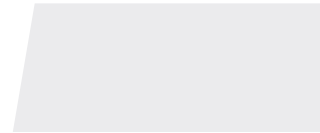


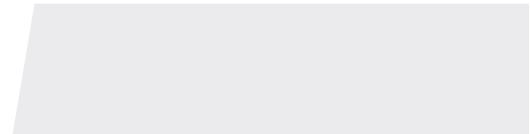


Yeshiva University

Your Benefits, Your Choice



2024



BENEFITS

YESHIVA UNIVERSITY HIGH SCHOOLS



Open Enrollment Overview

- Open enrollment runs **December 4th – December 15th**
- During this time, you can enroll in benefits effective January 1, 2024 – December 31, 2024
- This is a *passive enrollment* – if you take no action, your current elections and covered dependents will automatically continue in 2024, *except for FSA elections*
- After the open enrollment period, you will not be able to make any changes to your elections until next year's open enrollment, unless you experience a qualifying life event during the year (marriage, birth of a child, etc.)

Enrollment is completed online in Benefitfocus. Refer to the 2024 Benefits Guide for instructions.



2024 Highlights

- Medical: two plans covered by **Oxford (UHC)**
 - EPO – Out-of-pocket maximum is increasing
 - PPO – In Network deductible and Out of network, Out-of-pocket maximum is increasing
- Dental: one plan covered by **United Healthcare (UHC)**
 - No change in plan design
- Employer-Paid Life Insurance: administered by **Lincoln Financial**
- **Health Advocate** employee advocacy services
 - 24/7 advocacy service for all benefit-related questions paid for by YU
 - Call [866-799-2731](tel:866-799-2731)
 - Email answers@healthadvocate.com
 - Visit healthadvocate.com/members

More information is available in the 2024 Benefits Guide



2024 Highlights

- Health FSA, Dependent Care FSA, and Commuter & Transit Benefits continuing with **Health Equity**
 - *FSA* elections must be re-elected each year
 - *Commuter* plan election can be changed or stopped at anytime
 - *Commuter Transit* and *Parking* plan elections will be made on the Health Equity portal
- 403(b) Retirement plan offered by **Fidelity Investments**
- Tuition Remission program offered by YU

More information is available in the 2024 Benefits Guide



Medical

- EPO Plan (*in-network only*)
 - EPO Network is the Oxford **Liberty Network**
- PPO Plan (*in & out of network*)
 - PPO Network is the Oxford **Freedom Network**
 - If you enroll in the PPO, you have the option to open a personal **HSA account**
 - Open the account with any bank that offers HSAs
 - You can only make **post-tax contributions** to a personal HSA - However, during your annual tax filing you can **deduct your HSA contributions as a tax credit**
 - If you open a personal HSA account, you must decline the YU HRA deposit
 - **You are not eligible to receive the HRA deposit and contribute to an HSA**



Medical

- **HRA fund:** \$500 individual / \$1,000 family
 - *You are only eligible for the YU HRA deposit if you enroll during Open Enrollment*
 - All claims incurred in 2023 must be submitted for HRA reimbursement by *March 31, 2024. All unused HRA balances will be forfeited.*

Medical Plan

	Oxford EPO	Oxford PPO	
	You Pay In-network Only	You Pay In-network	You Pay Out-of-network
Annual Deductible			
Individual/Family	\$5,750 / \$11,500	\$1,600/\$3,200	\$4,000/\$8,000
Annual Out-of-Pocket Maximum (Includes Deductible)			
Individual/Family	\$8,000/\$16,000	\$5,750/\$11,500	\$10,500/\$21,000
Co-pays/Co-insurance			
Primary Care Physician Visits	\$25 copay/visit after deductible	10% after deductible	40% after deductible
Specialist Office Visit	\$75 copay/visit after deductible	10% after deductible	40% after deductible
Preventive Care	No cost to you	No cost to you	40% after deductible Infant & pediatric only
Emergency Room Care	50% after deductible	50% after deductible	50% after deductible
Inpatient Hospital	30% after deductible	10% after deductible	40% after deductible
Outpatient Surgery		10% after deductible	40% after deductible
Diagnostic Screenings		10% after deductible	40% after deductible
Retail Prescription Drugs (up to 31-day supply)			
Tier 1 — generics	30% after deductible	\$10	Not covered
Tier 2 — preferred	30% after deductible	\$40	Not covered
Tier 3 — non-preferred	30% after deductible	\$80	Not covered
Mail Order Prescription Drugs (90-day supply)			
Tier 1 — generics	30% after deductible	\$25	Not covered
Tier 2 — preferred	30% after deductible	\$100	Not covered
Tier 3 — non-preferred	30% after deductible	\$200	Not covered

2023 Medical Contributions

	Oxford EPO 2024			Oxford PPO 2024	
	Semi-Monthly Payroll	Bi-Weekly Payroll		Semi-Monthly Payroll	Bi-Weekly Payroll
Employee	\$81.31	\$75.05		\$352.19	\$325.10
Employee + Spouse	\$265.79	\$245.34		\$728.27	\$672.25
Employee + Child(ren)	\$232.79	\$214.89		\$619.03	\$571.41
Employee + Family	\$434.54	\$401.12		\$1,122.84	\$1036.47



