



2021

# Yeshiva University Benefits Guide



Yeshiva University

*Your Benefits, Your Choice*

## TABLE OF CONTENTS

- 3 Benefit Basics
- 4 Health Advocate
- 5 How to Enroll
- 6 Medical
- 9 HRA vs HSA
- 10 Pharmacy
- 12 Minute Clinics
- 13 Telemedicine
- 14 Aetna Concierge
- 15 Aetna Tools
- 16 Vision
- 17 Dental
- 18 Life Insurance
- 19 Disability
- 20 Flexible Spending Account
- 21 Commuter, Transit and Parking Plans
- 22 Employee Assistance Program
- 23 Voluntary Benefits
- 26 Contacts

# Welcome!

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 Yeshiva's employee advocacy service, Health Advocate, at 866.799.2731. You can also call the YU Benefits Office, located in Belfer Hall on the Wilf Campus at 646.592.4340 or email [benefits@yu.edu](mailto:benefits@yu.edu). 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](http://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 opportunities to learn about your benefits and how to choose what is right for you. This guide provides highlights of the benefit offerings.

## Yeshiva University Benefits available to you:

- Medical
- Vision
- 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 Assure - Veterinary Discount Plan
- Long-Term Care
- Discount Auto & Homeowners
- Retirement Plan
- Tuition Remission
- StuLo - Student Loan Program
- Allstate Identity Protection

## 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.

## 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 all of the Yeshiva University benefits programs. Union employees are eligible to participate in: Health and Dependent Care Flexible Spending Accounts, Commuter, Transit and Parking plans, Aflac, Retirement Plan, Allstate Identity Protection program.

Need to add or remove a dependent from coverage? Simply make the change in Benefitfocus. Visit [insidetrack.yu.edu](https://insidetrack.yu.edu) and click on the Benefitfocus link to get started.

# 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**.

The 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 ALL 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](mailto:answers@HealthAdvocate.com)

[HealthAdvocate.com/members](https://HealthAdvocate.com/members)

# 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 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, and Retirement Plan 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. You need to have your enrollment completed within 30 days of your date of hire.

## Online Benefits Enrollment

Follow the below steps to enroll online.

### Step 1: Log in to Benefitfocus

Log in to your InsideTrack portal at [insidetrack.yu.edu](https://insidetrack.yu.edu) or from the **Inside Track** tab at the top of the main page of [YU.edu](https://yu.edu), click the **Employee Tab** on the left side of the toolbar, locate the section **Employee Tools and Systems** on the right side of the page 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 **2021 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 2021 Open Enrollment**. Once you click that link, you can begin your benefits enrollment.

**New Hire Enrollment:** 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.

Employees may also enroll via the phone by calling Benefitfocus at **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 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](mailto:YUBenefits@Benefitfocus.com)
- Call: **855.719.2179**  
Mon-Fri, from  
8:00am to 8:00pm

# Medical

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 Aetna. You will find an overview of the three different options on [page 7](#) 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 actions. If you are a current employee and completed the wellness requirements for calendar year 2021, you will receive the healthy incentive contribution for 2021. Information about wellness actions for 2022 will be distributed to employees in calendar year 2021.

## Health Insurance Educational Assistance

YU offers assistance to those who may be interested in learning more about government medical programs such as Medicare, through our partner, Allsup. Allsup has over 35 years of experience navigating complex government programs and will provide counseling that will review your specific needs and compare the cost of your current coverage to other options. This service is completely voluntary and at no cost to you.

For more information, please call [1-888-271-1173](tel:1-888-271-1173).



## Medical Plan Comparison

	Aetna EPO Plan With HRA <sup>1</sup>	Aetna PPO Plan With HRA		Aetna High Deductible Plan (HDHP) With HSA <sup>2</sup>	
	You Pay In-network Only	You Pay In-network	You Pay Out-of-network	You Pay In-network	You Pay Out-of-network
<b>YU HRA/HSA Account Contribution</b>					
Base Contributions (automatic upon enrollment)					
Individual/Family	\$250/\$500	\$0 Base Contribution		\$500/\$1,000	
Additional Healthy Incentive Contribution for 2021					
Individual/Family	\$500/\$1,000	\$500/\$1,000		\$500/\$1,000	
Annual Deductible					
Individual/Family	\$1,500/\$3,750	\$1,500/\$3,750	\$4,500/\$11,250	\$2,600/\$6,500	\$4,500/\$11,250
Annual Out-of-Pocket Maximum (Includes Deductible)					
Individual/Family	\$3,500/\$8,750	\$4,000/\$10,000	\$10,500/\$25,500	\$4,750/\$11,875	\$10,500/\$25,500
Co-pays/Co-insurance					
Primary Care Physician Visits	\$25 copay/visit	\$25 copay/visit	40% after deductible	20% after deductible	40% after deductible
Specialist Office Visit	\$50 copay/visit	\$50 copay/visit		No cost to you	
Preventive Care	No cost to you	No cost to you		20% after deductible	
Teladoc	\$25 copay/call	\$25 copay/call	\$25 copay/call	20% after deductible	40% after deductible
Urgent care	\$50 copay/visit	\$50 copay/visit	40% after deductible		
Emergency Room (copays waived if admitted)	\$250 copay/visit	\$250 copay/visit	\$250 copay/visit		
Inpatient Hospital	20% after deductible	20% after deductible	40% after deductible		
Outpatient Surgery					
Diagnostic Screenings					
Rehabilitation Therapy (physical, occupational, speech/language, vision)	\$25 copay/office visit; \$50 copay/ facility visit	\$25 copay/office visit; \$50 copay/ facility visit	Not covered		
Retail Prescription Drugs (up to 31-day supply)					
Tier 1 – generics	\$7.50 copay	\$7.50 copay	Covered in-network only	\$7.50 copay after deductible (deductible waived for preventive prescriptions)	Covered in-network only
Tier 2 – preferred	20% (\$60 max)	20% (\$60 max)		\$15 copay after deductible	
Tier 3 – non-preferred	40% (\$120 max)	40% (\$120 max)		20% after deductible	
Mail Order Prescription Drugs (90-day supply)					
Tier 1 – generics	\$15 copay	\$15 copay	Covered in-network only	\$15 copay after deductible	Covered in-network only
Tier 2 – preferred	20% (\$120 max)	20% (\$120 max)		\$30 copay after deductible	
Tier 3 – non-preferred	40% (\$240 max)	40% (\$240 max)		20% after deductible	
Specialty Medications					
Specialty Medications	30%	30%	Covered in-network only	20%	Covered in-network only

