



Yeshiva University

RIETS 2026 Benefits Guide

Your Benefits. Your Choice.



Welcome!

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Yeshiva University appreciates your commitment to our students and to the university. We are equally committed to providing you with competitive, affordable health and wellness benefits to help you take care of yourself and your family.

Please read this guide carefully. It summarizes your plan options and offers helpful tips for getting the most value from your benefits plans.

This guide is not your only resource, of course. Any time you have questions about enrollment, you can contact the YU Benefits Service Center at 855.719.2179 Monday through Friday 8 am - 8 pm.

Questions about all benefits can be addressed by the YU Benefits Office, located in Belfer Hall on the Wilf Campus at 646.592.4340 or email benefits@yu.edu. Questions about Aetna claims and locating in-network doctors can be addressed by Aetna Concierge at 855-333-6825. Questions about navigating complicated healthcare and insurance systems can be addressed by Yeshiva's employee advocacy service, Health Advocate, at 866.799.2731.

Although this guide contains an overview of benefits, for complete information about the plans available to you, please refer to the benefits summaries and plan information on the YU HR website at yu.edu/hr/benefits.

Benefit Basics

We strive to offer a comprehensive benefits program designed to help you and your family stay healthy and feel secure. It is important that you read the information in this guide carefully and share it with your spouse if he/she is covered under our plan. You will have additional opportunities to learn about your benefits and how to choose what is right for you. This guide provides highlights of the benefit offering

Yeshiva University Benefits

- Accident & Critical Illness Plans
- Commuter, Transit and Parking Plans
- Credit Union
- Dental Insurance
- Employee Assistance Program
- Health and Dependent Care Flexible Spending Accounts
- Healthcare Bluebook Price & Quality Comparison Tool
- Identity Protection
- Legal Plan
- Life Insurance, Basic
- Life Insurance, Voluntary
- Long-Term Disability, Basic
- Medical/Pharmacy/Vision
- Medicare Education Services
- Retirement Plan
- Short-Term Disability, Voluntary
- Student Loan Financial Advice
- Tuition Remission
- Veterinary Discount Plan

Who is Eligible?

All full-time faculty and full and part-time non-union employees scheduled to work at least 20 hours per week are eligible to participate in most of the Yeshiva University benefits programs.

Union employees are eligible to participate in: Employee Assistance Program, Health and Dependent Care Flexible Spending Accounts, Commuter, Transit and Parking plans, Aflac, Retirement Plan, and Allstate Identity Protection program.

Eligible employees may also enroll their legal spouse and dependent children who are under 26 years of age.

Tuition Remission is available to non-union faculty and staff who work full time.

Need to add or remove a dependent from coverage?
Simply make the change
in Benefitfocus.

Visit insidetrack.yu.edu and click on the Benefitfocus link to get started.

Changing Coverage During the Year

You can change your coverage during the year when you experience a qualifying life status change, such as marriage, divorce, birth, adoption, placement for adoption, or loss of coverage. The change must be reported online through the Benefitfocus enrollment platform or by contacting the Benefits Service Center at 855.719.2179 within 30 days of the event. The change must be consistent with the event.



How to Enroll

You are eligible to enroll in benefits on the first of the month following your date of hire and during Open Enrollment. If you are hired on the first of the month you are immediately eligible to enroll. In this guide you will find the necessary directions to enroll in the different benefit programs offered at Yeshiva University.

You must complete all necessary enrollment material on the Benefitfocus enrollment platform. To access the enrollment platform, please log into your InsideTrack portal and click on the Benefitfocus link located under the Employee tab. Commuter, Transit, Parking Plans, Pet Assure, Retirement Plan and Tuition Remission are **not** part of the Benefitfocus online enrollment. If you are interested in these plans, please reach out to the corresponding contact listed in this guide. Your benefit elections made on the Benefitfocus enrollment platform must be completed within 30 days of your hire date, during the annual Open Enrollment, or within 30 days of a qualifying life event.

Online Benefits Enrollment

Follow the steps below to enroll online.

Step 1: Log in to Benefitfocus

Log in to your InsideTrack portal at insidettrack.yu.edu or from the Inside Track tab at the top of the main page of [YU.edu](https://yu.edu), click the three parallel lines on the left side of the toolbar, then click the Employee tab, locate the section Employee Tools and click the link for Benefitfocus.

Step 2: Locate Your Enrollment Link

Once logged in to Benefitfocus, you will see a “Welcome!” page. This page includes a “Welcome” video in the center of the screen, a “Quick Links” section on the left, and a blue toolbar across the top where you can navigate the various sections within the Benefitfocus site.

To enroll during Open Enrollment: Locate the 2026 Open Enrollment section in the center of the page (directly above the “Welcome!” video). You will see a link that says Click HERE to complete your 2026 Open Enrollment. Once you click that link, you can begin your benefits enrollment.

