

2019

# Benefits Enrollment Guide



**Yeshiva University**

*Your Benefits, Your Choice*

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## 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 new 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 **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 **[www.yu.edu/hr/benefits](http://www.yu.edu/hr/benefits)**.

# 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.

## 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 Assure - Veterinary Discount Plan
- 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 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 the Yeshiva University benefits program. Eligible employees may also enroll their legal spouse and dependent children who are under 26 years of age.

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

# Welcome to Your **NEW** Health Advocate Benefit!

## One number, complete support

All questions or concerns can be directed to **Health Advocate - your new 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.

## They're 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)

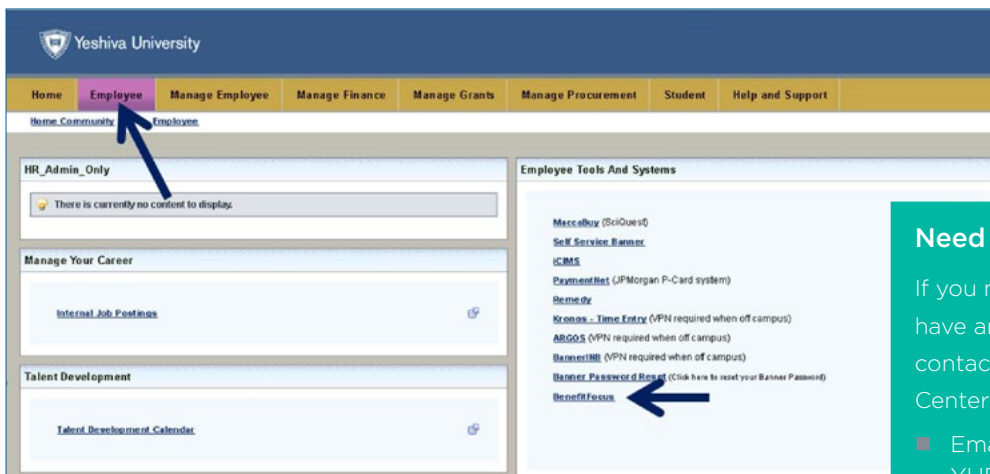
# How to Enroll

You are eligible to enroll in benefits on the first of the month following your date of hire. 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 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

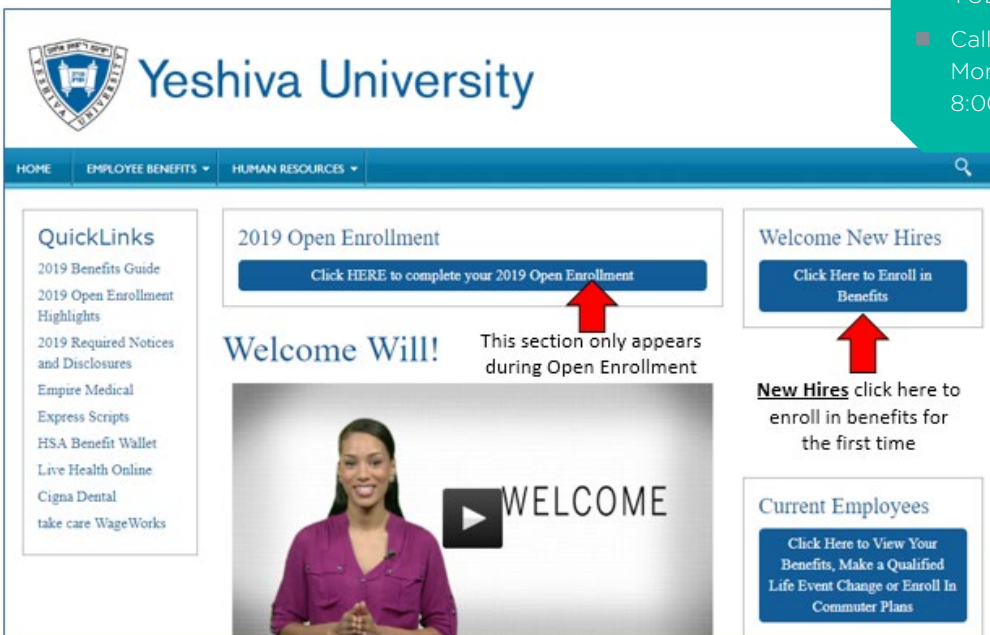
To get started, log in to your InsideTrack portal at <https://insidetrack.yu.edu/> and click on the Benefitfocus link located under the **Employee Tab, Employee Tools and Systems**, or you can go directly to [www.yu.hrintouch.com](http://www.yu.hrintouch.com).



