



Yeshiva University

2018 New Hire Benefits Enrollment Guide for Faculty and Non-Union Staff



Your Benefits. Your Choice.



BENEFITS FOR YOU AND YOUR FAMILY

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 opportunities to learn about your benefits and how to choose what is right for you. This guide provides highlights of the benefit offerings.

Listed below are the Yeshiva University benefits available to you:

- Medical (Includes Vision Coverage)
- Dental
- Employer Paid Basic Life Insurance
- Additional Voluntary Life Insurance
- Employer Paid Long Term Disability
- Voluntary Short-Term Disability
- Health and Dependent Care Flexible Spending Accounts
- Commuter, Transit and Parking Plans
- Aflac Accident & Critical Illness Plans
- Pet Insurance
- Long Term Care
- Discount Auto & Homeowners
- Retirement Plan
- Tuition Remission

Changing Coverage During the Year

You can change your coverage during the year when you experience a qualified change in status, 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.

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 the Yeshiva University benefits program. Eligible employees may also enroll their legal spouse and dependent children who are less than 26 years of age.

How To Enroll

Your benefits are effective the first of the month following your date of hire. If you are hired on the first of the month your benefits are effective immediately. In this guide you will find the necessary directions to enroll in the different benefit programs at Yeshiva University. **You need to 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. Pet Assure, Long Term Care and Discount Auto & Homeowners, are not part of the Benefitfocus online enrollment. If interested in these plans please reach out to the corresponding contact listed in this guide. You need to have your enrollment completed within 30 days of your date of hire.**

Medical Plans

Yeshiva University offers three medical plan options for you to choose from. Vision coverage is included with your medical election. The coverage is provided by Empire BlueCross BlueShield. You will find an overview of the three different options on page 3 of this guide.

Employee Contributions

The amount you pay depends on the coverage you choose, the number of dependents you cover and your salary. Your Medical, Dental, FSA and Aflac contributions are made on a pre-tax basis. This means that your contributions are deducted from your pay before payroll taxes are calculated.

YU Healthy Incentive

YU will make a contribution to your HRA or HSA if you complete certain wellness steps. To receive YU's healthy incentive contribution into your HRA or HSA in calendar year 2018, you must complete the Wellness Pledge. The YU contribution is pro-rated based on your coverage start date. To receive YU's additional **Healthy Incentive** into your HRA or HSA you and your enrolled spouse must:

- Complete the online health assessment
- Have an annual routine physical with your Primary Care Physician that includes a series of biometric screenings (blood pressure, blood sugar, and cholesterol levels).

Online Benefits Enrollment

To get started login to your InsideTrack portal and click on the Benefitfocus link locate under the **Employee Tab, Employee Tools and Systems** or you can go directly to www.yu.hrintouch.com If you need any assistance enrolling or have any benefit questions please contact the YU Benefit Service Center at 855-719-2179 or by email at YUBenefits@Benefitfocus.com Mon-Fri, from 8:00am to 8:00pm.

The screenshot shows the Yeshiva University HR portal. At the top is the Yeshiva University logo and name. Below is a navigation bar with tabs: Home, Employee, Manage Employee, Manage Finance, Manage Grants, Manage Procurement, Student, and Help and Support. The 'Employee' tab is highlighted. Below the navigation bar, there are sections for 'Home Community' and 'Employee'. The 'Employee Tools And Systems' section lists various services: MaccaBuy (SciQuest), Self Service Banner, iCIMS, PaymentNet (JPMorgan P-Card system), Remedy, Kronos - Time Entry (VPN required when off campus), ARGOS (VPN required when off campus), BannerINB (VPN required when off campus), Banner Password Reset (Click here to reset your Banner Password), and BenefitFocus. A blue arrow points to the 'Employee' tab, and another blue arrow points to the 'BenefitFocus' link.



Yeshiva University

The navigation bar contains three main tabs: HOME, EMPLOYEE BENEFITS, and HUMAN RESOURCES. There is also a search icon on the right side.

QuickLinks
YU 2017 Open Enrollment Guide
Required Notices and Disclosures
Empire Medical
Express Scripts
HSA Benefit Wallet
Live Health Online
Cigna Dental
take care WageWorks

Welcome Tim!



