



**SEATTLE
UNIVERSITY**

GUIDE TO YOUR BENEFITS 2023

January 1-December 31, 2023



ELIGIBILITY

YOU MUST ENROLL FOR BENEFITS COVERAGE WITHIN YOUR FIRST 30 DAYS OF EMPLOYMENT.

You are eligible to participate in Seattle University benefits if you are a staff employee who is regularly scheduled to work 20 hours or more per week, or if you are a faculty member with 17.5 work units in an academic-year appointment. Your coverage becomes effective on the first day of the month following or coinciding with your date of eligibility.

Eligible dependents include:

- Your legal spouse, state registered domestic partner (SRDP), or legally domiciled adult (LDA)*, and
- Your children under the age of 26 (biological, adopted, foster children, stepchildren, or children for whom you are the court appointed guardian).

**Certain restrictions may apply to legally domiciled adults and their dependent children. Contact Human Resources for more information.*

All new faculty and staff must complete enrollment into benefits within 30 days of employment. If you would like to waive coverage through the University, you are required to process your waiver on the University's benefit enrollment site. If you take no action, you will automatically be enrolled in the Aetna HSA, dental and vision plans with Employee Only coverage.

MAKING CHANGES DURING THE YEAR

You may not change your benefits until the next open enrollment period held in the fall unless you have a "qualifying life event." These events include, but are not limited to:

- Marriage,
- Birth, adoption or gaining legal custody of a child,
- Loss or gain of eligibility due to dependent employment changes,
- Legal separation, divorce or dissolution,
- Death of an eligible dependent,
- Loss or gain of your spouse's, SRDP's, or LDA's eligibility under their employer's benefit plan,
- The death of your spouse, SRDP, LDA, or a child.

If you experience a life qualifying event, you must notify Human Resources to change your coverage within 30 days of the event; or 60 days if adding newborns or newly adopted children, or you, your spouse, SRDP, LDA, or eligible dependent child loses coverage under Medicaid or a State Children's Health Insurance Program (S-CHIP) or becomes eligible for state-provided assistance.

This benefit guide is intended to provide you with information on the University's benefit offerings. Please read it carefully to fully understand your options, so you can make informed decisions.

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ANNUAL OPEN ENROLLMENT

Annual open enrollment is your opportunity to evaluate your benefit options and to make changes for the upcoming year. Open Enrollment for 2023 benefits is November 1-15, 2022.

Your Steps:

1. Refresh your understanding of benefit choices by reading this guide.
2. Sign in to <https://benefits.plansource.com> to see your current benefits and 2022 costs. This is also where you make your 2023 changes.
3. Your username is your full SU email. Your password has been reset to your date of birth in the format: YYYYMMDD. You will then be prompted to change your password.
4. Complete your enrollment by November 15, 2022.

If you do not make a change during Open Enrollment, your current benefit elections—except for flexible spending accounts (FSA) and the employee contribution amount for the health savings account (HSA)—will automatically carry forward into 2023.

- In order to maintain enrollment in a Health Care FSA or a Dependent Care FSA, you will need to re-enroll each year during open enrollment.
- Unlike an FSA, you will still maintain enrollment in the HSA if you do not take any action during open enrollment. However, your employee contribution will be reset to \$0 effective January 1, 2023. To avoid the reset, select an employee contribution amount during open enrollment. You are also able to change your employee contribution at any point throughout the year. You will still receive the employer contribution amount starting January 1, 2023 regardless of if you take action or not during open enrollment.

2023 CHANGES

There are very minimal plan changes for 2023.

- The Kaiser HMO Plan deductible will be increased to \$250 for individuals and \$500 for families.
- The annual employer contribution towards Health Savings Accounts will be changed to \$750 for individuals and \$1,500 for families.
- The employee and employer premiums increased for all three medical plans. There was a slight premium increase to the enhanced vision plan. There were no premium increases to the core vision plan or dental.

Ending Trustmark Long Term Care Plan Enrollment

Beginning with 2023 Open Enrollment, Seattle University will no longer be offering new enrollment into Trustmark personal long term care plans.

