



# Benefits For Your Wellbeing

## 2024 Health & Wellness Guide





# What's Inside

## Important Notices

To view Important Medical Plan Notices, please visit your Benefits Hub at [myusdbenefits.com](https://myusdbenefits.com).

# Welcome to Your USD Benefits

Thank you for your dedication to our mission, students, and overall Toreros Together spirit! We are committed to ensuring that your time at the University of San Diego is as rewarding as possible and we are pleased to offer a comprehensive benefits package that supports your physical, mental, and financial well-being. We've provided a range of plan benefits, so you can choose what best suits you and your family. We encourage you to carefully review this guide and utilize our Gateway benefits app for convenient access to plan information and carrier contacts on your mobile phone. **Remember that your Benefits Hub has replaced printed benefits guides.** Visit your Benefits Hub at [myusdbenefits.com](https://myusdbenefits.com) to explore all of your USD benefits. If you have any questions or need assistance, our Benefits team is ready to help at [usdbenefits@sandiego.edu](mailto:usdbenefits@sandiego.edu).



Benefits gateway app,  
your digital wallet card



**THIS GUIDE  
IS CLICKABLE**

**This guide is designed to give you quick access to your benefits information:**

- Click on the top menu to go directly to a chapter within this guide.
- Within each chapter, click on a page on the left-hand panel to go directly to that page.
- Use the buttons on the bottom corners to move one page forward or backward.

# Benefits Eligibility

Eligible employees include:

- Full-time regular employees and faculty
- Employees who are not full time and/or are not in regular positions may be eligible for certain benefits, according to the Affordable Care Act, the rules governing USD's Defined Contribution Retirement Plan, and other USD policies (contact the Benefits team for details)

Eligible dependents include:

- Your legal spouse or registered domestic partner<sup>1</sup>
- Your children up to age 26
- Your mentally or physically disabled dependent children of any age

**NOTE:** Proof of dependent status, such as a marriage or birth certificate, may be required to enroll.

**<sup>1</sup>If you enroll your legally registered domestic partner in your benefit plans, the portion of the premium USD pays for your domestic partner's coverage is considered taxable by the IRS, and will be added to your paychecks as taxable income. Your domestic partner's portion of your employee premium will also be deducted from your paychecks on a post-tax basis. Contact the Benefits team for details.**

## Enroll Online

Visit the **MySanDiego** portal Employee Resources tab and click on the **Workday** icon under **"Employee Quick Links"** to get started.

# Enrolling & Making Changes

**You have three opportunities to enroll in or make changes to your benefits:**

1. Within 31 days of your initial eligibility date (effective on your date of eligibility)
2. During the annual Open Enrollment period (benefits effective January 1 through December 31)
3. Within 31 days of a qualifying life event

**Examples of a qualifying life event can include:**

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Gain or loss of other health coverage
- Change in employment status
- Change in Medicaid/Medicare eligibility
- Receipt of a Qualified Medical Child Support Order



## Reminder

Any updates you make to your benefits must be consistent with your qualifying life event. For example, if you have a baby, you can enroll in or increase your Flexible Spending Account (FSA) contribution, but you cannot **decrease** your FSA since you are adding a dependent to your benefits.

# Your 2024 Cost for Coverage

## Monthly Medical Premiums

Medical Plan Option	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Annual salary under \$57,373				
<b>Cigna CDHP with HSA</b>	\$47.50	\$291.15	\$251.05	\$422.37
<b>Cigna HMO</b>	\$47.50	\$291.15	\$251.05	\$422.37
<b>Kaiser HMO</b>	\$47.50	\$291.15	\$251.05	\$422.37
<b>SIMNSA HMO</b>	\$0	\$0	\$0	\$0
Annual salary between \$57,374 - \$102,058				
<b>Cigna CDHP with HSA</b>	\$101.87	\$429.09	\$373.56	\$598.08
<b>Cigna HMO</b>	\$101.87	\$429.09	\$373.56	\$598.08
<b>Kaiser HMO</b>	\$101.87	\$429.09	\$373.56	\$598.08
<b>SIMNSA HMO</b>	\$10.20	\$20.40	\$15.30	\$30.60
Annual salary between \$102,059 - \$148,951				
<b>Cigna CDHP with HSA</b>	\$196.30	\$564.05	\$493.46	\$719.83
<b>Cigna HMO</b>	\$196.30	\$564.05	\$493.46	\$719.83
<b>Kaiser HMO</b>	\$196.30	\$564.05	\$493.46	\$719.83
<b>SIMNSA HMO</b>	\$51.91	\$94.62	\$81.39	\$164.12
Annual salary of \$148,952 or more				
<b>Cigna CDHP with HSA</b>	\$286.43	\$689.79	\$606.38	\$880.27
<b>Cigna HMO</b>	\$286.43	\$689.79	\$606.38	\$880.27
<b>Kaiser HMO</b>	\$286.43	\$689.79	\$606.38	\$880.27
<b>SIMNSA HMO</b>	\$103.83	\$189.24	\$167.57	\$328.24



## Costs



### Monthly Dental Premiums

Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Cigna PPO High	\$31.55	\$65.55	\$58.99	\$123.99
Cigna PPO Low	\$20.68	\$43.50	\$39.15	\$87.96
Cigna HMO	\$5.78	\$8.81	\$12.27	\$19.07
SIMNSA HMO	\$0	\$0	\$0	\$0

### Monthly Vision Premiums

Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
VSP	\$11.68	\$17.16	\$19.34	\$30.92

# Understanding Your Medical Plan Options

USD offers several medical plan options that are designed to provide quality care for you and your family:

- Cigna HMO (CA only)
- Kaiser Permanente HMO (CA only)
- SIMNSA HMO (services in Mexico; must be a Mexican National to enroll)
- Cigna CDHP with Health Savings Account (HSA)

Before you choose your medical plan, it's important to understand the differences between Health Maintenance Organizations (HMOs) and Consumer Driven Health Plans (CDHPs).

