Yeshiva University

Your Benefits, Your Choice

2021 BENEFITS

YESHIVA UNIVERSITY HIGH SCHOOLS
Open Enrollment Overview

- Open enrollment runs **November 4th – November 24th**
- During this time you can enroll for benefits effective January 1, 2021 – December 31, 2021
- This is a *passive enrollment* – if you take no action, your current elections and covered dependents will automatically continue in 2021, *except for FSA & commuter plans elections*
  - *Note – you can elect, stop or change your commuter plan election at any time*
- 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 2021 Benefits Guide for instructions.
2021 Highlights

- Medical: one plan covered by Oxford (UHC)

- Health insurance educational assistance through Allsup
  - Aids in learning about government medical programs such as Medicare
  - Allsup’s counselors will review potential Medicare options

- Dental: one plan covered by United Healthcare (UHC)

- Employer-Paid Life Insurance: administered by Lincoln Financial

More information is available in the 2021 Benefits Guide
2021 Highlights

• Health FSA, Dependent Care FSA, and Commuter & Transit Benefits continuing with **WageWorks**
  • *You can elect, stop or change your commuter plan election at anytime.*

• 403(b) Retirement plan offered by **Fidelity Investments**

• Tuition Remission program offered by YU

• Advocacy Services through **Health Advocate**

More information is available in the 2021 Benefits Guide
Medical

- **EPO Plan** *(in-network only)*
- **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 2020 must be submitted for HRA reimbursement by March 30, 2021. All unused HRA balances will be forfeited
- Oxford **Liberty Network**
- All services are subject to the deductible
- Your contribution depends on your enrollment tier
- If you enroll, 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 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.

More information is available in the 2021 Benefits Guide
# Medical Plan

<table>
<thead>
<tr>
<th></th>
<th>Oxford EPO</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>You Pay</strong></td>
<td><strong>In-network Only</strong></td>
</tr>
<tr>
<td><strong>Annual Deductible</strong></td>
<td></td>
</tr>
<tr>
<td>Individual/Family</td>
<td>$5,750 / $11,500</td>
</tr>
<tr>
<td><strong>Annual Out-of-Pocket Maximum (Includes Deductible)</strong></td>
<td></td>
</tr>
<tr>
<td>Individual/Family</td>
<td>$7,000 / $14,000</td>
</tr>
<tr>
<td><strong>Co-pays/Co-insurance</strong></td>
<td></td>
</tr>
<tr>
<td>Primary Care Physician Visits</td>
<td>After meeting deductible, $25 copay/visit</td>
</tr>
<tr>
<td>Specialist Office Visit</td>
<td>After meeting deductible, $75 copay/visit</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>No cost to you</td>
</tr>
<tr>
<td>Emergency Room (copays waived if admitted)</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td></td>
</tr>
<tr>
<td>Outpatient Surgery</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Diagnostic Screenings</td>
<td></td>
</tr>
<tr>
<td><strong>Retail Prescription Drugs (up to 31-day supply)</strong></td>
<td></td>
</tr>
<tr>
<td>Tier 1 — generics</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Tier 2 — preferred</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Tier 3 — non-preferred</td>
<td>30% after deductible</td>
</tr>
<tr>
<td><strong>Mail Order Prescription Drugs (90-day supply)</strong></td>
<td></td>
</tr>
<tr>
<td>Tier 1 — generics</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Tier 2 — preferred</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Tier 3 — non-preferred</td>
<td>30% after deductible</td>
</tr>
</tbody>
</table>
# Medical Contributions

<table>
<thead>
<tr>
<th></th>
<th>Oxford EPO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Semi-Monthly</td>
</tr>
<tr>
<td>Payroll</td>
<td>Payroll</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Employee Only</strong></td>
<td>$85.78</td>
</tr>
<tr>
<td><strong>Employee + Spouse</strong></td>
<td>$171.57</td>
</tr>
<tr>
<td><strong>Employee + Child(ren)</strong></td>
<td>$145.83</td>
</tr>
<tr>
<td><strong>Employee + Family</strong></td>
<td>$293.38</td>
</tr>
</tbody>
</table>
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 of 30% after deductible, 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, click the “Online Pharmacy” link located under “Your Pharmacy Coverage” in the “Tools & Resources” section of [oxfordhealth.com](http://oxfordhealth.com)
Oxford Tools & Resources

• Oxfordhealth.com
  • Member website with useful Oxford resources, including in-network provider search

• Oxford On-Call
  • 24/7 nurse line that can assist with health questions and finding the right care

• 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 2021 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](http://myuhc.com) and using the “Find a Dentist” tool
- Plan includes orthodontia coverage
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
Flexible Spending Account

• You have the ability to 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.
    • Current contribution limit is $2,750.
  • *Dependent Care FSA*: use pre-tax dollars to pay for eligible work-related childcare or adult care expenses.
    • Current contribution limit is $5,000 per household.
• The deadline to file your 2021 FSA expenses is March 31st, 2022. Also, the IRS permits you to *roll over up to $550* of unused Health Care FSA funds into the following year.
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
  - Current contribution limit is $270

• **Parking Plan**
  - Use pre-tax funds to pay for qualified parking expenses for work
  - Current contribution limit is $270
  - *Note: this is not the same as the on-site campus parking that is managed by the Yeshiva Security Office*
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.

• **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.
Next Steps

• All elections must be made through Benefitfocus no later than November 24th

• Follow the below steps to enroll online:
  1. Log into Benefit focus 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 2021 Open Enrollment

• You may also enroll telephonically by calling Benefitfocus at 855-719-2179, M - F 8am - 8pm ET.