Pharmacy Ancillary Charge Program

- With the Ancillary Charge Program, you have two options when receiving a medication:
 - If you choose a **lower-cost generic medication**: you will pay only your cost share, with no additional charge
 - If you choose a **higher-cost brand-name medication when a chemically equivalent prescription drug is available on a lower tier** (e.g., generic): you will pay your cost share, plus the difference in price between the brand-name and the generic drug
- To check medication prices, go to [oxfordhealth.com](https://www.oxfordhealth.com), click “**Members/Prospective Members**” then click “**Tools and Resources**” under “**Links and Tools**” and then “**Online Pharmacy**” located under “**Your Pharmacy Coverage**”



Oxford Tools & Resources

- [Oxfordhealth.com](#)
 - Member website with useful Oxford resources, including in-network provider search
- [Advocate4me](#)
 - Dedicated advocates to help you understand your benefits, maximize your health savings, and answer your specific questions
- [UnitedHealthcare App](#)
 - Oxford UHC's mobile app, access most functions and tools from the oxfordhealth.com website on your phone
- [Sweat Equity Program](#)
 - Earn up to \$200 if you complete 50 workouts in a six-month period

More information is available in the 2024 Benefits Guide

Dental

- PPO Plan (in-network and out-of-network coverage)
- Your network is the **Options PPO 20 Network**
- Locate in-network providers by logging into **myuhc.com** and using the **“Find a Dentist”** tool
- Plan includes orthodontia coverage

		UnitedHealthcare Dental PPO	
		In-network	Out-of-network
Calendar Year Deductible			
Employee only		\$50	\$50
Family coverage		\$150	\$150
Dental Services		Plan paid after deductible	
Type I Services - Diagnostic & Preventive		100% no deductible	100% no deductible
Type II Services - Basic Services		80%	80%
Type III Services - Major Services		50%	50%
Calendar Year Maximum			
Per Person		\$2,000	\$2,000
Orthodontics (children only up to age 19)		Plan paid after deductible	
Coinsurance		50%	50%
Lifetime Maximum		\$1,500	\$1,500

			UnitedHealthcare Dental PPO	
			Semi-Monthly Payroll	Bi-Weekly Payroll
Employee			\$21.82	\$20.14
Employee + Spouse			\$43.63	\$40.27
Employee + Child(ren)			\$53.36	\$49.25
Employee + Family			\$79.38	\$73.27



Life Insurance

- **Paid 100% by Yeshiva**
- Administered by Lincoln Financial
- Flat benefit based on age:
 - Under age 65: \$25,000
 - Age 65-69: \$16,250
 - Age 70+: \$12,500
- To file a life insurance claim, call [888.787.2129](tel:888.787.2129) or log on to LFG.com



Flexible Spending Account

- You can enroll in a **Health Care FSA** and/or **Dependent Care FSA**
 - *Health Care FSA*: use pre-tax dollars to pay for medical, dental, and vision expenses
 - 2024 contribution limit is \$3,200
 - *Dependent Care FSA*: use pre-tax dollars to pay for eligible work-related childcare or adult care expenses
 - 2024 contribution limit is \$5,000 per household
 - *Any unused funds remaining in your DCFSA at year end will not rollover*
- The deadline to file your 2023 FSA expenses is March 31st, 2024.
 - You are eligible to roll over up to **\$610** of unused 2023 Health Care FSA funds into **2024**.
 - You are eligible to roll over up to **\$640** of unused 2024 Health Care FSA funds into **2025**.
 - FSA carryover amounts will not be available until the end of May 2024.



Commuter, Transit and Parking Plans

- **Commuter and Transit Plan**

- Use pre-tax funds to pay for qualified bus, subway, train, ferry, or commercial vanpool expenses
- 2024 contribution limit is \$315

- **Parking Plan**

- Use pre-tax funds to pay for qualified parking expenses for work
- 2024 contribution limit is \$315
- *Note: this is not the same as the on-site campus parking that is managed by the Yeshiva Security Office*

- Commuter Transit and Parking plan elections will be made on the **Health Equity** portal

- Rollover funds will be available after January 2024
- Payroll deductions will be taken monthly
- Your first monthly deduction will be made in December 2023 for your January 2024 commuter expense



Other Benefits

- **Retirement Plan**

- Yeshiva offers you a 403(b) retirement plan through Fidelity Investments
- Includes a 3% employer match for those who contribute at least 3% to the plan
 - To learn more about this program & your investment options, visit netbenefits.com/Yeshiva or contact your Fidelity Consultant Alexandra Sbordone at 347-650-4447 or by email at alexandra.sbordone@fmr.com
 - To enroll in the retirement plan, contact the Benefits office at 646-592-4340

- **Tuition Remission Program**

- You, your legal spouse and/or qualified dependents are eligible for Tuition Remission benefits if you are full-time faculty, full-time exempt staff, or full-time non-exempt staff, if you pursue a degree at YU or an affiliated school
 - To learn more, visit yu.edu/hr/benefits or call the YU Benefits Office at 646-592-4340



Next Steps

- All elections must be made through Benefitfocus no later than **December 15th**
- **Follow the below steps to enroll online:**
 1. Log into Benefitfocus at **insidetrack.yu.edu**
 2. Click the **Employee Tab**, locate the **Employee Tools and Systems**, and click the link for **Benefitfocus**
 3. Once logged in, click the link that says **Click HERE to complete your 2024 Open Enrollment**
- You may also enroll telephonically by calling Benefitfocus at **855-719-2179**, Monday-Friday 8am-8pm ET



Questions?



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