits, including routine eye exams, reduced-cost frames, lenses and contacts along with other discounts and benefits.

FLEXIBLE SPENDING ACCOUNT (FSA)

Medical and dependent care FSAs allow you to pay for eligible expenses with pre-tax dollars. The funds are deposited into a special account that can be used to pay for certain health care and dependent child/elder care expenses.

HEALTH SAVINGS ACCOUNTS (HSA)

For those participating in the HDHP plan, an HSA is available to set aside pre-tax dollars to pay for eligible medical, dental and vision expenses.

SHORT-TERM DISABILITY

Short-term disability is available to all benefit-eligible employees and is 100% employee paid. These benefits pay 67% of your before-tax weekly earnings up to the maximum weekly benefit for up to 11 weeks.

LONG-TERM DISABILITY

Creighton automatically enrolls you into the long-term disability program and pays 100% of the cost of this benefit. If you need to file a claim, the benefit is taxable to you. You do have the option to enroll in the Tax-Choice option where you pay the premiums and, in the event you file a claim, the benefit is tax-free.

GROUP TERM LIFE AND ACCIDENTAL DEATH INSURANCE

Creighton pays for a policy equal to one times your annual salary to a maximum of \$100,000 with Mutual of Omaha.

VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH INSURANCE

To provide added financial stability, you can enroll in additional life insurance coverage for yourself and your family with Mutual of Omaha.

METLIFE LEGAL PLUS PARENTS

Through MetLife Legal, you can receive legal advice and legal services for a wide range of personal legal matters. The plan covers parents, parents-in-law and grandparents for many of the common legal issues a family faces.

ID WATCHDOG IDENTITY THEFT

ID Watchdog helps you better protect your identity by monitoring your credit and other services.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Receive confidential and professional counseling on any issue related to personal, family and/or work-related problems. Services are free and available 24 hours a day, seven days a week to faculty, staff and their families — eight consultations per topic, per year.

Retirement benefits

Retirement benefits are an important part of your total benefits package; please reference page 25 for more information.

UnitedHealthcare Resources

UnitedHealthcare and Creighton have teamed up to make it easier for you to learn about the medical plans available and the benefits offered for you and your eligible members. Please visit [whyuhc.com/creighton](https://www.whyuhc.com/creighton) to help make a well-informed decision.



UnitedHealthcare member website and app

You'll have 24/7 access to manage your health plan either by going to [myuhc.com](https://www.myuhc.com) and registering an account or by downloading the UnitedHealthcare app.

- Find network providers and cost estimates.
- See what's covered.
- View claims and account balances.
- Print your ID cards from the member site or generate a digital health ID card from the app.

Virtual visits

Scan the QR code to access your virtual care options.



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 quickly, a virtual visit is a convenient way to start feeling better faster. An estimated 25% of ER visits could be treated with a virtual visit, saving you time and money.

To prepare for your virtual visit all you need is your health plan ID card, credit card and a pharmacy location. Go to [myuhc.com](https://www.myuhc.com) or the UnitedHealthcare app to get started.

USE VIRTUAL VISITS FOR THESE MINOR MEDICAL NEEDS:

- Bladder/urinary tract infection
- Fever, cold/flu, sore throat, bronchitis
- Pinkeye, rash
- Sinus problems
- Stomachache

VIRTUAL THERAPY

Within the UnitedHealthcare app, select Find Care, then Virtual Care. Next, under the Behavioral Health Care listing, click on Get Started and you can call a provider to set up an appointment. You can also call the telephone number on your health plan ID card.

What's important to know about medical insurance?



Evaluate your medical options and choose what is best for you and your family. See the previous page for more information about UnitedHealthcare's resources and member website.

THINGS TO KNOW

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 on a pre-tax basis. Annual premiums differ based upon the plan you elect and the number of dependents you cover.

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.

What is the difference between embedded versus nonembedded deductible?

Plan 1 and Plan 2 with Creighton offer what's known as an embedded deductible. Embedded benefits have individual and family deductible amounts. When an individual in a family meets the individual deductible, coinsurance applies. When the family deductible amount is met, the rest of the family will receive benefits.

