

# PIU



# 2024

## Benefits Guidebook

# What's New for 2024

**GOOD NEWS!** There are no major plan design changes this year.

Each year, the university learns how much of a cost increase, if any, is needed to maintain various benefits. The benefits providers align their costs with industry increases and PLU's use of their service.

In recent years, the providers presented few or no increases. For 2024, PLU's health care premiums are increasing by 9% (down from an initial 25% increase).

PLU and its employees will share the cost of this 9% increase, with the university covering the majority of the increase. The Benefits Committee thoughtfully considered the options for this increase and prioritized equity in their decision-making process across plans. PLU's emphasis continues to be on mitigating the impact on employees and their families. Educational sessions with Kaiser will be offered to assist employees in making the best plan choice possible for their unique situation.

**Medical Plans:** Washington state mandated a few changes. Effective January 1, 2024, the following changes will take effect:

- ▶ Diagnostic and supplemental breast examinations are fully covered. HSA plans are subject to the IRS minimum deductible.
- ▶ Termination of pregnancy will be fully covered. HSA plans are subject to the IRS minimum deductible.
- ▶ Hearing Benefits are increasing with the addition of standard hearing hardware coverage for an allowance of \$3,000 per ear per 36-month period.
- ▶ The deductible and out-of-pocket levels on the High Deductible Health Plan (HDHP) are set by the IRS annually. PLU must adhere to these levels set by the IRS and as a result, the deductibles on the HSA HMO plan are increasing this year per the IRS.

**Access PPO Changes:** Kaiser Permanente mandated a couple of changes to the Access PPO plan. Effective Jan. 1, 2024, the coinsurance for all in-network providers will be at 90% coverage. Enhanced benefit providers will no longer be at 95% coverage.

**Willamette Dental Changes** – Willamette Dental rates are increasing.

**Delta Dental of WA, UNUM, and FirstChoice Health EAP** – Benefit plans and premium rates will stay the same.

**Health Savings Account (HSA)** – PLU's contribution to HSA accounts will stay the same.

The premiums and benefits that are outlined in this guide are in place effective January 1, 2024 through December 31, 2024.

**Vacation Accrual and Maximum Changes for Nonexempt (hourly) Employees:** The university values and encourages time off from work for relaxation and rejuvenation. Changes to the nonexempt vacation schedule will be made effective **November 1, 2023**. As a result, nonexempt staff in the highest tier (6+ years) will be eligible for more vacation. Below is the updated vacation chart. No changes for exempt (salaried) staff.

Completed Full Years of Employment	Typical Vacation Days per 12-Month Period	Typical Monthly Accrual Rate	Maximum Vacation Accrual
0 – 3 years	10 days	6.68 hours	90 hours
4 – 5 years	17 days	11.34 hours	150 hours
6 + years	22 days (was 20 days)	14.66 hours (was 13.34 hours)	200 hours (was 180 hours)

Please visit our website (<https://www.plu.edu/human-resources/benefits/>) for more information and forms that will need to be submitted.

# What's Inside

PLU is committed to providing you with the most comprehensive benefits package focused on quality and choice.

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# Choices That Care for You and Your Family

Pacific Lutheran University (PLU) is proud to provide you a comprehensive benefits package to meet the needs of you and your family.

## Who's Eligible

Eligible employees are active employees who are 0.5 full-time equivalent, FTE or more. For staff, coverage begins the first of the month following or coincident with your date of hire. For faculty, coverage begins first day of your appointment.

Your eligible dependents include:

- ▶ Spouse or domestic partner (same or opposite sex).
- ▶ You, your spouse's or your domestic partner's children from birth to age 26.
- ▶ You, your spouse's or your domestic partner's children of any age if they are mentally or physically disabled (the child must have become incapacitated before age 26 and have been covered by this plan immediately before reaching the maximum age for dependent coverage).

You are responsible for notifying Human Resources when your enrolled children reach the age limit of 26.

## When Health Benefits Are Taxable

If you cover an eligible family member who does not qualify under IRS rules for tax-free benefits (such as a domestic partner), you may be required to pay their premiums after tax and the value of their coverage may be treated as taxable "imputed income" to you. (Imputed income is the value of a benefit or service that is considered income for the purposes of calculating your federal taxes). This situation typically applies to domestic partners.

## Choose Carefully

IRS rules place certain restrictions on when you can make changes outside the enrollment period. Once your elections go into effect, you may not make further changes for the calendar year unless you experience a qualifying event. Any change in coverage during the year must be in keeping with the type of change. If, for example, you are single and have medical coverage for yourself, then get married during the year, you can add your spouse to the medical plan. (You may not switch medical plans). You'll need to fill out required enrollment forms and provide supporting documentation within the allowable time frame to add or drop dependents outside of Open Enrollment:

- ▶ Newborn or adopted child—within 30 days of the birth or adoption (switching plan is allowed).
- ▶ For most other qualifying events—within 31 days of the event date.

## Medical, Vision, Dental and Health Care Flexible Spending Account (FSA) Changes

For your medical, vision and dental plans, as well as your Health Care FSA, a qualifying change of election event means:

- ▶ Change in status (more details—including a list of qualifying changes—are on page 15).
- ▶ Significant increases in health plan cost or coverage (doesn't apply to the Health Care FSA).

- ▶ Qualification under special enrollment rights.
- ▶ Leave of absence under the Family and Medical Leave Act of 1993.
- ▶ Judgment, decree or court order requiring health coverage for your child.
- ▶ Entitlement to Medicare or Medicaid.
- ▶ Significant change in health care attributable to your spouse's/ domestic partner's employment.