1. The network being accessed for the EPO plan is the **Aetna Premier Care Network (APCN) Plus**.

2. If you are 65 and older you can enroll in the HDHP with HSA if you have waived Medicare Parts A and B.

## Medical Contributions

	Semi-Monthly Payroll				Bi-Weekly Payroll			
<b>Aetna High Deductible Plan (HDHP) With HSA</b>								
Annual Salary Range	Employee	Employee + 1	Employee + 2	Family	Employee	Employee + 1	Employee + 2	Family
Under \$35,000	\$39.98	\$85.27	\$93.53	\$124.73	\$36.91	\$78.71	\$86.33	\$115.13
\$35,000 - \$44,999	\$59.25	\$123.39	\$135.34	\$180.48	\$54.70	\$113.90	\$124.93	\$166.60
\$45,000 - \$54,999	\$67.44	\$140.44	\$154.04	\$196.63	\$62.26	\$129.64	\$142.19	\$181.50
\$55,000 - \$64,999	\$73.22	\$152.48	\$167.25	\$212.77	\$67.59	\$140.75	\$154.38	\$196.40
\$65,000 - \$84,999	\$81.90	\$170.54	\$191.45	\$249.45	\$75.60	\$157.42	\$176.73	\$230.26
\$85,000 - \$114,999	\$96.35	\$170.54	\$217.86	\$268.53	\$88.94	\$157.42	\$201.10	\$247.87
\$115,000 - \$184,999	\$101.16	\$210.66	\$242.07	\$322.82	\$93.38	\$194.46	\$223.45	\$297.99
\$185,000 - \$204,999	\$142.11	\$295.93	\$319.09	\$425.53	\$131.18	\$273.17	\$294.55	\$392.80
\$205,000 - \$249,999	\$171.02	\$341.07	\$385.11	\$513.57	\$157.86	\$314.84	\$355.49	\$474.07
\$250,000 - \$399,999	\$209.56	\$424.33	\$473.13	\$630.96	\$193.44	\$391.69	\$436.74	\$582.43
\$400,000 +	\$240.87	\$501.58	\$572.16	\$763.02	\$222.34	\$462.99	\$528.15	\$704.33
<b>Aetna EPO Plan With HRA</b>								
Annual Salary Range	Employee	Employee + 1	Employee + 2	Family	Employee	Employee + 1	Employee + 2	Family
Under \$35,000	\$50.48	\$110.38	\$121.14	\$161.45	\$46.60	\$101.89	\$111.82	\$149.03
\$35,000 - \$44,999	\$61.61	\$126.17	\$144.25	\$178.40	\$56.87	\$116.47	\$133.15	\$164.67
\$45,000 - \$54,999	\$63.13	\$131.44	\$155.80	\$207.67	\$58.27	\$121.33	\$143.82	\$191.69
\$55,000 - \$64,999	\$68.18	\$140.92	\$165.04	\$223.08	\$62.94	\$130.08	\$152.35	\$205.92
\$65,000 - \$84,999	\$75.77	\$157.77	\$184.68	\$246.19	\$69.94	\$145.64	\$170.47	\$227.25
\$85,000 - \$114,999	\$85.89	\$178.84	\$213.56	\$283.16	\$79.28	\$165.08	\$197.13	\$261.38
\$115,000 - \$184,999	\$116.23	\$215.70	\$288.65	\$369.44	\$107.29	\$199.11	\$266.45	\$341.02
\$185,000 - \$204,999	\$146.58	\$305.23	\$369.51	\$503.48	\$135.31	\$281.75	\$341.09	\$464.75
\$205,000 - \$249,999	\$159.73	\$332.62	\$409.95	\$535.83	\$147.45	\$307.03	\$378.41	\$494.62
\$250,000 - \$399,999	\$176.93	\$368.43	\$467.71	\$623.65	\$163.32	\$340.09	\$431.73	\$575.68
\$400,000 +	\$303.38	\$631.75	\$692.97	\$924.08	\$280.04	\$583.16	\$639.67	\$853.00
<b>Aetna PPO Plan With HRA</b>								
Annual Salary Range	Employee	Employee + 1	Employee + 2	Family	Employee	Employee + 1	Employee + 2	Family
Under \$35,000	\$101.16	\$215.92	\$236.82	\$315.84	\$93.38	\$199.31	\$218.60	\$291.54
\$35,000 - \$44,999	\$112.29	\$231.72	\$259.92	\$332.79	\$103.65	\$213.90	\$239.93	\$307.19
\$45,000 - \$54,999	\$113.80	\$236.99	\$271.48	\$362.06	\$105.05	\$218.76	\$250.59	\$334.21
\$55,000 - \$64,999	\$118.86	\$246.47	\$280.72	\$377.47	\$109.72	\$227.51	\$259.12	\$348.43
\$65,000 - \$84,999	\$126.45	\$263.32	\$300.36	\$400.58	\$116.72	\$243.07	\$277.25	\$369.76
\$85,000 - \$114,999	\$136.57	\$284.39	\$329.24	\$437.55	\$126.06	\$262.51	\$303.91	\$403.89
\$115,000 - \$184,999	\$166.91	\$321.25	\$404.32	\$523.83	\$154.07	\$296.54	\$373.22	\$483.54
\$185,000 - \$204,999	\$197.26	\$410.78	\$485.19	\$657.87	\$182.09	\$379.18	\$447.87	\$607.26
\$205,000 - \$249,999	\$210.41	\$438.17	\$525.62	\$690.22	\$194.23	\$404.46	\$485.19	\$637.13
\$250,000 - \$399,999	\$227.61	\$473.98	\$583.38	\$778.04	\$210.10	\$437.52	\$538.51	\$718.19
\$400,000 +	\$354.06	\$737.30	\$808.65	\$1,078.47	\$326.82	\$680.59	\$746.45	\$995.51