Faculty and staff who are currently enrolled in a Trustmark long term care plan:

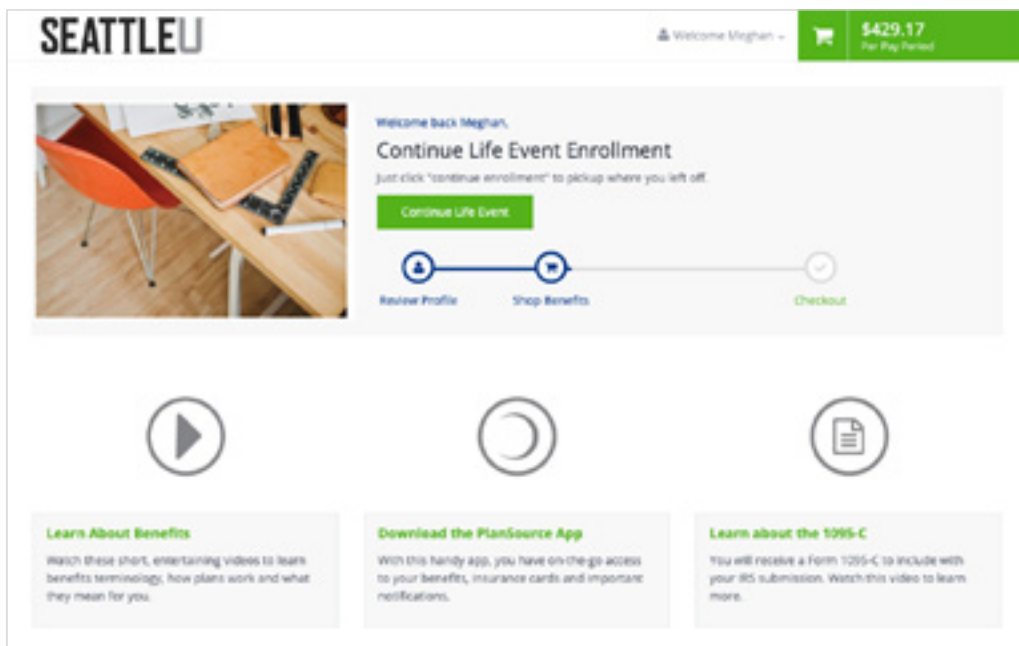
- Payroll deductions for plan premiums will continue to be supported until separation from Seattle University occurs.
- Upon separation from Seattle University, enrollees have the option to port their policy with no change to premium or benefit amount. Contact Trustmark Customer Care at 800-918-8877 to initiate the change to Direct Bill.



ENROLLING IN BENEFITS

Your 2023 benefit choices can be made online through the benefit enrollment system, [PlanSource](https://benefits.plansource.com) at: <https://benefits.plansource.com>. Your username is your full SU email address. Your password will be reset during Open Enrollment to your date of birth in the format: YYYYMMDD.

You can contact [PlanSource](#) customer service at (866) 930-0464 if you need support with login issues, systems guidance, or confirmation of enrollment.



MEDICAL AND PRESCRIPTION DRUGS

The University offers you a choice of medical plans, including a Preferred Provider Organization (PPO) Plan and a Health Savings Account (HSA) Plan through Aetna. A third plan option is an HMO administered by Kaiser Permanente. Although the plans generally cover the same medical services, they are different in three important ways: what providers and facilities you have access to, how much money you spend when you receive services and how much you pay in payroll deductions. Which plan is best for you will depend on your and your family's health care needs.

HMO PLAN

Administered by Kaiser Permanente

The Kaiser HMO Plan is a Health Maintenance Organization (HMO) plan. This plan has a \$250 deductible for individuals and \$500 for families and requires a copayment for certain services. To receive care, you must use a Kaiser provider or facility for services to be covered. You have to be referred by your primary care physician to see many specialists in network.