## Dependent Care FSA Benefits

Do you have children who go to day care, or need before—or after—school care? Do you have an aging parent who lives with you and needs care while you're at work? Are you tired of writing checks to your day care provider? Using a Dependent Care FSA can knock 30% off the cost of day care by reimbursing you with money that isn't taxed.

**FYI:** A Dependent Care FSA can also be called a Dependent Day Care FSA, Dependent Care Reimbursement Account, Flex Reimbursement Account, etc. No matter what you call it, you get the same great savings!

The Dependent Care FSA is NOT for your dependent's health care expenses. It is for dependent DAY CARE needs. You can use this account to help pay for day care that lets you go to work. If you're married, your spouse must work, be looking for work, or go to school full time.

# Medical / Vision Plans

## Medical / Vision Benefits

Medical coverage is one of the most important benefits available to you. We have a plan to help you achieve all your health and wellness needs. Review the details of each plan carefully before making your choice.

Under the Access PPO plan, you have the flexibility to see in-network or out-of-network providers. In most cases, you'll pay less when you receive services at a Kaiser Permanente facility.

<b>Kaiser Permanente</b>		
<b>Access PPO Medical Plan</b>		
<b>Benefit Feature</b>	<b>In-Network</b>	<b>Out-of-Network</b>
<b>Deductible [Individual / Family]</b>	\$750 / \$1,500	\$1,500 / \$3,000
<b>Out-of-Pocket Limit [Individual / Family]</b>	\$3,000 / \$6,000	No Out-of-Pocket Limit
<b>Coinsurance—Plan Pays</b>	90%	70%
<b>Primary Care / Specialist Visits</b>	No copay 90%, after deductible	No copay 70%, after deductible
<b>Preventive Care</b>	100%, not subject to deductible	70%, after deductible
<b>Diagnostic Test and Imaging [X-ray, blood work, CT scan, MRI]</b>	90%, after deductible	70%, after deductible
<b>Emergency Care</b>	\$150 per visit; then 90%, after deductible	
<b>Emergency Transportation</b>	90%, after deductible	
<b>Urgent Care</b>	90%, after deductible	70%, after deductible
<b>Outpatient Surgery</b>	90%, after deductible	70%, after deductible
<b>Inpatient Surgery</b>	90%, after deductible	70%, after deductible
<b>Rehab Services</b>	90%, after deductible	70%, after deductible
<b>Durable Medical Equipment</b>	90%, after deductible	70%, after deductible
<b>Home Health Care</b>	90%, after deductible	70%, after deductible
<b>Vision Benefit</b>		
<b>Eye Exam</b>	100% / once per 12-month period	
<b>Hardware</b>	Up to \$250 per 24-month period for age 19+	

For detailed information, go to the HR/Benefits page at <https://www.plu.edu/human-resources/benefits/> and review the 2024 Detail Benefit Summary for each plan.

# Medical / Vision Plans

## Medical / Vision Benefits

Medical coverage is one of the most important benefits available to you. We have a plan to help you achieve all your health and wellness needs. Review the details of each plan carefully before making your choice.

The Virtual Plus plan is in-network only with the exceptions of referrals to contracted provider or specialist.

<b>Kaiser Permanente</b>	
<b>Virtual Plus Medical Plan</b>	
<b>Benefit Feature</b>	<b>In-Network Only</b>
<b>Deductible [Individual / Family]</b>	\$500 / \$1,000
<b>Out-of-Pocket Limit [Individual / Family]</b>	\$3,000 / \$6,000
<b>Coinsurance—Plan Pays</b>	80%
<b>Primary Care / Specialist Visits</b>	\$20 copay primary / \$40 copay specialist Authorized visits not subject to deductible or coinsurance Self-directed or non-authorized visits subject to deductible or coinsurance
<b>Preventive Care</b>	100%, not subject to deductible
<b>Diagnostic Test and Imaging [X-ray, blood work, CT scan, MRI]</b>	80%, after deductible
<b>Emergency Care</b>	\$200 copay per visit (designated facility) / \$200 copay, deductible and coinsurance apply (non-designated facility)
<b>Emergency Transportation</b>	80%, after deductible
<b>Urgent Care</b>	\$20 copay primary / \$40 copay specialist
<b>Outpatient Surgery</b>	80%, after deductible
<b>Inpatient Surgery</b>	80%, after deductible
<b>Rehab Services</b>	Inpatient: 80%, after deductible (30 visits per calendar year) Outpatient: \$20 copay / \$40 copay for specialist (45 visits per calendar year)
<b>Durable Medical Equipment</b>	80%, after deductible
<b>Home Health Care</b>	No charge, deductible does not apply
<b>Virtual Care</b>	100%, not subject to deductible
<b>Vision Benefit</b>	
<b>Eye Exam</b>	\$20 copay / once every 12 months (not subject to deductible / coinsurance)
<b>Hardware</b>	\$150 per 12 months (not subject to deductible / coinsurance)

For detailed information, go to the HR/Benefits page at <https://www.plu.edu/human-resources/benefits/> and review the 2024 Detail Benefit Summary for each plan.

# Medical / Vision Plans

## Medical / Vision Benefits

Medical coverage is one of the most important benefits available to you. We have a plan to help you achieve all your health and wellness needs. Review the details of each plan carefully before making your choice

The HSA HMO is in-network only with the exceptions of referrals to contracted provider or specialist.