The High Deductible Health Plan (HDHP) offers what's known as a nonembedded deductible. Nonembedded benefits are the HDHP standard. Nonembedded benefits have single coverage and family coverage deductibles. Single and family deductibles are separate, and no individual in the family has satisfied a deductible until the entire family amount has been satisfied. The same holds true for out-of-pocket maximums.

HAVE QUESTIONS?

- 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**.
- See the back cover of this guide for detailed provider contact information.

2024 medical plans — faculty and staff

	HDHP			PPO 2			PPO 1		
	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		\$5,250	\$3,500		\$6,500	\$2,750		\$3,500
Family	\$2,500		\$10,500	\$7,000		\$13,000	\$5,500		\$7,000
Out-of-pocket maximum (includes deductible and prescription drugs)									
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**
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 co-pay**		40% after deductible	\$50 co-pay**		40% after deductible
Emergency room	20% after deductible		40% after deductible	20% after deductible		Deductible + 20%	20% after deductible		
Emergency room (non-emergent)	20% after deductible + \$250 co-pay		40% after deductible + \$250 co-pay	20% after deductible + \$250 co-pay		40% after deductible + \$250 co-pay	20% after deductible + \$250 co-pay		40% after deductible + \$250 co-pay
Prescription drugs	20% after deductible at UHC network pharmacies.			See prescription drug plan for details.			See prescription drug plan for details.		

HDHP = High Deductible Health Plan

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

** To comply with ACA requirements, medical and pharmacy benefits apply to the PPO1 and PPO2 out-of-pocket maximum.

CHI HEALTH

Creighton University has partnered with CHI Health to provide additional savings for medical plan members who use CHI Health providers, hospitals and facilities. For more information please visit chihealth.com.

The services include, but are not limited to:

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

Creighton’s commitment remains strong in providing a comprehensive and competitive benefits program that supports the overall health and well-being of University employees and their families. Creighton makes a significant contribution to your benefits program and pays the majority of the insurance premiums at an approximate 80% (University paid) and 20% (employee paid) cost-share.

2024 medical plan premiums — faculty and staff

Employee monthly premiums	HDHP	PPO 2	PPO 1
Employee only	\$76.74	\$140.20	\$245.20
Employee and spouse	\$175.74	\$311.28	\$544.52
Employee and working spouse*	\$295.74	\$431.28	\$664.52
Employee and child(ren)	\$140.98	\$252.34	\$441.30
Family	\$239.64	\$424.50	\$742.54
Family and working spouse*	\$359.64	\$544.50	\$862.54

Creighton monthly contributions	HDHP	PPO 2	PPO 1
Employee only	\$673.32	\$630.56	\$544.54
Employee and spouse	\$1,474.40	\$1,384.36	\$1,192.88
Employee and working spouse*	\$1,354.40	\$1,264.36	\$1,072.88
Employee and child(ren)	\$1,209.14	\$1,135.02	\$980.22
Family	\$2,010.54	\$1,887.74	\$1,626.66
Family and working spouse*	\$1,890.54	\$1,767.74	\$1,506.66

**Working spouse surcharge*

Employees whose working spouses have access to affordable health care that meets the Affordable Care Act (ACA) minimum guidelines through another employer are subject to a \$120 monthly surcharge if they choose to have their spouse enrolled in the Creighton medical plan. The process of managing it is now built into the Open Enrollment experience in the ADP Benefits System. In the section regarding medical benefits, you will see a question related to a spouse. Once you answer the questionnaire and confirm your elections, the process is complete.



WORKING SPOUSE SURCHARGE FAQs

What is the working spousal surcharge?

It is a surcharge for employee's spouses who have access to medical coverage by another employer or access to other offerings of medical insurance coverage but choose to enroll in Creighton's medical plan. The cost is \$120 per month or \$1,440 per year.

How do I know if the working spouse surcharge will affect my spouse?