### 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 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 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. To receive YU's healthy incentive contribution into your HRA or HSA in calendar year 2019, you must complete the wellness actions outlined below. Only you are required to complete these wellness actions. **Your enrolled spouse is not required to perform these actions, in order for you to receive the family incentive amount.** However we strongly recommend that spouses also take advantage of these important wellness actions. 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 must:

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



# Medical Plan Comparison

	Empire EPO Plan With HRA	Empire PPO Plan With HRA		Empire High Deductible Plan (HDHP) With HSA*	
	You Pay In-network Only	You Pay In-network	You Pay Out-of-network	You Pay In-network	You Pay Out-of-network
YU HRA/HSA Account Contribution					
Base Contributions (automatic upon enrollment)					
Individual	\$250	\$0 Base Contribution		\$500	
Family	\$500			\$1,000	
Additional Healthy Incentive Contribution*					
Individual	\$500	\$500		\$500	
Family	\$1,000	\$1,000		\$1,000	
Annual Deductible					
Individual	\$1,500	\$1,500	\$4,500	\$2,600	\$4,500
Family	\$3,750	\$3,750	\$11,250	\$6,500	\$11,250
Annual Out-of-Pocket Maximum (Includes Deductible)					
Individual	\$3,500	\$4,000	\$10,500	\$4,750	\$10,500
Family	\$8,750	\$10,000	\$25,500	\$11,875	\$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	0% after \$50 copay/visit	0% after \$50 copay/visit		No cost to you	
Preventive Care	No cost to you	No cost to you			
Tele-doc	\$15 copay/call	\$15 copay/call	\$15 copay/call	20% after deductible	20% 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		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	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	20% (\$120 max)	20% (\$240 max)		20% after deductible	

\* You cannot enroll in the HDHP with HSA plan if you are age 65 or older.

## To receive the healthy incentive contribution in 2020, you must:

- Complete a health assessment no later than September 30, 2019, 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, 2018 and September 15, 2019. New hires are eligible for a prorated base and wellness contribution.

# HRA vs HSA

Both the Health Reimbursement Account (HRA) and the Health Savings Account (HSA) 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	Empire EPO and PPO	Empire 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	\$3,500 individual / \$7,000 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	Automatically	Using your HSA debit card
Funds can be used for	Medical expenses (deductible and coinsurance only - excludes copays)	Medical, dental, and vision expenses (includes deductibles, copays, and coinsurance)
Rollover of funds	Yes	Yes
Ownership of funds	YU (you lose these funds if you ever 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	Contributions are tax free	Contributions are tax free Funds earn interest and can be invested once balance reaches \$1,000 Tax free withdrawals for qualified health expenses
Account set up required	No	Yes – contact BenefitWallet (see pg. 20)

## HRA and HSA Eligibility

If you are a benefits eligible employee at YU, you are eligible for the HRA. Eligibility for the HSA is slightly more complex. 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 under the age of 65
- 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 **866-779-2731** or email  
[answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com).