What is unique about an HMO?	What is unique about the CDHP?
<ul style="list-style-type: none"><li>▪ No annual deductible</li><li>▪ Most eligible services are copay-based (you pay a flat fee for these services)</li><li>▪ You must select a Primary Care Physician (PCP), who coordinates all of your care</li><li>▪ No out-of-network coverage (except emergency care)</li><li>▪ Referrals needed for specialist care</li><li>▪ Not HSA eligible</li><li>▪ Eligible for the Health Care FSA</li></ul>	<ul style="list-style-type: none"><li>▪ You pay the full cost of eligible services until you reach the deductible</li><li>▪ You pay a percentage of the cost after you reach the deductible until you reach the out-of-pocket maximum</li><li>▪ Primary care physician is not required</li><li>▪ Includes out-of-network coverage (although it often costs more than visiting in-network providers)</li><li>▪ Referrals often not needed for specialist care</li><li>▪ HSA eligible</li><li>▪ Eligible for the Limited Purpose FSA</li></ul>

## Need help finding an in-network doctor?

Visit your Benefits Hub at [myusdbenefits.com](https://myusdbenefits.com) for detailed instructions.

## Carrier Resources and Programs

For additional resources and programs offered with USD's medical plans, please visit your Benefits Hub at [myusdbenefits.com](https://myusdbenefits.com).

## Out-of-State Dependents?

If you plan to cover a dependent who lives, or attends school, outside of Southern California, you may want to consider the Cigna CDHP with HSA plan. USD's HMO medical plans include coverage for Southern California residents only, so any non-emergency services will not be covered.



# Medical Plan Comparison – HMO

Plan Features	Cigna HMO <sup>1</sup>	Kaiser Permanente HMO <sup>1</sup>	SIMNSA HMO <sup>2</sup>
	You pay:	You pay:	You pay:
<b>Annual Deductible</b>	None	None	None
<b>Annual Out-of-Pocket Maximum</b>	\$1,500/individual \$3,000/family	\$1,500/individual \$3,000/family	\$6,350/individual \$12,700/family
<b>Lifetime Maximum</b>	Unlimited	Unlimited	Unlimited
<b>Preventive Care</b>	No charge	No charge	No charge
<b>PCP Office Visit</b>	\$30 copay	\$30 copay	\$7 copay
<b>Telemedicine Visit</b>	\$30 copay	No charge	\$7 copay
<b>Specialist Office Visit</b>	\$40 copay	\$40 copay	\$7 copay
<b>Diagnostic Lab &amp; X Ray</b>	No charge	No charge	No charge
<b>Complex Imaging</b> (CT/PET Scans, MRI)	\$100 copay per type of scan/day	No charge	No charge (Preauthorization is required for certain services)
<b>Urgent Care</b>	\$25 copay	\$20 copay	In-network: \$25 copay Outside Mexico: \$50 copay
<b>Emergency Room</b> (copay waived if admitted)	\$150 copay per visit	\$150 copay per visit	In-network: \$250 copay per visit Out-of-network and outside Mexico: \$250 copay per visit
<b>Inpatient Hospital Services</b>	\$250 copay per admission	\$250 copay per admission	No charge
<b>Outpatient Mental Health Services</b>	\$20 copay	Individual: \$20 copay Group: \$10 copay	\$7 copay
<b>Inpatient Mental Health Services</b>	\$250 copay per admission	\$250 copay per admission	No charge
<b>Chiropractic</b>	\$20 copay (Unlimited visits)	\$15 copay (Up to 30 visits/year)	Not covered
<b>Child Eye Exams</b> (Contact lens exams not covered)	Not covered	No charge	\$7 copay

<sup>1</sup>Available to employees in California only.

<sup>2</sup>Services in Mexico only. You must be a Mexican National in order to enroll in this plan, which means 1. A person born in Mexico; 2. A person born in another country with a Mexican mother, father, or both; 3. A person who marries someone from Mexico and lives in Mexico; or 4. A foreigner who becomes naturalized in Mexico. Contact the Benefits team for more details.



# Medical Plan Comparison – CDHP with HSA

Plan Features	Cigna CDHP with HSA	
	In-Network	Out-of-Network
<b>HSA Contribution from USD</b>	\$500/individual; \$1,000/family	
<b>Annual Deductible</b>	\$1,700/person \$3,200/individual in a family \$3,400/family <sup>1</sup>	\$2,800/person \$5,600/family <sup>1</sup>
<b>Annual Out-of-Pocket Maximum</b>	\$3,400/person \$3,400/individual in a family \$6,800/family <sup>1</sup>	\$5,400/person \$5,600/individual in a family \$10,800/family <sup>1</sup>
<b>Lifetime Maximum</b>	Unlimited	Unlimited
<b>Preventive Care</b>	No charge	Not covered
<b>PCP Office Visit</b>	20% after deductible	40% after deductible
<b>Telemedicine Visit</b>	20% after deductible	Not covered
<b>Specialist Office Visit</b>	20% after deductible	40% after deductible
<b>Diagnostic Lab &amp; X Ray</b>	20% after deductible	40% after deductible
<b>Complex Imaging</b> (CT/PET Scans, MRI)	20% after deductible	40% after deductible
<b>Physical, Occupational, and Speech Therapy and Chiropractic Care</b> (Up to 60 visits combined) <sup>2</sup>	20% after deductible	40% after deductible
<b>Inpatient Hospital Services</b>	20% after deductible	40% after deductible
<b>Emergency Room</b>	20% after deductible	20% after deductible
<b>Urgent Care</b>	20% after deductible	20% after deductible
<b>Inpatient Mental Health</b>	20% after deductible	40% after deductible
<b>Outpatient Mental Health</b>	20% after deductible	40% after deductible

<sup>1</sup>All family members contribute toward the family plan deductible. The plan cannot pay an individual's claims until the total family deductible has been met, even if he or she has met the individual deductible.

