



DEPAUW
UNIVERSITY

Est. 1837

BENEFIT GUIDE 2024

Prepared for:
DePauw University

Open Enrollment:
November 6th, 2023 – November 17th, 2023

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Open Enrollment & Benefit Highlights

2024 Plan Year Details

The health and financial security of you and your family is important to us. We believe DePauw’s benefit program provides a variety of plans that can enhance the lives of you and your family – both now and in the future. As an eligible employee, you will be asked to make decisions about the employee benefits described in this booklet. This guide provides information to enable you to effectively enroll in your benefits. Take time to read it carefully and use the available resources to ensure you make the decisions that are right for you and your family.

The Open Enrollment period is an opportunity for eligible employees to enroll in or make changes to your benefits for the upcoming year. This year Open Enrollment is **November 6th - November 17th at 5 pm EST.**

This is the only time during the year that you are eligible to make benefit plan changes unless you have a qualifying life event that allows you to change your benefits mid-year. Changes made during Open Enrollment will be effective January 1, 2024.

	Medical Plan	<ul style="list-style-type: none">• UMR remains the medical plan administrator• Slight increases to deductibles & out-of-pocket maximums• Slight employee premium increases
	Rx Plan	<ul style="list-style-type: none">• CVS Caremark remains the pharmacy benefit administrator• Broad network of pharmacies including: Walgreens, Kroger, Walmart, Meijer, CVS and many more• Preventive list of medications with \$0 cost to members
	Dental Plan	<ul style="list-style-type: none">• No plan design changes• Slight employee premium increases• Delta Dental remains dental carrier
	Vision Plan	<ul style="list-style-type: none">• No plan design changes• No employee premium changes• Anthem remains vision carrier



Eligibility and Life Events

2024 PLAN YEAR DETAILS



Eligibility

All full-time employees working 30 hours per week are eligible for the benefits program.

- You may insure yourself and eligible family members under the program.
- Your children are eligible for medical, dental, and vision to age 26 (and voluntary life insurance where the maximum dependent age is 25)
- Your children of any age are also eligible if you support them, and they are incapable of self-support due to disability.



Proof of Dependent Eligibility

As required by our insurance contracts, you may be required to provide proof of eligibility for your dependents. If your dependent becomes ineligible for coverage during the year, you must contact your plan administrator within 30 days.



Making Benefit Changes After Open Enrollment

You may make a change to your benefits if you have a qualified status change such as:

- | | |
|---------------------------------------|----------------------------------------------------------|
| • Change in marital status | • Change in a child's dependent status |
| • Birth or adoption of a child | • Death of a spouse, child, or other qualified dependent |
| • Entitlement to Medicare or Medicaid | • Change in your spouse's benefits or employment status |

Terms You Should Know

Benefit Eligible. All full-time employees working an average of at least 30 hours per week are eligible for benefits. For new hires, your benefits begin on your date of hire. For Medical, Dental and Vision your qualified dependents include your legal spouse and children to age 26. For Voluntary Dependent Life, your covered dependents include your spouse and children to age 25 provided they are full-time students.

Limited Spousal Eligibility. If your spouse is employed and your spouse's employer provides a medical plan for which the employer pays at least 50% of "Employee Only" coverage, your spouse must enroll in that plan in order to be eligible to enroll in any of the DePauw University Medical plans.

Deductible. The amount you pay for covered health care expenses before your insurance starts to pay. For example, with a \$2,000 plan year deductible, you pay the first \$2,000 covered services.

Coinsurance. The percentage of costs of a covered health care service you pay (for example 20%), after you have paid your plan year deductible.

Out-of-Pocket Maximum. The most you have to pay for covered services in a plan year. After you spend this amount on deductibles, copayments, and coinsurance, your health plan pays 100% of the costs of covered benefits.

Network Benefits (In-Network). In network providers agree to accept the UMR's approved amount for their services. You will see these savings listed as the "discounted amount" on your Explanation of Benefits statements.

Non-Network Benefits (Out-of-Network). Doctors or hospitals who are not in the network do not accept the UMR's approved amount. You will be responsible for paying the difference between the provider's full charge and your plan's approved amount. This is called balance billing.

Preventive Care. Preventive care is the care you receive to prevent illnesses or diseases. Providing these services at no cost is based on the idea that getting preventive care, such as screenings and immunizations, can help you and your family stay healthy. Services will be paid at 100% when you use a participating provider.

Consumer Driven Health Plan (CDHP). Refers to a type of health insurance plan that allows employers and/or employees to utilize pretax money to help pay for medical expenses not covered by their health plan. These plans are often linked to health savings accounts (HSAs).

Embedded deductible plans. Under family coverage, an embedded deductible plan means that each family member has an individual deductible in addition to the total family deductible. Each individual's deductible is much lower than the total family deductible. When an individual meets their respective out-of-pocket total, the insurer begins to pay for that person's covered medical services, regardless of whether the family deductible has been fulfilled.

- The benefit of embedded deductibles: in some cases, this double-layered deductible can actually enhance individuals' coverage, according to the Center for Health Insurance Reform at Georgetown University. If an individual family member incurs a significant amount of medical expenses, the individual will fulfill their deductible sooner because it is lower than the family deductible. This can save families thousands of dollars because the individual's insurance policy will begin to cover benefits even if the family deductible isn't met.

Non-embedded deductibles. Under a non-embedded deductible plan, also known as an aggregate deductible plan, the total family deductible must be paid out-of-pocket before the insurer starts paying for healthcare services for any individual member.

- Non-embedded deductibles are not economical for some families. For some families, such as married couples without children, non-embedded deductible plans can cause families to spend thousands of dollars in extra out-of-pocket expenses that otherwise would have been covered had they purchased individual plans with lower deductibles or embedded family plans.

Plan Compliance Notifications. Federal required Notices including but not limited to the HIPAA Privacy and Security, Certificate of Creditable Coverage for Medicare and Market "Exchange" Notices. Health Care Reform Notices are available online on the human resources internet site or via paper, free of charge, upon request. Please contact human resources with questions.