# Medical Contributions

	Semi-Monthly Payroll				Bi-Weekly Payroll			
Empire High Deductible Plan (HDHP) With HSA								
Annual Salary Range	Employee	Employee + 1	Employee + 2	Family	Employee	Employee + 1	Employee + 2	Family
Under \$35,000	\$35.94	\$76.65	\$84.08	\$112.12	\$33.18	\$70.76	\$77.61	\$103.50
\$35,000 - \$44,999	\$53.27	\$110.92	\$121.66	\$162.25	\$49.17	\$102.39	\$112.30	\$149.77
\$45,000 - \$54,999	\$60.63	\$126.25	\$138.48	\$176.76	\$55.96	\$116.54	\$127.30	\$163.16
\$55,000 - \$64,999	\$65.83	\$137.07	\$150.35	\$191.27	\$60.76	\$126.53	\$138.78	\$176.56
\$65,000 - \$84,999	\$73.62	\$153.30	\$172.11	\$224.25	\$67.96	\$141.51	\$158.87	\$207.00
\$85,000 - \$114,999	\$86.61	\$153.30	\$195.85	\$241.39	\$79.95	\$141.51	\$180.78	\$222.82
\$115,000 - \$184,999	\$90.94	\$189.38	\$217.61	\$290.20	\$83.95	\$174.81	\$200.87	\$267.88
\$185,000 - \$204,999	\$127.75	\$266.03	\$286.85	\$382.54	\$117.93	\$245.57	\$264.78	\$353.11
\$205,000 - \$249,999	\$153.74	\$306.61	\$346.20	\$461.68	\$141.91	\$283.02	\$319.57	\$426.17
\$250,000 - \$399,999	\$188.38	\$381.46	\$425.33	\$567.21	\$173.89	\$352.12	\$392.61	\$523.58
\$400,000 +	\$216.53	\$450.90	\$514.35	\$685.93	\$199.87	\$416.21	\$474.78	\$633.16
Empire EPO Plan With HRA								
Annual Salary Range	Employee	Employee + 1	Employee + 2	Family	Employee	Employee + 1	Employee + 2	Family
Under \$35,000	\$32.92	\$68.56	\$79.16	\$105.56	\$30.39	\$63.29	\$73.07	\$97.44
\$35,000 - \$44,999	\$36.82	\$76.68	\$84.11	\$112.16	\$33.99	\$70.78	\$77.64	\$103.53
\$45,000 - \$54,999	\$38.99	\$78.48	\$91.03	\$121.40	\$35.99	\$72.44	\$84.03	\$112.06
\$55,000 - \$64,999	\$41.15	\$83.89	\$98.95	\$137.23	\$37.99	\$77.44	\$91.34	\$126.67
\$65,000 - \$84,999	\$45.49	\$92.92	\$116.76	\$155.70	\$41.99	\$85.77	\$107.78	\$143.73
\$85,000 - \$114,999	\$56.32	\$112.76	\$142.48	\$182.09	\$51.98	\$104.09	\$131.52	\$168.09
\$115,000 - \$184,999	\$67.58	\$138.92	\$178.10	\$237.51	\$62.38	\$128.24	\$164.40	\$219.24
\$185,000 - \$204,999	\$84.04	\$207.48	\$227.58	\$316.68	\$77.58	\$191.52	\$210.07	\$292.32
\$205,000 - \$249,999	\$125.63	\$223.72	\$316.63	\$435.44	\$115.96	\$206.51	\$292.27	\$292.32
\$250,000 - \$399,999	\$144.26	\$263.41	\$326.53	\$448.64	\$133.16	\$243.15	\$301.41	\$414.13
\$400,000 +	\$216.60	\$478.11	\$554.10	\$791.71	\$199.94	\$441.33	\$511.48	\$730.81
Empire PPO Plan With HRA								
Annual Salary Range	Employee	Employee + 1	Employee + 2	Family	Employee	Employee + 1	Employee + 2	Family
Under \$35,000	\$90.94	\$194.11	\$212.89	\$283.93	\$83.94	\$179.17	\$196.51	\$262.08
\$35,000 - \$44,999	\$100.94	\$208.31	\$233.66	\$299.16	\$93.18	\$192.29	\$215.69	\$276.15
\$45,000 - \$54,999	\$102.31	\$213.04	\$244.04	\$325.48	\$94.44	\$196.66	\$225.27	\$300.44
\$55,000 - \$64,999	\$106.85	\$221.57	\$252.35	\$339.33	\$98.63	\$204.52	\$232.94	\$313.22
\$65,000 - \$84,999	\$113.67	\$236.71	\$270.01	\$360.10	\$104.93	\$218.51	\$249.24	\$332.40
\$85,000 - \$114,999	\$122.77	\$255.65	\$295.97	\$393.34	\$115.00	\$235.99	\$273.20	\$363.08
\$115,000 - \$184,999	\$150.05	\$288.79	\$363.47	\$470.90	\$138.51	\$266.58	\$335.51	\$434.68
\$185,000 - \$204,999	\$177.33	\$369.28	\$436.16	\$591.40	\$163.69	\$340.87	\$402.61	\$545.90
\$205,000 - \$249,999	\$189.15	\$393.89	\$472.51	\$620.48	\$174.60	\$363.59	\$436.16	\$572.75
\$250,000 - \$399,999	\$204.61	\$426.09	\$524.44	\$699.43	\$188.87	\$393.31	\$484.09	\$645.62
\$400,000 +	\$318.28	\$662.80	\$726.94	\$969.50	\$293.80	\$611.82	\$671.02	\$894.92

# 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 an out-of-network 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 questions 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
Lens			
Single Vision	\$20 Copay	\$25 allowance	Every 12 months
Bifocal		\$40 allowance	
Trifocal		\$55 allowance	
Frames			
	Up to \$130 allowance (20% discount on remaining balance)	\$45 allowance	Every 24 months
Contacts			
	Up to \$130 allowance (20% 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