<sup>2</sup>No more than 20 visits can be for chiropractic care.

## Do I Need Precertification?

Some services, like an inpatient hospital stay, will have an additional cost if you don't get precertification (i.e. approval for the procedure) first. See your plan documents for details.



# Understanding the HSA

Cigna CDHP members may be eligible to participate in a Health Savings Account (HSA), administered by HSA Bank. HSAs are tax-advantaged accounts you can use to pay for eligible health care expenses for you and any eligible dependents—including deductibles, prescriptions, dental care, eyeglasses, and other out-of-pocket costs. To see a complete list of qualified health care expenses, visit [www.irs.gov/pub/irs-pdf/p502.pdf](https://www.irs.gov/pub/irs-pdf/p502.pdf).

## Four Reasons to Take Advantage of the CDHP with HSA:

1. The HSA is yours. If you leave USD, your account goes with you.
2. HSA funds never expire, and accrued funds can be taken with you into retirement. Once you reach age 65, you can use HSA funds to pay for non-health care expenses, too! You typically pay ordinary income tax on any non-health care purchases once you reach age 65.
3. HSAs have a triple tax advantage, meaning your salary dollars go further.
4. **USD contributes to your HSA.**

## How Are Contributions Made to HSAs?

Once you open your HSA, contributions come from two sources—you and USD. The table below shows the maximum that can be contributed to your HSA in 2024.

Coverage Type	2024 IRS Contribution Limit	2024 USD HSA Contribution	Maximum Employee Contribution
Individual Coverage	\$4,150	\$500	\$3,650
Family Coverage	\$8,300	\$1,000	\$7,300
Age 55+ Catch-up Contribution		Additional \$1,000	

## Additional HSA Rules and Considerations

- You cannot be covered under another non-high deductible health care plan, including your spouse's Health Care FSA.
- You cannot be enrolled in any part of Medicare (A, B, or D) or Tricare.
- You cannot be claimed as a dependent on someone else's tax return.
- If you are electing the CDHP/HSA plan for the first time and you have a balance in a Health Care FSA on December 31, 2023, it must be rolled over to a Limited Purpose FSA by January 1, 2024.

## Are HSAs Really Tax-free?

Yes! HSAs give you a triple tax advantage:

1. Your contributions to the HSA are not taxed.
2. Payments for eligible expenses are tax-free.
3. Earnings are tax-free.\*

Questions? Refer to **IRS Publication 969** for complete HSA rules.

\*State taxes may still apply in CA and NJ. For detailed tax implications of HSAs, please contact your professional tax advisor.



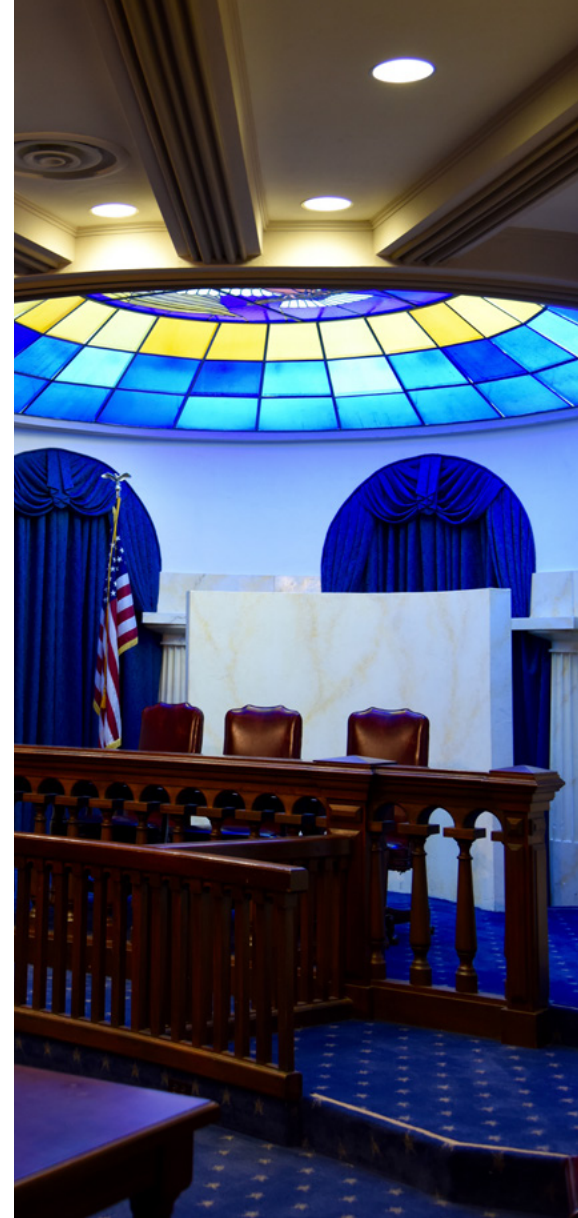
# Prescription Drug Coverage

When you enroll in one of USD's medical plan options, you'll receive prescription drug coverage based on that plan.

Prescription Type	Cigna HMO (CA Employees Only)	Kaiser Permanente HMO (CA Employees Only)	SIMNSA HMO	Cigna CDHP with HSA <sup>1</sup>
<b>Prescription Drugs: Retail (in-network)</b> Up to a 30-day supply				
<b>Generic</b>	\$15 copay	\$15 copay	\$10 copay (includes insulin, glucagon, and prescription medications for treating diabetes)	30% after deductible, up to \$250 max
<b>Brand Formulary</b>	\$35 copay	\$35 copay		40% after deductible, up to \$250 max
<b>Non-Formulary<sup>2</sup></b>	\$60 copay	N/A		50% after deductible, up to \$250 max
<b>Specialty</b>	20%, up to \$80 max	30%, up to \$150 max		50% after deductible, up to \$250 max
<b>Prescription Drugs: Mail Order (in-network)</b> Up to a 90-day supply (Kaiser: 100-day mail order supply)				
<b>Generic</b>	\$30 copay	\$30 copay	N/A	30% after deductible, up to \$750 max
<b>Brand Formulary</b>	\$70 copay	\$70 copay		40% after deductible, up to \$750 max
<b>Non-Formulary</b>	\$120 copay	N/A		50% after deductible, up to \$750 max

<sup>1</sup>Some prescription medications used to prevent any of the following medical conditions are not subject to the individual and/or family plan deductible: hypertension, high cholesterol, diabetes, asthma, osteoporosis, stroke, and prenatal nutrient deficiency.