Your Medical Provider

UMR – A

UnitedHealthcare
Company

UnitedHealthcare
Choice Plus Network



A UnitedHealthcare Company

Web Services – Services at your Fingertips

- Register for web services at umr.com

Just a Click Away – 24/7 Access

- Benefit Plan Details
- Deductible, Out-of-Pocket Accumulations
- ID Cards
- Paid Claims for you and your insured dependents
- Medical PPO Network providers using the United Healthcare Choice Plus Network
- Health and Wellness Tools including
 - Plan Cost Estimator
 - Healthy “U” Presentations
 - Health Education Library





UMR on the Go

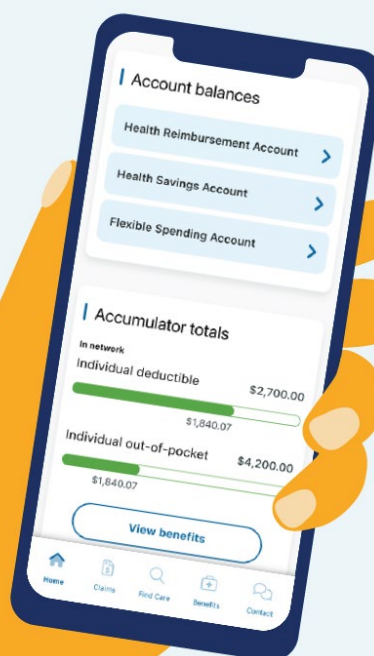
UnitedHealthcare
Choice Plus Network

Welcome to a smarter, simpler, faster way to manage your healthcare benefits, right from the palm of your hand.

- Access your digital ID card
- Look up in-network health care providers
- Keep up to date with information about your health account balances
- See how much you've paid toward your deductible
- Find out if there's a copay for your upcoming appointment
- View your recent medical and dental claims
- Chat, call or message UMR's member support team



The UMR app has a smart, fresh look, simple navigation, and faster access to your healthcare benefits information. View your plan details on-demand – anytime, anywhere,





24/7 Doctor Visits

Via phone or mobile app

Teladoc gives you round-the-clock access to U.S. board certified doctors, from home or on the go. Call or connect online or using the Teladoc mobile app for affordable medical care, when you need it.



Talk to a doctor
anytime, anywhere
you happen to be



Receive quality
care via phone, video
or mobile app



Prompt treatment,
median call back,
in 10 minutes



A network of doctors
that can treat every
member of the family



Prescriptions sent to
pharmacy of choice if
medically necessary



Teladoc is less
expensive than the
ER or urgent care

Teladoc
HEALTH

Visit [Teladoc.com](https://www.teladoc.com)
or call
1-800-Teladoc

Get the care you need.

Teladoc doctors can treat many medical conditions, including: cold & flu symptoms, allergies, pink eye, respiratory infections, sinus problems, skin problems, and more.

With your consent, Teladoc is happy to provide information about your Teladoc visit to your primary care physician.



UMR Shop for Care

The health cost estimator allows you to research treatment options and learn about the recommended care and estimated costs associated with your selected treatment option. You can even access quality and efficiency measurements for participating providers.

Compare Quality & Cost Before You Go

The next time you're in the market for a new doctor or are wondering how much you'll pay for a possible medical procedure, visit umr.com first. Your online services make it easy to look up UnitedHealthcare network providers and health care facilities and find cost estimates for different services – all in one place.



Stay in-network

With umr.com, you have anytime access to a searchable directory of UnitedHealthcare network providers in your area. Choosing a doctor or facility in the network ensures your benefits are paid at the highest level, so you can expect to pay less out of your own pocket. And when you go to a network provider for preventive services, there's typically no cost to you.



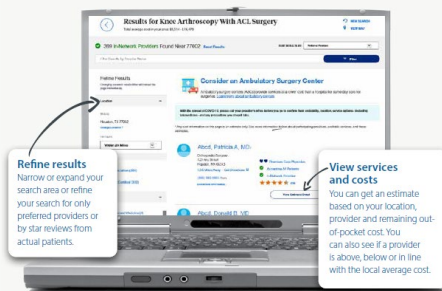
Check for quality

The two blue hearts next to a doctor's name tells you they are a Premium Care Provider who has been reviewed by UnitedHealthcare and meets quality standards for delivering cost-effective care. You may also see star ratings for customer satisfaction based on reviews from previous patients.



Understand the costs

Different providers may charge different amounts for the services they offer. Your search results will give you a range of the average costs for preventive care or medical procedures in your area. And the individual provider listings show whose costs are below, above, or meet the local average. If a procedure typically includes multiple steps of treatment, you can review the total cost and your estimated out-of-pocket cost for each step. Your estimated out-of-pocket costs are personalized to you, based on your own benefit plan's deductible, annual out-of-pocket max, copay, coinsurance and how much you've paid toward your deductible.



**START SHOPPING
TODAY**

**Login to umr.com
and select **Find a
provider** or log in
and look for the
**health cost
estimator shopping
cart icon** to get
started.**

2024 Medical/Rx Benefit Overview

Medical & Prescription Drugs Insured by UMR/CVS Caremark

	Consumer Driven Health Plan 1		Consumer Driven Health Plan 2		Consumer Driven Health Plan 3	
	Network Benefits	Non-Network Benefits	Network Benefits	Non-Network Benefits	Network Benefits	Non-Network Benefits
Physician Office Visit	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
Specialist Office Visit	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
Deductible	Embedded		Non-Embedded		Non-Embedded	
Single	\$3,500	\$4,500	\$2,500	\$4,000	\$2,000	\$3,500
Family	\$7,000	\$9,000	\$5,000	\$8,000	\$4,000	\$7,000
Coinsurance (your responsibility)	20%	40%	20%	40%	20%	40%
Out-of-Pocket Maximum	Embedded		Embedded**		Non-Embedded	
Single	\$4,500	\$9,000	\$4,000	\$8,000	\$3,500	\$7,000
Family	\$9,000	\$18,000	\$8,000	\$16,000	\$7,000	\$14,000
Preventive Care	100% Coverage	40% after Deductible	100% Coverage	40% after Deductible	100% Coverage	40% after Deductible
Hospital Services	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
Out-Patient Services	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
Maternity Services	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
Emergency Room Services	20% after Deductible		20% after Deductible		20% after Deductible	
Urgent Care Centers	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
Mental & Nervous						
In-Patient	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
Out-Patient	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
Substance Abuse						
In-Patient	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
Out-Patient	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible	20% after Deductible	40% after Deductible
Retail Prescription Drugs						
Generic	0% after Deductible	40% after Deductible	0% after Deductible	40% after Deductible	0% after Deductible	40% after Deductible
Preferred	40% after Deductible	40% after Deductible	40% after Deductible	40% after Deductible	40% after Deductible	40% after Deductible
Non-Preferred	50% after Deductible	40% after Deductible	50% after Deductible	40% after Deductible	50% after Deductible	40% after Deductible
Mail Order Prescription Drugs						
Generic	0% after Deductible	Not Covered	0% after Deductible	Not Covered	0% after Deductible	Not Covered
Preferred	40% after Deductible	Not Covered	40% after Deductible	Not Covered	40% after Deductible	Not Covered
Non-Preferred	50% after Deductible	Not Covered	50% after Deductible	Not Covered	50% after Deductible	Not Covered
Lifetime Maximum	Unlimited		Unlimited		Unlimited	

*Some Generic Rx medications used to prevent chronic conditions are not subject to the individual and/or family deductibles.