The surcharge affects any employee's spouse who has access to medical coverage by another employer or access to other offerings of medical insurance coverage, but instead chooses to enroll in Creighton's medical plan. This does not apply to an employee's spouse who is not currently working or cannot receive benefits in any other way.

How do I prove my spouse cannot receive benefits from their employer or doesn't have an employer to receive benefits from?

This will be completed during the enrollment process for a new hire, life event or Open Enrollment. You will see a question related to a spouse while electing your medical plan.

If my spouse's benefits change, will they be able to enroll in Creighton's benefits midyear?

Yes. If your spouse has changes to their benefits during the year, you will be allowed to add your spouse to Creighton's medical plan benefits and will begin to incur the working spousal surcharge for that designated month and each month thereafter.

Do I need to complete the questionnaire if my spouse will not be covered by Creighton?

No. The questionnaire will only be visible if a spouse is added to the medical benefit in the ADP Benefits System.

What if both my spouse and I work at Creighton?

The working spousal surcharge only requires working spouses who have access to medical coverage by another employer or access to other offerings of medical insurance coverage to pay the surcharge. Families with both spouses working at Creighton will be unaffected by this surcharge.

Do other Jesuit universities require a working spousal surcharge?

Yes. Several other Jesuit universities have implemented a working spousal surcharge or are considering it for the future.

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 creighton.edu/pharmacy-ot-pt/clinical-services/creighton-university-campus-pharmacy 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

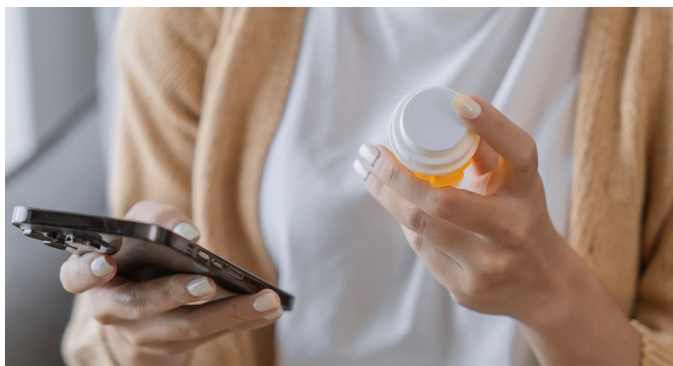
High blood pressure affects millions of individuals in the U.S. Have your blood pressure measured to determine if it is a risk factor. Just ask a member of the pharmacy team to check your blood pressure while you wait to fill your prescription.

IMMUNIZATION CLINIC

Immunizations are offered for:

- Tetanus
- Hepatitis B
- Pneumococcal pneumonia
- Influenza
- Hepatitis A
- 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 creighton.edu/pharmacy-ot-pt/clinical-services/creighton-university-campus-pharmacy/faqs.

Prescription Drug Plans

31-day supply cost		
PPO 1 PPO 2	Creighton Campus Pharmacy	RxBenefits + Express Scripts 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		
PPO 1 PPO 2	Creighton Campus Pharmacy	RxBenefits + Express Scripts 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.

- 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

“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



Mental Health Resources

At Creighton, we care about all of the life challenges that impact the health and well-being of our employees and families.

Employee Assistance Program (EAP)

Magellan Healthcare offers faculty and staff, their dependents and their household members, free and confidential professional counseling to assist with stress, anxiety, grief, substance abuse, relationship conflicts and more. Other services include free goal-oriented coaching, retirement services, legal assistance and financial coaching.

We recognize that everyone faces various personal, family and/or work-related problems that can impact our health. Receive up to eight professional counseling sessions per topic, per year.

To meet with a counselor in-person or on video, sign up at member.magellanhealthcare.com using member organization Creighton University, or call **800.424.4831**.



AbleTo

AbleTo is a free resource and available to all employees. This app offers easily accessible clinical techniques to help dial down the symptoms of stress, anxiety and depression on your phone. Track your mood, participate in guided experiences and explore meditative tools. Tap into tools created by clinicians that are suggested for you based on your responses to a short, optional assessment. Visit ableto.com/begin for more information.