<sup>2</sup>If the non-formulary prescription is determined medically necessary by the provider and approved by Kaiser, the member will be charged the appropriate brand formulary copay.



# Employee Assistance Program (EAP)

When you or your family need help with work, home, or personal issues, the EAP, through Cigna, offers support during life's difficult times at no cost to you.

The EAP provides you and anyone living in your household access to:

- 3 face-to-face counseling sessions per incident, per year. Sessions are available in person or online with televideo
- Unlimited telephone counseling
- Dependent care referrals
- Financial and legal resources
- And more

Contact the EAP anytime, day or night, for confidential support by calling **877-622-4327** or visit [www.mycigna.com](http://www.mycigna.com) (employer ID: USD).

# MyAdvocate – Your Partner in Health Care

MyAdvocate helps you find solutions to your health care or insurance-related issues and assists you with making informed decisions about care and services. This University-paid benefit is available to you, your spouse or domestic partner, your dependent children, your parents, and your parents-in-law (even if they are not covered under your USD benefits).

MyAdvocate can help you:

- Locate health care providers
- Schedule appointments and tests
- Explain complex medical conditions and treatments, or secure a second opinion
- Resolve claims and billing issues
- Access community resources (such as senior care services) that fall outside of traditional health care coverage

To access MyAdvocate, call **833-968-1775** or visit [www.myadvocateservices.com](http://www.myadvocateservices.com).

## EAP Online Resources

Register for an account:

1. Go to [www.mycigna.com](http://www.mycigna.com) and click **"Register"**
2. Fill out your name, DOB, zip code, and select **"I want to register for the Employee Assistance Program Only"**
3. Enter the employer ID (USD) and your relationship to the employee
4. Create a user ID and Password, email address and security questions
5. Review and submit, then click **"I agree"**

After you register, simply go to [www.mycigna.com](http://www.mycigna.com) and log in with your user ID and password. Go to **"Review My Coverage"** for the EAP dropdown.

## HealthAdvocate

Click [here](#) to learn more about MyAdvocate.



# Dental Coverage

USD offers four dental plan options designed to provide quality care. To learn more about the different plans, visit your Benefits Hub at [myusdbenefits.com](https://myusdbenefits.com).

Need help finding an in-network dentist?

Visit your Benefits Hub at [myusdbenefits.com](https://myusdbenefits.com) for detailed instructions.

Plan Features	CIGNA High Dental PPO		CIGNA Low Dental PPO		CIGNA Dental HMO <sup>3</sup>	SIMNSA Dental HMO <sup>4</sup>
	In-Network	Out-of-Network <sup>1</sup>	In-Network	Out-of-Network <sup>1</sup>	In-Network	In-Network
	You pay:		You pay:		You pay:	You pay:
<b>Calendar Year Deductible</b> (waived for Preventive Services)	\$50/individual \$100/family	\$75/individual \$150/family	\$50/individual \$100/family	\$75/individual \$150/family	None	None
<b>Calendar Year Benefit Maximum</b>	\$2,000/individual	\$1,500/individual	\$1,000/individual	\$1,000/individual	None	None
<b>Diagnostic &amp; Preventive Services</b> (e.g., x-rays, cleanings, exams)	Plan pays 100%	Plan pays 80%	Plan pays 100%	Plan pays 80%	Plan pays 100%	Plan pays 100%
<b>Basic &amp; Restorative Services</b> (e.g., fillings, extractions, root canals)	Plan pays 80% after deductible	Plan pays 70% of UCR after deductible <sup>1</sup>	Plan pays 80% after deductible	Plan pays 70% of MAC after deductible <sup>2</sup>	See copay schedule	See copay schedule
<b>Major Services</b> (e.g., dentures, crowns, bridges)	Plan pays 50% after deductible	Plan pays 50% of UCR after deductible <sup>1</sup>	Plan pays 50% after deductible	Plan pays 50% of MAC after deductible <sup>2</sup>	See copay schedule	See copay schedule
<b>Orthodontia</b> (adults and children)	Plan pays 50% (up to \$1,500 lifetime maximum)	Plan pays 50% (up to \$1,000 lifetime maximum)	Not covered		Child: \$1,224 Adult: \$1,728	\$1,200 (full-banded)

<sup>1</sup>You are responsible for amounts over the usual, customary, and reasonable (UCR) charges.

<sup>2</sup>The maximum allowable charge (MAC) is the out-of-network payment that is calculated by the insurance company based on the coinsurance coverage and the contracted fees that would be paid to a network dentist in that same area.

<sup>3</sup>Not available in all states. If you are living outside of California, contact the Benefits team to see if you are in a DHMO coverage area.

<sup>4</sup>Services available in Mexico only. You must be a Mexican National in order to enroll in this plan, which means 1. A person born in Mexico; 2. A person born in another country with a Mexican mother, father, or both; 3. A person who marries someone from Mexico and lives in Mexico; or 4. A foreigner who becomes naturalized in Mexico. Contact the Benefits team for more details.

# Vision Coverage

USD's vision plan offers an extensive network of optometrists and vision care specialists. Getting care in the VSP Signature Network saves money. When you visit an out-of-network provider, your costs are usually higher.

## VSP TruHearing Benefit

Save up to 60% on hearing aids for yourself and your eligible family members. Call **877-396-7194** for more details and make sure you mention VSP. Visit the **MySanDiego** portal Employee Resources tab to learn more.