** No individual shall incur more than \$7,500 of out-of-pocket expenses for covered services.

Medical Administration by UMR: UMR has negotiated discounts with a large national network of doctors and hospitals named United Healthcare Choice Plus. You will enjoy the highest level of benefits and the greatest value if you choose to receive care through the Choice Plus Network of providers. While it is not required that you utilize the network, the services you obtain outside of the network will be billed at a greater cost to you. You may log onto www.umar.com for a listing of participating providers.

2024 Monthly Medical/Rx Premiums

NOTE: EE Share = Premiums paid by Employee ER Share = Premiums paid by DePauw

CDHP 1		Salary Range (Based on 24 Pays)						
		< \$34,000	\$34,000 - < \$53,600	\$53,600 - < \$80,400	\$80,400 - < \$107,200	\$107,200 - < \$134,000	\$134,000 - < \$161,000	\$161,000 +
Employee Only	EE Share	\$45.42	\$79.06	\$119.95	\$156.90	\$176.62	\$190.30	\$213.98
	ER Share	\$759.62	\$725.98	\$685.09	\$648.14	\$628.42	\$614.74	\$591.06
	Total	\$805.04	\$805.04	\$805.04	\$805.04	\$805.04	\$805.04	\$805.04
Employee + Spouse	EE Share	\$104.20	\$171.44	\$266.83	\$331.25	\$379.64	\$397.35	\$443.58
	ER Share	\$1,586.43	\$1,519.19	\$1,423.80	\$1,359.38	\$1,310.99	\$1,293.28	\$1,247.05
	Total	\$1,690.63	\$1,690.63	\$1,690.63	\$1,690.63	\$1,690.63	\$1,690.63	\$1,690.63
Employee + Child/ren	EE Share	\$97.34	\$164.45	\$261.61	\$321.43	\$368.88	\$385.16	\$429.95
	ER Share	\$1,393.00	\$1,325.89	\$1,228.73	\$1,168.91	\$1,121.46	\$1,105.18	\$1,060.39
	Total	\$1,490.34	\$1,490.34	\$1,490.34	\$1,490.34	\$1,490.34	\$1,490.34	\$1,490.34
Employee + Spouse & 1 Child	EE Share	\$161.06	\$261.63	\$400.98	\$527.24	\$624.97	\$651.44	\$728.83
	ER Share	\$2,334.63	\$2,234.06	\$2,094.71	\$1,968.45	\$1,870.72	\$1,844.25	\$1,766.86
	Total	\$2,495.69	\$2,495.69	\$2,495.69	\$2,495.69	\$2,495.69	\$2,495.69	\$2,495.69
Employee + Spouse & >1 Child	EE Share	\$222.42	\$370.87	\$538.83	\$642.88	\$765.38	\$797.70	\$890.20
	ER Share	\$2,273.27	\$2,124.82	\$1,956.86	\$1,852.81	\$1,730.31	\$1,697.99	\$1,605.49
	Total	\$2,495.69	\$2,495.69	\$2,495.69	\$2,495.69	\$2,495.69	\$2,495.69	\$2,495.69

CDHP 2		Salary Range (Based on 24 Pays)						
		< \$34,000	\$34,000 - < \$53,600	\$53,600 - < \$80,400	\$80,400 - < \$107,200	\$107,200 - < \$134,000	\$134,000 - < \$161,000	\$161,000 +
Employee Only	EE Share	\$50.72	\$84.36	\$125.25	\$162.20	\$181.93	\$195.61	\$219.30
	ER Share	\$760.46	\$726.82	\$685.93	\$648.98	\$629.25	\$615.57	\$591.88
	Total	\$811.18	\$811.18	\$811.18	\$811.18	\$811.18	\$811.18	\$811.18
Employee + Spouse	EE Share	\$115.33	\$182.58	\$277.98	\$342.37	\$390.78	\$408.48	\$454.70
	ER Share	\$1,588.19	\$1,520.94	\$1,425.54	\$1,361.15	\$1,312.75	\$1,295.04	\$1,248.82
	Total	\$1,703.52	\$1,703.52	\$1,703.52	\$1,703.52	\$1,703.52	\$1,703.52	\$1,703.52
Employee + Child/ren	EE Share	\$107.15	\$174.28	\$271.42	\$331.26	\$378.74	\$394.98	\$439.77
	ER Share	\$1,394.55	\$1,327.42	\$1,230.28	\$1,170.44	\$1,122.96	\$1,106.72	\$1,061.93
	Total	\$1,501.70	\$1,501.70	\$1,501.70	\$1,501.70	\$1,501.70	\$1,501.70	\$1,501.70
Employee + Spouse & 1 Child	EE Share	\$177.49	\$278.07	\$417.41	\$543.67	\$641.40	\$667.88	\$745.27
	ER Share	\$2,337.24	\$2,236.66	\$2,097.32	\$1,971.06	\$1,873.33	\$1,846.85	\$1,769.46
	Total	\$2,514.73	\$2,514.73	\$2,514.73	\$2,514.73	\$2,514.73	\$2,514.73	\$2,514.73
Employee + Spouse & >1 Child	EE Share	\$238.85	\$387.30	\$555.28	\$659.32	\$781.81	\$814.14	\$906.63
	ER Share	\$2,275.88	\$2,127.43	\$1,959.45	\$1,855.41	\$1,732.92	\$1,700.59	\$1,608.10
	Total	\$2,514.73	\$2,514.73	\$2,514.73	\$2,514.73	\$2,514.73	\$2,514.73	\$2,514.73