# HRA vs HSA

Both the Health Reimbursement Account (HRA) and the Health Savings Account (HSA) are administered by Payflex (starting January 1, 2021). Both accounts provide you with financial support to help you pay for your healthcare expenses. There are, however, some noteworthy differences between how the two accounts work.

	HRA	HSA
Eligible YU medical plans	Aetna EPO and PPO	Aetna HDHP
Who may contribute	YU	YU & You
Contribution types	YU contributions	YU contributions Pre-tax payroll deductions (from your paycheck) into account
Annual maximum contribution (see pg. 7 for YU contribution amounts per plan)	EPO: \$750 individual / \$1,500 family PPO: \$500 individual / \$1,000 family	\$3,600 individual / \$7,200 family Plus additional \$1,000 if age 55+ (YU contributions count towards this maximum)
Availability of funds	Full amount available 1/1	YU contribution available 1/1 Your pre-tax contributions only available as funds are deposited into the account
How funds are accessed	Using your Payflex HRA debit card (funds will <u>not</u> be automatically taken from the account to pay for out-of-pocket expenses)	Using your Payflex HSA Debit Card
Funds can be used for	Medical, dental, and vision expenses (includes deductibles, copays, and coinsurance)	Medical, dental, and vision expenses (includes deductibles, copays, and coinsurance)
Ownership of funds	YU (you will lose 2021 funds at the end of the calendar year or if you leave YU)	You (funds are 100% owned by you in a personal savings account; you can take them with you to any employer, and never expire)
Tax advantages	N/A	Contributions are tax free Funds earn interest and can be invested once balance reaches \$1,000 Tax free withdrawals for qualified health expenses
Plan administrator	Payflex (see pg. 25 for more information)	Payflex (see pg. 25 for more information)
Account set up required	No	Yes - contact PayFlex (see pg. 25)

## HRA and HSA Eligibility

If you are a benefits eligible employee at YU and you enroll in the EPO or PPO plan, you are eligible for the HRA. You are eligible to open an HSA if:

- You are enrolled in an HSA-eligible HDHP plan, such as YU's HDHP plan
- You are not covered by your spouse's health plan (unless it is a qualified HDHP), FSA, or HRA
- You are not eligible to be claimed as a dependent on someone else's tax return
- You are age 65 or older and have waived **Medicare Parts A and B**
- You have not received Veterans Administration benefits in the past 3 months, and you are not enrolled in TRICARE or TRICARE for Life

## Still have questions?

**Ask Health Advocate!**

Call **866.799.2731** or email [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com).

# Pharmacy

Yeshiva's three medical plan options from Aetna all include coverage for prescriptions. You'll find an overview of the coverage under the different options on [page 7](#) of this guide.

## Use the CVS Caremark® Network

Aetna uses the CVS Caremark® pharmacy network, but Aetna medical plan members are not restricted to only using CVS as their pharmacy. In addition to CVS Pharmacy, many major pharmacy chains—including Walgreens, Giant, Safeway, Wegmans, and others—are also considered in-network.

To locate an in-network pharmacy near you, use the “Locate a Pharmacy in Your Area” tool posted on [info.caremark.com/fcps](http://info.caremark.com/fcps).

## CVS Caremark® Mail Service Pharmacy

With the CVS Caremark Mail Service Pharmacy, you can have a 90-day supply of your maintenance medicines sent to your home. The perks of home delivery include:

- Speed: Place reorders quickly with no trips to the pharmacy
- Free standard shipping
- Privacy: Your medicines arrive in unmarked, secure packaging
- Safety: Registered pharmacists check every order
- Service: If you have concerns or questions, you may call a pharmacist anytime

### Important

If you currently use a mail-order service that is not CVS Caremark, call your provider and request that your mail order prescription be sent to your new mail-order pharmacy “CVS Caremark.”