## VSP Network

The VSP network includes popular retail chain providers such as Walmart, Sam's Club, and Costco, giving you the highest flexibility when seeking affordable and convenient vision care. To see a list of in-network providers including retail chains, visit [www.vsp.com](http://www.vsp.com).

Plan Features	VSP Vision Plan	
	In-Network	Out-of-Network
<b>Copay</b>	\$10 (one copay for exam and materials)	N/A
<b>Exam</b> every 12 months	Covered in full after copay	\$50 allowance
<b>Frames</b> every 24 months	\$200 allowance for a wide selection of frames \$195 allowance for featured frame brands 20% savings on the amount over your allowance \$175 Walmart/Sam's Club frames allowance \$100 Costco frames allowance	Plan pays up to \$70 allowance <sup>1</sup>
<b>Lenses</b> every 12 months Single Vision Bifocal Trifocal Lenticular	Covered in full after copay	Plan pays up to \$50 allowance <sup>1</sup> Plan pays up to \$75 allowance <sup>1</sup> Plan pays up to \$100 allowance <sup>1</sup> Plan pays up to \$125 allowance <sup>1</sup>
<b>Contact Lenses</b> every 12 months Medically Necessary Elective <sup>2</sup> (In lieu of lenses and frames)	Covered in full after copay Plan pays up to \$200 allowance	Plan pays up to \$210 allowance Plan pays up to \$105 allowance
<b>Laser Vision Correction</b>	Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities	Not covered

<sup>1</sup>Subject to copayment, if any.

<sup>2</sup>A 15% discount applies for member doctors' usual and customary professional fees for contact lens evaluation and fitting.



You will not receive a vision ID card. Your member ID is your Social Security number.

# Flexible Spending Accounts (FSAs)

Flexible Spending Accounts (FSAs), administered by WEX, allow you to set aside pre-tax dollars to pay for eligible health and dependent care expenses.

## FSA Options

### **Health Care FSA (IRS Maximum \$3,050/year):**

Allows you to pay for certain out-of-pocket medical, dental, and vision expenses such as deductibles, coinsurance, copays, prescriptions, dental care, eyeglasses, contact lenses, and other medical supplies. Your entire annual election is immediately available for use. Up to \$610 in unused funds can be carried over to the next plan year.

**Please note: CDHP with HSA participants are not eligible to enroll in the Health Care FSA.**

**Limited Purpose FSA (IRS Maximum \$3,050/year):** CDHP with HSA participants are eligible to enroll in the Limited Purpose FSA to set aside pre-tax dollars to pay for eligible dental and vision expenses only. Your entire annual election is immediately available for use. Up to \$610 in unused funds can be carried over to the next plan year.

### **Dependent Care FSA (IRS Maximum \$5,000/year; or \$2,500/year if married and filing taxes separately):**

Allows you to pay for services such as day care, babysitters, most day camps, and caregivers for disabled dependents, so that you and/or your spouse can work or attend school full-time. Unlike the Health Care and Limited Purpose FSAs, you can be reimbursed only up to the amount available in your account based on your payroll contributions.

## Rules to Keep in Mind

- If you have a balance in your Health Care FSA as of December 31, 2023, and are enrolling in the CDHP for the first time, the amount must be moved to a Limited Purpose FSA, effective January 1, 2024. If this does not occur, you cannot contribute to the HSA at any time during the 2024 calendar year.
- You can only change your contribution amount if you experience a qualifying life event.
- Each account functions separately.

For additional rules to consider when enrolling in a FSA, visit your Benefits Hub at [myusdbenefits.com](https://myusdbenefits.com).

## Commuter Benefit Program

USD also offers a Commuter Benefit Program to help you save money on your commuting expenses to and from work. Learn more at your Benefits Hub at [myusdbenefits.com](https://myusdbenefits.com).

# Life and AD&D Insurance

## Basic Life and AD&D Insurance

USD automatically provides eligible employees with Basic Life and AD&D insurance equal to 2 times your eligible annual earnings, up to a maximum of \$1,250,000, to help protect you and your family in the event of a loss.

**Important note:** Basic Life Insurance coverage exceeding \$50,000 is considered “imputed income.” This means the value of your policy above \$50,000 must be included as taxable income on your paychecks. You may choose to limit your Basic Life Insurance election to \$50,000 to avoid this modest taxation. Contact the Benefits team for more details.

## Voluntary Life and AD&D Insurance

In addition to USD-paid Basic Life and AD&D Insurance, you may purchase Voluntary Life and AD&D coverage at group rates for yourself, your spouse or domestic partner, and your eligible child(ren).

**Important note:** You, your spouse/domestic partner, or your children may only be insured once under USD’s Life/AD&D insurance policy even if you’re eligible under more than one class. For example, if you and your spouse both work for the University, you cannot be insured as an employee under your policy and as a spouse under your spouse’s policy.

Benefit Features	Voluntary Life and AD&D Options*		
	Employee	Spouse	Dependent Child(ren)
<b>Coverage Options</b>	\$10,000 increments	\$5,000 increments	\$2,000 increments
<b>Life Maximum</b>	Up to 5x your salary or \$500,000 (whichever is less)	Up to \$250,000 (cannot exceed 100% of employee coverage)	Under 6 months: \$250 Over 6 months: Up to \$10,000
<b>AD&amp;D Maximum</b>	Up to \$500,000 (amounts greater than \$250,000 cannot exceed 5x your salary)	Up to \$400,000 (cannot exceed 100% of employee coverage)	Up to \$40,000 (cannot exceed 100% of employee coverage)
<b>Guaranteed Issue Amount (Life Insurance Only)*</b>	\$140,000	\$25,000	Under 6 months: \$250 Over 6 months: \$10,000
<b>Age Reduction Formula</b>	Coverage will decrease to 65% at age 70 and to 50% at age 75.		