CDHP 3		Salary Range (Based on 24 Pays)						
		< \$34,000	\$34,000 - < \$53,600	\$53,600 - < \$80,400	\$80,400 - < \$107,200	\$107,200 - < \$134,000	\$134,000 - < \$161,000	\$161,000 +
Employee Only	EE Share	\$82.75	\$121.81	\$168.14	\$210.53	\$235.69	\$254.81	\$283.94
	ER Share	\$759.25	\$720.19	\$673.86	\$631.47	\$606.31	\$587.19	\$558.06
	Total	\$842.00	\$842.00	\$842.00	\$842.00	\$842.00	\$842.00	\$842.00
Employee + Spouse	EE Share	\$203.79	\$276.47	\$371.86	\$452.57	\$517.27	\$540.42	\$602.95
	ER Share	\$1,564.43	\$1,491.75	\$1,396.36	\$1,315.65	\$1,250.95	\$1,227.80	\$1,165.27
	Total	\$1,768.22	\$1,768.22	\$1,768.22	\$1,768.22	\$1,768.22	\$1,768.22	\$1,768.22
Employee + Child/ren	EE Share	\$178.11	\$250.66	\$347.83	\$429.40	\$493.18	\$520.29	\$581.38
	ER Share	\$1,380.62	\$1,308.07	\$1,210.90	\$1,129.33	\$1,065.55	\$1,038.44	\$977.35
	Total	\$1,558.73	\$1,558.73	\$1,558.73	\$1,558.73	\$1,558.73	\$1,558.73	\$1,558.73
Employee + Spouse & 1 Child	EE Share	\$303.41	\$414.85	\$554.20	\$702.21	\$799.92	\$837.27	\$925.54
	ER Share	\$2,306.81	\$2,195.37	\$2,056.02	\$1,908.01	\$1,810.30	\$1,772.95	\$1,684.68
	Total	\$2,610.22	\$2,610.22	\$2,610.22	\$2,610.22	\$2,610.22	\$2,610.22	\$2,610.22
Employee + Spouse & >1 Child	EE Share	\$364.77	\$524.10	\$697.49	\$893.94	\$1,021.87	\$1,070.50	\$1,195.61
	ER Share	\$2,245.45	\$2,086.12	\$1,912.73	\$1,716.28	\$1,588.35	\$1,539.72	\$1,414.61
	Total	\$2,610.22	\$2,610.22	\$2,610.22	\$2,610.22	\$2,610.22	\$2,610.22	\$2,610.22

Health Savings Account

For a Qualified Consumer Driven Health Plan

A Health Savings Account (HSA) is a consumer-oriented, tax-advantaged savings account that is always combined with a Consumer Driven Health Plan (CDHP). It is an interest-accruing account, similar to an Individual Retirement Account (IRA), which provides financial control over how you spend your health care dollars and can be used to pay for your out-of-pocket medical expenses. Money not used in your Health Savings Account can be rolled over to the following year. HSA funds can be used for all qualified medical expenses, including medical services, as well as eyeglasses, dental procedures, prescription drug coverage and over-the-counter medications provided you submit a prescription from your provider. See IRS Publication 969 for more information and a listing of Qualified Eligible Expenses at www.irs.gov

To qualify for an HSA, you must meet the following requirements, as defined by the IRS:

- You must be covered under a Consumer Driven Health Plan
- You have no other health coverage except what is permitted by the IRS
- You are not enrolled in Medicare
- You cannot be claimed as a dependent on someone else's tax return.

How Should You Manage Your HSA?

- Contributions can be made with pre-tax money through payroll deductions, or contributions can be made post-tax and then deducted from your income when you file your income tax return.
- Funds should be limited to qualified medical expenses;
- Keep receipts documenting medical expenses;

When to Stop Contributing to Your HSA?

- When you are no longer enrolled in a qualified health plan;
- When you become eligible for Medicare and you plan to enroll, you must stop your HSA contribution 6 months prior to your Medicare effective date.



Annual HSA Base Contributions

If you enroll in one of the three CDHP plans for January 1, 2024, DePauw will make a base contribution to your HSA based on the tier of coverage you are enrolled in. The amount of this contribution will be available mid January.

DePauw University Annual HSA Base Contributions

Employee Only	\$500
Employee+1 or more Dependents	\$1,000



HSA Incentive Plan

You will have an opportunity to earn additional HSA contributions through the [Our Healthy Tiger incentive program](#). If you are covering your spouse, they will also have the option of participating in the HSA incentive plan to earn contributions to your HSA. The maximum amount of incentive dollars you can earn each year is based on your tier of coverage in the medical plan.

Maximum HSA Incentive Contributions

Employee Only	\$500
Employee+1 or more Dependents	\$1,000



IRS 2024 Maximum Contributions

	2024 IRS Max Contributions	IRS Post Age 55 "Catch-up"
Employee	\$4,150	\$1,000
Family	\$8,300	\$1,000

If You Will Be Turning 65

Active employees turning 65 have the option to accept or decline enrollment in Medicare, including Medicare Part A.

- Employees who accept enrollment in any part of Medicare are no longer eligible to make or receive contributions to an HSA.
- If you elect Medicare at age 65, your maximum HSA contribution for the year you elect will be prorated by the number of months you were not enrolled in Medicare.
- Employees who decline enrollment may continue to make and receive contributions to an HSA.
- Qualified distributions remain tax free regardless of your eligibility to contribute.
- Non-qualified distributions are taxable but no longer carry a 20% penalty after age 65.
- Medicare Part(s) A, B, D and Medicare HMO premiums may be paid or reimbursed with tax-free HSA dollars. You cannot use your HSA to pay for Medigap premiums.

Our Healthy Tigers

HSA Rewards

It's easy to earn rewards by making healthy decisions.



Our Healthy Tigers is a wellness program designed to incentivize you to prioritize your preventive care through earned employer HSA contributions. In addition to your annual base employer HSA contribution, you can earn **up to an extra \$500** (if enrolled in Employee-Only coverage) **or \$1,000** (if enrolled in Employee + Dependent(s) coverage) of contributions to your Health Savings Account!