To Enroll as a New Hire: If you are a new hire enrolling in benefits for the first time, locate the Welcome New Hires section that is on the right side of the page, directly beneath the blue toolbar. You will see a link that says Click Here to Enroll in Benefits. Once you click that link, you can begin your benefits enrollment.

Your enrollment will be completed and saved once you click on the “Confirm your Benefits” button and you can print out a Benefit Summary Report.

Employees may also enroll via the phone by calling Benefitfocus at [855-719-2179](tel:855-719-2179), Monday - Friday from 8am to 8pm ET.

Note: When you log into the Benefitfocus platform, you will see your health plan options with wellness and without wellness. We do encourage you to click on the option with wellness and to comply with the wellness requirements to benefit from the YU Healthy Incentive HRA contribution.

Need Assistance?

If you need help with enrolling or have any benefit questions, please contact the YU Benefit Service Center

- Email: YUBenefits@Benefitfocus.com
- Call: [855.719.2179](tel:855-719-2179)
Mon-Fri, from 8am - 8pm

Medical

Yeshiva University offers you an option of two medical plans. The coverage for these plans is provided by Oxford (UnitedHealthcare). You will find an overview of the plan details below. The network for the EPO plan is the Oxford Liberty Network, and network for the PPO plan is the Oxford Freedom Network, both of which gives you access to providers in the NY/NJ area. If you have dependents outside of the area, they may use the United Healthcare Choice Plus Network. See page 9 for instructions on finding in-network providers. All enrollees in medical plans will receive a new health plan ID card in the mail in 2026.

Medical Plan Overview

	Oxford EPO Bronze Plan	Oxford PPO Gold Plan	
	You Pay In-network Only (Liberty Network)	You Pay In-network (Freedom Network)	You Pay Out-of-network
Annual Deductible			
Individual/Family	\$5,750 / \$11,500	\$1,500/\$3,000	\$4,000/\$8,000
Annual Out-of-Pocket Maximum (Includes Deductible)			
Individual/Family	\$8,000/\$16,000	\$7,250/\$14,500	\$10,500/\$21,000
Co-pays/Co-insurance			
Primary Care Physician Visits	\$25 copay/visit after deductible	\$25 copay	40% after deductible
Specialist Office Visit	\$75 copay/visit after deductible	\$40 copay	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	\$500 copay	\$500 copay
Inpatient Hospital	30% after deductible	20% after deductible	40% after deductible
Outpatient Surgery		20% after deductible	40% after deductible
Diagnostic Screenings		20% 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 after deductible	Not covered
Tier 3 — non-preferred	30% after deductible	\$80 after deductible	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 after deductible	Not covered
Tier 3 — non-preferred	30% after deductible	\$200 after deductible	Not covered

The **Oxford Freedom Network** is the largest network option, providing access to 154,624 providers across New York, New Jersey and Connecticut.

- Downstate New York physicians: 82,673
- New Jersey physicians: 43,956
- Connecticut physicians: 27,995

The **Oxford Liberty Network** provides access across the tristate region (Downstate New York, New Jersey, Connecticut) to 152,810 providers.

- Downstate New York physicians: 80,974
- New Jersey physicians: 43,851
- Connecticut physicians: 27,985



Employee Premium Costs

The amount you pay depends on the number of dependents you cover. Your medical contributions are made on a pre-tax basis. This means that your contributions are deducted from your pay before payroll taxes are calculated.

	Oxford EPO 2026 Bronze Plan			Oxford PPO 2026 Gold Plan	
	Semi-Monthly Payroll	Bi-Weekly Payroll		Semi-Monthly Payroll	Bi-Weekly Payroll
Employee	\$147.73	\$136.37		\$206.41	\$190.53
Employee + Spouse	\$302.86	\$279.56		\$412.82	\$381.06
Employee + Child(ren)	\$251.15	\$231.83		\$350.89	\$323.90
Employee + Family	\$421.04	\$388.66		\$588.26	\$543.01

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YU HRA

If you elect the Oxford EPO Silver or EPO Bronze Health Plan during the 2026 Open Enrollment, you will receive a Health Reimbursement Account (HRA) deposit of \$750 for single coverage and \$1,500 for a coverage level that includes dependents. For new hires and life events the HRA is prorated.

The HRA accounts are managed by Inspira Financial. You can access and view your 2026 HRA funds during the first week of January, by logging into www.inspirafinancial.com.

Personal HSA Note: If you open and contribute to a personal Health Savings Account (HSA) at a local bank, you must decline the HRA deposit from YU. You are not able to receive both the HRA deposit and make contributions to a personal HSA.

Pharmacy Ancillary Charge Program

Your medical plan includes coverage for prescriptions, including generics and higher-cost brand name drugs. Your out-of-pocket cost for a prescription medication can often vary depending on whether you receive a generic or brand-name medication. The below will help you understand your options for choosing between a generic and a brand-name medication and how your choice affects how much you will contribute toward the price of your medication.