<b>Kaiser Permanente</b>	
<b>HSA HMO Medical Plan</b>	
<b>Benefit Feature</b>	<b>In-Network Only</b>
<b>Deductible [Individual / Family]</b>	<b>\$1,600 / \$3,200</b> Until the total family annual deductible is met, benefits will not be provided for any family members if there is more than one person enrolled. The deductible and out-of-pocket levels on the High Deductible Health Plan (HDHP) are set by the IRS annually. PLU must adhere to these levels set by the IRS and as a result, the deductibles on the HDHP plan are increasing this year per the IRS.
<b>Out-of-Pocket Limit [Individual / Family]</b>	\$3,500 / \$7,000
<b>Coinsurance—Plan Pays</b>	80%
<b>Primary Care / Specialist Visits</b>	No copay 80%, after deductible
<b>Preventive Care</b>	100%, not subject to deductible
<b>Diagnostic Test and Imaging [X-ray, blood work, CT scan, MRI]</b>	80%, after deductible
<b>Emergency Care</b>	80%, after deductible
<b>Emergency Transportation</b>	80%, after deductible
<b>Urgent Care</b>	80%, after deductible
<b>Outpatient Surgery</b>	80%, after deductible
<b>Inpatient Surgery</b>	80%, after deductible
<b>Rehab Services</b>	80%, after deductible
<b>Durable Medical Equipment</b>	50%, after deductible
<b>Home Health Care</b>	80%, after deductible
<b>Vision Benefit</b>	
<b>Eye Exam</b>	100% / once per 12-month period
<b>Hardware</b>	Up to \$250 per 12-month period for age 19+

### Health Savings Account Contributions

For those who elect the Kaiser Permanente HSA HMO Plan, PLU contributes \$65 per month for those who elect Employee Only coverage or \$130 per month for those who elect Family coverage towards their HSA.

# Prescription Drug Plans

## Prescription Drug Benefits

Kaiser Permanente			
Medical Plan Option	Access PPO Plan	Virtual Plus Plan	HSA HMO Plan
Retail (30-day supply)	Not Subject to Deductible	Not Subject to Deductible	After Deductible
Preferred Generic	\$15 copay	\$15 copay	\$15 copay
Preferred Brand	\$25 copay	\$35 copay	\$30 copay
Non-Preferred Generic / Brand	\$45 copay	Non-preferred generic / brand not covered \$150 copay, specialty medications only	Not covered
Mail Order (90-day supply)	Not Subject to Deductible	Not Subject to Deductible	After Deductible
Preferred Generic	\$20 copay	\$5 copay	\$45 copay
Preferred Brand	\$40 copay	\$70 copay	\$90 copay
Non-Preferred Generic / Brand	\$80 copay	Not covered- specialty and generic / brand	Not covered

**NOTE: Compound medications are not covered by this plan.**

## Monthly Premiums—Medical / Vision / Prescription Drugs

Kaiser Permanente						
Coverage Election	Access PPO Plan		Virtual Plus Plan		HSA HMO Plan	
Monthly Premiums	Employee	PLU	Employee	PLU	Employee	PLU
Employee Only	\$75.00	\$791.70	\$15.00	\$601.44	\$25.00	\$534.00
Employee with Spouse/DP	\$892.00	\$841.38	\$410.00	\$825.82	\$295.00	\$825.62
Employee with Child(ren)	\$484.00	\$820.28	\$112.00	\$820.84	\$60.00	\$785.92
Employee with Spouse/DP and Child(ren)	\$930.00	\$820.46	\$429.00	\$820.20	\$325.00	\$807.74



# Kaiser Permanente News

## Virtual Plus Health Plan—Connect Network

Offered in the following counties:

- ▶ King
- ▶ Kitsap
- ▶ Pierce
- ▶ Snohomish
- ▶ Spokane
- ▶ Thurston

The Virtual Plus product is designed to fully leverage the differentiation of KPWA's integrated care model and digital front door to create a low-cost virtual plan option to address the economic hardships created by the COVID -19 Pandemic.

Providing the highest quality and most affordable care through a network design that focuses toward KPWA's integrated KPcare delivery model.

### PRIMARY CARE NETWORK INCLUDES:

- ▶ King, Kitsap, Pierce, Snohomish, Spokane, and Thurston counties
- ▶ All Kaiser Permanente medical facilities

### SPECIALTY CARE NETWORK INCLUDES:

- ▶ All specialty care at Kaiser Permanente medical facilities
- ▶ Providence Medical Group including Spokane practices
- ▶ Western Washington Medical Group
- ▶ Seattle Children's Medical Group

There are some medical groups available in Kaiser's current Core HMO network that will not be included in the new Connect network.

