



2025 Benefits Guide

Scan the QR code or visit the
Benefits Overview website
for more information.

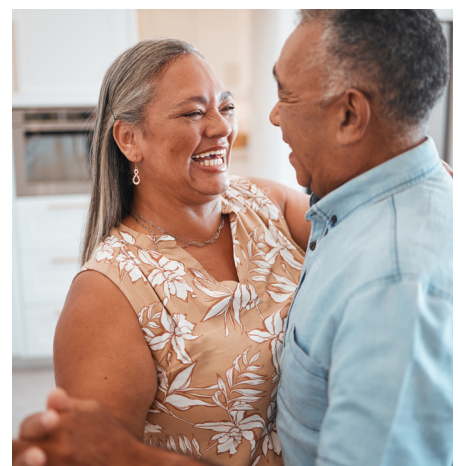


Creighton
UNIVERSITY

HOUSE STAFF PHYSICIANS (HSPs)

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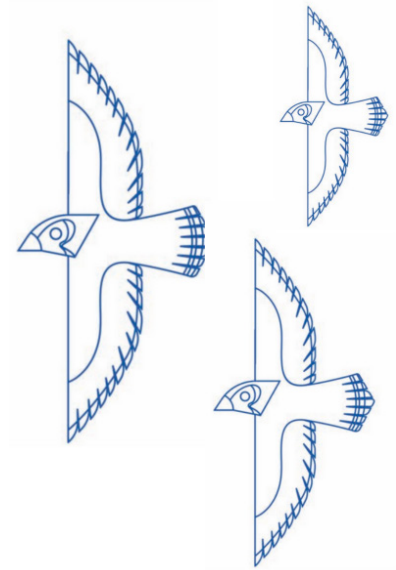
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The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.

Creighton's Total Rewards Strategy

Creighton's total rewards philosophy, driven by our mission and core values, aims to ensure that Creighton is a desirable place to work, learn and grow both professionally and personally. The overall health of our employees is of paramount importance, including their physical, emotional, mental, financial and spiritual well-being. Creighton provides a suite of valuable health, well-being, time off programs, tuition benefits and financial security benefits to demonstrate care and support for our employees and their families today and in the future.



BENEFITS

- Accident, critical care and hospital indemnity voluntary benefits
- Adoption assistance
- Compensation
- Dependent care and flexible spending accounts
- Group and voluntary life insurance
- Legal and identity theft voluntary benefits
- Medical, pharmacy, dental and vision plans
- On-campus and partner pharmacies
- Paid parental leave
- Short-term and long-term disability
- 403(b) retirement plan

WELL-BEING

- Biometric screenings
- Creighton Therapy and Wellness
- CURA Fund
- Daily mass and daily reconciliation
- Employee assistance program
- Financial well-being
- Flu vaccinations
- Free fitness centers
- Free smoking cessation program
- Lifestyle medicine clinic
- Mental health resources
- On-campus child development center*
- Spiritual and faith opportunities
- Well-Being Program

LEARNING AND DEVELOPMENT

- Employee development
- Employee resource groups
- Ignatian formation
- Lifelong learning
- Tuition discount program (private Omaha and Phoenix high schools)
- Tuition exchange and FACHEX
- Tuition remission

*Omaha only

ourcorevalues

magis • men and women for and with others • cura personalis

unity of heart, mind and soul • ad maiorem Dei gloriam

finding God in all things • forming and educating agents of change

Welcome to Creighton

Managing our overall health (physical, emotional, financial and spiritual) is essential and continues to be at the forefront of our total rewards strategy at Creighton. The Total Rewards program includes benefits to assist employees in their health and well-being, financial security, development and growth, and work-life balance. When combined with the overall campus experience, the Total Rewards program reflects Creighton University's Jesuit, Catholic mission and values.

This document serves as a guide to Creighton's Total Rewards program. As you read through this guide, you'll learn about tools and services we offer to help employees manage rising healthcare costs and to optimize their benefits.

When do my benefits begin?