With the Ancillary Charge Program, you have two options to choose from 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

The ancillary charge is the difference in price between the brand-name medication and the lower-cost generic equivalent medication. It is the non-covered amount that you as the member pay in addition to your cost share.

Your Oxford plan will continue to provide reimbursement for a covered brand drug at the agreed upon rate, if you choose the brand drug. But you will pay the difference in price between the brand and the generic.

How can I find out how much a drug costs — and whether the ancillary charge was applied correctly if I received a brand name drug rather than a generic?

To check medication prices, members can sign in to myuhc.com and go to the Pharmacies & Prescriptions section, where they can use the medication price check feature. You can also price check brand versus generic medications at your retail pharmacy by giving the pharmacist the names of the brand and generic medications recommended by your doctor. Keep in mind that drug classifications and pricing are continually changing so you should check these sources each time you fill a prescription for the most current information.

Do all brand-name drugs have generic equivalents?

No. All brand-name drugs do not necessarily come in generic form. Generic versions cannot be produced until after the patent on the brand drug expires and they are tested and approved by the FDA. A brand-name prescription medication without a lower cost generic alternative is not subject to the ancillary charge.

Find a Provider

The provider search feature on oxfordhealth.com is a convenient way to find network medical and behavioral health providers near you — and it may help you avoid unnecessary out-of-pocket costs.

Find a medical provider in your Oxford network

1. Go to myuhc.com and select Find a Provider.
2. Select which line of coverage directory you are searching for – (For example, if searching for a primary care physician, select Medical Directory)
3. Select Employer and Individual Plans
4. Select Oxford Health Plans
5. Select Liberty or Freedom Network
6. Enter your address or zip code and hit continue
7. Select which category of care you are looking for – i.e. People, places, services, etc. & follow the prompts on the screen

You may also call Oxford at **1.800.201.4911** to assist with a provider search under the Liberty network or Freedom Network's.

Look for the hearts

The UnitedHealth Premium® designation program can help you choose a doctor who meets standards for quality and cost efficiency.



Premium Care Physician



Quality Care Physician



Not Evaluated for Premium Care

Does Not Meet Premium Quality
Criteria

Oxford's Preferred Lab Network (PLN) is a subset of laboratory providers chosen for preferred status. You may still choose other in-network laboratory providers, however laboratories with preferred status will likely reduce your costs and provide you with higher quality of care. To find a PLN provider, log in to myuhc.com, access the provider search tool, and look for the blue icon next to the lab name.

Find a behavioral health provider in your Oxford network.

1. Go to oxfordhealth.com and select Members/Prospective Members.
2. Select Find a Mental Health Provider in the Links and Tools box.
3. Enter a doctor's name, expertise or condition into the search bar.
4. Follow the prompts and a list of options in your ZIP code will appear.

Find a medical provider in the UnitedHealthcare Choice Plus network

Follow these steps if you need to access the national UnitedHealthcare Choice Plus network when traveling outside of the tri-state area.

1. Go to oxfordhealth.com and select Members/Prospective Members.
2. Select "Search Outside the Oxford Service Area" in the Links and Tools box.
3. Select the Continue button at the bottom of the page.
4. Select the health care category you'd like to search. Or, use the search bar if you know the doctor's name or other specifications.
5. Follow the prompts and a list of options in your ZIP code will appear.

Submit Claims

If you use a UnitedHealthcare Choice Plus provider, claims submitted on your behalf should be sent directly to the Oxford Claims Department for payment. Claims sent to UnitedHealthcare will not be processed for reimbursement.

Oxford Claims Department
P.O. Box 29130
Hot Springs, AR 71903

Advocate4Me

Creating a personalized health plan experience.

Advocate4Me is designed to help you successfully navigate the health care system by matching you with expert advocates who can help answer your specific questions. You can use this resource as your single point of contact, giving you a clear way to get support to make more informed health care choices and get the most out of your benefits.

No matter what your health plan questions are, you can count on these experts to help simplify your benefits experience and provide you with the answers you need.

With Advocate4Me®, you can feel the support of a team that's dedicated to helping you:

- Understand your benefits and claims.
- Talk through your bill or payment.
- Avoid overpaying & find the right care and cost options.
- Maximize your health savings.
- Take advantage of all your plan's health and well-being benefits.

Quick & easy access to experts when you

- Download the UnitedHealthcare® app – Providing on the go access to assistance from the palm of your hands
- Call the toll-free number on your health plan ID card, 8am-6pm ET, Monday-Friday
- Go to myuhc.com – Sign in & get the clarity you need





UnitedHealthcare App

Access your plan from your car. Or from your couch.

The UnitedHealthcare® app puts your health plan at your fingertips. Download it to:

- Find nearby care options in your network.
- See your claim details and view progress toward your deductible.
- View and share your health plan ID card.
- Video chat with a doctor — without leaving the app.

Download the app

Search for the UnitedHealthcare app in your app store to access these features.



Sweat Equity Program

Get rewarded for getting in shape!