Welcome New Hires
[Click Here to Enroll in Benefits](#)



To get started click on the above button

Your 2018 Medical Plans at a Glance	Empire EPO Plan With HRA	Empire PPO Plan With HRA		Empire High Deductible Plan (HDHP) With HSA	
	In-network Benefits Only	In-network Benefits	Out-of-network Benefits	In-network Benefits	Out-of-network Benefits
YU HRA/HSA Account Contribution					
<ul style="list-style-type: none"> Base Contributions (automatic upon enrollment) Additional Healthy Incentive Contribution* 	\$250 Single; \$500 Family \$500 Single; \$1,000 Family	\$0 Base Contribution \$500 Single; \$1,000 Family		\$500 Single; \$1,000 Family \$500 Single; \$1,000 Family	
Network	Empire BlueCard PPO	Empire BlueCard PPO	NA	Empire BlueCard PPO	NA
Deductible	\$1,500 Single; \$3,750 Family	\$1,500 Single; \$3,750 Family	\$4,500 Single; \$11,250 Family	\$2,600 Single; \$6,500 Family	\$4,500 Single; \$11,250 Family
Out-of-pocket Maximum (includes deductible, coinsurance and copays)	\$3,500 Single; \$8,750 Family	\$4,000 Single; \$10,000 Family	\$10,500 Single; \$25,500 Family	\$4,750 Single; \$11,875 Family	\$10,500 Single; \$25,500 Family
Preventive Visits/ Immunizations	100% no deductible	100% no deductible	60% after the deductible	100% no deductible	60% after the deductible
Primary Care Physician Visits	100% after \$25 copay/visit	100% after \$25 copay/visit	60% after the deductible	80% after the deductible	60% after the deductible
Specialist Visits	100% after \$50 copay/visit	100% after \$50 copay/visit	60% after the deductible	80% after the deductible	60% after the deductible
LiveHealthOnline	100% after \$15 copay/call	100% after \$15 copay/call	100% after \$15 copay/call	80% after the deductible	60% after the deductible
Physical Therapy	100% after \$25 copay/office visit; \$50 copay/facility visit	100% after \$25 copay/office visit; \$50 copay/facility visit	Not covered	80% after the deductible	60% after the deductible
Occupational, Speech/Language, Vision Therapy	100% after \$25 copay/office visit; \$50 copay/facility visit	100% after \$25 copay/office visit; \$50 copay/facility visit	Not covered	80% after the deductible	60% after the deductible
Emergency Room	100% after \$250 copay/visit (waived if admitted)	100% after \$250 copay/visit (waived if admitted)	100% after \$250 copay/visit (waived if admitted)	80% after the deductible	80% after the deductible
Urgent Care	100% after \$50 copay/visit	100% after \$50 copay/visit	60% after the deductible	80% after the deductible	60% after the deductible
Inpatient Hospital	80% after the deductible	80% after the deductible	60% after the deductible	80% after the deductible	60% after the deductible
Outpatient Surgery	80% after the deductible	80% after the deductible	60% after the deductible	80% after the deductible	60% after the deductible
Diagnostic Screenings	80% after the deductible	80% after the deductible	60% after the deductible	80% after the deductible	60% after the deductible
Prescription Drugs	Tier 1: \$7.50 copay Tier 2: 20% (\$60 max) Tier 3: 40% (\$120 max)	Tier 1: \$7.50 copay Tier 2: 20% (\$60 max) Tier 3: 40% (\$120 max)	Covered in network only	Tier 1: \$7.50 copay after the deductible Tier 2: \$15 copay after the deductible Deductible waived for preventive Rx	Covered in network only

* To receive the healthy incentive contribution in 2019, **you and your spouse** (if he/she is enrolled) must:

- Complete a health assessment no later than September 30, 2018, and
- Have an annual physical with your PCP or complete a series of biometric screenings (blood pressure, blood sugar and cholesterol levels) between September 15, 2017 and September 15, 2018. **New hires are eligible for a prorated base and wellness contribution.**