If you are in a benefits-eligible position and are scheduled to work at least 20 hours per week (1,040 hours per year), you are eligible for benefits. Coverage begins the first of the month following your hire date, unless your hire date is the first, then coverage would begin that day. Enrollment must be completed within 31 days of your hire date. Outside of new hire enrollment, unless you experience a family status change, you are locked into your elections until the next annual Open Enrollment period, which takes place every fall.

Changes must be made within 30 days of the event. Log in to the ADP Benefits system through ***my.creighton.edu***. Click on Quick Links and then the Employee Benefits icon. Or, call the ADP Solutions Center at **866.903.8216** the day following the date you lose or gain coverage to make your coverage changes.

The requested change must be consistent with the event. While you can change who is covered under the health plan with a qualified event, you may not change the health plan option currently in force (i.e., you cannot change from HDHP to PPO1 after having a baby). Human Resources requires documentation to substantiate coverage changes. Do not wait for documentation to notify us of your need to make a change.

EXAMPLES OF FAMILY STATUS CHANGES ARE:

- Change in legal marital status (marriage, divorce, death)
- Change in the number of dependents (birth, adoption, death, full-time student status)
- Change in employment status that affects coverage (new/termination of employment, or change in hours worked by a dependent spouse)
- Loss or gaining of other coverage

Notification of your qualified status change **MUST** be made within 30 days of the event. If you do not request a change within 30 days of the event date, your next opportunity to make changes is Open Enrollment, effective the first of the following year. If you have questions, please email the Benefits team at ***benefits@creighton.edu***.

How do I enroll?

Enrolling for your benefits is easy and convenient. With single sign-on, you will use your NetID and BLUE password (how you log in to the network, view your email, etc.) to get into the ADP Benefits System.

Here's how

- Within 31 days of your hire date, go to **my.creighton.edu**, click on Quick Links and then the Employee Benefits icon. Enter your NetID@creighton.edu as username (net12345@creighton.edu) and BLUE password for single sign-on access.
- Click on your enrollment opportunity.
- Follow the system instructions to verify your dependents and beneficiaries and enroll or make changes.
 - **SPOUSE:** An individual of the same or opposite sex to whom you are legally married.
 - **DEPENDENT:** You or your spouse's child who is under age 26, including a natural child, stepchild, a legally adopted child, a child placed for adoption or a child for whom you or your spouse are the legal guardian; or an unmarried child age 26 or over who is or becomes disabled and dependent upon you.
- Download and print or save a confirmation statement.

Firefox and Chrome are the preferred browsers for accessing the ADP Benefits System.

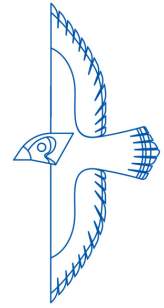


ADP Dependent Verification Service Center: All newly added family members will be asked to submit documentation as part of the University's dependent verification process. In the weeks following your election, requests for verification will be mailed from the Dependent Verification Center and will include instructions detailing the required documents and your options for submitting them. The documents verifying your relationship must be submitted by the deadline shown in the letter to ensure your dependent's continued coverage.

HAVE QUESTIONS?

- For information about benefits, review our website: **my.creighton.edu/benefits**.
- If you have detailed questions or a unique situation, email the Benefits team in Human Resources at **benefits@creighton.edu** or call **402.280.2709**.
- See the last page of this guide for detailed provider contact information.
- For help logging in to **my.creighton.edu** or technical assistance, call Creighton IT at **402.280.1111**, option 3.
- For help once you are in the ADP Benefits System, please call the ADP Solutions Center at **866.903.8216**:
 - **Omaha**
Monday-Friday: 7 a.m.-7 p.m. CT
Saturdays: 9 a.m.-4 p.m. CT
 - **Phoenix**
Monday-Friday: 6 a.m.-6 p.m. MT
Saturdays: 8 a.m.-3 p.m. MT

2025 Benefit Plan Summary



Below is a snapshot of Creighton's employee benefits that are elective during Open Enrollment. For more details, such as plan documents, claim forms, etc., visit my.creighton.edu/benefits.