The Oxford Sweat Equity Program is a gym reimbursement program developed with your lifestyle in mind. If you are enrolled in the Oxford medical plan, you can get reimbursed up to \$200 if you complete 50 workouts in a six-month period. All you have to do is complete your qualifying workouts and submit a reimbursement form.

The Qualifying Workouts

With the Sweat Equity Program, you can complete a wide variety of qualifying exercises. Plus, you have the option to combine your fitness facility visits with your physical fitness classes to more easily reach the required 50 workouts.

The Reimbursement

Your reimbursement period begins on the date of your first fitness facility visit or class and ends after you have completed 50 visits, classes, or a mix of visits and classes that add up to 50. The reimbursement period ends 6 months from your first visit. You can start a new reimbursement period one day after your other reimbursement period ends.

Questions?

If you have questions, please call Oxford at the toll-free phone number ("For Members") on the back of your health plan ID card.

After you've completed your 50 workouts in the six-month period, send Oxford the following:

1. Your completed Oxford Sweat Equity Program Reimbursement Form. Find the form at oxfordhealth.com > Members > Prospective Members Tools & Resources > Forms & Materials > Download Forms.
2. Proof of your payment (e.g., receipt, automatic bank withdrawal statement) for the gym fee, as well as any money you paid for fitness classes, during the six-month period.
3. Copy of the brochure or flier that describes the cardio (aerobic) machines at the gym you used or the cardio benefits of the class you took.
4. Mail these documents to:
Oxford Sweat Equity Program
P.O. Box 29130
Hot Springs, AR 71903

To get started, choose a gym or sign up for fitness classes

Decide on a cardio (aerobic) workout that you'll enjoy and find a facility with the equipment or classes that promote cardiovascular wellness. To get reimbursed, the facility and classes you choose must be open to the general public. Remember to check with your doctor before you start exercising or increasing your activity level.

If you are unable to meet the reimbursement requirements of this program, you might be able to earn the same reward in a different way. Call us at the toll-free phone number ("For Members") on the back of your health plan ID card and we will work with you and, if necessary, your doctor, to find another way for you to earn the same reward.

Flexible Spending Accounts

Yeshiva University's Flexible Spending Account (FSA) program is administered by Health Equity. This plan allows you to set aside funds you will spend on certain expenses incurred throughout the year on a tax-exempt basis. The program is comprised of two separate benefits: Health Care FSA and Dependent Care FSA. If you enroll in the Health Care FSA Plan or the Dependent Care FSA plan you will receive a debit card from Health Equity.

Health Care FSA

The Health Care FSA allows the member to use pre-tax earnings to pay for medical, dental, and vision expenses allowed by the IRS but not reimbursed by insurance.

Insurance premiums are not reimbursable expenses under an FSA.

The 2026 pre-tax limit for the health FSA is \$3,400 with a carryover amount of \$680 into 2027.

If you are participating in the Health Savings Account that is associated with the high deductible health plan, you cannot participate in the Flexible Spending Health Care account.

Pre-tax deductions will instead be deposited into your HSA.

Dependent Care FSA

This option allows the member to use pre-tax earnings to pay for eligible work-related childcare or adult care expenses. (Eligible children must be under the age of 13 for childcare expenses.) The current annual maximum contribution is \$7,500 per household. This is subject to change based on the IRS.

Note:

The deadline to file your 2025 Health Care FSA and Dependent Care FSA expenses is March 31st, 2026.

You will be eligible to rollover \$660 in unused healthcare FSA funds from the 2025 plan year into 2026.

In 2027, you will be eligible to rollover \$680 in unused healthcare FSA funds from the 2026 plan year.

Unused Dependent Care FSA funds do not rollover into next year.



Health Advocate

One number, complete support

All questions or concerns can be directed to Health Advocate - your benefits advocacy service. With Health Advocate, you have unlimited access to a team of experienced Personal Health Advocates, typically registered nurses, supported by medical directors and benefits and claims specialists. Their Personal Health Advocates are familiar with Yeshiva University's entire employee benefits package. They can explain your coverage, answer your questions, and when you need to reach a specific benefit, they can connect you right away.

Personal Health Advocates are also experts at navigating the complicated healthcare and insurance systems. They'll do the paperwork, make the calls and cut through the red tape to resolve a wide range of issues, such as finding providers, making appointments and untangling medical bills. All to save you time, money and worry.

Who is covered?

Health Advocate is available to eligible employees, spouses, dependents, parents and parents-in-law.

Here when you need them the most.

Your Health Advocate benefit can be accessed 24/7. Normal business hours are Monday - Friday, from 8 am to 12 am (midnight), Eastern Time. Staff are also available for assistance after hours and on weekends.

There is no cost to use these services.

Yeshiva University offers Health Advocate at no cost to you.

Health Advocate is not an insurance company.

Health Advocate is not affiliated with any insurance or third-party provider, and it does not replace health insurance coverage, provide medical care or recommend treatment.

Your privacy is protected.