## How to get started with mail service:

1. Ask your doctor for your prescription. Your doctor can e-prescribe it to us, or we can call your doctor for you
2. Request home delivery by visiting [aetna.com](http://aetna.com) or print an order form and send it to Aetna (address is on the form)
3. Get refills your way—online, by phone, or by mail

How much you'll pay will depend on your plan. You may pay less through home delivery than at a retail pharmacy. To know for sure, check your plan details.

## Visit [aetna.com](http://aetna.com) to:

- Get the cost of your medicines ahead of time
- Find a retail pharmacy
- Check on your order
- Ask a pharmacist a question

## Aetna Maintenance Choice

Maintenance choice is an Aetna program that lets you refill your long-term (maintenance) medications.

With Maintenance Choice, you are covered initially for two 30-day fills at any pharmacy in-network. You will pay a copay for each 30-day supply.

After that, the YU plan will automatically cover 90-day fills through Aetna Rx Home Delivery or in person at a CVS Pharmacy. You will then only pay two co-pays for a three-month supply.

Before you reach the end of the second 30-day fill, Aetna will contact you by mail to help you get started with Maintenance Choice. Aetna will help you get a prescription from your doctor for a 90-day supply and you can choose to fill it through Aetna Rx Home Delivery or at a CVS Pharmacy.

If you chose not to use the 90-day refill through home delivery or at a CVS , you may continue to obtain 30-day supplies through a different in-network pharmacy. You will pay a copay for each fill. **You must contact Aetna directly to opt out of the Maintenance Choice plan.** You will not benefit from the savings of receiving a 90-day supply at the two month co-pay.

Please note: If you continue to fill your prescription in 30-day increments **without first opting-out** of the Maintenance Choice Program, you will pay 100% of the cost of your long-term medications.

Choices for short-term prescriptions – Prescriptions for supplies of 30-days or fewer may be filled at any pharmacy in-network.

## Specialty Drug Pharmacy Program – PrudentRx

The PrudentRX program through Aetna assists in reducing coinsurance for specialty drugs for the **EPO** and **PPO** plans. PrudentRx works with you to find drug manufacturer coupons to reduce your coinsurance for specialty drugs to as low as to \$0. Without this program, the plan will require that participants pay 30% of the cost of these very expensive medications. Those using these drugs, who sign up for this program, will have substantially lower out-of-pocket costs.

When you are first prescribed a specialty drug, the prescription must be sent to the specialty drug provider, then PrudentRx will reach out to you to enroll you in the program. You should carefully screen your home mail for this notice. Once enrolled, PrudentRx monitors claims to ensure accurate billing and follows up to ensure you are receiving the best available benefits and are paying the least out-of-pocket.

PrudentRx is not part of the **High Deductible Plan (HDHP)**. If you are enrolled the HDHP we encourage you to call the manufacturer directly for coupons if you are prescribed a specialty medication.





## Minute Clinics

Sometimes you need convenient, in-person care when health situations unexpectedly arise. Your kid develops flu symptoms after your primary care office has closed for the day. You step on a tack over the weekend. Aetna understands these things happen, and when they do, you want to be able to access care at a price you can afford. That's why Aetna is offering a new perk to Aetna members: access to all covered MinuteClinic services at no cost to you, or low cost to you, based on the services you need.

### Care when you need it.

**MinuteClinic is a walk-in clinic inside select CVS Pharmacy® and Target stores** and is the largest provider of retail health care in the United States, making it easy to access care in your neighborhood.

**MinuteClinic offers a broad range of services to keep you and your family healthy.**

MinuteClinic health care providers treat and diagnose a variety of illnesses, injuries and conditions. They can also write prescriptions, when medically appropriate.

**Open 7 days a week, including evenings and weekends.** You can walk in or schedule appointments online beforehand. And for even more convenience, you can pick up your prescription on-site.

**It's as simple as going to your local MinuteClinic and receiving care.** Your covered family members can take advantage of this benefit, too.

# Telemedicine

Yeshiva's telehealth options give you immediate access to healthcare providers without the commute or the waiting room, and at a lower cost.

## Informed Health® Line

Call the Informed Health® Line toll-free 24/7 to speak with a registered nurse about health issues that are on your mind. Simply call **800-410-7778** and select the prompt for the "24-hour nurse advice line." Best of all, there is no cost to you for using this service.

The Informed Health Line is perfect when your doctor's office is closed, you're too sick to see someone in person, or when you're traveling. Your covered family members can also use this service.

### Reasons to use the Informed Health Line:

- Address common issues such as colds, fever, rash, ear infections, and migraines
- Get information on a wide range of health and wellness topics
- Make better health care decisions
- Find out more about a medical test or procedure
- Get help preparing for a visit to your doctor
- Receive emails with links to videos that relate to your question or topic

## Teladoc

Teladoc gives you 24/7 access to a U.S. board-certified doctor through the convenience of phone, video, or mobile app.

### How Teladoc works:

1. Set up your account by phone, web or mobile app
  - Phone: Call **1-855-Teladoc (835-2362)**
  - Online: Go to [Teladoc.com/Aetna](https://Teladoc.com/Aetna) and click "Set up account"
  - Mobile app: Visit [teladoc.com/mobile](https://teladoc.com/mobile) to download the app. Then click "Activate account"
2. Provide medical history
3. Request a consult—by phone, web or mobile app

Set up your account today so when you need care immediately a Teladoc doctor is just a call or click away.