UnitedHealthcare network providers

Behavioral health providers are accessible through myuhc.com (or uhc.com for nonmembers) and by using the UHC app. Visits are paid through the medical plan (member deductible and coinsurance apply). Virtual visits are also available through myuhc.com.

What are my dental plan options?

Excellent oral health means more than having 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.** To learn more, contact MetLife at **800.942.0854** or visit [metlife.com/mybenefits](https://www.metlife.com/mybenefits).



2024 dental premiums and employer contributions

Employee monthly premiums	Creighton Preventive	Creighton Basic	Creighton Basic Plus Ortho
Employee only	\$0.00	\$11.72	\$21.64
Employee and spouse	\$12.04	\$37.18	\$54.76
Employee and child(ren)	\$10.92	\$34.74	\$51.60
Family	\$22.96	\$60.20	\$84.70

Creighton monthly contributions			
Employee only	\$16.06	\$25.50	\$17.68
Employee and spouse	\$19.64	\$36.50	\$23.00
Employee and child(ren)	\$33.76	\$42.84	\$42.02
Family	\$42.64	\$61.30	\$57.42

Benefit						
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
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

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 such as 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 as Basic, but also covers orthodontia. The lifetime orthodontia benefit is \$3,000 per 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. For more information, call **800.877.7195** or visit **vsp.com** to review benefit information, find a VSP network doctor, and print your ID card.

2024 vision premiums and employer contributions

Employee monthly premiums		Creighton monthly contributions	
Employee only	\$4.64	Employee only	\$2.66
Employee and spouse	\$10.22	Employee and spouse	\$5.88
Employee and child(ren)	\$8.36	Employee and child(ren)	\$4.80
Family	\$13.92	Family	\$8.00

Benefit	Description	Co-pay	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; co-pay 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	<p>Glasses and sunglasses</p> <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 <p>Retina screening</p> <ul style="list-style-type: none"> No more than a \$39 co-pay on routine retinal screening as an enhancement to a WellVision exam <p>Laser Vision Correction</p> <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.

What are my health care spending and savings account options?

Account options depend on the 2024 medical plan selected by an employee.

	Medical Flexible Spending Account (FSA) PPO 1 and PPO 2	Health Savings Account (HSA) HDHP	Limited Purpose Flexible Spending Account (Limited Purpose FSA) HDHP
Who owns the account?	Your employer does. You lose your FSA when you leave your organization.	You do. You can take it with you if you change jobs.	Your employer does. You lose your FSA when you leave your organization.
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 biggest benefit?	It's short-term. You can save on predictable health expenses every year.	It's long-term. You can save up for major health expenses later in life.	It's short-term. You can save on predictable health expenses every year.
What is the maximum amount that I can put in this account?	\$3,200 The IRS pre-tax contribution limit.	\$4,150 employee only and \$8,300 for employee/spouse, employee/children and family*	\$3,200 The IRS pre-tax 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 \$640 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 \$640 in unused funds will roll over automatically to pay for eligible expenses in the following year.
What expenses are covered?	You can use your HSA or FSA on lots of eligible medical, dental and vision expenses. Such as: prescription eyeglasses, doctors visits, surgery, dental cleaning, medications and contact lenses.		



Scan QR code or visit bit.ly/whyflexiblespendingaccounts to view video "Learn More About Your Flexible Spending Account"



Scan QR code or visit bit.ly/whyhealthsavingsaccounts to view video "WEX — Why Should I Get a Health Savings Account"

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.

*Add \$1,000 if age 55 or older.

WEX: Health Reimbursement and Savings Accounts

Simplify

Life is filled with unexpected expenses. WEX's variety of reimbursement and savings account options let you set aside pre-tax dollars to make your health and child care expenses more affordable. You can access your account by going to benefitslogin.wexhealth.com.

To find additional resources, please visit the WEX toolkit at wexinc.com/insights/benefits-toolkit.