The Health Advocate staff carefully follows protocols and complies with all government privacy standards. Your medical and personal information is kept strictly confidential.

Help is Only a Phone Call Away

Your Personal Health Advocate can help:

- Answer questions about benefits offered by Yeshiva University.
- Resolve insurance claims and billing issues.
- Connect you to the right benefit at the right time.
- Support medical issues, no matter how complex.
- Answer questions about diagnoses and treatments.
- Research the latest treatment options.
- Coordinate services related to all aspects of your care.
- Find the right in-network doctors and make appointments.
- Coordinate expert second opinions and transfer medical records.

And much more!

Contact

Health Advocate 24/7

866.799.2731

answers@HealthAdvocate.com

HealthAdvocate.com/members

Dental Insurance

Yeshiva University offers two dental plans through Delta Dental. Details of these plans are outlined below.

Dental Benefits Overview

Dental Benefits Overview	DPPO Low Plan			DPPO High Plan		
Delta Dental	PPO Dentists*	Premier Dentists**	Non-Delta Dental Dentist	PPO Dentists*	Premier Dentists**	Non-Delta Dental Dentist
Benefits						
Deductibles: Per member / per family, each calendar year. Deductibles waived for Diagnostic & Preventive? Deductibles waived for Orthodontics?	\$100/ \$300 Yes, for all Dentists Yes, for all Dentists			\$100/ \$300 Yes, for all Dentists Yes, for all Dentists		
Maximums: Per member each calendar year. D&P counts toward maximum?	\$1,500 Yes, for all Dentists			\$2,000 Yes, for all Dentists		
Covered Services						
Diagnostic & Preventive Services (D&P) Exams, Cleanings, X-Rays, Sealants and Space Maintainers	100%			100%		
Basic Services: Fillings, Simple Extractions and Denture Repair/Reline/Rebase	80%			80%		
Endodontics: Root Canals	80%			80%		
Periodontics: Surgical and Non-Surgical Periodontics	80%			80%		
Oral Surgery	80%			80%		
Major Services: Crowns, Inlays, Onlays and Cast Restorations	50%			50%		
Prosthodontics: Bridges and Dentures	50%			50%		
Implant Services	50%			50%		
Temporomandibular Joint (TMJ) Services	50%			50%		
Orthodontic Services: Adults and Dependent Children	50%			50%		
Orthodontic Maximums	\$2,000 Lifetime			\$2,000 Lifetime		

For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer).

Reimbursement is based on PPO contracted fees with all providers. Some dentists have contracted reduced fees with Delta Dental to provide you with the most affordable care. The Low Plan is a Maximum Allowable Charge Plan. All providers are reimbursed based on PPO contract fees. Non-Delta providers may not accept Delta's allowance as payment in full. The member is responsible for paying the full charge.

*PPO dentists have agreed to reduced fees & you will not be charged more than your expected share of the bill. These providers will offer the most affordable care through Delta's network.

**Delta Dental Premier dentists have agreed to set fees and will charge less compared to seeing a non-Delta Dental dentist.

Dental Contributions

	Semi-Monthly	Bi-Weekly	Semi-Monthly	Bi-Weekly
Delta Dental	DPPO Low Plan		DPPO High Plan	
Employee	\$6.65	\$6.13	\$12.48	\$11.52
Employee +1	\$13.24	\$12.22	\$24.74	\$22.83
Family	\$25.61	\$23.64	\$46.85	\$43.25

Delta Dental Tools – Find a Dental Provider

- Go to deltadentalins.com/find-a-dentist.
- Select which network you would like to search – Delta Dental PPO or Delta Dental Premier.
- Enter your location and click on “Find a Dentist”
- Refine search to filter by categories such as specialty, availability and language.
- After January 1, 2026, you may also call Delta Dental at 800-932-0783.

Download the Delta Dental Mobile App

View your dental plan benefits anytime, anywhere, in the palm of your hand.

- Find a dentist near you
- View ID cards
- Cost estimator
- View claims details and plan summary
- Search “Delta Dental” in App Store or Google play or go to [DeltaDental](https://deltadentalins.com)

Life Insurance

Employer Provided

Life Insurance coverage provides important financial protection for your family in the event of your death. Yeshiva University provides eligible employees with Basic Life Insurance at no cost to you.

Taxable Income: The cost of employer-provided life insurance benefits in excess of \$50,000 is reportable as imputed income each year.

Learn More

For information on coverage amounts, please go to your Benefitfocus Benefits Portal or contact the YU Benefits Service Center at [855-719-2179](tel:855-719-2179).