	Employee	Spouse	Employee + Child(ren)
DePauw Base Contribution	\$500	\$500	\$1,000
Annual Physical	\$150	\$150	\$300
Biometric Screening	\$150	\$150	\$300
Choose Any 4 Health Action Activities	\$200	\$200	\$400
Maximum Employer HSA Contribution	\$1,000	\$1,000	\$2,000

[Learn More about Our Healthy Tigers](#)

[Visit WellRight](#)

Health Action Activities (Pick Any 4)

- Dental Exam
- Colonoscopy
- Mammogram
- Skin Check
- Cancer Screening
- Diabetes
- Move it – 7,000 daily steps for 90 days
- Eye Exam
- Pap Smear
- Prostate Exam
- Heart Scan
- Health Assessment
- Mental Health Assessment
- Healthy U – complete 5 short (5-10 minute) courses

Pharmacy Management Options

Introducing CVS Caremark



Prescription Management by CVS Caremark

In 2024, CVS Caremark will continue as DePauw's dedicated partner for pharmacy management.

The Caremark network includes most retail chain pharmacies, such as Walgreens, CVS, Walmart and most supermarket pharmacy chains. Some independent pharmacies are included as well.

Using your medical ID card, you may visit the online portal (caremark.com) or download the mobile app to:

- ✓ Find a network pharmacy to keep medications cost as low as possible
- ✓ See if a medication is covered to get the most affordable option
- ✓ Compare drug costs to see where you can save

HDHP Preventive Drug List

Even if you haven't met your deductible, these medications bypass your deductible and are covered from day one of the plan year:

Certain medications, supplements or products to:

- ✓ Manage certain health conditions, like high blood pressure, diabetes or high cholesterol
- ✓ Help you quit smoking or stop using tobacco
- ✓ Prepare for certain health screenings in adults

Contraceptives for women; Vaccines and immunizations to prevent certain illnesses in infants, children and adults

You may register on the Caremark portal after your benefit begins using your medical ID card to find the full preventive list and much more at www.caremark.com.



Caremark Mail-Order Benefit

Why get your Rx delivered by mail?

With delivery, you have one less thing to worry about. Your 90-day supplies will arrive at your door from CVS Caremark® Mail Service Pharmacy.

Filling your Rx in 90-day supplies usually comes with savings. Plus, there's no extra cost for shipping.

Contactless delivery keeps you and your loved ones safe. And our secure, nondescript packaging protects your privacy.

Start Rx Delivery by Mail at Caremark.com/RxDelivery (after your benefits begin).

Pharmacy Cost Comparison Tools

Did you know prescription drug costs vary from pharmacy to pharmacy? Your insurance carrier provides discounts for prescriptions when you use your ID card at the time of the fill. However, vendors exist that may provide greater or additional discounts. Review the tools below to shop and compare the next time you need to fill a medication.



GoodRx

GoodRx

www.goodrx.com

GoodRx has both a website and a mobile app that can be used to compare prices. Go to the website and type in your drug name. GoodRx will display the cost available at multiple pharmacies. Show the coupon to your pharmacist. You do not need to register, and you don't need an ID card.



RX Help Centers

www.RXHelpCenters.com

RX Help Centers provides assistance in finding resources for high-cost brand name medications by advocating directly with drug manufacturers. Visit their website or call **866-478-9593**.

Rx Tools

When to Use Coupons

In this video, our in-house Pharmacist walks you through why medications are less expensive through these services. He also compares if it might be better to save using coupons, or if you'll save more in the long run chipping away at your deductible to meet your out-of-pocket max earlier in the year.

Watch online at lhdbenefits.com/rx-education/



Mark Cuban's CostPlus Drug Company

costplusdrugs.com

The goal of the Mark Cuban Cost Plus Drug Company is to dramatically reduce the cost of drugs like Albendazole, but we also think that it is just as important to introduce transparency to the pricing of drugs so patients know they are getting a fair price. Watch the video to the left to understand when it's right for you to use this service.



Flexible Spending Account

FSA Administered by HRPro



Dependent Care Flexible Spending Account

What is it? It's an employer-sponsored benefit plan that allows employees to put aside funds for certain dependent care expenses on a pre-tax basis up to a specified limit (\$5,000 in 2024 or \$2,500 if you are married and file separate tax returns).

What dependent care expenses are eligible for reimbursement? It must be an "employment-related expense" that allows the taxpayer to work.

Who is a qualifying individual? A taxpayer's dependent who is under age 13 or the taxpayer's dependent or spouse who is physically or mentally incapable of self-care and who has the same principal place of abode as the taxpayer for more than half the taxable year.

May I pay for eligible services in advance? No, services can only be paid for as they occur and as funds exist in the account.

What are some examples of expenses eligible for reimbursement?

- Nursery school, preschool or similar program below the level of kindergarten
- Before-and-after-school care of a child in kindergarten or a higher grade
- Day camp expenses

Ineligible expenses include:

- Overnight camp costs
- Expenses for kindergarten or higher grade levels
- Payments to either the taxpayer's spouse or to a parent of a taxpayer's child who is not the taxpayer's spouse

For more information on how to file a claim, go to www.hrpro.com.

Dental & Vision Benefit Summary



DELTA DENTAL®

Annual Deductible	
Individual	\$50
Family	\$150
Annual Plan Maximum	\$1,250
Orthodontia Lifetime Maximum	\$1,000
Plan Coinsurance Levels	
Preventive Services	100%
Basic Services	80%
Major Services	50%
Orthodontia	50%

Provider Directory: www.deltadentalin.com

Monthly Premiums

	Employee	Employer
Employee Only	\$16.57	\$17.25
Employee + Spouse	\$32.32	\$29.97
Employee + Child(ren)	\$44.09	\$36.30
Family	\$64.02	\$59.22

Delta Dental offers three levels of benefit coverage: PPO Dentist, Premier Dentist and Non-Participating Dentist. Review summary of benefits for more details.