Resources include:

- My HSA planner
- HSA/FSA login
- HSA store
- Calculators
- FSA store
- Eligible expenses
- HSA investment fund options
- Knowledge base

Investment options

You can invest your HSA funds in an interest-bearing account or our standard mutual fund lineup. Savvy investors may opt for a Health Savings Brokerage Account powered by Charles Schwab, giving you access to more than 5,000 mutual funds, stocks and bonds. Visit hsainvestments.com/fundperformance/?p=hcbank to learn more.

Dependent Care Flexible Spending Account (DCFSA)

You can pay for eligible dependent care expenses with pre-tax dollars, including:

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

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 benefitslogin.wexhealth.com.

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 six months of coverage due to a condition that existed during the three months prior to coverage are excluded.	Disabilities that occur during the first 12 months of coverage due to a condition that existed during the three months prior to coverage are excluded.	Disabilities that occur during the first 12 months of coverage due to a condition that existed during the three months prior to coverage are excluded.
Who pays for this benefit?	Employee elects to pay for this benefit after tax through per-pay-period deductions. The premiums are based on the individual employee's salary.	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.

What are my life insurance options?

Group life and AD&D insurance is provided to you automatically at no cost. Creighton pays for this benefit. Other voluntary coverage is available for you to purchase based on the needs of you and your family.

Group Life and AD&D Insurance (Employer paid)	Employee Voluntary Life and AD&D Insurance (Employee paid)	Spouse Voluntary Life and AD&D Insurance (Employee paid)	Dependent(s) Voluntary Life and AD&D Insurance (Employee paid)
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.



HOW DO I NAME A BENEFICIARY?

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, or two or more people.

Now is the time to review your 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
- 403(b) retirement plan: Principal
- Health savings account (HSA)

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.

How do I update my beneficiary?

Go to my.creighton.edu, click the Employee Benefits icon, enter your NetID and BLUE password for single sign-on access.

- Click on Manage Information and follow the system instructions to enter and/or update your beneficiaries.
- Confirm your changes, download and save your confirmation statement.

To review or change your beneficiary for your retirement account or health savings account (HSA), please log into the providers website to update this information.

Contact the benefits team in Human Resources at benefits@creighton.edu or call **402.280.2709** if you have any questions.



What are my other voluntary 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.

MetLife Legal Plus Parents

You have access to experienced attorneys for many personal legal services and unlimited advice through MetLife Legal Plans. MetLife Legal Plans Plus Parents covers you, your spouse, dependents, parents, parents-in-law, and grandparents for many of the common legal issues a family faces.

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.

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 creighton.edu/pharmacy-ot-pt/clinical-services/creighton-therapy-and-wellness.



Orthopedic and sports physical therapy

Creighton Therapy and Wellness offers individualized, expert care for orthopedic problems and sport injuries. One-on-one appointments (usually 45 minutes) are available for conditions such as:

- Headaches
- Joint pain
- Pre- and post-surgical conditions
- Sprains and strains
- Auto- and work-related injuries

Treatment for pelvic floor issues

The board-certified physical therapists at Creighton Therapy and Wellness can offer novel approaches to effectively treat men and women with pelvic floor conditions, such as:

- Urinary leaking and frequency
- Pelvic organ prolapse
- Constipation or fecal incontinence
- Post-prostatectomy rehabilitation
- Pelvic pain
- Sexual dysfunction

Set up an appointment or see if physical therapy is right for you by visiting creighton.edu/pharmacy-ot-pt/clinical-services or calling **402.280.3555**.

*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 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, prediabetes, 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.



Creighton Wellness

The Creighton Wellness program for all faculty and staff is designed to create a culture of health and improve overall well-being. Wellness programs include: in person and online lifestyle management courses, fun and engaging wellness challenges, group physical activity classes, wellness coaching and more.

We strive to provide the resources to support everyone's wellness journey, both at home and work, and align with the Creighton value of *cura personalis* (care for the whole person). Prevention is key, and participants can incorporate online tools to build health habits and help prevent chronic disease.

Fitness centers

Physical activity is an important part of wellness, and the University provides faculty and staff access to fitness centers on campus in Omaha and Phoenix.