	DPPO		DHMO Plan
	In-network	Out-of-network	In-network Only
Calendar Year Deductible			
Employee only	\$100	\$100	N/A
Family coverage	\$300	\$300	
Dental Services			
	Plan paid after deductible		
Type I Services – Diagnostic & Preventive	100% no deductible	80%	Most services provided at no charge
Type II Services – Basic Services	80%	80%	Member copay according to charge schedule
Type III Services – Major Services	50%	50%	
Calendar Year Maximum			
Per Person	\$1,500	\$1,500	N/A
Orthodontics			
	Plan paid after deductible		
Coinsurance	50%	50%	Member copay according to charge schedule
Lifetime Maximum	\$1,500	\$1,500	Refer to charge schedule

## Dental Contributions

	Semi-Monthly Payroll	Bi-Weekly Payroll
<b>Cigna DPPO</b>		
Employee	\$10.14	\$9.36
Employee +1	\$19.90	\$18.37
Family	\$30.42	\$28.08
<b>Cigna DHMO</b>		
Employee	\$1.86	\$1.72
Employee +1	\$3.28	\$3.02
Family	\$5.82	\$5.38

# 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 YU 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 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 Sun Life. 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	
\$ _____ ÷ 1,000 X \$ _____ = \$ _____	benefit amount rate for your age our per monthly cost
Your spouse:	
\$ _____ ÷ 1,000 X \$ _____ = \$ _____	benefit amount rate for your age our 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

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 taxable benefit of 66.67% any approved benefit would be considered taxable income.

### Enroll online

Visit the Benefitfocus Portal at <https://insidetrack.yu.edu/> and click on the Benefitfocus link. You can also enroll via phone by calling **855.719.2179**.



# 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.

## 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 2019 annual maximum contribution is \$2,700.

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.

## 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 2019 annual maximum contribution is \$5,000 per household.

**Note:** The deadline to file your 2019 Health Care FSA and Dependent Care FSA expenses is March 31st, 2020. The IRS permits you to roll over up to \$500 of unused Health Care FSA funds 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. These plans are offered through WageWorks.

## Commuter and Transit Plan

You can contribute up to \$265 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 \$265 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 (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 daycare provider 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.

## Contact ComPsych 24/7

You can speak with a professional by calling **877.595.5281** or access services online at **[www.guidanceresources.com](http://www.guidanceresources.com)**.

Your company Web ID is: **EAPBusiness**



# 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 based on your annual salary. You can learn more about this program and your investment options by going to [www.netbenefits.com/Yeshiva](http://www.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**.

## 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**.

## 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: [www.genworth.com/YU](http://www.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.

### Contact Pet Assure

For more information please call **888.789.7387** or visit [www.petassure.com/hrbenefits](http://www.petassure.com/hrbenefits). You may also call the YU Benefits Office at **646.592.4340**



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

# Contacts

## YU Benefits Service Center

Benefitfocus

Member services: 855.719.2179 M-F 8am-8pm  
Email: YUBenefits@Benefitfocus.com

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## Medical plan

Empire Blue Cross

Member services: 800.342.9816  
Website: www.empireblue.com

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## Pharmacy

Express Scripts

Customer service: 800.631.7780  
Website: www.express-scripts.com

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## Health Savings Account (HSA)

BenefitWallet

Customer service: 877.472.4200  
Website: www.myBenefitWallet.com

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## Dental

Cigna

Customer service: 800.244.6224  
Website: www.cigna.com

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## Flexible Spending Accounts

WageWorks

Customer service: 800.950.0105  
Website: www.myflexonline.com

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## Critical Illness & Personal Accident Plans

Aflac

Customer service: 800.433.3036  
Website: www.aflacgroupinsurance.com

## Life, AD&D, Long-Term Disability, and Voluntary Short-Term Disability

Sun Life

Customer service: 800.247.6875  
Website: www.mysunlifebenefits.com

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## Long-Term Care

Genworth

Customer service: 800.416.3624  
Website: www.genworth.com/yu

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## Pet Insurance

Pet Assure

Customer service: 888.789.7387  
Website: www.petassure.com/hrbenefits

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## Discount Auto & Homeowners

Liberty Mutual

Customer service: 800.699.5298  
Website: www.libertymutual.com/yuemp

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## YU Employee Benefits Advocacy Services

Health Advocate

Customer service: 866.779.2731  
Email: answers@HealthAdvocate.com  
Website: www.HealthAdvocate.com/members

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## YU Benefits Office

Customer service: 646.592.4340  
Email: benefits@yu.edu



# Notes

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**Yeshiva University**

*Your Benefits, Your Choice*