PPO Coverage - Offers significant discounts; no balance billing; acceptance of processing policies; and 108,000 dentist locations

Premier Coverage - Negotiated fees; no balance billing; acceptance of processing policies; and 186,000 dentist locations

Non-Participating Coverage - Balance billing and does not offer discounts



Anthem

	In-Network	Out-Of-Network
Routine Eye Exam - (once every 12 months)		
	\$10 copay	\$40 allowance
Frames - (once every 24 months)		
	\$130 allowance then 20% off any remaining balance	\$45 allowance
Standard Plastic Lenses - (once every 12 months)		
Single vision (1 pair)	\$10 copay	\$40 allowance
Bifocal lenses (1 pair)	\$10 copay	\$60 allowance
Trifocal lenses (1 pair)	\$10 copay	\$80 allowance
Contact Lenses - (once every 12 months in lieu of glasses)		
Elective	\$130 allowance	\$105 allowance
Non-Selective	Covered in full	\$210 allowance
Provider Directory: https://www.anthem.com/find-care/ Allowances must be used on transaction		

Employee Monthly Premiums

Employee Only	\$6.08
Employee + Spouse	\$10.66
Employee + Child(ren)	\$11.57
Family	\$17.67

Anthem Blue Cross and Blue Shield vision members have access to one of the nation's largest vision network. Blue View Vision is the only network that gives you the ability to use in-network benefits at 1-800-CONTACTS, or choose a private eye doctor, or go to retail vendors such as LensCrafters®, Sears Optical, Target Optical®, and most Pearle Vision locations.

Basic Life, Basic AD&D, & LTD



Basic Life Insurance

A life insurance policy is a contract with an insurance company. In exchange for premium payments, the insurance company provides a lump-sum payment, known as a death benefit, to beneficiaries upon the insured's death.

Basic Life

Full Time Employees
2x's Annual Base Salary up to \$450,000
Benefit rounded to the next \$1,000
Coverage decreases incrementally beginning at age 65

Basic Accidental Death & Dismemberment Insurance

The rider covers the unintentional death or dismemberment of the insured. Dismemberment includes the loss, or the loss of use, of body parts or functions (e.g., limbs, speech, eyesight, or hearing).

Basic AD&D

Full Time Employees
1x's Annual Base Salary up to \$180,000
Benefit rounded to the next \$1,000
Coverage decreases incrementally beginning at age 65

Long-Term Disability Benefits

Disability benefits protect your income during a period in which you are unable to work because of an illness or accident not related to your job.

Long Term Disability

Elimination Period	180 Days
Monthly Income Benefit	Up to 60% of Earnings
Max. Monthly Benefit	\$10,000 (Salaried employees) or \$2,500 (Hourly employees)
Monthly Annuity Benefit	8% of total earnings, not to exceed \$1,333

Voluntary Insurance

Employees pay 100% of the premiums for Voluntary Benefits.

Voluntary Life

EMPLOYEE BENEFIT	Benefit Increments	\$10,000
	Benefit Maximum	\$500,000
EMPLOYEE BENEFIT	Guarantee Issue	
	Under age 60	\$150,000
	Age 60-69	\$40,000
	Age 70-79	\$20,000
	Age 80 and older	\$1,000
SPOUSE BENEFIT	Benefit Increments	\$5,000
	Benefit Maximum	\$50,000
	Cannot exceed 50% of employee amount	
	Guarantee Issue	
	Under age 60	\$50,000
CHILD(REN) BENEFIT	Age 60-69	\$10,000
	Age 70 and over	No coverage available
	Benefit Amount	\$10,000 or \$20,000
	Benefit Maximum	\$20,000
CHILD(REN) BENEFIT	Cannot exceed 50% of employee amount	
	Guarantee Issue	\$20,000

Additional Voluntary Insurance Options

Voluntary Accident Insurance Supplemental Coverage



Designed to cover accidents that occur when employees are not at work. This insurance pays fixed cash benefits directly to you for specific injuries, procedures or death as a result of a covered accident. There are no health questions asked or pre-existing conditions limitations.

Accident Claim Example: A do it yourself project results in a deep arm wound, which requires a trip to the ER and surgery to repair your tendon. You would receive \$1,325 for the treatment of your injury to help pay for out-of-pocket medical expenses. See table.

Covered Benefits	High Plan Example
Emergency Room Visit	\$100
MRI	\$200
Surgery on Tendon	\$625
Laceration with Sutures	\$250
Follow-up Visit with 3 Visits	\$75
Physical Therapy 3 Visits	\$75

Voluntary Critical Illness Coverage

This insurance pays fixed cash benefits directly to you upon diagnosis of a covered critical illness after the coverage effective date. These benefits can help pay for out-of-pocket medical and non-medical expenses your medical insurance doesn't cover. Examples of covered illnesses are heart attack and/or stroke, Alzheimer's, ALS, cancer, certain childhood conditions and others. You are able to choose the benefit amounts that best meet your needs and your budget.

Employee	Spouse	Children
\$5,000 to \$20,000 in \$5,000 increments	\$2,500 to \$10,000 in \$2,500 increments	\$2,500 or \$5,000

Additional Benefits

EIIA International Emergency Coverage

This benefit is available for individuals (staff, students, alumni, spouse, etc.) traveling international and on behalf of the University. Prior to travel, faculty should reach out to the Hubbard Center for Student Engagement and staff may also reach out to Human Resources.

Benefits You Can Use Today



Sun Life Financial

Emergency Travel Assistance & Identity Theft Protection

These extra services are included as part of your life insurance or accident insurance plan.

Emergency Travel Assistance

As an active employee enrolled in Sun Life's Life or Accident insurance, you and your immediate family are members of Assist America and are entitled to its services, including:

- medical consultation, evaluation, and referral
- hospital admission
- critical care monitoring
- lost prescription assistance
- legal and interpreter referrals
- emergency medical evacuation

This is not medical insurance. No claims for reimbursement will be accepted. All services must be arranged and provided by Assist America. Spouse business travel excluded. Optional coverage for trips longer than 90 days.

Identity Theft Protection

Identity theft is a serious crime. Each year, millions of Americans have their personal financial information stolen and must spend a significant amount of time and money to restore their records. If you ever become a victim of identity theft, you don't have to face it alone.

You have the support of a comprehensive Identity Theft Protection program through Assist America's SecurAssist Identity Protection program. It provides:

- 24x7 telephone support and step-by-step guidance by anti-fraud experts,
- a case worker assigned to you to help you notify the credit bureaus and file paperwork to correct your credit reports,
- help canceling stolen cards and reissuing new cards, and
- help notifying financial institutions and government agencies.

You can also help stop identity theft before it happens:

- You can securely store information from credit cards, bank cards, and documents in one safe, centralized location. If any information ever becomes lost or stolen, retrieval is easy and the resolution process can begin.
- You can register for identity fraud protection surveillance of up to 10 credit or debit cards.