Omaha

- Rasmussen Center — east side of campus
- Kiewit Fitness Center — west side of campus

Phoenix

- Fitness Center — second floor, southwest

Employee badge access is required. Locker rooms contain showers and a restroom.

GET STARTED WITH CREIGHTON WELLNESS

- Check out our wellness website for upcoming programming: hr.creighton.edu/wellness
- Get started on the wellness platform: join.virginpulse.com/creighton
- Subscribe to our Facebook page: facebook.com/creightonemployeewellness
- Contact us: wellness@creighton.edu



Retirement

Retirement benefits are an important part of your total benefits package. As a Creighton employee, you are eligible to participate in the 403(b) retirement plan and employer matching contributions.

Creighton’s retirement plan allows you to electively defer money from your paycheck on a pretax or post-tax basis. You are eligible to contribute to the IRS limit each calendar year. Visit principal.com/welcome to set up your account and enroll in the retirement plan.

You may be wondering if you’re on track to meet your retirement goals. That’s where the Retirement Wellness Score and Planner can help. Check your score and begin using the planner at principal.com/myscore.

Personalized financial planning

Meet one-on-one with a Principal retirement education specialist to create a customized strategy for your goals and get answers to your retirement questions.

QUESTIONS? Visit principal.com or call **800.547.7754**. Retirement education specialists are available Monday through Friday, 7 a.m. to 9 p.m. CT.

Scan the QR code to set up your account and enroll in the retirement plan.



Scan the QR code to contact a retirement education specialist.



EMPLOYER CONTRIBUTIONS

- Creighton offers both a 2% employer minimum contribution as well as employer matching contribution. You are entitled to the 2% employer minimum contribution regardless of how much you contribute to the plan. All contributions made by Creighton are made with pre-tax dollars.
- Creighton will match 100% of the first 5% of eligible pay that you contribute (pre-tax or Roth) to the plan. To maximize the matching contributions provided by Creighton, you need to contribute at least 5% of your eligible pay each pay period. Please refer to the matching table for more details.
- You’re always fully vested in your contributions and the 2% employer minimum contributions. You will be fully vested in the employer matching contributions after two years of service and 1,000 hours worked in each of those years.

403(b) employee elective deferral	Employer minimum contribution	Employer matching contribution	Total employer contribution
5.00% or more	2.00%	5.00%	7.00%
4.00%	2.00%	4.00%	6.00%
3.00%	2.00%	3.00%	5.00%
2.00%	2.00%	2.00%	4.00%
1.00%	2.00%	1.00%	3.00%
0.00%	2.00%	0.00%	2.00%

Only faculty and staff are eligible for employer contributions.

To learn more about The Retirement Plan of Creighton University please visit our website at my.creighton.edu/hr/benefits/retirement-plan-403b.

Start your well-being journey

Employee Assistance Program (EAP) from Magellan Healthcare

FIND HELP AND BALANCE FOR THE SIX IMPORTANT PARTS OF YOUR LIFE

Social Forming strong relationships	Emotional Building confidence and resilience	Career Liking what you do everyday
Financial Making the most of your money	Physical Having good health and energy	Community Being safe, secure and engaged

Every individual faces a unique situation that can affect their work or personal life, which is why we offer an excellent Employee Assistance Program to support our employees and their dependents and household members.

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

- Child and elder care services
- Financial consultation services
- Legal consultation services
- Convenience services
- Parenting
- Relationship issues
- Work issues
- Counseling
- Identity theft resolution
- Lifestyle coaching
- Self-care
- Digital app



The program is provided at no cost to employees and their dependents and household member, 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 member.magellanhealthcare.com.

Other Important Benefits

Creighton supports the need for a work-life balance and offers a variety of time off options for eligible faculty and staff. Time off, leaves and holidays are a key part of your total rewards from Creighton University. Programs are designed to address the holistic needs of you and your family. Along with take-home pay, medical benefits, retirement benefits and the tuition benefit, Creighton provides a comprehensive package that is competitive and geared toward helping you address many aspects of your life.

Time-off programs

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
- Juneteenth

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

LEARN MORE

Learn more about our time-off programs for benefit-eligible faculty and staff at my.creighton.edu/hr/resources/employee-resources/time-off.