Voluntary Life Insurance

Yeshiva University offers you the option to purchase Voluntary Life Insurance for yourself, your spouse, and dependent child(ren) through Lincoln Financial. You must elect coverage for yourself in order to elect coverage for your spouse and/or children. You pay 100% of the cost for the coverage, which will be deducted from your paycheck on a post-tax basis. If you, your spouse, or your child(ren) do not enroll during your initial eligibility period, you may elect up to \$10,000 in coverage at any Open Enrollment period with no Evidence of Insurability (EOI) form required. If you apply for the first time outside of your initial eligibility and over the \$10,000 minimum amount, you are required to submit an Evidence of Insurability (EOI) form with your application. Coverage applied for is not effective until the EOI is received, and the coverage amount is approved by Lincoln Financial.

Any employee with current coverage may increase their current benefit by one level up to the guaranteed \$200,000 limit without providing Evidence of Insurability (EOI). Accounts above \$200,000 will require EOI. You can enroll online through the Benefitfocus Benefits Portal or by contacting the Benefits Service Center at 855-719-2179.

For Your	Purchase
Self	\$10,000, \$20,000, \$40,000, \$75,000, \$125,000, \$200,000, \$300,000, \$400,000 or \$500,000
Spouse	\$10,000, \$25,000 or \$50,000
Children	\$5,000 or \$10,000 per child

For detailed information about voluntary life insurance, you can call Lincoln Financial at 888-787-2129 or email GroupLifeClaims@lfg.com.

Supplemental Life			
Age	Employee	Spousal	Child
0-29	\$0.05	\$0.05	\$0.20 Per \$1,000 of Volume
30-34	\$0.06	\$0.06	
35-39	\$0.08	\$0.08	
40-44	\$0.09	\$0.09	
45-49	\$0.10	\$0.10	
50-54	\$0.15	\$0.15	
55-59	\$0.23	\$0.23	
60-64	\$0.43	\$0.43	
65-69	\$0.60	\$0.60	
70-74	\$0.80	\$0.80	
75+	\$1.35	\$1.35	

Cost Worksheet			
You			
\$	÷ 1,000 X \$	=	\$
benefit amount	rate for your age		per monthly cost
Your Spouse			
\$	÷ 1,000 X \$		
benefit amount cost	rate for your age		per monthly

EXAMPLE: Employee age 42 with a 40,000 benefit.
 $40,000 \div \$1,000 = \$40 \times \$0.09 = \3.60 monthly premium

Disability

NYS Disability

NY State Disability insurance is a mandatory program that provides temporary cash benefits to employees who are disabled due to illness or injury that is not work related. The weekly benefit is equal to 50% of the employee's average weekly benefit for the last eight weeks prior to the illness/injury up to the maximum of \$170 per week. The disability benefit is payable for up to 26 weeks. If you are approved for disability, you may use unused accrued sick time for the initial period of your disability.

Voluntary Short-Term Disability

Short-Term Disability provides income replacement if you become disabled and are unable to work. Your disability benefit begins after 1 day due to a non-work-related injury or after 8 days due to an illness. The plan provides 60% of your weekly salary up to a maximum benefit of \$3,000. The benefit is payable for up to 26 weeks. You can enroll online through Benefitocus Benefits Portal or by contacting the Benefitfocus Service Center at [855.719.2179](tel:855.719.2179).

NOTE: Pre-existing health conditions may be subject to a waiting period.

Long-Term Disability

Yeshiva provides long term disability insurance at no cost to you. Long-Term Disability Insurance provides you with income replacement if you become disabled and are unable to work. Your disability benefit begins after 180 days due to an accident or illness. You can elect either a 60% non-taxable benefit or a 66.67% of your total monthly earnings to a maximum monthly benefit of \$20,000. If you elect the non-taxable benefit of 60% you must pay the taxes on the premium paid on your behalf by the University. This means if you become disabled there would be no taxes payable on the benefits you receive. If you elect the 66.67% taxable benefit the premiums will not be taxed but you will pay taxes on any benefits you receive.



Commuter, Transit and Parking Plans

Yeshiva University offers both a commuter and transit plan as well as a parking plan that allows you to set aside pre-tax dollars to pay for your qualified commuter and parking expenses. These plans are offered through Health Equity.

Commuter Transit Plan

The 2026 pre-tax limit for the Commuter plan is \$340.

This is subject to change based on the IRS. You can use these funds to pay for qualified bus, subway, train, ferry or commercial vanpool expenses.

Commuter Parking Plan

The 2026 pre-tax limit for the Commuter plan is \$340.

For both plans, you can also make an additional post-tax contribution election so that you can have the full amount you need in your account to cover your commuter expenses. If you enroll in the Commuter plan you will receive a debit card from WageWorks.

Commuter, Transit and Parking Plan elections are made directly through Health Equity. To register with Health Equity, visit www.healthequity.com/wageworks, select “LOGIN/REGISTER” and then “Employee Registration.” You’ll need to answer a few simple questions and create a username and password.

Questions?

Please call Health Equity at [866-242-3458](tel:866-242-3458) or visit the Support Center at healthequity.com/wageworks.

Note:

The Commuter Parking Account is not the same as the on-site campus parking that is managed by the Yeshiva Security Office.