## Behavioral Health Tele-video

Making access to mental health providers more convenient is a top priority for YU. With Aetna's Behavioral Health Tele-video service, you can meet with a counselor anywhere at your convenience using your webcam, on any computer or smart device that has an internet connection.

### Tele-video is the next best thing to being in the same room as a counselor. With this service, you can:

- Fit sessions into busy days
- Cut out any travel time and expense
- Skip the waiting room

To get started, call Inpathy toll-free at **800-442-8938**.

# Aetna Concierge

Your health is unique—different from anyone else's. With the free support provided by Aetna Concierge, your health plan can be personalized to you.

## Your Personal Assistant for Health Care

Have you ever wondered:

- How can I find the right specialist?
- I have my diagnosis—now what?
- Is this covered under my health plan?
- How much is this going to cost me?

You Aetna Concierge can help you make sense of it all. You'll get support to:

- Choose the right doctor for you
- Learn about your coverage
- Understand a diagnosis
- Plan for upcoming treatment
- Schedule appointments (and save you some stress)

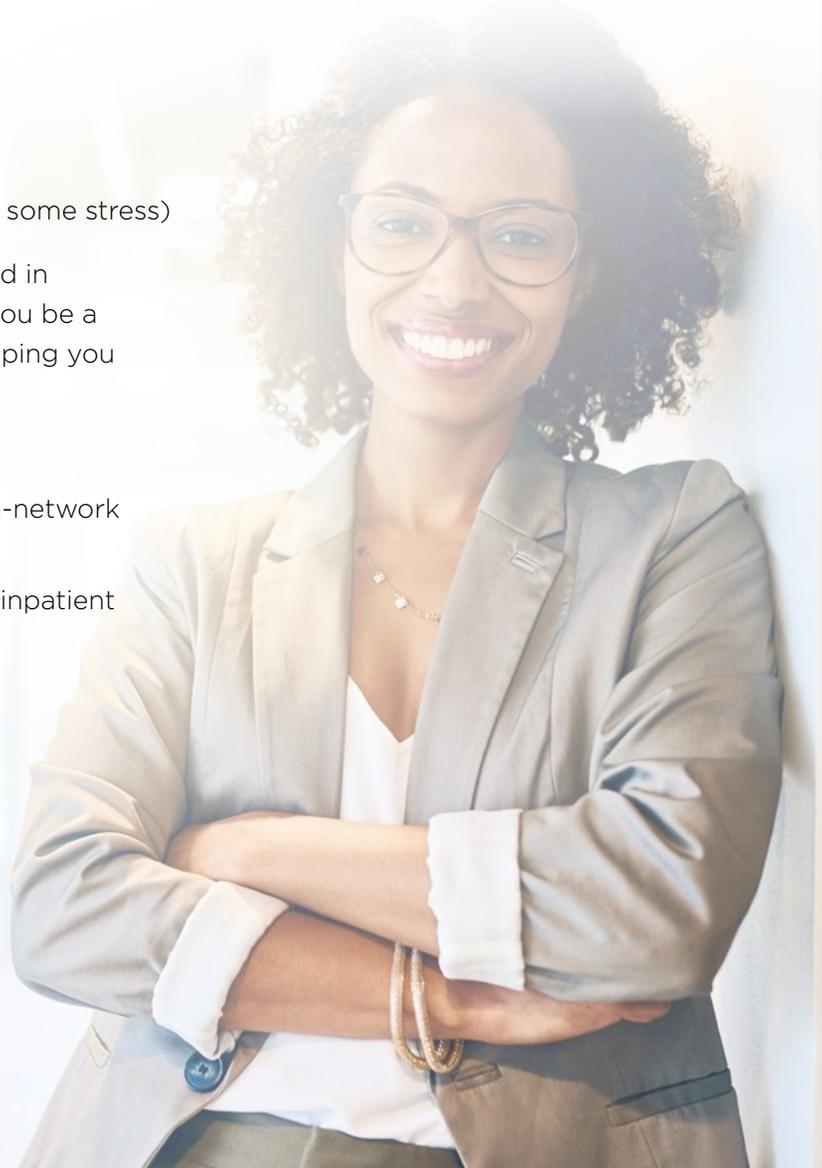
Your health care and your budget go hand in hand. So, your Concierge can even help you be a smart, savvy health care consumer by helping you determine, before you need care:

- What will that doctor's visit cost?
- What's the price difference between in-network and out-of-network care?
- What's the difference in cost between inpatient and outpatient surgery?

## Contact Aetna Concierge

Your Concierge is available Monday through Friday, 8 a.m. to 6 p.m., but 24-hour service is available if you want to speak with a representative about general claims and benefits questions.

To speak with an Aetna Concierge, simply call **855-333-6825**.



# Aetna Tools

Our medical plan carrier Aetna provides several tools designed to help you stay on top of your health care benefits.

## Find In-Network Providers

You can use Aetna's Find a Doctor directory at [aetna.com](https://www.aetna.com) to find doctors and hospitals that are in-network with Aetna. Simply go to [aetna.com](https://www.aetna.com) and click the "Find a Doctor" link on the top of the page.