DePauw Health

Powered by Hendricks Regional Health



DePauw Health has a comprehensive wellness program that focuses on the physical, emotional and spiritual health of our faculty and staff. We want our employees to lead balanced lives and commit to developing lifelong habits of wellness. The campus Wellness Center is available to all faculty and staff participating on the DePauw University Health Plan, as well as their dependents. The wellness center is located on the second floor of The Lilly Center.



01

Schedule a Wellness Appointment

Call the DePauw Health Wellness Center at (765) 658-4555 to make an appointment.

02

Wellness Center Hours

Monday – 8 a.m. to 12 p.m.

Tuesday – 1 p.m. to 5 p.m.

Wednesday – 8 a.m. to 12 p.m.

Thursday – 1 p.m. to 5 p.m.

Friday – 12 p.m. to 4 p.m.



www.DePauwHealth.org

03

Schedule a Wellness Coaching Session

Please call (317) 718-8160 to schedule a personalized wellness coaching appointment with a certified Wellness Nurse.

HEALTH SERVICES

DePauw Health at DePauw University supports the academic success, physical health and mental well-being of faculty and staff by providing the highest quality offerings in a timely and confidential manner. All faculty, staff and their dependents covered under the DePauw University health plan are eligible to use the Center's medical services.

There is no fee for most services provided in the wellness center as they are covered through health insurance premium contributions. Services include:

- **Clinic visits** – annual physicals, musculoskeletal visits, sick visits, and wellness coaching.
- **Chronic disease management** – support from clinical staff to better manage conditions such as diabetes, high cholesterol, asthma and others.
- **Health risk assessments** – helps identify targeted concerns and preventive health goals.
- **Referrals and care navigation** – support in the coordination of specialty referrals when needed, as well as the management of follow-up care.
- **Home Delivery & On-site pharmacy services** – features a formulary of the most commonly utilized medications.
- **Lab draws** – conveniently available on-site with rapid results turnaround.

Tuition Benefits

Tuition Waiver, Tuition Remission and Tuition Exchange



The University provides several avenues for covering tuition costs for employees, their spouses and especially their dependent children. Detailed information can be found in the [Employee Handbook](#).

Employees

An employee is eligible for Tuition Waiver with course credit or may audit a course for no course credit regardless of the degree(s) held. If you would like to submit an application for tuition waiver, use [this form](#) and submit to the Human Resources office.

Spouse and Dependents Enrollment at DePauw

For eligible spouses and dependent children. Spouses should complete the tuition remission application [using this form](#). The form for dependent children to apply for tuition remission at DePauw is [found here](#).

Enrollment at a Member Institution of the GLCA

Dependent children are also eligible for tuition remission benefits at the member institutions of the [Great Lakes Colleges Association](#). Visit the GLCA site for more information about the [Tuition Remission Exchange](#). Use the [application form](#) and print and return to the DePauw Human Resources office.

Dependents Enrollment at Tuition Exchange School

Dependent children of a full-time benefit eligible employee who has met the two-year continuous employment requirement is considered qualified for the Tuition Exchange program. Information on the [Tuition Exchange](#), including the application form for the consideration for a scholarship, can be found at its website at <http://www.tuitionexchange.org/>

TIAA 403(b) Retirement Savings Plan



TIAA 403(B) RETIREMENT SAVINGS PLAN

Depending on your employment, you may be eligible to participate in DePauw-sponsored 403(b) retirement plan. Even small amounts of money invested regularly over your career can provide a significant financial resource at retirement.

Full-time benefit eligible employees are eligible for the DePauw eight (8) percent contribution if they are contributing at least five (5) percent minimum each pay period.

Meet with your dedicated TIAA representative they can assist with questions such as:

- Am I on track?
- Am I saving enough?
- Can I retire when I want?

Managing Your 403(b) account

- [TIAA Login](#)
- [Click here to schedule an appointment](#) or call 800-732-8353
- [How to start, stop or change your 403\(b\) Contribution](#)
- [How to update your TIAA beneficiary information](#)

CapTrust - DePauw University has selected the CapTrust (formerly Cammack Retirement) Team to provide investment advisory, consulting and compliance services for the DePauw University Retirement Savings Plan.

UNIVERSITY HOLIDAYS

As defined in the [Employee Handbook](#), the University observes the following dates as closed. Employees in a full-time, benefit status position and on the regular payroll are eligible for the paid holidays that occur during their normal work schedule.

MARTIN LUTHER KING DAY	Monday, January 15, 2024
SPRING BREAK	Friday, March 29, 2024
MEMORIAL DAY	Monday, May 27, 2024
INDEPENDENCE DAY	Thursday, July 4, 2024
LABOR DAY	Monday, September 2, 2024
THANKSGIVING	Thursday, November 28, 2024 & Friday, November 29, 2024
WINTER BREAK	TBD



Mental Health At Work Matters

"You don't have to struggle in silence"

If you are suffering from a mental health condition, have hope: you are not alone. Depression, anxiety, substance use disorders, trauma, and other conditions affect people from all walks of life. Below are just a few resources available.

Cigna Employee Assistance Program (EAP)

This benefit is for all full- and part-time DPU employees and anyone living in your household whether or not you are on the DPU medical plan. When you find yourself in need of some professional support to deal with personal, work, financial or family issues, your EAP can assist. This is a FREE and confidential 24/7 service for you and anyone living in your household.

UMR Behavioral Health Providers

This benefit is for DPU employees and dependents on the DePauw Health Plan, services are subject to deductible, coinsurance and out-of-pocket maximums. Find providers on www.umar.com.

DePauw's Spiritual Life Team

Available to all DPU employees:

- Chaplain Maureen at mklangdoc@depauw.edu | 765-365-2269.
- Chaplain Jonathan at jonathanmartin@depauw.edu | 704-975-9284

Be Well Indiana

In addition to mental health resource, there are a wide range of free resources for Hoosiers available on this site www.BeWellIndiana.com. For example, help with substance use disorder & recovery resources, child care solutions, and more. You can start by calling 2-1-1. For crisis help text the word "**HOME**" to 741741.

Additional resources can be found on the HR "[Support and Resources](#)" web page.