PPO PLAN

Administered by Aetna and CVS Caremark

The PPO Plan has a deductible of \$500 for individuals and \$1,000 for families. Once you have met your deductible, you then pay a percentage of the expenses, called coinsurance. If your coinsurance and deductible reach an amount called the out-of-pocket maximum, the plan will pay 100% of your eligible expenses for the rest of the plan year, excluding copays and premiums. With the PPO Plan you pay a higher premium in exchange for the lower deductible and out-of-pocket maximum. If you receive care from an in-network provider (Aetna Choice POS II - Open Access network), you will receive the highest level of benefit coverage available.

HEALTH SAVINGS ACCOUNT (HSA) PLAN

Administered by Aetna, CVS Caremark and Fidelity

The HSA Plan has a deductible of \$2,000 for Employee Only coverage and \$4,000 for in-network services when you cover one or more family members. Once you have met your deductible, you then pay a percentage of the expenses, called coinsurance. If your coinsurance and deductible reach an amount called the out-of-pocket maximum, the plan will pay 100% of your eligible expenses for the rest of the plan year, excluding copays and premiums. With the HSA Plan you pay a lower premium in exchange for the higher deductible and out-of-pocket maximum. If you receive care from an in-network provider (Aetna Choice POS II - Open Access network), you will receive the highest level of benefit coverage available. To help you pay out-of-pocket costs, the University will contribute \$750 for individuals and \$1,500 for families to a tax-advantaged Health Savings Account (HSA), administered through Fidelity.

How the HSA Works

An HSA is a tax-advantaged medical savings account available to individuals that enroll in a qualified high deductible plan such as the University's HSA Plan. Seattle University will post pay period contributions to Fidelity once you activate a special HSA account. You can choose to add your own paycheck deferrals to the same account. You may use HSA dollars (including earnings) to pay for eligible medical expenses or you can save them as a long-term strategy to pay for medical expenses in retirement (for example).

Seattle University's 2023 monthly contribution to your HSA is based on the level of coverage you choose:

- Employee Only: \$62.50 per month
- Employee Plus One or More Dependents: \$125 per month

Who's Eligible?

You're eligible to select the HSA plan if you meet the following criteria:

- You're not enrolled in Medicare.
- You can't be claimed as a dependent on someone else's tax return.
- You are not enrolled in other medical coverage (i.e., dual covered under your spouse's plan) unless it is considered a qualified high deductible health plan.
- Your spouse is not enrolled in a Health Care Flexible Spending Account.

Your HSA Contribution Maximum

In addition to the monthly contributions the University makes on your behalf, you may also make paycheck contributions to your account, up to the IRS limit. The following University and Employee contribution limits apply if you enroll on January 1, 2023:

Medical Coverage	Total Maximum Contribution	University Contribution	Maximum Employee Contribution*
Employee Only	\$3,850	\$750	\$3,100
Employee Plus One or More Dependents	\$7,750	\$1,500	\$6,250

**If you are 55 or older, you may add a "catch-up" contribution of \$1,000.*

Eligible Expenses

You can use your HSA for qualified health care expenses related to yourself or any tax dependent. A list of these expenses is available on the IRS website at www.irs.gov. In general, most expenses related to medical, dental and vision care count as a qualified expense.

Why Enroll in an HSA

An HSA helps you set aside tax-advantaged dollars to meet future health care needs.

- You decide when to use the money in your savings account. You even keep the account when you leave the University.
- The University contributes dollars to the HSA.
- Your payroll premium contribution is lower.
- It rolls over. Unlike a Health Care FSA, any unused dollars roll over each year and will be available when you need them to pay for eligible health expenses.

HSA TRIPLE TAX BENEFITS:

- You will not pay federal income or social security tax, and in most cases state income tax, on HSA contributions.
- Your HSA balance earns tax-free investment returns.
- You can withdraw tax-free money to pay for qualified health care expenses before or after retirement.

As medical costs continue to rise, it's important to make health care saving a part of your long-term plans. If you'd like to take a more detailed look at how an HSA works, watch this 15-minute video:

www.brainshark.com/fidelityemg/DiscoverHSA.