2018 EMPLOYEE MEDICAL CONTRIBUTIONS

High Deductible Health Plan	Semi-Monthly Payroll				Bi-Weekly Payroll			
Annual Salary Range	Employee Only	Employee +1	Employee +2	Employee +3 or More	Employee Only	Employee +1	Employee +2	Employee +3 or More
Under \$35,000	\$34.76	\$74.13	\$81.31	\$108.44	\$32.09	\$68.43	\$75.06	\$100.09
\$35,000-\$44,999	\$51.51	\$107.27	\$117.66	\$156.91	\$47.55	\$99.02	\$108.61	\$144.84
\$45,000-\$54,999	\$58.63	\$122.10	\$133.93	\$170.95	\$54.12	\$112.71	\$123.62	\$157.80
\$55,000-\$64,999	\$63.66	\$132.57	\$145.41	\$184.98	\$58.76	\$122.37	\$134.22	\$170.75
\$65,000-\$84,999	\$71.20	\$148.26	\$166.45	\$216.87	\$65.72	\$136.86	\$153.65	\$200.19
\$85,000-\$114,999	\$83.76	\$148.26	\$189.41	\$233.46	\$77.32	\$136.86	\$174.84	\$215.50
\$115,000-\$184,999	\$87.95	\$183.15	\$210.45	\$280.66	\$81.19	\$169.06	\$194.27	\$259.07
\$185,000-\$204,999	\$123.55	\$257.28	\$277.42	\$369.96	\$114.05	\$237.49	\$256.08	\$341.50
\$205,000-\$249,999	\$148.68	\$296.53	\$334.81	\$446.50	\$137.24	\$273.72	\$309.06	\$412.15
\$250,000-\$399,999	\$182.19	\$368.92	\$411.34	\$548.56	\$168.17	\$340.54	\$379.70	\$506.36
\$400,000 +	\$209.41	\$436.07	\$497.44	\$663.37	\$193.30	\$402.53	\$459.17	\$612.34
EPO Plan	Semi-Monthly Payroll				Bi-Weekly Payroll			
Annual Salary Range	Employee Only	Employee +1	Employee +2	Employee +3 or More	Employee Only	Employee +1	Employee +2	Employee +3 or More
Under \$35,000	\$31.84	\$66.30	\$76.55	\$102.09	\$29.39	\$61.20	\$70.67	\$94.24
\$35,000-\$44,999	\$35.61	\$74.16	\$81.34	\$108.47	\$32.87	\$68.45	\$75.08	\$100.13
\$45,000-\$54,999	\$37.71	\$75.90	\$88.04	\$117.40	\$34.81	\$70.06	\$81.27	\$108.37
\$55,000-\$64,999	\$39.80	\$81.14	\$95.69	\$132.72	\$36.74	\$74.89	\$88.33	\$122.51
\$65,000-\$84,999	\$43.99	\$89.86	\$112.92	\$150.58	\$40.61	\$82.95	\$104.23	\$139.00
\$85,000-\$114,999	\$54.46	\$109.05	\$137.80	\$176.11	\$50.27	\$100.66	\$127.20	\$162.56
\$115,000-\$184,999	\$65.36	\$134.35	\$172.25	\$229.70	\$60.33	\$124.02	\$159.00	\$212.03
\$185,000-\$204,999	\$81.28	\$200.66	\$220.09	\$306.27	\$75.02	\$185.22	\$203.16	\$282.71
\$205,000-\$249,999	\$121.50	\$216.36	\$306.22	\$421.12	\$112.15	\$199.72	\$282.66	\$388.73
\$250,000-\$399,999	\$139.51	\$254.75	\$315.79	\$433.88	\$128.78	\$235.15	\$291.50	\$400.51
\$400,000 +	\$209.48	\$462.39	\$535.88	\$765.68	\$193.36	\$426.82	\$494.66	\$706.78
PPO Plan	Semi-Monthly Payroll				Bi-Weekly Payroll			
Annual Salary Range	Employee Only	Employee +1	Employee +2	Employee +3 or More	Employee Only	Employee +1	Employee +2	Employee +3 or More
Under \$35,000	\$87.95	\$187.72	\$205.89	\$274.59	\$81.18	\$173.28	\$190.05	\$253.47
\$35,000-\$44,999	\$97.62	\$201.46	\$225.98	\$289.32	\$90.11	\$185.96	\$208.59	\$267.07
\$45,000-\$54,999	\$98.94	\$206.04	\$236.02	\$314.77	\$91.33	\$190.19	\$217.86	\$290.56
\$55,000-\$64,999	\$103.34	\$214.28	\$244.05	\$328.17	\$95.39	\$197.80	\$225.28	\$302.92
\$65,000-\$84,999	\$109.93	\$228.93	\$261.13	\$348.26	\$101.48	\$211.32	\$241.04	\$321.47
\$85,000-\$114,999	\$118.73	\$247.25	\$286.24	\$380.41	\$111.22	\$228.23	\$264.22	\$351.14
\$115,000-\$184,999	\$145.11	\$279.30	\$351.52	\$455.42	\$133.95	\$257.81	\$324.48	\$420.38
\$185,000-\$204,999	\$171.50	\$357.13	\$421.82	\$571.95	\$158.31	\$329.66	\$389.37	\$527.95
\$205,000-\$249,999	\$182.93	\$380.94	\$456.97	\$600.08	\$168.86	\$351.64	\$421.82	\$553.92
\$250,000-\$399,999	\$197.88	\$412.08	\$507.19	\$676.43	\$182.66	\$380.38	\$468.18	\$624.39
\$400,000 +	\$307.82	\$641.01	\$703.04	\$937.62	\$284.14	\$591.70	\$648.96	\$865.50