Elective benefits

HEALTH INSURANCE PLANS

Comprehensive medical coverage, including physician, hospital and wellness benefits, are administered by UnitedHealthcare (UHC). The integrated prescription drug benefit is provided by RxBenefits + Express Scripts (ESI).

DENTAL PLAN

Administered by MetLife, the dental plan provides for preventive, basic and major services as well as orthodontia coverage for dependent children and adults.

VISION PLAN

The Vision Service Plan (VSP) provides you preventive vision care benefits, including routine eye exams, reduced-cost frames, lenses and contacts along with other discounts and benefits.

FLEXIBLE SPENDING ACCOUNT (FSA)

Medical and dependent care FSAs allow you to pay for eligible expenses with pre-tax dollars. The funds are deposited into a special account that can be used to pay for certain healthcare and dependent child/elder care expenses.

HEALTH SAVINGS ACCOUNTS (HSA)

For those participating in the High Deductible Health Plan (HDHP), an HSA is available to set aside pre-tax dollars to pay for eligible medical, dental and vision expenses.

SHORT-TERM DISABILITY

Short-term disability is available to all benefits-eligible employees and is 100% employee paid. These benefits pay 67% of your before-tax weekly earnings up to the maximum weekly benefit for up to 11 weeks.

LONG-TERM DISABILITY

Creighton automatically enrolls you into the long-term disability program and pays 100% of the cost of this benefit. If you need to file a claim, the benefit is taxable to you. You do have the option to enroll in the Tax-Choice option where you pay the premiums and, in the event you file a claim, the benefit is tax-free.

GROUP TERM LIFE AND ACCIDENTAL DEATH INSURANCE

Creighton pays for a policy equal to one times your annual salary to a maximum of \$100,000 with Mutual of Omaha.

VOLUNTARY TERM LIFE AND ACCIDENTAL DEATH INSURANCE

To provide added financial stability, you can enroll in additional life insurance coverage for yourself and your family with Mutual of Omaha.

METLIFE LEGAL PLUS PARENTS

Through MetLife Legal, you can receive legal advice and legal services for a wide range of personal legal matters. The plan also covers parents, parents-in-law and grandparents for many of the common legal issues a family might face.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Receive confidential and professional counseling on any issue related to personal, family and/or work-related problems. Services are free and available 24 hours a day, seven days a week to employees and their families — eight consultations per topic, per year.

ALLSTATE IDENTITY PROTECTION

Comprehensive identity monitoring and fraud resolution, plus award-winning cyber protection designed to help you protect yourself and your family against today's digital threats.

ACCIDENT INSURANCE

Accident coverage provides you the ability to purchase affordable accident insurance through UnitedHealthcare. Accident insurance pays you cash to use in any way you need if you are injured in a qualifying accident.

CRITICAL ILLNESS INSURANCE

Creighton University provides you the ability to purchase affordable critical illness insurance through UnitedHealthcare. Critical illness insurance pays you cash to use in any way you need if you are diagnosed with a covered condition.

HOSPITAL INDEMNITY

You have the opportunity to purchase hospital indemnity insurance through UnitedHealthcare. Hospital indemnity insurance pays a cash benefit for the first day you are admitted to the hospital and an additional benefit per day for each additional day of confinement.

Retirement benefits

Retirement benefits are an important part of your total benefits package; please reference page 34 for more information.

UnitedHealthcare Resources

UnitedHealthcare and Creighton are teaming up to make it easier for you to learn about the medical plans available and the benefits they offer. Visit [whyuhc.com/creighton](https://www.myuhc.com/creighton) to easily find information that may help you make your benefits decisions.



UnitedHealthcare member website and app

You'll have 24/7 access to manage your health plan either by going to [myuhc.com](https://www.myuhc.com) and registering an account or by downloading the UnitedHealthcare app.

- Find network providers and cost estimates
- See what's covered
- View claims and account balances
- Print your ID cards from the member site or generate a digital health ID card from the app

Virtual visits

Scan the QR code to access your virtual care options.



Virtual visits allow you to see a medical professional via mobile device or computer at any time and in any location, no appointment needed. When you're sick and need care quickly, a virtual visit is a convenient way to start feeling better faster. An estimated 25% of ER visits could be treated with a virtual visit, saving you time and money.