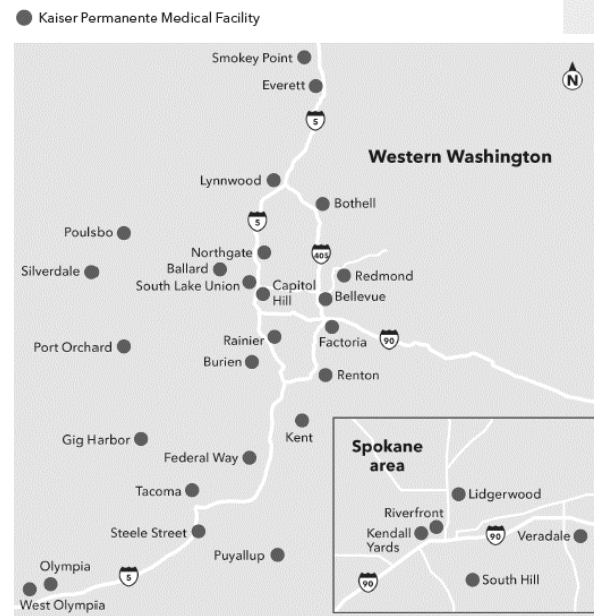
### HOSPITALS NOT INCLUDED:

- ▶ Harborview Medical Center in Seattle
- ▶ University of Washington Medical Center in Seattle
- ▶ MultiCare Valley Hospital in Spokane
- ▶ Shriner's Hospital for Children in Spokane

### MEDICAL GROUPS NOT INCLUDED:

- ▶ The Everett Clinic
- ▶ Franciscan Medical Group
- ▶ UW Medical Group
- ▶ Overlake Medical Group
- ▶ MultiCare Rockwood
- ▶ Providence (excluded from primary care only; included for specialty)

Our Core HMO network includes quality care from the high-performing physicians at Kaiser Permanente medical facilities plus thousands of network providers.<sup>1</sup>



Over 30

Kaiser Permanente medical facilities and pharmacies<sup>1</sup>

1,600+

Kaiser Permanente doctors and other clinicians<sup>2</sup>



16,000+

Additional network providers<sup>1</sup>



Go to [kp.org/wa/find-a-doctor](https://kp.org/wa/find-a-doctor) to search for doctors, medical facilities, pharmacies, hospitals, and more.

## Virtual Plus Health Plan—Get Care

Getting care with the Virtual Plus Health Plan is easy and affordable. Simply visit [kp.org/wa/getcare](https://kp.org/wa/getcare) to start with a virtual visit.

Kaiser Permanente providers will work with you to determine appropriate next steps; whether that’s care and a prescription or an in-person visit.

### NOTE:

Starting with an in-person visit without a referral may result in higher out-of-pocket costs.

Get care without leaving home	
Click	Call
<p><b>E-visit:</b> For common medical issues, answer a series of questions online and get appointment recommendations, self-care advice, or other guidance on what care is right for your situation. <a href="https://kp.org/wa/onlinecare">kp.org/wa/onlinecare</a></p>	<p><b>Consulting Nurse:</b> When you need advice or help figuring out where to get care, our 24/7 consulting nurse service is here for you. Call 1-800-297-6877 or 206-630-2244 (TTY 711). We’re available 24 hours a day, 365 days a year</p>
<p><b>Care Chat:</b> Care Chat is an online messaging feature that lets you get real-time medical care from a Kaiser Permanente care provider. It’s available 24/7. <a href="https://kp.org/wa/onlinecare">kp.org/wa/onlinecare</a></p>	<p><b>Phone appointment:</b> For symptoms or health concerns that don’t require an in-person visit, schedule a time to talk with your Kaiser Permanente doctor over the phone. Appointments are often available same day or next day. To schedule a phone appointment, sign in to your account at <a href="https://kp.org/wa">kp.org/wa</a> or use the Kaiser Permanente Washington mobile app.</p>
<p><b>Email your doctor:</b> You can email your Kaiser Permanente care team nonurgent questions whenever it’s convenient for you. You’ll get an answer within 2 business days and often that same day. Sign in at <a href="https://kp.org/wa">kp.org/wa</a></p>	



## Virtual Plus Maintenance Medication Refills

Virtual Plus plans offer a more integrated and affordable prescription drug experience for large groups in 2024.

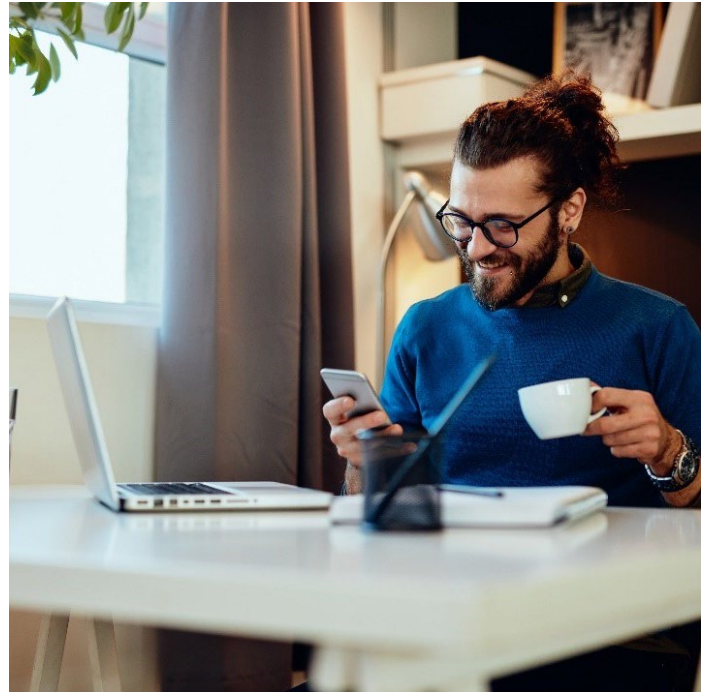
These new maintenance medication first-fill and refill rules are standard to the plan include:

- ▶ Members may fill up to a 30-day supply of a new maintenance drug at any in-network pharmacy or through mail order.
- ▶ Subsequent refills must be filled via mail order or at a Kaiser Permanente pharmacy.