	AETNA				KAISER
	PPO Plan		HSA Plan		HMO
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network
Annual Deductible					
Individual	\$500		\$2,000	\$4,000	\$250
Family	\$1,000		\$4,000	\$8,000	\$500
Out-of-Pocket Maximums (includes deductible and copays)					
Individual	\$3,350		\$4,000	N/A	\$2,000
Family	\$6,700		\$8,000	N/A	\$4,000
Preventive Care					
Well-Baby Exams	100%	60% after deductible	100%	50% after deductible	100%
Adult Physical Exam	100%	60% after deductible	100%	50% after deductible	100%
Well-Women Exams/Screenings	100%	60% after deductible	100%	50% after deductible	100%
Immunizations	100%	60% after deductible	100%	50% after deductible	100%
Professional Services					
Doctor Office Visit	\$25 then 100%	60% after deductible	90% after deductible	50% after deductible	\$25 then 100%
Urgent Care	\$25 then 100%	60% after deductible	90% after deductible	50% after deductible	\$25 then 100%
Diagnostic Lab/X-ray	80% after deductible	60% after deductible	90% after deductible	50% after deductible	100%
Inpatient Hospital Services	80% after deductible	60% after deductible	90% after deductible	50% after deductible	100%
Outpatient Hospital Services	80% after deductible	60% after deductible	90% after deductible	50% after deductible	\$25 then 100%
Emergency Room (copay waived if admitted)	\$100 copay, then deductible/coinsurance		90% after deductible		\$100 copay for Kaiser or non-Kaiser facility
Ambulance	80% after deductible for PPO		90% after deductible for HSA		80%
CVS CAREMARK					KAISER
Prescription Drugs (retail)			30-day supply		
Generic	\$10	\$10, then 60%	90% after deductible	50% after deductible	\$10
Preferred Brand	\$30	\$30, then 60%			\$30
Non-Preferred Brand	\$60	\$60, then 60%			N/A
Prescription Drugs (mail-order)			90-day supply		
Generic	\$20	Not Covered	90% after deductible	50% after deductible	\$20
Preferred Brand	\$60				\$60
Non-Preferred Brand	\$120				N/A

This summary is provided for general information only; please refer to the Summary of Benefits and Coverage available at: <http://www.seattleu.edu/hr/benefits>.

VISION

Underwritten by Vision Service Plan (VSP)

Core vision includes an eye exam, lenses or contacts once every 12 months and frames once every 24 months. When you choose to enroll in the enhanced vision plan, your benefit includes a higher annual allowance for frames and contacts. VSP always provides you additional savings opportunities, including discounts on additional glasses and sunglasses, lens options and discounts on laser vision correction. You will receive the highest level of benefit by using an in-network provider. Vision plan highlights are presented below (in-network benefits are shown).

VISION PLAN		
Benefit	Core Coverage	Enhanced Coverage
Exam	\$20 copay	\$20 copay
Lenses	Plan pays 100% for single vision, bifocal, lined trifocal; also includes polycarbonate lenses for children	Plan pays 100% for single vision, bifocal, lined trifocal; also includes polycarbonate lenses for children
Frames	\$130 allowance every 24 months, plus 20% off any out-of-pocket costs	\$250 allowance every 12 months, plus 20% off any out-of-pocket costs
Contact Lenses		
Exam	Not to exceed \$60 copay	Not to exceed \$60 copay
Contacts	\$130 annual allowance	\$250 annual allowance

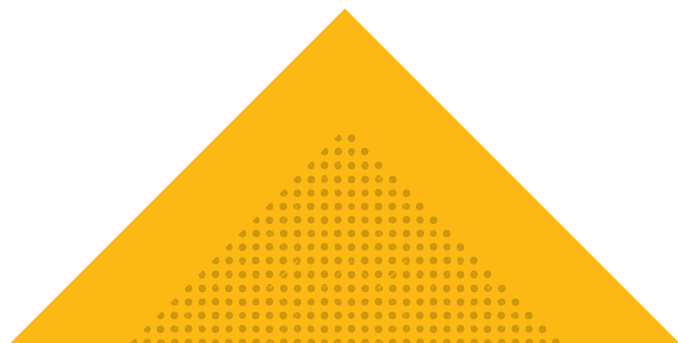
Kaiser members can choose from the vision plans above, PLUS your HMO coverage includes an annual eye exam every 12 months (subject to office visit copay).