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) across multiple partners.



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.

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.

LEARN MORE

Learn more about our time-off programs for benefit-eligible faculty and staff at my.creighton.edu/hr/resources/employee-resources/time-off.

Funeral/bereavement leave

The University recognizes the need for time off work upon the death of an immediate or other family member as defined in this policy.

Paid bereavement leave is granted for purposes of:

- Attending the funeral, services, ceremonies, and/or interment.
- Making necessary arrangements.
- Travel related to the death.
- Bereavement time.

Length of leave

Eligible employees are granted a maximum of five consecutive days of paid University funeral/bereavement leave for immediate family members, which includes an employee's:

- Spouse or civil union partner
- Children including biological, ward, in-law, grandchild, child of civil union partner, adopted, step, foster or any child for whom the employee stands in loco parentis
- Parents (biological, step, adopted, in-law, parents of a civil union partner)
- Siblings (biological, half, adopted or step)

Eligible employees are granted one day to three days of paid funeral/bereavement leave for a relative other than the above who is not an immediate family member. Individuals who are not considered immediate family members are grandparent, aunt, uncle, niece, nephew, or cousin of the employee or their spouse (including biological, step, adopted).



Military leave

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

Paid parental leave

After one year of employment, benefit-eligible faculty and staff are eligible for six 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.

Personal/family support leave

A personal/family support leave (PFSL) is an unpaid leave generally used in situations not covered by other types of University or federal/state/local laws.

Examples of qualifying reasons for PFSL

- Caring for a sick family member
- Personal emergency
- Educational opportunities
- Caring for new baby or placement of child prior to FML eligibility
- Undergoing major life changes
- Addressing caregiver issues (medical, legal, financial, etc.)
- Other personal, non-medical reason that may be approved at your department's discretion.

PFSL can be granted for a minimum of three consecutive days and up to two weeks.

To learn more, please go to my.creighton.edu/hr/resources/employee-resources/time-off.



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

Learn more at hr.creighton.edu/benefits/tuition-remission.

Tuition discount program

- Eligible faculty and staff may be eligible for discounts at local parochial schools

Learn more at hr.creighton.edu/benefits/tuition-discount-program.

Additional development opportunities

- Internal career mobility program
- Employee development classes and workshops
- Ignatian formation

Learn more at hr.creighton.edu/learning-development.

Tuition Exchange and FACHEX

Tuition Exchange is a tuition remission program for children of current full-time faculty, administrators and staff. Through the program, a dependent child of an eligible employee at one participating institution may be awarded Tuition Exchange at another.

FACHEX is an undergraduate tuition remission program for children of current full-time faculty, administrators and staff. Through the FACHEX program, employees who have a tuition remission benefit for their children at their home institution can apply to receive the same benefit at participating Jesuit colleges and universities, should there be space available, and the student meets that school's requirements for FACHEX applicants.

Learn more at hr.creighton.edu/benefits/tuition-remission.

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/generalcounsel/compliance/resources.

Women's Preventive Care — RxBenefits + Express Scripts

Contraceptive Prescription Benefit The Affordable Care Act required coverage of FDA-approved contraceptive methods for women at 100%, without charging a co-payment, co-insurance or deductible, when filed at an in-network pharmacy.