**NOTE:** Non-maintenance medications and those we cannot mail are not subject to these guidelines and may be filled at any in-network retail pharmacy, anytime.

## Mental Health and Wellness with the Calm and myStrength apps

Kaiser Permanente has added mental health and wellness coaching with the **Calm app and myStrength app**. These apps can help you build resilience, set goals, and take meaningful steps toward becoming healthier and happier. Choose the areas you want to focus on — including managing depression, reducing stress, improving sleep, and more



What can employees do with Calm?

- ▶ Calm is an app for daily use that uses meditation and mindfulness to help lower stress, reduce anxiety, and improve sleep quality.
- ▶ With guided meditations, programs taught by world-renowned experts, sleep stories narrated by celebrities, mindful movement videos, and more, Calm offers something for everyone.

What can employees do with myStrength?

Members can use the app at no cost, no referral needed.

- ▶ myStrength offers personalized programs with interactive activities, daily health trackers to monitor and maintain your progress, in-the-moment coping tools, and more.
- ▶ It's designed to help you set goals and work towards them in ways that work for you — by making positive changes that support your mental, emotional, and overall well-being.

- ▶ Evidence-based and effective
- ▶ Hand-picked by Kaiser Permanente physicians
- ▶ Confidential and easy to use



- ▶ Employees can get these apps at: [kp.org/wa/mhw](https://kp.org/wa/mhw)

**Not intended to replace treatment or advice. Calm and myStrength are not available to Kaiser Permanente Dental-only members. myStrength® is a wholly owned subsidiary of Livongo Health, Inc. The services described above are not covered under your health plan benefits and are not subject to the terms set forth in your Evidence of Coverage or other plan documents. These services may be discontinued at any time without notice.**

# Dental Plans

## Dental Benefits

PLU offers two dental plan choices that are administered by **Delta Dental of Washington** and **Willamette Dental of Washington, Inc.** The Delta Dental of WA plan allows you to receive care from a provider of your choice. However, you will have lower out-of-pocket expenses if you see a PPO dentist. If you choose the Willamette Dental of WA plan, all of your dental care must be obtained from a Willamette Dental Clinic. Dependent coverage is available at the participant's expense. You may enroll in a dental plan even if you do not enroll in a medical plan, and vice versa.

Dental Plan Options	Delta Dental of WA		Willamette Dental of WA, Inc.
	In-Network	Out-of-Network	In-Network Only
<b>Deductible—Waived for Class I [annual calendar year]</b>	\$50 Individual / \$150 Family	\$100 Individual / \$300 Family	No deductible
<b>Calendar Year Maximum</b>	\$1,500 per covered individual		No annual maximum except ▶ TMJ—\$1,000 per year to a lifetime maximum of \$5,000 ▶ Implant surgery—\$1,500 annual maximum to one implant per year
Services	In-Network	Out-of-Network	In-Network Only
<b>Office / Specialist Visit Copay</b>	None		<b>\$20 / \$30</b>
<b>Class I—Preventive Care</b>	100%	90%	100% after \$20 visit copay
<b>Class II—Basic Care</b>	80%	60%	100% after <b>\$25</b> visit copay Fillings covered at 100% after applicable copays
<b>Class III—Major Care</b>	50%	30%	\$150 copay per tooth for bridges and crowns \$275 complete denture (upper or lower) \$75, \$90, \$125 copay for root canals \$85 copay for surgical extractions
<b>Class IV—Orthodontics</b>	No coverage		\$150 copay for pre-orthodontia treatment (applies to orthodontic copay if banded) \$1,500 Orthodontic Copay

## Monthly Premiums—Dental

Coverage Election	Delta Dental of WA		Willamette Dental of WA, Inc.	
	Employee	PLU	Employee	PLU
<b>Employee Only</b>	\$9.24	\$43.80	\$2.88	\$54.32
<b>Employee with Spouse/DP</b>	\$61.26	\$43.80	\$60.78	\$54.32
<b>Employee with Child(ren)</b>	\$71.46	\$43.80	\$72.08	\$54.32
<b>Employee with Spouse/DP and Child(ren)</b>	\$123.48	\$43.80	\$129.68	\$54.32

For detailed information, go to the HR/Benefits page at <https://www.plu.edu/human-resources/benefits/> and review the 2024 Detail Benefit Summary for each plan.

# Flexible Spending Accounts

## Flexible Spending Accounts

HealthEquity's Flexible Spending Accounts (FSAs) allow you to set aside pre-tax dollars to pay for eligible expenses each year. This means your out-of-pocket cost for these expenses will be reduced by the amount of tax that would have been deducted from your gross salary.

PLU offers you two FSAs:

### Health Care FSA

- ▶ Allows you to pay eligible health care expenses (including deductibles and copays) for yourself and your eligible dependents with tax-free dollars.
- ▶ Contribute up to \$3,200 for 2024

### Dependent Care FSA

- ▶ Enables you to pay for work-related dependent day care expenses with tax-free dollars.
- ▶ Contribute up to \$5,000 in 2024 (up to \$2,500 if you are married and filing separately).

### How it Works

- ▶ Your contributions will be deducted from your paycheck before your pay is taxed.
- ▶ Don't forget to use your FSA funds before the end of the grace period. FSA follows the "use it or lose it" rule

### Debit Cards

Debit cards will be mailed to new participants' home addresses. Continuing participants will use the same card and member portal for their accounts. Cards are good for 3 years, so continuing participants will only be receiving a new card in the mail if debit card is approaching an expiration date.