### For YU employees prior to January 1, 2021:

- Go to [aetna.com](https://www.aetna.com).
- Click on the arrow next to Individuals.
- Under "Quick Links" click "Find a Doctor."
- Locate the "Guests" section and click "Plan for an Employer." Do not click on "member login" since that will automatically bring you to your current **Aetna plan**.
- Enter your zip code, city, state or county in the box "Enter location here" and click "Search."
- To search for an **EPO** provider scroll to "Aetna Premier Care Network" and find "2021 Plan Providers" then select "Aetna Premier Care Network Plus (APCN Plus) – Open Access Aetna Select."
- To search for a **PPO** or **HDHP** provider scroll to "Aetna Open Access Plans" and select "Aetna Choice POS II (Open Access)."
- You can search for providers by specialty, name and more filters.

**After January 1, 2021**, you can find in-network providers when you log in to your online Aetna account. To create your account starting after January 1st:

- Go to [aetna.com](https://www.aetna.com), and click "Login" in the upper right corner.
- On the new screen locate the "Don't have an account?" section and click "Register."

If you are having trouble locating in-network providers online, call the Aetna Concierge at **855-333-6825**.

## Aetna Member Website

Log in to the Aetna member website at [aetna.com](https://www.aetna.com) to manage all your medical plan benefits:

- **Find care:** Search network providers, find a walk-in clinic, change your doctor, see past activity.
- **Manage your claims:** View and sort claims, pay your provider, get a claims breakdown.
- **See coverage and costs:** Get coverage details, see out-of-pocket costs, compare costs, read doctor reviews.
- **Manage your prescriptions:** Find a pharmacy, order medicine, see what's covered, learn side effects, ask a pharmacist.
- **Stay healthy:** Take a health assessment, use a health coach, start a wellness program, get treatment options, get discounts on gyms, vision and more.

## Aetna Health<sup>SM</sup> App

This app is your all-in-one resource for the healthcare information you need. Use it to search for providers, get medical procedure cost estimates, pay claims and track spending toward meeting your deductible, access your member ID card whenever you need it, and more. To receive a link to download the Aetna Health<sup>SM</sup> app, **text "AETNA" to 90156**, or search "Aetna Health" in your smartphone app store.

# Vision Insurance

If you are enrolled in one of the medical plans with Yeshiva University, you are automatically enrolled in the Aetna 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 details.

## Vision Benefits Overview

Benefit	In-network	Out-of-network
<b>Eye Examination (every 12 months)</b>		
	\$10 Copay	\$25 allowance
<b>Lens (every 12 months)</b>		
Single Vision	\$25 Copay	\$10 allowance
Bifocal		\$25 allowance
Trifocal		\$55 allowance
<b>Frames (every 24 months)</b>		
Frames	Up to \$130 allowance (20% discount on remaining balance)	\$65 allowance
<b>Contacts (every 12 months)</b>		
Conventional Contact Lenses	Up to \$130 allowance (15% discount on remaining balance)	\$90 allowance
Disposable Contact Lenses	Up to \$130 allowance	\$104 allowance
Medically Necessary	Covered in full	\$200 allowance

### Find a Provider

To find in-network vision providers, visit [aetna.com](http://aetna.com) or use the Aetna mobile app. Still having trouble? Aetna Concierge can help! Call **855-333-6825**.

### Additional Discounts

Receive additional discounts on lens enhancements - including UV Treatment, tint, scratch coating, anti-reflective coating, and more - when you use Aetna participating providers!

## Aetna's Provider Network

Aetna's vast provider network ensures members have a choice of care when and where they want it. It provides flexibility along with the choice of top name-brand eyewear selections like Ray-Ban, Oakley, Vogue, Coach, and more. The network also includes convenient retail locations, including LensCrafters, TargetOptical, Sears Optical, and Pearle Vision. You can also order glasses or contact lenses from one of Aetna's online retailers, which include [Glasses.com](http://Glasses.com), [LensCrafters.com](http://LensCrafters.com), [Contactdirect.com](http://Contactdirect.com), and [Ray-Ban.com](http://Ray-Ban.com).

Best of all, when you choose to receive care from an Aetna participating provider, you receive full in-network benefits and money-saving discounts.

The Aetna vision network is for routine eye care only. If you need medical treatment for your eyes, visit a participating eye care physician from the Aetna medical network.

This Aetna vision plan 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.

# Dental Insurance

Yeshiva University offers one dental insurance plan through Aetna. If you in enroll in the Aetna 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. The chart below is a brief outline of the dental plan. Please refer to the summary plan description for complete plan details.

## Dental Benefits Overview

	DPPO	
	In-network	Out-of-network
<b>Calendar Year Deductible</b>		
Employee only	\$100	\$100
Family coverage	\$300	\$300
<b>Dental Services</b>		
	Plan paid after deductible	
Type I Services - Diagnostic & Preventive	100% no deductible	100%
Type II Services - Basic Services	80%	80%
Type III Services - Major Services	50%	50%
<b>Calendar Year Maximum</b>		
Per Person	\$2,000	\$2,000
<b>Orthodontics</b>		
	Plan paid after deductible	
Coinsurance	50%	50%
Lifetime Maximum	\$2,000	\$2,000

## Dental Contributions

	Semi-Monthly Payrol	Bi-Weekly Payroll
<b>Aetna DPPO</b>		
Employee	\$7.52	\$6.94
Employee +1	\$14.74	\$13.61
Family	\$22.54	\$20.80

# 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.

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 refer to the Benefitfocus Benefits Portal or contact the YU Benefits Service Center at **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, 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 Lincoln Financial. 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

Supplemental Life			
Age	Employee	Spousal	Child
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	
$\frac{\$ \text{benefit amount}}{1,000} \times \$ \text{rate for your age} = \$ \text{per monthly cost}$	
Your Spouse	
$\frac{\$ \text{benefit amount}}{1,000} \times \$ \text{rate for your age} = \$ \text{per monthly cost}$	

### EXAMPLE:

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

# 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 up to 26 weeks. You can enroll online through the Benefitfocus Benefits Portal or by contacting the Benefits Service Center at **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% 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 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.