\*Evidence of Insurability (EOI) will be required for coverage over the guaranteed issue amount.



### Cost of Voluntary Life and AD&D Insurance

To review the cost of Voluntary Life and AD&D Insurance and learn more about these benefits, visit your Benefit Hub at [myusdbenefits.com](https://myusdbenefits.com).



## Additional Benefits

# Long-Term Disability Coverage

Long-Term Disability (LTD), through New York Life Group Benefit Solutions (formerly Cigna), pays a portion of your earnings if you cannot work for an extended period of time due to illness or injury. Benefits are reduced by other sources of disability income you may qualify for, such as Social Security and Workers' Compensation.

Although you are automatically enrolled in LTD at no cost to you, LTD is a taxed benefit. This means you need to decide how you want the taxes applied when you enroll in coverage.

- **LTD Taxed Benefit:** You don't pay taxes on the premium that USD pays on your behalf, but you will pay taxes on the LTD benefits you receive if you become disabled and are unable to work due to an illness or injury.
- **LTD Non-Taxed Benefit:** You pay taxes on the premium that USD pays on your behalf, but any LTD benefits you receive will not be taxed if you become disabled, and are unable to work due to an illness or injury.

Long-Term Disability (LTD)			
Percent of Earnings	Monthly Maximum	Elimination Period	Maximum Duration
66 2/3%	\$12,000	90 days	Up to Social Security Normal Retirement Age*

\*Applies in most cases. See your policy documents for any limitations.

## Additional Benefits

Employees who are eligible for LTD benefits also have access to additional services at no added cost. Visit the [MySanDiego](#) portal Employee Resources tab to learn more.

- Will preparation services
- My Secure Advantage™ money coaching
- Identity theft protection
- Cigna/New York Life Secure Travel® travel assistance

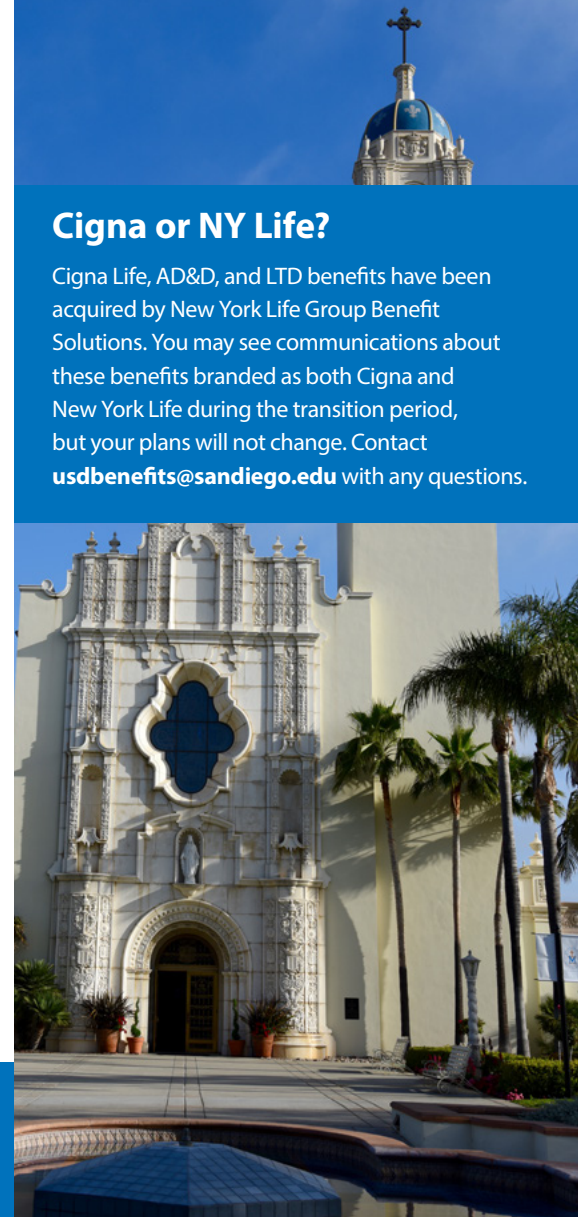
## Cigna or NY Life?

Cigna Life, AD&D, and LTD benefits have been acquired by New York Life Group Benefit Solutions. You may see communications about these benefits branded as both Cigna and New York Life during the transition period, but your plans will not change. Contact [usdbenefits@sandiego.edu](mailto:usdbenefits@sandiego.edu) with any questions.



Workers'  
Compensation

If you suffer a work-related illness or injury, please notify your manager and contact USD's Public Safety Department at 619-260-7777 to report your injury and get the care you need.



# Legal and Identity Theft Protection Plans

## Legal Protection Plan

The Legal Protection Plan, through LegalShield, provides access to experienced attorneys who can answer questions and provide a variety of services—all for an affordable cost. Get help with:

- Legal consultation and advice
- Creating a will
- Resolving a speeding ticket
- Legal document preparation and review
- Court representation
- And more!

## Identity Theft Protection Plan

Protecting yourself and your loved ones from identity theft is more important than ever. Identity Theft coverage through IDShield provides you will the following services for a low monthly cost:

- Identity consultation and advice
- Identity, credit, and financial account monitoring
- Full-service identity restoration
- Real-time alerts
- 24/7 Emergency access
- And more!

LegalShield plan	IDShield Plan
\$23.75 per month	\$8.95 per month for Employee Only \$16.95 per month for Family Coverage

Visit [benefits.legalshield.com/usd](https://benefits.legalshield.com/usd) to learn more and to enroll in these benefits.

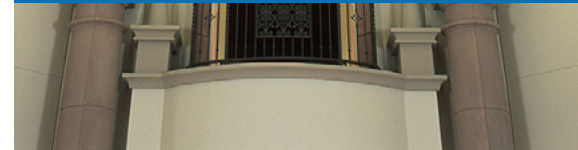
**Important note:** If you enroll in one or both of these benefits, you will enroll directly with LegalShield/IDShield (not through Workday) and you will pay your monthly premiums directly to LegalShield/IDShield. The premiums will not be deducted from your paychecks. Contact the Benefits team with any questions.