To prepare for your virtual visit all you need is your health plan ID card, credit card and a pharmacy location. Go to [myuhc.com](https://www.myuhc.com) or the UnitedHealthcare app to get started.

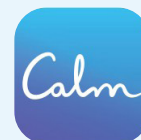
USE VIRTUAL VISITS FOR THESE MINOR MEDICAL NEEDS:

- Bladder/urinary tract infection
- Fever, cold/flu, sore throat, bronchitis
- Pinkeye, rash
- Sinus problems
- Stomachache

VIRTUAL THERAPY

Within the UnitedHealthcare app, select Find Care, then Virtual Care. Next, under the Behavioral Health Care listing, click on Get Started and you can call a provider to set up an appointment. You can also call the telephone number on your health plan ID card.

To learn more about the mental health resources provided by UnitedHealthcare and the Calm app, see page 28.



2025 medical plans — house staff physicians

	HDHP			PPO 2			PPO 1		
	CHI facilities & physicians [†]	In-network	Out-of-network	CHI facilities & physicians [†]	In-network	Out-of-network	CHI facilities & physicians [†]	In-network	Out-of-network
Deductible									
Individual	\$2,250*		\$4,750*	\$1,000		\$2,500	\$750		\$2,250
Family	\$4,500*		\$9,500*	\$2,000		\$5,000	\$1,500		\$4,500
Coinsurance									
Out-of-pocket	10% after deductible	20% after deductible	40% after deductible	10% after deductible	20% after deductible	40% after deductible	10% after deductible	20% after deductible	40% after deductible
Individual	\$1,250		\$5,250	\$3,500		\$6,500	\$2,750		\$3,500
Family	\$2,500		\$10,500	\$7,000		\$13,000	\$5,500		\$7,000
Out-of-pocket maximum (includes deductible and prescription drugs)									
Individual	\$3,500*		\$10,000*	\$4,500**		\$9,000**	\$3,500**		\$7,000**
Family	\$7,000*		\$20,000*	\$9,000**		\$18,000**	\$7,000**		\$14,000**
Preventive care services	0%		40%	0%		40%	0%		40%
Physicians/specialists	10% after deductible	20% after deductible	40% after deductible	10% after deductible	20% after deductible	40% after deductible	10% after deductible	20% after deductible	40% after deductible
Urgent care	20% after deductible		40% after deductible	\$50 copay**		40% after deductible	\$50 copay**		40% after deductible
Emergency room	20% after deductible		40% after deductible	20% after deductible		Deductible + 20%	20% after deductible		
Emergency room (non-emergent)	20% after deductible + \$250 copay		40% after deductible + \$250 copay	20% after deductible + \$250 copay		40% after deductible + \$250 copay	20% after deductible + \$250 copay		40% after deductible + \$250 copay
Prescription drugs	20% after deductible at UHC network pharmacies.			See prescription drug plan for details.			See prescription drug plan for details.		

HDHP = High Deductible Health Plan

For a list of medical insurance definitions, please refer to pages 40-41.

*All medical and pharmacy benefits apply to deductible and out-of-pocket maximums on the HDHP plan.

**To comply with ACA requirements, medical and pharmacy benefits apply to the PPO1 and PPO2 out-of-pocket maximum.

†Available in Nebraska and Iowa only

CHI HEALTH[†]

Creighton University has partnered with CHI Health to provide additional savings for medical plan members who use CHI Health providers, hospitals and facilities. For more information please visit chihealth.com.