# Flexible Spending Accounts

Yeshiva University's Flexible Spending Account (FSA) 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. If you enroll in the Health Care FSA Plan or the Dependent Care FSA plan you will receive a debit card from WageWorks.

## Health Care FSA

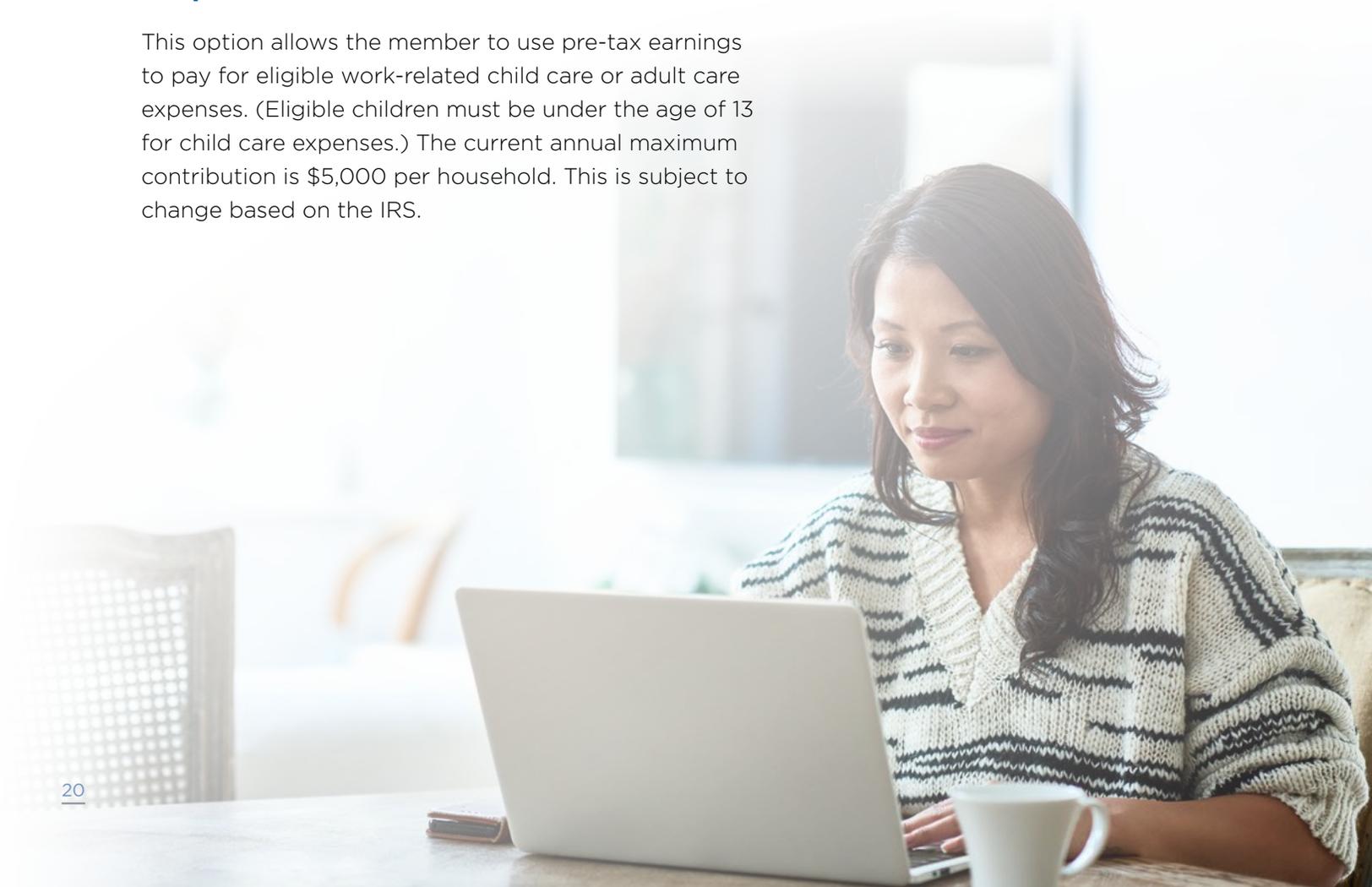
The Health Care FSA allows the member to use pre-tax earnings to pay for medical, dental, and vision expenses allowed by the IRS but not reimbursed by insurance. Insurance premiums are not reimbursable expenses under an FSA. The current annual maximum contribution is \$2,750. This is subject to change based on the IRS.

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.

**Note:** The deadline to file your 2021 Health Care FSA and Dependent Care FSA expenses is March 31st, 2022. The IRS permits you to roll over up to \$550 of unused Health Care FSA funds into the following year.

## Dependent Care FSA

This option allows the member to use pre-tax 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 current annual maximum contribution is \$5,000 per household. This is subject to change based on the IRS.





## 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 WageWorks.

### Commuter and Transit Plan

You can currently contribute up to \$270 pre-tax per month into your transit plan. 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.

### Parking Plan

You can currently contribute up to \$270 pre-tax per month into your parking plan. You can use these funds to pay for qualified parking expenses for work.

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.