DENTAL

Underwritten by Delta Dental of WA

Your dental plan is a preferred provider organization (PPO) plan, underwritten by Delta Dental of WA. Under this plan you are free to go to any licensed dentist you choose – but if you go to a dentist who is a member of Delta Dental’s network, you will reduce your out-of-pocket costs. The highlights of your dental plan are presented below.

PPO DENTAL PLAN		
Benefit	Preferred Provider	Non-Preferred Provider
Annual Maximum Benefit	\$1,500 individual	
Calendar Year Deductible	\$50 individual/\$150 family	
Preventive Services	Plan pays 100%; deductible waived	Plan pays 80%; deductible waived
Basic Services	Plan pays 80%	Plan pays 70%
Major Services	Plan pays 50%	Plan pays 40%
Orthodontia (children only)	Plan pays 50%, up to a maximum lifetime benefit of \$1,500	



FLEXIBLE SPENDING ACCOUNTS

Administered by Navia Benefit Solutions

Flexible Spending Accounts (FSAs) allow you to set aside pre-tax dollars to pay for eligible expenses each year. This means your contributions will be deducted from your paycheck before your pay is taxed. You will not pay federal income or social security tax, and in most cases state income tax, on flexible spending account contributions. The University offers you two FSAs:

HEALTH CARE SPENDING ACCOUNT

Allows you to pay eligible health care expenses for yourself and your eligible dependents with tax-free dollars. Eligible expenses may include deductibles, copays, out-of-pocket vision or dental expenses, and prescribed over-the-counter medications. The maximum eligible amount to contribute to your Health Care FSA is \$2,850. You must contribute a minimum of \$50 a year in order to enroll in the Health Care FSA.

Reimbursable claims may be incurred during January 1 through December 31 each year. You may submit claims for yourself and your eligible dependents until March 31, 2023 for claims incurred in 2022. \$570 is current carryover.

DON'T WAIT FOR REIMBURSEMENT

Rather than completing a claim form and waiting for reimbursement for your out-of-pocket eligible expenses, you can elect a Navia Benefits Debit Card and pay your provider directly for qualified health care expenses.

DEPENDENT CARE SPENDING ACCOUNT

Enables you to pay for work-related dependent care expenses with tax-free dollars. Eligible expenses may include daycare centers, in-home child care and before/after school care. You can set aside \$5,000 (\$2,500 if married and filing separately).

Who's Eligible?

You're eligible to enroll in a Health Care FSA as long as you or your spouse aren't actively contributing to a Health Savings Account (HSA). If you're enrolled in an HSA, you can still take advantage of the tax benefits of a Dependent Care Spending Account.

How an FSA Works

If you elect to participate in an FSA, you must do the following:

- Each year, during Open Enrollment, you will need to enroll and determine the amount you want to contribute per paycheck.
- You may contribute up to \$2,850 per plan year to the Health Care FSA.
- You can also contribute up to \$5,000 per plan year to the Dependent Care FSA (\$2,500 if married and filing separately).
- Contributions to your FSA are deducted from your paycheck in equal amounts throughout the year before taxes are taken out, which means more money in your wallet.

To learn more about reimbursable expenses, visit the Navia Benefit Solutions website: www.naviabenefits.com > Click on 'I'm a participant.'



LIFE AND DISABILITY

Underwritten by New York Life

Benefits eligible faculty and staff are generally covered by the basic life and basic accidental death and dismemberment (AD&D) insurance plans. The University pays the full cost of these plans, which are insured through New York Life. You may also purchase additional coverage for yourself and coverage for your dependents.

BASIC LIFE/AD&D INSURANCE

A maximum total of \$50,000 basic life and \$50,000 AD&D coverage (\$100,000 if the death is accidental).

BE PROTECTED.