Employee Assistance Program: Health Advocate

Yeshiva University provides an Employee Assistance Program (EAP) via Health Advocate, our current trusted advocacy service. Life can be stressful and complicated in a number of ways. Your Employee Assistance Program (EAP) provides one-on-one support and resources to help you cope and find solutions to feel more balanced, focused, and in control—no matter what challenges you face.

Health Advocate values confidentiality and quality care and is here for you when you need it. Health Advocate experts will identify and quickly connect you to the resources you need, based on your own individual circumstances:

- Childcare & Eldercare Services
- Information on community tools and resources
- Legal Services - Personal/Family/Elder Law provided by attorneys & includes a free telephone consultation
- Real Estate
- Financial Services – provided by seasoned professionals & includes a free telephone consultation.
- Debt Management
- Budgeting
- Credit Report Issues
- Financial Services
- Identity Theft information and resources to help prevent ID theft from occurring.

Connect with a compassionate expert

Help with anything you need anytime you need it, on the communication channel you're most comfortable using. Call us at 866.799.2731 or choose a virtual or on-line option below at HealthAdvocate.com/members and through the mobile app.

Access self-guided help

Connect to virtual therapy

Explore Additional Topics

- Relationships
- Parenting
- Emotional Health
- Get important alerts such as health screenings and tests to help keep you on track
- Access resources to help you balance work and life.
- Save money and make smarter choices with helpful and realistic tips.
- Become more informed on health and wellness.

Customer service: 866.799.2731

Email: answers@HealthAdvocate.com



Other Benefits

BENEFITS THAT MUST BE JOINED UPON FIRST HIRE OR AT OPEN ENROLLMENT:

Accident and Critical Illness Plans

Yeshiva University offers both a Critical Illness Plan and a Personal Accident Plan through Aflac. These are voluntary programs, and you are responsible for the cost of the plan, which is taken out of your paycheck on a pre-tax basis. You are eligible to enroll in these plans if you are under the age of 65 and continue only until you reach age 65.

Aflac Critical Illness Plan

This plan protects you and your family in the event you are diagnosed with a critical illness such as cancer, heart attack, stroke or end-stage renal failure. This is a cash benefit paid directly to you.

Aflac Accident Plan

This plan pays you cash for treatment of accidental injury on or off the job, 24/7, anywhere in the world. Benefits are paid for emergency treatment, follow-up visits, physical therapy, hospitalization, transportation & lodging, major diagnostic exams and much more.

You can enroll online through the Benefitfocus Benefits Portal or by contacting the Benefits Service Center at 855.719.2179.

Identity Protection

PrivacyArmor Plus® provides the next generation of comprehensive identity protection. Their proprietary tools stay one step ahead - allowing them to catch fraud as it happens. In the event of an identity issue, you have a dedicated Privacy Advocate® available 24/7 to fully manage your recovery and restore your identity. Services include identity monitoring and alerts, full-service remediation, identity theft reimbursement, tools to secure your digital footprint, and more. The per paycheck cost for this benefit is \$4.98 for individual coverage, and \$8.98 for family coverage.

Allstate Identity Protection:

Visit [MyAIP.com](https://www.myaip.com) or call 1-800-789-2720.

Legal Plan

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you can trust. With MetLife Legal Plans, you have access to the expert guidance and tools you need to navigate a broad range of personal legal needs. Whether you're buying or selling a home, starting a family, or caring for aging parents, the benefit provides protection at every step.

Our service is tailored to your needs. With network attorneys available in person, by phone or by email and online tools to do-it-yourself — we make it easy to get legal help. Our website provides you with the ability to create wills, living wills and powers of attorney online in as little as 15 minutes.

Monthly Cost: \$19.50

MetLife Legal Plans:

Call the Client Service Center at 800-821-6400, M-F, 8am-6pm, ET. Create an account by visiting members.legalplans.com.

Student Loan Financial Advice

Are you choosing between paying bills or making student loan payments? Does your student loan payment feel more like a mortgage payment? Do you feel like there is no end sight? The National Student Debt Forgiveness Center (NSDFC) can help - their services offer a variety of different ways to help reduce your student loan payments.

NSDFC offers various ways to help reduce your student loan payments. These include:

- Loan forgiveness programs
- Loan consolidation programs
- Loan rehabilitation programs when facing default
- Income based payment plans, and more

NSDFC can help with public sector loans, as well as private and federal student loan bankruptcy. For more information, visit nationalstudentdebtforgivenesscenter.com. To enroll in NSDFC, call 646-766-1330 with extension 130 and use the group code [YeshivaUniv](#).



Other Benefits *continued*

BENEFITS THAT CAN BE CHANGED OR JOINED AT ANY TIME:

Retirement Plan

Yeshiva University offers a retirement plan through Fidelity Investments. You are eligible as of your date of hire. YU provides a matching contribution for certain eligible employees.