VISION INSURANCE



If you are enrolled in one of the medical plans with Yeshiva University you are automatically enrolled in the Empire Blue View Vision Plan. If you are not enrolled in one of the medical plans with Yeshiva University you are not eligible for the vision plan. The chart below is a brief outline of the plan. Please refer to the summary plan description for complete plan details.

Blue View Vision offers you one of the largest vision care networks in the industry, with a wide selection of experienced ophthalmologist, optometrists, and opticians. Blue View Vision's network also includes convenient retail locations, many with evening and weekend hours, including LensCrafters, TargetOptical, JCPenny Optical, Sears Optical, Pearl Vision and New York based Empire Vision and Davis Vision Centers.

Best of all – when you choose to receive care from a Blue View Vision participating provider, you receive full in-network benefits and money saving discounts.

The Blue View Vision network is for routine eye care only. If you need medical treatment for your eyes, visit a participating eye care physician from your medical network.

Blue View Vision also provides coverage if you go out-of-network. If you choose an out-of-network provider you will receive an allowance toward services and you pay the rest. Network benefits and discounts will not apply. When you receive eye care or eyewear from a non-participating provider, you will pay in full at the time of service and then file a claim for reimbursement to Blue View Vision, Attn: OON Claims, PO BOX 8504, Mason, OH 45040-7111

For question about vision benefits, employees may contact Blue View customer service at 866-723-0515

Vision Benefits Overview

BENEFIT	IN-NETWORK	OUT-OF-NETWORK	FREQUENCY
Eye Examination	\$20 Copay	\$40 allowance	Every 12 months
Lenses			
Single Vision	\$20 Copay	\$25 allowance	
Bifocal		\$40 allowance	Every 12 months
Trifocal		\$55 allowance	
Frames	Up to \$130 allowance (20% discount on balances on remaining balance)	\$45 allowance	Every 24 months
Contacts	Up to \$130 allowance (15% discount on remaining balance)	\$105 allowance	Every 12 months

DENTAL INSURANCE



Yeshiva University offers two dental insurance plans through Cigna. If you enroll in the Cigna DPPO you can use in-network or out-of-network dentists. Of course you'll pay less out of your pocket if you use an in-network dentist. If you enroll in the DHMO, you must use a participating DHMO dentist to receive benefits. The chart below is a brief outline of each plan. Please refer to the summary plan description for complete plan details.

Dental Benefits Overview

BENEFITS	DPPO		DHMO PLAN**
	In-Network	Out-of-Network	In-Network
Deductible	\$100 individual / \$300 family	\$100 individual / \$300 family	N/A
Calendar Year Maximum	\$1,500	\$1,500	N/A
Diagnostic & Preventive Care (exams, cleanings, x-rays, sealants)	Plan pays 100%, no deductible	Plan pays 80%, no deductible	Most services provided at no charge
Basic Restorative Care (fillings, denture repair, extractions, root canal therapy)	Plan pays 80%, after deductible	Plan pays 80% after deductible	Member copay according to charge schedule
Major Restorative Care (crowns, inlays, onlays, bridges, dentures)	Plan pays 50%, after deductible	Plan pays 50% after deductible	Member copay according to charge schedule
Orthodontia	Plan pays 50%, after deductible	Plan pays 50%, after deductible	Member copay according to charge schedule
Orthodontia Lifetime Maximum	\$1,500	\$1,500	Refer to charge schedule

2018 Employee Dental Contributions

DPPO	Semi-Monthly Payroll	Bi-Weekly Payroll
Coverage		
Employee Only	\$8.66	\$7.99
Employee +1	\$16.98	\$15.67
Employee +2 or More	\$25.95	\$23.96
DHMO	Semi-Monthly Payroll	Bi-Weekly Payroll
Coverage		
Employee Only	\$1.81	\$1.67
Employee +1	\$3.18	\$2.94
Employee +2 or More	\$5.65	\$5.22

LIFE INSURANCE



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. For information on coverage amounts, please refer to the Benefitfocus Benefits Portal or contact the Benefits Service Center at 855-719-2179.

