

## High School Benefit Highlights

As of January 1, 2020, the High Schools will be moving to new medical, dental, life, and flexible spending programs and will no longer participate in the Yeshiva University Plans.

### Medical

The new medical plan will be with Oxford Health Plans/United Healthcare. The Plan is a community rated small group plan, using the Oxford Liberty Network in the NY/NJ area. For those who may have dependents out of the area, the United Healthcare Choice Plus Network will be available.

All services (medical and pharmacy) except for preventive care are subject to the deductible. After you satisfy the deductible, there are copays for office visits. The plan is in-network only (no out of network coverage) and doesn't require a gatekeeper.

Individual Deductible	\$4000	Family Deductible	\$8000
Coinsurance after deductible	30%		
Out of Pocket Maximum Individual	\$6,700	Out of Pocket Maximum Family	\$13,400

Premium Rates: Semi-Monthly	Estimated Premium/pay semi monthly pay period	Employee	Employer
Employee Only	\$329	\$83	\$246
Employee + Spouse	\$657	\$164	\$493
Employee + Child	\$559	\$140	\$419
Employee + Family	\$936	\$234	\$702

### HRA

The university will deposit \$500 per Oxford Plan participant into an HRA that can be used to offset the deductible. The HRA funds are accessible through Wage Works. All participants will receive a Wage Works debit card.

### Dental

The new dental plan is with United Healthcare and is a PPO Plan. **This plan is voluntary and at the employee's cost.** The Dental Plan has in and out of network benefits, however out of network benefit is limited. The annual deductible is \$50 for single and \$150 for family. Preventive and Diagnostic Services are covered at 100% in network and up to an allowance for out of network; Basic Services are covered at 80% in network and up to an allowance for out of network; Major Services are covered at 50% in network and up to an allowance for out of network; the annual plan maximum is \$1,500; orthodontia is covered at 50% in network and up to an allowance for out of network with a lifetime maximum of \$1,500.

Benefit	In-Network	Out of Network
Annual Deductible	\$50 Individual/\$150 Family	
Diagnostic and Preventive Care	100%	100%
Basic Services	80%	80%
Major Services	50%	50%

Orthodontia	50%	50%
Annual Maximum		\$1,500
Orthodontia Lifetime Max		\$1,500

The estimated semi-monthly premium rates for the dental plan are:

Employee Only	\$15.76
Employee + Spouse	\$31.52
Employee + Child	\$38.55
Family	\$57.35

**Confirmation of the final premium and details of the benefits for 2020 will be released during Open Enrollment which takes place November 6 through November 25, 2019.**

**Life and Disability Insurance**

YU will provide an employer-paid life insurance plan for \$25,000 through Lincoln Financial. There is no additional voluntary coverage available.

In accordance with state regulations, New York State Disability will cover all non-faculty staff at the current mandated plan of 50% of income to a maximum of \$170 per week for up to 26 weeks.

**Flexible Spending Accounts, Commuter Transit and Parking Plans**

Flexible Spending Accounts will remain with Wage Works for both FSA, Commuter, Transit and Parking Plans. The IRS has not released the new maximums for 2020.

**AFLAC coverage**

If you currently have AFLAC voluntary insurance, you will receive information directly from AFLAC for options to continue this coverage directly with AFLAC.

**Retirement Plan**

YU will provide a 3% employer match for those who contribute at least 3% to the 403b plan. Fidelity Investments will continue to be the plan recordkeeper.

**Tuition Benefits**

YU will provide the same tuition benefits to the high school employees as to the university employees. Details are available on the Benefits webpages.