## Important Notes Below...

### Eligibility

You may enroll in an FSA only if you are benefits eligible. If you or your Spouse / DP are enrolled in an FSA, you cannot enroll in a Health Savings Account (HSA).

### Reimbursement Deadlines

For the current plan year, January – December 2023, you must submit claims for reimbursement by March 31, 2024.

For the new plan year, January – December 2024, you must submit claims for reimbursement by March 31, 2025.

# Health Savings Accounts

## Health Savings Account (HSA)

If you enroll in the HSA HMO Medical Plan, you will automatically be enrolled in an HSA through HealthEquity. An HSA is similar to a Health Care FSA, but with some important differences.

### How an HSA Works

- ▶ It allows you to pay for eligible health care expenses with tax-free dollars, so you save money. In addition, PLU will contribute money into your account for 2024.
- ▶ With an HSA, you own the account and all contributions. Unlike an FSA, the entire HSA balance rolls over and remains yours even if you change health plans, retire or leave the university.
- ▶ For 2024, PLU will make the following contributions to your account:
  - ▶ \$65 monthly for employee only coverage.
  - ▶ \$130 monthly if you cover dependents.
- ▶ You can also have money automatically deducted from your paycheck and deposited into your HSA on a pre-tax basis:
  - ▶ \$4,150 (including PLU contribution) annually for employee only coverage.
  - ▶ \$8,300 (including PLU contribution) annually if you cover dependents.
  - ▶ Contribute an additional \$1,000 annually as a catch-up contribution if you're age 55 or older.
- ▶ HSA funds can be used for a variety of qualified medical, dental and vision expenses.
- ▶ To be eligible for the HSA, you must enroll in the HSA HMO Medical Plan. The HSA is not available to employees who enroll in another medical plan.

### HSA Eligibility

In order to establish and contribute to the Health Savings Account, you:

- ▶ Must be enrolled in the HSA HMO Medical Plan.
- ▶ Cannot simultaneously participate in the Health Care FSA. This applies to your spouse, even if you're not covering them on your plan.
- ▶ Cannot be on Medicare (you can be eligible for Medicare).
- ▶ Cannot be claimed as a dependent on someone else's tax return.

### Debit Cards

Debit cards will be mailed to new participants' home addresses. Continuing participants will use the same card and member portal for their accounts. Cards are good for 3 years, so continuing participants will only be receiving a new card in the mail if debit card is approaching an expiration date.



# Employee Assistance Program

## Employee Assistance Program (EAP)

First Choice Health's EAP Provides the below services to you. This is provided by PLU to the below limits. To access the EAP Program, visit [www.FirstChoiceEAP.com](http://www.FirstChoiceEAP.com). With the username: pacific.

First Choice Health can also be contacted by calling 1-800-777-4114.

### Employee Assistance Program (EAP) Services Overview

Service Provided	Available Amount (at no charge)	Service Details
Counseling Services	Up to 3 face-to-face assessment and referral sessions	A Licensed Behavioral Health Provider can assist or provide referrals for: <ul style="list-style-type: none"> <li>▶ Marital and family issues and concerns</li> <li>▶ Depression and anxiety</li> <li>▶ Problems w/ substance abuse</li> <li>▶ Problems w/ gambling</li> <li>▶ Balancing work and home</li> </ul>
Legal Services	Up to 30 minutes session with an attorney	If retaining the attorney, 25% discount off the attorney's standard hourly fee (work-related issues are not covered)
Financial Services	Up to 30 minutes session with a financial counselor by phone	Issues may include debt management; credit card education / consultation; and budgeting advice (invest advice is not provided)
ID Theft and Fraud Resolution	Up to 60 minutes session with a Fraud Resolution Specialist by phone	Assistance with fraud related emergencies through a comprehensive, affordable, and expedient process; assisting members with restoring their identity and good credit. Members are provided a free 'ID Theft Emergency Response Kit' and coaching to assist with the efforts to dispute fraudulent debts that result from ID theft.
Childcare and Eldercare Consultation	One consultation by phone with either an Eldercare or Childcare consultant	Assistance with the following: <ul style="list-style-type: none"> <li>▶ Finding in-home care; discussing housing options and community resources; reviewing resources for socialization or serious illness</li> <li>▶ Finding childcare programs or appropriate daycare; in-home nanny agencies; before- and after-school care; back-up and emergency drop-in care; schools (public, private, boarding); and special needs children's resources and referrals.</li> <li>▶ Resources are available for older children, including helping prepare college applications; finding educational consultants; financial aid (grants and scholarships); and college referrals.</li> </ul>
Talkspace	Messaging, Live Chat (scheduled), Live Phone (scheduled), Live Video (scheduled)	Talkspace offers private and convenient mental health support on your schedule. Engage in counseling and therapy, from the convenience of your device. All care is delivered virtually by a behavioral health clinician or medical professional. Talkspace's network includes thousands of licensed, insured, and verified therapists who can treat a variety of needs You can self-refer through direct link: <a href="http://www.talkspace.com/FirstChoiceHealthEAP">www.talkspace.com/FirstChoiceHealthEAP</a> . You may also the EAP at (800) 777-4114 or request a referral online at <a href="http://www.firstchoiceEAP.com">www.firstchoiceEAP.com</a> .
Home Ownership	N/A	Programs and savings available to help buy, sell, renovate, or refinance homes

# Special Enrollment Periods

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) gives you special enrollment rights as described within this section.