There are some good reasons to think about Optional Life Insurance as part of your financial planning:

- 50% of American households would feel the financial impact from the loss of their primary wage earner in a year or less, over 40% would feel the impact within 6 months.
- Unintentional injuries are the fifth leading cause of death in the U.S.

For more information on how much life insurance you need, visit New York Life's online calculator:

<https://www.newyorklife.com/resources/financial-calculators/life-insurance-proceeds-calculator>

OPTIONAL LIFE INSURANCE

Additional Coverage for You. You may purchase additional life insurance from one to four times your annual pay to a maximum of \$500,000. You pay the cost of this coverage through after-tax payroll deductions. If you choose more than \$200,000 of coverage (including the basic benefit), you will be required to provide evidence of good health before New York Life coverage will become effective. You will also have to provide evidence of good health if you do not enroll in the optional life insurance plan within 30 days of the date you become eligible for coverage, or if you later decide to increase your coverage amount.

Coverage for Your Family. In addition to buying extra life insurance coverage for yourself, you may purchase life insurance for your spouse (or LDA) and children. You may only purchase coverage for your family members if you purchase coverage for yourself under the optional life insurance plan. You will pay the full cost of your family members' coverage through after-tax payroll deductions.

- Spouse (or LDA): You may purchase optional life insurance to a maximum benefit of \$100,000 not to exceed 50% of the employee elected amount. Evidence of good health will be required for amounts in excess of \$20,000.
- Child(ren): You may purchase child life insurance in \$5,000 increments to a maximum benefit of \$10,000.

Rates are determined based on your age and the amount of insurance requested.

OPTIONAL AD&D

Additional AD&D insurance, beyond the basic amount provided by the University, is also available at your expense. You may elect between \$100,000 and \$500,000 of optional coverage for either yourself or you and your family. You do not need to provide evidence of insurability if you are electing or increasing optional AD&D during open enrollment.

Beneficiary Designation

As part of online enrollment, you will be prompted to provide beneficiary information on your important life and AD&D benefits.

Short-Term Disability

The short-term disability plan provides you with income protection during the first 180 days of being unable to work due to a disabling condition. The University pays the cost of this coverage, and enrollment is automatic on the first of the month coincident with, or next following the date of employment for benefits-eligible employee. The plan pays 60% of your weekly covered earnings, up to maximum benefit of \$2,076.92 for up to 180 days, starting after 7 days of disability.

Long-Term Disability

The long-term disability plan provides you monthly income protection after 180 days of being unable to work due to a disabling condition. The University pays the cost of this coverage, and enrollment is automatic on the first of the month following or coinciding with your first anniversary as a benefits-eligible employee. The plan pays 60% of your monthly earnings up to a maximum benefit of \$9,000 and may continue until your social security retirement age.

Resources for Living

The University pays 100% of the cost of employee assistance services provided by Resources for Living. This is your community resource and referral service for help with daily life challenges.

Resources for Living provides you and your family members access to licensed counselors who provide confidential assistance with life's most pressing challenges including:

- Depression, anxiety, stress
- Marital and parenting problems
- Alcohol and substance abuse
- Conflict management

Employees and family members are eligible for up to 9 face-to-face assessment and counseling sessions per issue, per year. Resources for Living is staffed with licensed clinicians and skilled behavioral health care professionals who will assess your needs and refer you to a local provider if appropriate.

Resources for Living also includes new digital emotional wellness and mobile clinical therapy offerings through MyStrength and Talkspace. MyStrength is a digital emotional support tool providing additional resources for mental health concerns such as, sleep, stress, depression, and more. Talkspace provides online or mobile chat therapy with licensed, clinical therapists.

eMindful Mindfulness Program

eM Life provides access to live, virtual mindfulness sessions with expert teachers every day of the week. Topics include anxiety, mindful parenting, financial stress, mindful eating, sleep, working with remote teams, and more. On-demand content across a wide range of topics is also available.

Cariloop Caregiving Support

Cariloop provides dedicated guidance and support from an experienced Care Coach as you face the challenges of caring for your loved ones. Available for SU employees that are providing care for themselves or others.