Wellness Benefits

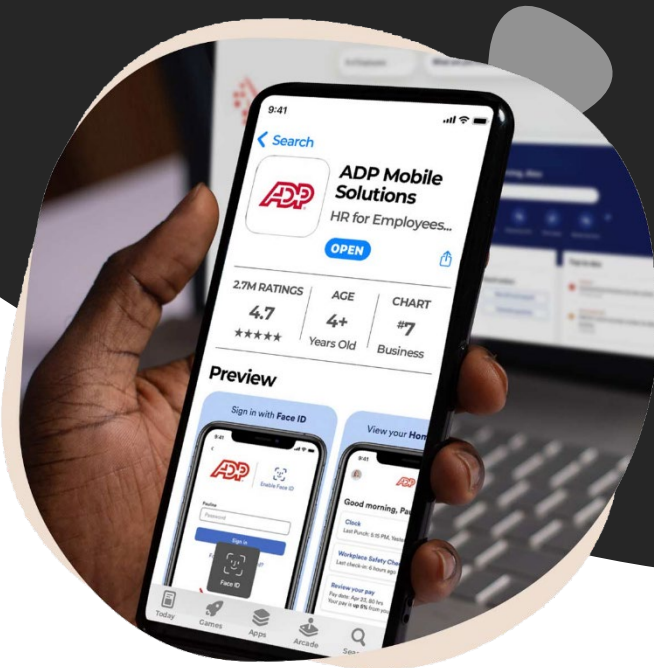
- Annual flu shot clinics
- Wellness education and awareness opportunities
- Free Wellness coaching sessions
- Free use of The Lilly Center

Other Benefits

- Welch Fitness Center and wellness classes
- Indoor Tennis and Track Center
- University Libraries
- Peeler art galleries
- Green Center for the Performing Arts events and programs
- Ubben lecture and lecture series
- Free athletic events
- Bookstore and Starbucks (Greencastle) discounts
- Employee discounted meal plan
- Free parking
- Nature park, including walking and biking trails
- Personal duplicating and printing discounts
- Relocation allowance
- Tuition benefit and exchange
- Discounted tickets to various local attractions (i.e., Indianapolis Zoo)

Annual Required Notices

- Visit the [Required Notices](#) page to view federal, state mandated notices.



Online Enrollment

2 Ways to Enroll



01

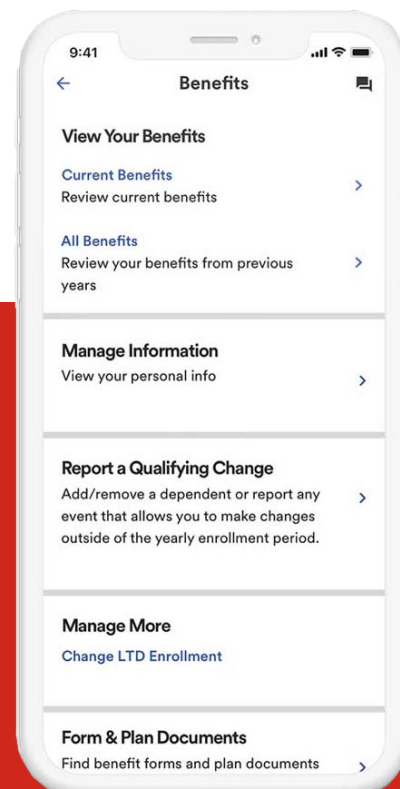
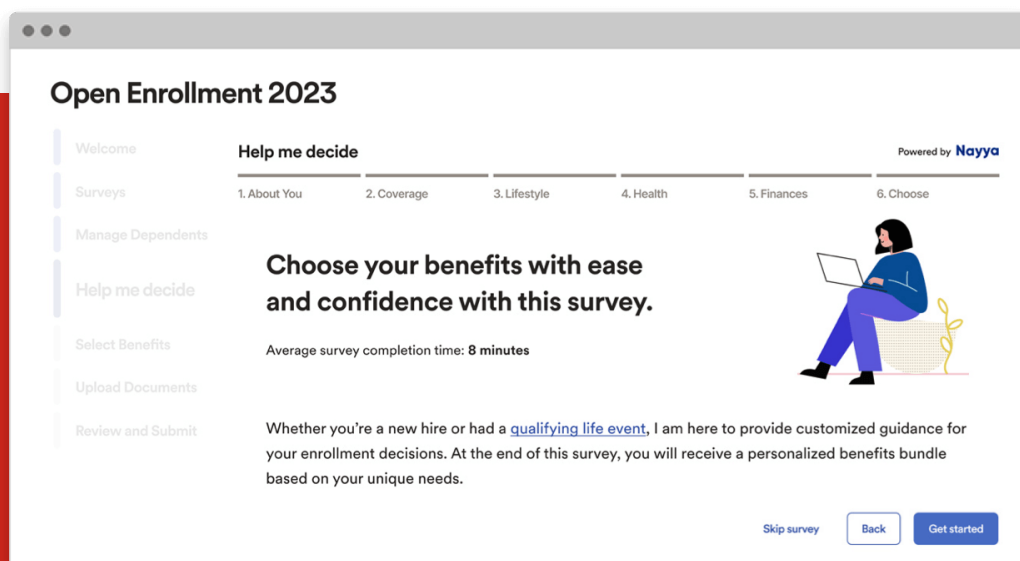
WEB BROWSER LOGIN

Log in at www.workforcenow.adp.com

02

APP LOGIN

Download the ADP app and log in to enroll and view your benefits and more.



Contact Information

Important Contact Information:

Please utilize the website resources for provider information, pharmacy information, and general claims information.

The Customer Service phone numbers can assist you with benefits and specific claims questions.



Additional education pieces and resources are available. Talk to your HR team for more information.



Enroll today at
www.workforcenow.adp.com

01

Medical

www.umar.com
(800) 207-3172

02

Rx

www.caremark.com
(866) 425-9807

03

Health Savings Account

<http://myaccounts.hsabank.com>
(800) 357-6246

04

Dental

www.deltadentalin.com
(800) 524-0149

05

Vision

www.anthem.com
(866) 723-0515

06

Employee Assistance Program

www.mycigna.com
(888) 371-1125

07

Dependent Care FSA

www.hrpro.biz
(800) 989-8776

08

Life & Disability

www.sunlifeconnect.com
(800) SUN-LIFE