## Change in Status

If you decline group health coverage through PLU and later acquire a new dependent by marriage, birth, adoption or placement, you may be eligible to enroll yourself and your dependents into the group health plan if you request enrollment within 31 days after the marriage or 30 days after the birth, adoption or placement for adoption of a child. If you become eligible to participate in a premium assistance program under Medicaid or the Children's Health Insurance Program (CHIP) Reauthorization Act of 2009, you have 60 days to enroll in the plan.

In addition, a special enrollment period is available if a change in status occurs. A change in status includes:

- ▶ Legal marital status change; domestic partnership status change; beginning or ending employment; reduction or increase in hours of employment; a dependent satisfying or no longer satisfying eligibility requirements
- ▶ Significant increases in health plan cost or coverage (doesn't apply to the Health Care Spending Account)
- ▶ Leave of absence under the Family and Medical Leave Act of 1993
- ▶ Judgment, decree or court order required health coverage for your child
- ▶ Entitlement to Medicare or Medicaid
- ▶ Significant change in health care attributable to your spouse's/domestic partner's employment

If already enrolled, a change in status above would also allow switching to a different plan. Any changes made in elections must be consistent with the change in status. In addition, once a change has been made, it cannot be reverted back until next open enrollment period.

If you enroll in group health coverage through PLU and you (and/or a covered dependent) become eligible for coverage from another source as the result of a change in status, you may drop coverage within 31 days of the event. If you or your dependent is terminating coverage due to eligibility of Medicare or Medicaid, you have 60 days to drop coverage.

## Involuntary Loss of Other Coverage

You may enroll for coverage under this Plan outside of Open Enrollment when some of the following requirements are met:

- ▶ You waived coverage under this Plan at the time this coverage was previously offered because you were already covered under another plan. (A waiver of group health plan benefits is required at Open Enrollment or when you become eligible for enrollment in the benefit plan; forms are available from the Plan Administrator).
- ▶ Your coverage under the other health plan was terminated as a result of:
  - ▶ Loss of eligibility for the coverage (including as a result of legal separation, divorce, death, termination of employment or the reduction in the number of hours of employment); or
  - ▶ Termination of employer contributions toward such coverage.
- ▶ You were covered under COBRA at the time coverage under this Plan was previously offered and your COBRA coverage has been exhausted.
- ▶ You, or your dependent(s), were covered under Medicaid or CHIP but have since lost eligibility for either program.





# Income Protection

## Life / AD&D and Disability

PLU provides eligible employees with Basic Term Life and Accidental Death & Dismemberment (AD&D) coverage. After one year of service, Long-Term Disability (LTD) coverage is provided. Additionally, Voluntary Term Life coverage is available for eligible employees to purchase. These plans are underwritten by Unum Life Insurance Company of America (Unum).

### Basic Term Life and Accidental Death & Dismemberment (AD&D)

You are automatically insured for an amount equivalent to your annual base pay under the Basic Life Plan. The benefit is payable to your beneficiary(ies) upon your death while insured.

AD&D coverage pays a lump sum to you or your designated beneficiary if you die or suffer certain injuries as the result of an accident. In the event of your death, your beneficiary(ies) receive an amount equivalent to your base pay in AD&D coverage. The amount paid for injuries varies by the type of injury. See the plan document for details.

### Long-Term Disability (LTD)

A long-term disability (LTD) benefit is provided to benefit eligible employees after one-year of employment. The one year waiting period may be waived for new employees who have had prior LTD coverage with no lapse in coverage and documentation from the prior carrier. Long-term disability benefits will begin for any qualified disability after 90 days. LTD payments may continue as long as you remain disabled or until you reach social security normal retirement age.

PLU covered benefits will be provided at the following levels:

- ▶ 60% of your monthly earnings up to a maximum benefit of \$6,000 per month.

### Voluntary Term Life

Voluntary term life insurance is made available to eligible employees, their spouse/DP, and their dependent children. You choose the protection that is right for you and your family.

- ▶ **You**—Increments of \$10,000 to a maximum benefit of the lesser of 5x your annual salary or \$500,000.
- ▶ **Your Spouse/DP**—Increments of \$5,000 to a maximum of \$250,000, not to exceed 100% of your voluntary life benefit.
- ▶ **Your Child(ren)**—Increments of \$2,500 up to \$10,000.
- ▶ **New Enrollees**—Must complete an evidence of insurability (EOI) regardless of the amount.

Rates are determined by your age and the amount of supplemental insurance requested. All enrollments or increases outside of your initial new hire period are subject to a medical questionnaire.

Options during open enrollment:

- ▶ **Enroll**—A new enrollment form must be submitted to Human Resources.
- ▶ **Child Reaching Age Limit of 26**—Please notify Human Resources if your covered child is no longer eligible.
- ▶ **Decrease/Cancel Coverage**—Submit a change form to Human Resources.

### Reminder

For voluntary life insurance, enrollment forms are available on the open enrollment page  
<https://www.plu.edu/human-resources/open-enrollment-2024/>

# Other Benefits

## Physical Activity

To support your physical activity goals, we've partnered with YMCA of Pierce and Kitsap County to offer discounts to PLU employees:

More information can be found at:  
<https://www.plu.edu/human-resources/wellness/>.