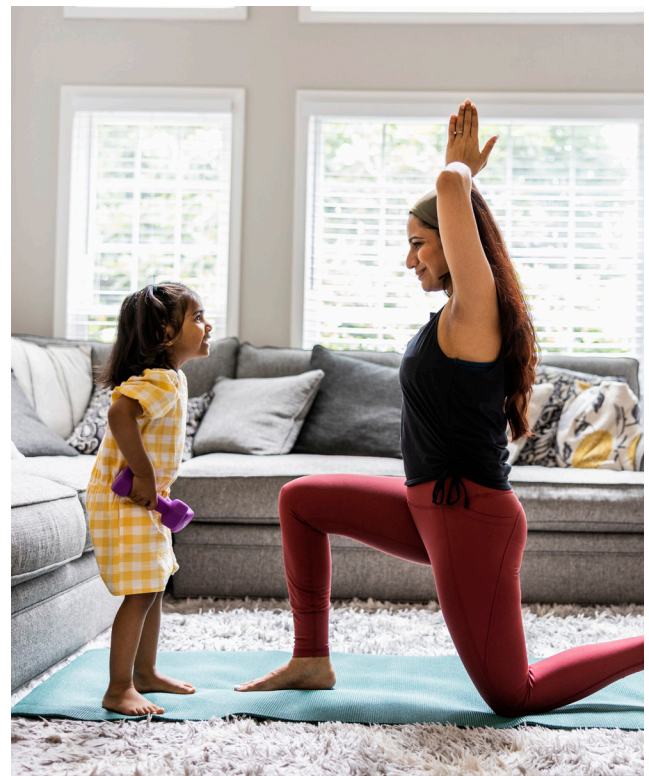
Creighton University qualifies under the religious employer exemption; therefore, Express Scripts administers this plan.

Tier 1 contraceptives will be available at no cost to women who remain covered or enroll in the Prescription Contraceptive Only Benefit.

Activate your online benefits at express-scripts.com. Viewing your benefits online is easy. First-time visitors must register using your member ID or Social Security Number (SSN).

Those with a contraception-only plan will receive a separate card.

These contraceptive ID cards can be used by you or any eligible dependent member to obtain the eligible prescription contraceptives and devices not covered by the medical plan.



You should continue to use your medical ID card for all of your other prescription drug needs.

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.

Other Notices

Additionally, you can find the following legal notices at my.creighton.edu/hr/resources/employee-resources/compliance-resources.

- Medicare Part D – Notice of Credible Coverage
- Premium Assistance under Medicare and Children’s Health Insurance Program (CHIP)
- Newborns’ and Mothers’ Health Protection Act
- Notice of Coverage

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. Visit my.creighton.edu/hr/benefits/medical-insurance to access.



Helpful Contact Information



**ADP Benefits System and
Leave Management**

Access through MyCreighton
my.creighton.edu | 866.903.8216

ADP Dependent Verification Services

Access through MyCreighton
my.creighton.edu | 866.400.1686



**Magellan Health
Employee Assistance Program**

member.magellanhealthcare.com
800.424.4831



MetLife

Dental Insurance

Group no. 307647
metlife.com/mybenefits | 800.942.0854

MetLaw

Legal Services Plan

Access code: GetLaw
info.legalplans.com | 800.821.6400



**Mutual of Omaha
Short- and Long-Term Disability
Life and Voluntary Life**

800.877.5176



**Principal
403(b) Retirement Plan**

Plan ID: 615443
principal.com | 800.547.7754



RxBenefits + Express Scripts



Prescription Drug Plan

rxbenefits.com | 800.334.8134



**TIAA
Legacy Retirement Plan**

tiaa.org/creighton | 800.842.2776



**UnitedHealthcare
Medical Insurance**

Group no. 714969
member.uhc.com/myuhc | 800.842.5784



**Creighton Wellness
Wellness Program**

hr.creighton.edu/wellness | 402.280.5721



**VSP
Vision Insurance**

vsp.com | 800.877.7195



**WEX
Flexible Spending Accounts and
Health Savings Accounts**

benefitslogin.wexhealth.com | 833.225.5939

EMPLOYEE RESOURCES THROUGH CREIGHTON UNIVERSITY

- **RESOURCES:** my.creighton.edu/hr/resources/employee-resources
- **BENEFITS:** my.creighton.edu/hr/benefits-new
- **RETIREMENT:** my.creighton.edu/hr/benefits/retirement-plan-403b
- **WELLNESS:** my.creighton.edu/hr/wellness-programs-and-events
- **TIME OFF:** live-creighton-hr.pantheonsite.io/resources/employee-resources/employee-handbook/time-off#vacation
- **TUITION REMISSION:** my.creighton.edu/hr/benefits/tuition-remission-and-discount

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