## Bundle and Save!

If you enroll in both LegalShield and IDShield, you'll **get a reduced rate** of **\$31.40** per month for Employee Only coverage and **\$38.20** per month for Family coverage.

Download the LegalShield and IDShield apps through the Apple App Store or Google Play for 24/7 protection and on-the-go access.



# Voluntary Benefits

## Accident Insurance

You can purchase Accident Insurance, through Cigna, to help pay for expenses related to unexpected accidents and injuries. The plan pays you a cash benefit to help with expenses like rehabilitation, transportation, and treatment for injuries resulting from an off-the-job accident. The plan also pays you a benefit for staying well! Complete one wellness visit, health screening test, or preventive service each year to earn a **\$75 benefit**. Each of your enrolled dependents can earn the benefit, too!

## Hospital Indemnity Insurance

An unexpected hospital stay can be expensive, even with medical insurance. You can purchase Hospital Indemnity Insurance, through Cigna, to help pay for expenses related to a qualified hospital stay for a covered injury or illness. Benefits are paid directly to you, and the funds can be used as you see fit. The benefit you receive depends on the type of care you receive at the hospital and the length of your stay.

## Critical Illness Insurance

Critical Illness Insurance, through Cigna, can help pay for expenses related to the diagnosis of a serious illness—including cancer, heart attack, or stroke. This valuable coverage can help alleviate your worry about bills and finances, so you can focus on healing and recovery. The plan also pays you a benefit for staying well! Complete one wellness visit, health screening test, or preventive service each year to earn a **\$50 benefit** for each enrolled family member. Covered adults are also able to receive a **\$200 mammography benefit** (cannot receive both the mammography and wellness benefit in the same year). You can elect coverage for yourself and your eligible family members in the following amounts:

Coverage	Coverage Amounts
Employee	\$10,000, \$20,000, or \$30,000
Spouse	100% of employee benefit amount
Child(ren)	100% of employee benefit amount

Upon diagnosis of a covered illness, the lump-sum benefit is paid directly to you (unless otherwise assigned), regardless of other major medical coverage you may already have. You can use the funds to pay for medical bills, to continue making rent or mortgage payments, or however you see fit. Your cost for Critical Illness Insurance is based on your age and the level of coverage you purchase.

## The Value of Voluntary Benefits

- Coverage is affordable and offered to you at group rates.
- You own the policy and can take it with you if you leave USD.
- Premiums are conveniently deducted from your paycheck.
- You can insure yourself, your spouse/domestic partner, and your eligible child(ren).
- You don't have to answer any health questions to obtain coverage, but a pre-existing condition clause may apply. Review the plan documents for more details.



# Retirement Benefits

Planning for retirement is an important part of financial wellness. The USD 403(b) Plan, administered by TIAA or Fidelity, offers a variety of investment options so you can start saving now.

## 403(b) Contributions

To help your savings grow, USD may make a discretionary contribution to your elected vendor (TIAA or Fidelity) each year. Contributions begin on your effective date of eligibility. For additional information on the current contribution amount, contact the Benefits team.

You may also choose to make tax-deferred and/or Roth after-tax contributions to your 403(b) account, up to the annual IRS maximums.

If you do not actively elect an investment provider, the default provider is TIAA. Employees may elect a provider online through the USD Retirement@Work site available on the [MySanDiego portal](#) Employee Resources tab under "Benefits Quick Links." The T. Rowe Price target date fund is the Qualified Default Investment Alternative (QDIA) for participants who do not actively elect investment options for their retirement funds through TIAA and/or Fidelity. However, employees may choose their own investment lineup within the plan at any time.

## Help When You Need It Most!

MyAdvocate, is your guide to navigating your health journey during retirement, including: social security planning, Medicare coordination, caregiver support, COBRA alternatives, and more. Access our On-Demand resource and education center for library of resources, forms, and quick links to help you get the answers you need, when you need them. Your MyAdvocate benefit expert services are offered to you at **no cost** and cover you, your spouse, dependent children, parents and parents-in-law. Get assistance with:

- Finding the right doctors
- Scheduling appointments
- Transferring medical records
- Working with insurance companies
- Resolving benefits issues
- Helping to make informed retirement decisions

Get 24/7 support at **833-968-1775** or visit us online at [myadvocateservices.com](#).

# Medicare Assistance Program

USD has partnered with Transitions Benefit Group to deliver Medicare assistance to employees and their families. This service is available at no cost to you, and dedicated consultants are ready to assist in navigating:

- Medicare coordination and education
- Retirement readiness and planning
- Social security planning and education
- Utilization of HSA funds
- COBRA coordination
- Benefits support
- Individualized consultation

Visit [www.transitionsrbg.com](#) or call **800-936-1405** to get started.



Get Started, Update, and Keep Track of Your 403(b)

Log in to USD Retirement@Work from the [MySanDiego portal](#) Employee Resources tab.

# Education Benefits

## Tuition Remission

The Tuition Remission program continues USD's tradition of encouraging and supporting the educational development of its employees, their spouses or registered domestic partners, dependent children, and the dependent children of registered domestic partners.

This benefit is only for tuition. You are eligible if you are a full-time employee in a regular (not temporary), benefits-eligible, continuing position and you have completed one year of service. Employees may begin classes using Tuition Remission the first day of the fall or spring semester nearest their anniversary date. Eligible dependents may begin classes in the fall or spring semester nearest the employee's second anniversary date.

**Note:** Tuition Remission is not a guaranteed benefit, and eligibility does not guarantee admittance to USD programs. For more information, please review the Tuition Remission Guide, available on the Employee Resources tab of the [MySanDiego portal](#).