## ORCA

PLU offers regional transit passes to benefits eligible employees. Faculty and staff receive their ORCA card preloaded with an annual pass. The majority of the pass cost is covered by PLU, with a small fee charged to employees.

Purchase or renew your ORCA card at the Business Operations Office, AUC 207. A valid PLU ID card is required at the time of purchase or renewal.

The employee cost for June 2023 – May 2024 is \$8.20. Visit Commute Smart for information or contact Human Resources at 253-535-7185 or Humr@plu.edu.



## Dependent Tuition Remission

Dependent tuition remission applications for classes taken from June 1, 2024, through May 31, 2025, are due in Human Resources by January 31, 2024. Only one tuition remission application needs to be completed each year. If there is no current, approved remission form on file by January 31, 2024, the remission benefit may be denied.

Visit the Human Resources website for the tuition benefits policy and dependent tuition remission application. If you have questions, please contact Human Resources at 253-535-7185 or Humr@plu.edu.

## Tuition Exchange

### Attention: Parents of High School Seniors

A reminder to all faculty and staff with dependent high school seniors who are considering the Tuition Exchange or ELCA programs for 2024 – 2025—it is not too early to apply. In fact, we encourage you to make application a priority this fall, as the schools' 2024 – 2025 deadlines vary. Remember, these programs are highly competitive, and this is not a guaranteed benefit.

For more information on the Tuition Exchange program, visit [www.tuitionexchange.org](http://www.tuitionexchange.org). If you are interested in applying for either program, you must complete an application. Please contact Human Resources at 253-535-7185 or Humr@plu.edu to help you through the process, answer questions, or to request a list of participating ELCA schools.

# Preparing for the Future

## Retirement Plan—403(b)

Retirement Plan—403(b) PLU's 403(b) retirement plan contributions are invested with Teachers Insurance and Annuity Association (TIAA) ([www.tiaa.org/public/tcm/plu](http://www.tiaa.org/public/tcm/plu)). There is a one-year waiting period before new employees may participate in the retirement plan (unless they have participated in a qualified retirement plan within the last year). Once an employee is eligible, PLU will contribute 2% of the employee's salary to their retirement account.

**Employee Voluntary Contributions** This account provides employees an opportunity to accumulate additional tax-deferred retirement savings on a voluntary basis. No waiting period is required. IRS restrictions do apply in calculating maximum amount that may be tax-deferred. Contributions are invested with TIAA.

Contributions	
Employee's	PLU's
0%	2%



# Contact Information

Benefit	Carrier	Phone	Website
Medical / Prescription Drug / Vision	Kaiser Permanente	888.901.4636	<a href="http://www.kp.org/wa">www.kp.org/wa</a>
Dental	Delta Dental of Washington	800.554.1907	<a href="http://www.deltadentalwa.com">www.deltadentalwa.com</a>
Dental	Willamette Dental of Washington	855.433.6825	<a href="http://www.willamettedental.com">www.willamettedental.com</a>
Health Savings Account	HealthEquity	866.346.5800	<a href="http://www.healthequity.com">www.healthequity.com</a>
Flexible Spending Accounts	HealthEquity	866.346.5800	<a href="http://www.healthequity.com">www.healthequity.com</a>
Basic Term Life / AD&D	Unum	866.679.3054	<a href="http://www.unum.com">www.unum.com</a>
Long-Term Disability	Unum	866.679.3054	<a href="http://www.unum.com">www.unum.com</a>
Voluntary Term Life	Unum	866.679.3054	<a href="http://www.unum.com">www.unum.com</a>
Employee Assistance	First Choice EAP	800.777.4114	<a href="http://www.firstchoiceeap.com">www.firstchoiceeap.com</a>
Travel Accident Plan	Assist America	800.872.1414	<a href="http://www.assistamerica.com">www.assistamerica.com</a>
Retirement	TIAA	800.842.2252 866.928.4221	<a href="http://www.tiaa.org/public/tcm/plu">www.tiaa.org/public/tcm/plu</a>
Human Resources		253.535.7185	<a href="http://www.plu.edu/human-resources/benefits">www.plu.edu/human-resources/benefits</a>

## Benefits Committee Members

Contact Name	Title	Email	Office Phone
Ryan Branchini	Admission, Advising and Certification Specialist	<a href="mailto:branchrc@plu.edu">branchrc@plu.edu</a>	253-535-7106
Gretchen Howell	Director of Human Resources	<a href="mailto:crosgrgm@plu.edu">crosgrgm@plu.edu</a>	253.535.7329
Mallory Mann	Associate Professor of Kinesiology	<a href="mailto:mannmf@plu.edu">mannmf@plu.edu</a>	253-535-7743
Aileen Ochinang	HR Specialist	<a href="mailto:ochinaav@plu.edu">ochinaav@plu.edu</a>	253.535.8146
Laura Silcox	Associate Director of Human Resources	<a href="mailto:fuhrmala@plu.edu">fuhrmala@plu.edu</a>	253-535-8325
Aon	Health & Benefits Consultants	<a href="mailto:AskAonSeattle@aon.com">AskAonSeattle@aon.com</a>	



# PIU

This brochure is a brief summary of your health care benefits. It is not intended as a complete description of the plans. More details are in your plan booklets. Although we've made every effort to ensure this brochure is accurate, provisions of the official plan documents and contracts will govern in the case of any discrepancy. The program is subject to review and may be modified or terminated at any time for any reason. This brochure does not create a contract of employment between Pacific Lutheran University and any employee.