**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

Yeshiva University provides an Employee Assistance Program (EAP) with Lincoln Financial called EmployeeConnect, at no cost to you. The EAP assists you with personal and/or work related problems that are impacting your health, mental and emotional well-being. These services are available to you 24/7 through the phone or online. All services are confidential.

Examples of EAP services include issues as complex as obtaining confidential assessments, short term counseling, referrals, assistance with work/life balance or substance abuse, and issues as simple as finding childcare in your neighborhood. During these complicated times, we encourage everyone to take advantage of this important service.

## Contact Lincoln *EmployeeConnect* 24/7

You can speak with a professional by calling 888.628.4824 or access services online at [guidanceresources.com](https://guidanceresources.com).

Username: **LFGsupport**  
Password: **LFGsupport1**



# Voluntary Benefits

## 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 [netbenefits.com/Yeshiva](https://netbenefits.com/Yeshiva) or by contacting your Fidelity Consultant Marsha Alexis at **845.519.3546** or by email at [Marsha.Alexis@fmr.com](mailto:Marsha.Alexis@fmr.com). To enroll in the retirement plan, contact the Benefits office at **646.592.4340**.

## Long-Term Care

Yeshiva University offers a voluntary Long-Term Care (LTC) 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: [genworth.com/YU](https://genworth.com/YU) or call **800.416.3624**.

## 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/hrbenefits](https://petassure.com/hrbenefits). You may also call the YU Benefits Office at **646.592.4340**.

Plan descriptions are available here: [yu.edu/hr/benefits/plans](https://yu.edu/hr/benefits/plans)

## 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. **You are eligible to enroll in these plans if you are under the age of 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**.



## 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 [libertymutual.com/yuemp](https://libertymutual.com/yuemp).

## 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 [yu.edu/hr/benefits](https://yu.edu/hr/benefits) or call the YU Benefits Office at **646.592.4340**.

## Allstate 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.

To learn more visit [MyAIP.com](https://MyAIP.com) or call **1-800-789-2720**. The per paycheck cost for this benefit is \$4.98 for individual coverage, and \$8.98 for family coverage.

## Student Loan Relief & Financial Wellness from StuLo

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 insight? StuLo can help - their student loan relief services can reduce your student loan payments, possibly by \$300 per month or more.

StuLo offers a wholistic approach to assisting employees, spouses, and adult children with student loan payments by focusing on financial wellness, student loan debt relief, and credit repair services.

Their Federal Loan Concierge service can help you reduce your student loan payments through various methods, including loan consolidation, loan modification, income based repayment, and public service loan forgiveness. With StuLo's credit repair counselors, you can also start seeing improvement in your credit score within 30-45 days.

If you enroll, StuLo will bill you directly to pay the cost of the benefit. Once you enroll online, you will receive a free, no cost consultation with a student loan counselor. Once complete, StuLo can assist you with getting new loans prepared for a one-time fee that is determined based on your specific needs. To enroll, visit [mystulo.com](https://mystulo.com) and use the group code **YeshivaUniv**.



# Contacts

## Benefits Service Center

Benefitfocus

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

Email: [YUBenefits@Benefitfocus.com](mailto:YUBenefits@Benefitfocus.com)

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## Benefits Advocacy Services

Health Advocate

Customer service: **866.799.2731**

Email: [answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)

Website: [healthadvocate.com/members](http://healthadvocate.com/members)

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## YU Benefits Office

Customer service: **646.592.4340**

Email: [benefits@yu.edu](mailto:benefits@yu.edu)

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## Medical / Pharmacy / Dental Plans

Aetna

Aetna concierge member services: **855.333.6825**

Website: [aetna.com](http://aetna.com)

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## Health Savings Account (HSA) & Health Reimbursement Account (HRA)

PayFlex

Member services: **1.888.678.8242**

Website: [payflex.com](http://payflex.com)

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## Flexible Spending Accounts

WageWorks

Customer service: **800.950.0105**

Website: [myflexonline.com](http://myflexonline.com)

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## Critical Illness & Personal Accident Plans

Aflac

Customer service: **800.433.3036**

Website: [aflacgroupinsurance.com](http://aflacgroupinsurance.com)

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## Basic Life and Voluntary Life

Lincoln Financial

Member services: **888.787.2129**

Website: [LFG.com](http://LFG.com)

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## Long-Term Disability, and Voluntary Short-Term Disability

Lincoln Financial

Member services: **800.423.2765**

Website: [LFG.com](http://LFG.com)

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## Long-Term Care

Genworth

Customer service: **800.416.3624**

Website: [genworth.com/yu](http://genworth.com/yu)

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## Pet Insurance

Pet Assure

Customer service: **888.789.7387**

Website: [petassure.com/hrbenefits](http://petassure.com/hrbenefits)

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## Discount Auto & Homeowners

Liberty Mutual

Customer service: **800.699.5298**

Website: [libertymutual.com/yuemp](http://libertymutual.com/yuemp)

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## Identity Theft

PrivacyArmor

Customer care team: **800.789.2720**

Website: [MyAIP.com](http://MyAIP.com)

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## Tuition Assistance

StuLo

Customer service: **844.609.5937**

Website: [mystulo.com](http://mystulo.com)

Group code: **YeshivaUniv**

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## Health Insurance Educational Assistance

Allsup

Customer service: **888.271.1173**

Website: [allsup.com](http://allsup.com)

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**Yeshiva University**

*Your Benefits, Your Choice*