2023 BENEFIT PROGRAM COSTS

Seattle University pays most of the cost of medical plan premiums for benefits eligible faculty and staff and their families. Also, the University pays 100% of the premium for basic life, basic accidental death and dismemberment (AD&D) and long-term disability.

Your premium cost for medical coverage is based on your annual pay rate and your chosen coverage level. Premiums for you, your spouse or state registered domestic partner and dependent children are deducted on a pre-tax basis (except for optional life/AD&D). Pre-tax means the deductions are taken from your gross pay before federal withholding and Social Security taxes are calculated and withheld. If you choose to contribute to a flexible spending account or health savings account, these deductions are also on a pre-tax basis.

Due to IRS regulations, health premiums for your Legally Domiciled Adult (LDA) and for the dependent children of your LDA who are not also your tax dependents are deducted on an after-tax basis. Additionally you will be charged imputed income for the coverage of your LDA and your LDA's dependents.

RETIREMENT PLAN

Administered by Fidelity Investments

Upon receiving a welcome email from Fidelity Investments, you have a 35-day enrollment window to set up a Fidelity account and elect a personal savings rate. You may contribute a pre-tax portion of your regular pay to a retirement account with Fidelity and invest your money in investment funds with favorable fees and performance. You may also change your paycheck contribution at any time with Fidelity. If you don't act within the 35-day window, you will be auto enrolled and 5% of your regular pay will be deducted from paychecks and posted to your Fidelity account. Your contributions are 100% vested which means that you own the dollars as soon as they are deposited in your account.

The IRS limit for calendar year 2023 is:

- \$22,500 General limit
- \$7,500 Additional "catch-up" contribution amount if you are age 50 or older

After one year of service (or immediately with applicable prior service), the University will match your contributions and will also make nonelective contributions to your retirement account. You must be credited with 1,000 work hours in a calendar year to earn the University's matching and nonelective contributions for that same year. You have the same retirement investment options at Fidelity.

TUITION REMISSION FOR FACULTY AND STAFF

After completing three full months of employment, benefits eligible faculty and staff are eligible for 100% tuition remission. The university covers the cost to a maximum of 21 credits per academic year on undergraduate and/or graduate coursework at Seattle University (pro-rated for part-time).

TUITION REMISSION FOR DEPENDENTS

Following 12 months of employment, eligible dependents (spouse and eligible children) receive 50% tuition remission on the first undergraduate degree at Seattle University (pro-rated for part-time). After three years of eligible service, eligible dependents receive 100% tuition remission on the first undergraduate degree at Seattle University (pro-rated for part-time). Tuition remission benefit levels may be accelerated with applicable prior service at an accredited college or university.

EXCHANGE PROGRAMS FOR DEPENDENT CHILDREN

After completion of 3 years of continuous service in an eligible position, dependent children of full-time employees are eligible to participate in the following undergraduate exchange programs. Please note that eligibility does not guarantee your child an exchange scholarship.

- FACHEX (25 Jesuit Colleges and Universities across the U.S.)
- TUITION EXCHANGE, INC. (over 600 member institutions across the U.S.)

Additional Benefits

- Paid Vacation Time: For Staff. Annual vacation days determined by years of service (pro-rated for part time).
- Paid Sick/Safe Time: For Staff and Faculty. Up to 12 days of sick/safe time per fiscal year (pro-rated for part-time).
- Paid Holidays: The University observes twelve paid holidays this year.
- Paid Days Off: The University is closed the week between Christmas Day and New Year's Day with paid time off during the closure (see policy provisions for applicability).
- Community Service Leave: Up to 3 community service days per fiscal year (pro-rated for part-time).
- Pre-Tax Transportation Plan: Subsidized transit passes. Transit passes and parking permit deductions may be paid with tax-free dollars.
- Campus Store Discounts
- Eisiminger Fitness Center Membership: Tennis, racquetball, swimming, weights, cardio, etc. for employees and household members.
- A.A. Lemieux Library Privileges

NOTE:

For more information, please visit <https://www.seattleu.edu/hr/benefits/>





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