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

VOLUNTARY LIFE INSURANCE



Yeshiva University offers you the option to purchase voluntary life insurance for yourself, your spouse, and dependent child(ren) through Sun Life. 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 child(ren) do not enroll during your initial eligibility period, or if you apply for an amount over the guaranteed issue 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 Sun Life. **You can enroll online through the Benefitfocus Benefits Portal or by contacting the Benefits Service Center at 855-719-2179.**

For Yourself – You can purchase \$10,000, \$20,000, \$40,000, \$75,000, \$125,000, \$200,000, \$300,000, \$400,000 or \$500,000.

For Your Spouse – You can purchase \$10,000, \$25,000 or \$50,000

For Your Children – You can purchase \$5,000 or \$10,000 per child

Supplemental Life Insurance Cost

To compute your payroll deduction, divide the benefit amount by 1,000 and then multiply by the rate for your age band.

Age	Employee Supplemental Life	Spousal Life	Child Life
0-29	\$0.05	\$0.05	\$ 0.23 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: $\frac{\text{benefit amount}}{1,000} \times \text{rate for your age} = \text{your per monthly cost}$

Your spouse: $\frac{\text{benefit amount}}{1,000} \times \text{rate for your spouse's age} = \text{your per monthly cost}$

Example:

Employee Age 42 with a \$40,000 benefit.

$\$40,000 \div \$1,000 = \$40 \times \$0.09 = \$3.60$ monthly premium

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 up to 26 weeks. **You can enroll online through the Benefitfocus Benefits Portal or by contacting the Benefits Service Center at 855-719-2179.**

LONG-TERM DISABILITY INSURANCE



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% taxable benefit of your total monthly earnings to a maximum monthly benefit of \$20,000. If you elect the non-taxable benefit of 60% you would 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 taxable benefit of 66.67% any approved benefit would be considered taxable income.

FLEXIBLE SPENDING ACCOUNTS (FSA)



Yeshiva University's Flexible Spending Account program allows for the dollars you spend on certain expenses incurred throughout the year to be exempt from taxes. The program is comprised of two separate benefits: Health Care FSA and Dependent Care FSA.

Health Care FSA

The Health FSA allows the member to use pretax 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 annual maximum contribution is \$2,650. Per IRS regulations, you cannot participate in a Health FSA and contribute into a Health Spending Account (HSA).

Dependent Care FSA

This option allows the member to use pretax earnings to pay for eligible work related child care or adult care expenses. (Eligible children must be under the age of 13 for child care expenses.) The annual maximum contribution is \$5,000 per household.

Note: The deadline to file your 2018 Health Care FSA and Dependent Care FSA expenses is March 31st, 2019. The IRS permits you to rollover up to \$500 of unused Health Care FSA amounts into the following year.

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.

Commuter and Transit Plan

You can contribute up to \$260 pre-tax per month into your transit plan. You can use these funds to pay for qualified bus, subway, train, ferry or commercial vanpool expenses.

Parking Plan

You can contribute up to \$260 pre-tax per month into your parking plan. You can use these fund to pay for qualified parking expenses for work.

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 takecare WageWorks.

AFLAC 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.

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 out 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.

PET INSURANCE



Yeshiva University offers a veterinary discount plan through Pet Assure. All Pets are accepted, all pre-existing conditions are accepted and 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. For more information please visit www.petassure.com/hrbenefits or call 888-789-7387.