You can learn more about this program and your investment options by going to yu.edu/hr/benefits/plans or to netbenefits.com/Yeshiva or by contacting our Fidelity Consultant Colleen May can be reached colleen.may@fmr.com. To enroll in the retirement plan, contact the Benefits office at 646.592.4340.

Credit Union

YU is a member of the Academic Federal Credit Union, which is a not-for-profit financial institution dedicated to providing financial services to university employees and members of their immediate families. AFCU provides online and mobile banking, savings and checking accounts, low interest credit cards and a variety of loans including auto, personal, debt consolidation, mortgage, home equity and student loans.

Information about membership in the AFCU and applications to open accounts or obtain credit cards or loans are available at academicfcu.org/membership.

Pet Insurance

Yeshiva University offers a veterinary discount plan through Pet Assure. All pets are accepted, regardless of any pre-existing conditions they may have. This is a voluntary plan, which means you are responsible for any costs associated with this plan. For more information, reach out to Pet Assure.

For more information, please call 888.789.7387 or visit petassure.com. You may also call the YU Benefits Office at 646.592.4340. Plan descriptions are available here:

Medicare Advice and Education

Yeshiva University and HTA Insurance Services have teamed up. Making HTA a key resource for answers to your Medicare questions. HTA's licensed agents offer honest, free, no obligation guidance. They'll explain Medicare's different parts, how they work, and help you find Medicare coverage that fits your health care needs and budget.

Call today to get help with choosing Medicare coverage: 1-610-430-6650
Monday – Friday, 9am-6pm ET, or visit <https://www.hta-insurance.com/individuals/yeshivauniversity/>.

Tuition Remission Program

Yeshiva University provides educational opportunities for you and your family to pursue a degree at one of the many Yeshiva University undergraduate and graduate programs or at any affiliated school. Full-Time Faculty, Full-Time Exempt Staff and Full-Time Non-Exempt Staff, their legal spouses and qualified dependents are eligible for Tuition Remission benefits after one year of full-time eligible service. To learn more about the program, please review the Tuition Remission policy.

For more information on tuition remission, please visit yu.edu/hr/benefits or call the YU Benefits Office at 646.592.4340

Discount Programs

The University provides a variety of employee discount programs.

Working Advantage: a savings portal providing significant discounts on entertainment, travel and shopping.

- Zipcar
- Other Purchasing Discounts
- Information is available at this link: <https://www.yu.edu/hr/working-at-yu>

Contacts

Basic Life and Voluntary Life

Lincoln Financial

Member services: 800.787.2129

Website: LFG.com

Benefits Advocacy Services

Health Advocate

Customer service: 866.799.2731

Email: answers@HealthAdvocate.com

Website: healthadvocate.com/members

Benefits Office

Yeshiva University

Customer service: 646.592.4340

Email: benefits@yu.edu

Benefits Service Center

Benefitfocus

Member services: 855.719.2179 M-F 8am-8pm Email:

YUBenefits@Benefitfocus.com

Commuter Plans

Health Equity

Customer service: 866.242.3458

Website: healthequity.com/wageworks

Critical Illness & Personal Accident Plans

Aflac

Customer service: 800.433.3036

Website: aflacgroupinsurance.com

Dental

Delta Dental

Member services: 800.932.0783

Website: deltadental.com

Flexible Spending & Commuter Plans

Health Equity

Customer service: 866.242.3458

Website: healthequity.com/wageworks

Healthcare Cost and Quality Research Tool

Healthcare Bluebook

Customer service: 800.341.0504

Email: support@healthcarebluebook.com Website:

healthcarebluebook.com/cc/yeshiva

Health Reimbursement Account (HRA)

Inspira Financial

Member services: 1.888.678.8242

Website: inspirafinancial.com

Identity Theft

Allstate Identity Protection

Customer care team: 800.789.2720

Website: MyAIP.com

Legal Assistance

MetLife Legal Plans

Call the Client Service Center at 800-821-6400,

M-F, 8am-6pm, ET

Create an account by visiting members.legal.plans.com

Long-Term Disability and Voluntary Short-Term Disability

Lincoln Financial

Member services: 800.787.2129

Website: LFG.com

Medical Plan

Oxford (United Healthcare)

Member services: 800.444.6222

Website: oxfordhealth.com

Medicare Advice and Education

HTA Insurance Services

To get started: 610.430.6650

Website: Medicare Services- Yeshiva University – HTA Insurance Services

Pet Insurance

Pet Assure

Customer service: 888.789.7387

Website: petassure.com

Pharmacy

Optum (through Oxford)

Member services: 800.444.6222

Website: oxfordhealth.com

Retirement Plan

Fidelity

Fidelity Consultant: Collen May

Email: Collen.May@fmr.com

www.fidelity.com/schedule

Student Loan Financial Advice

National Student Debt Forgiveness Center

Existing clients: 833.207.2736

To enroll: 646.766.1330

Website: nationalstudentdebtforgivenesscenter.com

Tuition Remission Program

Yeshiva University

Call: 646.592.4340

Visit: benefits@yu.edu