## Tuition Exchange

USD offers a Tuition Exchange scholarship program to a limited number of eligible children of faculty and staff employees. The program provides undergraduate scholarships to more than 700 participating institutions. You are eligible if you are a full-time employee in a regular (not temporary), benefits-eligible, continuing position and you have completed two years of service. The student must be certified by USD based on the seniority of the employee and meet the admissions and scholarship requirements of the institution to which they are applying.

# Adoption Expense Reimbursement Benefit

Becoming a parent is one of the most important decisions in life. To help defray the costs associated with the adoption process, USD provides an adoption expense reimbursement benefit. You may apply for this benefit for the adoption of children under age 18 (or any age, if physically or mentally incapable of caring for themselves). Please refer to USD Policy 3.11.6 for eligibility and reimbursement guidelines. Contact your tax advisor for questions about the tax consequences of this benefit.



# Time Off Policies

## Holidays

USD observes the following paid holidays each year:

- New Year's Day
- Juneteenth
- Day after Thanksgiving
- Dr. Martin Luther King Jr. Day
- Independence Day
- Christmas Holiday Break
- Good Friday
- Labor Day
- New Year's Eve
- Memorial Day
- Thanksgiving Day

## Sick Pay

- **Staff:** Regular and temporary full-time staff employees in benefits-eligible positions accrue sick leave at the rate of one day per month beginning on the date of hire. Alternate sick leave benefits are available for staff employees who are not in regular and temporary full-time positions.
- **Administrators and Faculty:** On July 1 of each fiscal year (or your date of hire, if later), administrators and faculty receive five days (or the equivalent of 40 hours) of accrued paid sick leave. Unused sick leave carries forward from one fiscal year to the next to a maximum of 10 days.

Employees off work due to illness or injury for more than five workdays should contact the Department of Human Resources at [LOA@SanDiego.edu](mailto:LOA@SanDiego.edu) to request a medical leave of absence.

## Vacation Pay

- **Administrators:** Full-time administrative employees earn two days of vacation per month.
- **Staff:** Full-time staff employees earn 10 days of vacation per year beginning with their first year of employment. Vacation accruals increase with length of service.
- **Faculty:** Faculty employees do not earn vacation days; however, faculty members with a full academic year contract are generally paid between semesters and during the summer months.

## Leaves of Absence

To learn more about USD's Leave Policies, visit your Benefit Hub [myusdbenefits.com](https://myusdbenefits.com) or visit the **Leaves of Absence** information page.



Need More  
Information?

Visit the Time Off information page at  
[www.sandiego.edu/hr/benefits/time-off.php](https://www.sandiego.edu/hr/benefits/time-off.php).

# Your Benefit Contacts

Coverage	Contact	Policy Number	Phone	Website	Mobile App
Medical	Kaiser	104229	800-464-4000	<a href="http://www.kp.org">www.kp.org</a>	Kaiser Permanente™
	Cigna	3336240	800-244-6224	<a href="http://www.mycigna.com">www.mycigna.com</a>	myCigna™
	SIMNSA	710250	800-424-4652	<a href="http://www.simnsa.com">www.simnsa.com</a>	N/A
Health Savings Account	Cigna	USD	800-244-6224	<a href="http://www.mycigna.com">www.mycigna.com</a>	myCigna™
	HSA Bank	USD	800-357-6246	<a href="http://www.hsabank.com">www.hsabank.com</a>	myCigna™
MyAdvocate Program	MyAdvocate	USD	833-968-1775	<a href="http://www.myadvocateservices.com">www.myadvocateservices.com</a>	N/A
Medicare Assistance Service	Transitions Benefit Group	USD	800-936-1405	<a href="http://www.transitionsrbg.com">www.transitionsrbg.com</a>	N/A
Dental	Cigna	3336240	800-244-6224	<a href="http://www.mycigna.com">www.mycigna.com</a>	myCigna™
	SIMNSA	710250	800-424-4652	<a href="http://www.simnsa.com">www.simnsa.com</a>	N/A
Vision	VSP	12228779	800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>	VSP Vision Care on the Go™
FSA's & Commuter Benefits	WEX	USD	866-451-3399	<a href="http://benefitslogin.wexhealth.com">benefitslogin.wexhealth.com</a>	Benefits by WEX™
Life, AD&D and LTD	New York Life Group Benefit Solutions (formerly Cigna)	Life Ins. – FLX964920 LTD – LK963432 AD&D – OK966530	(888) 842-4462 (866) 562-8421 (español)	<a href="http://www.mynylgbs.com">www.mynylgbs.com</a>	N/A
Accident Insurance	Cigna	AI960806	800-754-3207	<a href="http://www.mycigna.com">www.mycigna.com</a>	myCigna™
Critical Illness Insurance	Cigna	CI961502	800-754-3207	<a href="http://www.mycigna.com">www.mycigna.com</a>	myCigna™
Hospital Indemnity Insurance	Cigna	HC960286	800-754-3207	<a href="http://www.mycigna.com">www.mycigna.com</a>	myCigna™
Employee Assistance Program	Cigna	USD	877-622-4327	<a href="http://www.mycigna.com">www.mycigna.com</a> (employer ID: USD)	myCigna™
403(b) Plan	TIAA	USD	800-842-2776	<a href="http://www.tiaa.org">www.tiaa.org</a>	TIAA™
	Fidelity	69679	800-343-0860	<a href="http://www.netbenefits.com/atwork">www.netbenefits.com/atwork</a>	Fidelity Investments™
	USD Retirement@Work	N/A	844-567-9090	Employee Resources tab of the <a href="#">MySanDiego portal</a>	N/A
Legal and ID Theft Protection	LegalShield/IDShield	N/A	888-807-0407	<a href="http://benefits.legalshield.com/USDmembersupport@legalshieldcorp.com">benefits.legalshield.com/USDmembersupport@legalshieldcorp.com</a>	LegalShield/IDShield™

This communication highlights some of your USD benefit plans. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. USD reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.