LONG TERM CARE (LTC)

Yeshiva University offers a voluntary Long Term care policy through Genworth. This plan helps pay for LTC services whether received at home, in the community or in a nursing facility. For more information or to enroll go to: www.genworth.com/YU or call 800-416-3624



DISCOUNT AUTO & HOMEOWNERS

Yeshiva University offers a special group discount program through Liberty Mutual where employees can get up to a 10% discount off auto insurance and 5% off homeowners insurance. Liberty Mutual offers a wide range of insurance products including standard auto, homeowners, renters and condo owners insurance and power sports (boat, motorcycle, etc.) insurance. To learn more or get a quote please go to www.libertymutual.com/yuemp



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 based on your annual salary. You can learn more about this program and your investment options by going to www.netbenefits.com/Yeshiva or by contacting your Fidelity Consultant Marsha Alexis at 845-519-3546 or by email at Marsha.Alexis@fmr.com To enroll in the retirement plan, contact the Benefits office at 646-592-4340

TUITION REMISSION PROGRAM

Yeshiva University provides education 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 service.

To learn more about the program please review the Tuition Remission Policy. **For more information, please visit www.yu.edu/hr/benefits or call the YU Benefits Office at 646-592-4340.**



EMPLOYEE ASSISTANCE PROGRAM (EAP)

Yeshiva University also provides an Employee Assistance Program (EAP) with ComPsych Corporation at no cost to you. This plan is a resource that is available to you 24/7 through the phone or online. The EAP is a confidential service that you can use for any reason, no issue is too small. Some examples of how the EAP can be used are as simple as finding a day care in your neighborhood or getting tips on work/life balance, or as complex as getting referred to care for a mental health or substance abuse issue.

You can speak with a professional by calling (877) 595-5281 or access services online at www.guidanceresources.com Your company Web ID is: EAPBusiness

YU BENEFITS SERVICE CENTER

BENEFITFOCUS®

The Yeshiva Benefits Service Center is available to answer benefit questions you may have or to help assist you with enrollment. **Please do not hesitate to contact them directly at (855) 719-2179 or by email at YUBenefits@Benefitfocus.com. They are open Monday through Friday from 8am to 8pm.**

YOUR BENEFIT ADVOCATES

 GERARD B. TRACY
ASSOCIATES • INC.
INSURANCE BROKERS & ADVISORS

Gerard B. Tracy Associates, Inc. is another resource available to assist you. The Team at GBT is readily available to help educate you on your benefits at Yeshiva University and are available to assist with any questions and or concerns throughout the year. **Please do not hesitate to contact them directly at (800) 788-0241. They are open Monday through Friday from 9am to 5pm.**

YOUR UNIVERSITY BENEFITS OFFICE

The University Benefits Office serves all University employees. We are located on the Wilf Campus and our phone number is 646-592-4340, email Benefits@yu.edu Our hours are Monday – Thursday 9am – 5:30pm and Fridays 9am – 2:30pm.

IMPORTANT TELEPHONE NUMBERS & WEBSITES

Benefit	Carrier	Phone Number	Website
YU Benefits Service Center	Benefitfocus	1-855-719-2179 M-F 8am-8pm	YUBenefits@Benefitfocus.com
Medical Insurance	Empire Blue Cross	1-800-342-9816	www.empireblue.com
Prescription Drugs	Express Scripts	1-800-631-7780	www.express-scripts.com
Health Savings Account (HSA)*	BenefitWallet	1-877-472-4200	www.myBenefitWallet.com
Dental	Cigna	1-800-244-6224	www.cigna.com
Flexible Spending Accounts	take care WageWorks	1-800-950-0105	www.myflexonline.com
Aflac Critical Illness and Personal Accident Plans	Aflac	1-201-988-0571	Justin_Griffey@us.aflac.com
Voluntary Short Term Disability	Sun Life	1-800-247-6875	www.mysunlifebenefits.com
Genworth Long Term Care	Genworth	1-800-416-3624	www.genworth.com/yu
Pet Assure	Pet Assure	1-888-789-7387	www.petassure.com/hrbenefits
Discount Auto & Homeowners	Liberty Mutual	1-800-699-5298	www.libertymutual.com/yuemp
YU Benefits Broker & Consultant	Gerard B. Tracy Associates	1-800-788-0241 M-F 9am-5pm	Info@Tracyassoc.com
YU Benefits Office		1-646-592-4340	benefits@yu.edu

**For those enrolled in the High Deductible Health Plan*

The information in this guide should in no way be construed as a promise or guarantee of employment or benefit coverage. Pricing, underwriting, plan specifics and all other product features are solely that of the Insurance Company. If there is a conflict between the information in this guide and the actual plan document or policies, the documents or policies will always govern. Complete details about the benefits can be obtained by reviewing current plan descriptions, contracts, certificates, policies and plan documents available from the Benefits Department.



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