†Available in Nebraska and Iowa only

The services include, but are not limited to:

- Hospital inpatient stay
- Outpatient surgery
- Physician services
- Specialist visits
- Outpatient minor and major diagnostics (lab work, X-rays, CT/ PET scans, MRIs, MRAs, nuclear medicine, outpatient scopic procedures)

2025 medical plan premiums — house staff physicians

Employee monthly premiums	HDHP	PPO 2	PPO 1
Employee only	\$41.50	\$66.82	\$96.22
Employee and spouse	\$94.92	\$148.34	\$213.60
Employee and working spouse*	\$214.92	\$268.34	\$333.60
Employee and child(ren)	\$76.14	\$120.18	\$173.26
Family	\$129.56	\$202.22	\$291.44
Family and working spouse*	\$249.56	\$322.22	\$411.44

Creighton monthly contributions	HDHP	PPO 2	PPO 1
Employee only	\$713.17	\$708.67	\$698.37
Employee and spouse	\$1,565.35	\$1,557.71	\$1,534.46
Employee and working spouse*	\$1,445.35	\$1,437.71	\$1,414.46
Employee and child(ren)	\$1,282.26	\$1,275.69	\$1,256.97
Family	\$2,134.43	\$2,124.21	\$2,092.28
Family and working spouse*	\$2,014.43	\$2,004.21	\$1,972.28

**Working spouse surcharge*

Employees whose working spouses have access to affordable healthcare that meets the Affordable Care Act (ACA) minimum guidelines through another employer are subject to a \$120 monthly surcharge if they choose to have their spouse remain on the Creighton medical plan. This surcharge has not changed, but the process of managing it is now built into the Open Enrollment experience in the ADP benefits system. In the section regarding medical benefits, you will see a question related to a spouse. Once you answer the questionnaire and confirm your elections, the process is complete.



ADP Dependent Verification Service Center: All newly added family members will be asked to submit documentation as part of the University's dependent verification process. In the weeks following Open Enrollment, requests for verification will be mailed from the Dependent Verification Center and will include instructions detailing the required documents and your options for submitting them. The documents verifying your relationship must be submitted by the deadline shown in the letter to ensure your dependent's continued coverage.

Spouse: An individual of the same or opposite sex to whom you are legally married.

Dependent: You or your spouse's child who is under age 26, including a natural child, stepchild, a legally adopted child, a child placed for adoption or a child for whom you or your spouse are the legal guardian; or an unmarried child age 26 or over who is or becomes disabled and dependent upon you.

WORKING SPOUSE SURCHARGE FAQs

What is the working spousal surcharge?

It is a surcharge for employees' spouses who have access to medical coverage by another employer or access to other offerings of medical insurance coverage but choose to enroll in Creighton's medical plan. The cost is \$120 per month or \$1,440 per year.

How do I know if the working spouse surcharge will affect my spouse?

The surcharge affects any employee's spouse who has access to medical coverage by another employer or access to other offerings of medical insurance coverage, but instead chooses to enroll in Creighton's medical plan. This does not apply to an employee's spouse who is not currently working or cannot receive benefits in any other way.

How do I prove my spouse cannot receive benefits from their employer or doesn't have an employer to receive benefits from?

This will be completed during the enrollment process for a new hire, life event or Open Enrollment. You will see a question related to a spouse while electing your medical plan.

If my spouse's benefits change, will they be able to enroll in Creighton's benefits midyear?

Yes. If your spouse has changes to their benefits during the year, you will be allowed to add your spouse to Creighton's medical plan benefits and will begin to incur the working spousal surcharge for that designated month and each month thereafter.

Do I need to complete the questionnaire if my spouse will not be covered by Creighton?

No. The questionnaire will only be visible if a spouse is added to the medical benefit in the ADP Benefits System.

What if both my spouse and I work at Creighton?

The working spousal surcharge only requires working spouses who have access to medical coverage by another employer or access to other offerings of medical insurance coverage to pay the surcharge. Families with both spouses working at Creighton will be unaffected by this surcharge.

Do other Jesuit universities require a working spousal surcharge?

Yes. Several other Jesuit universities have implemented a working spousal surcharge or are considering it for the future.

Creighton Campus Pharmacy

The Creighton University Campus Pharmacy provides patients with comprehensive services* through innovative educational opportunities and a commitment to patient care and well-being.

Services offered

For more information on the services offered by the Creighton University Campus Pharmacy, visit creighton.edu/campus-pharmacy or call **402.449.4560**.

On-campus delivery

Need a prescription but don't have time to make a trip to the clinic? Creighton University employees can take advantage of the campus delivery service at no additional fee and have prescriptions delivered to their offices — for themselves or for their families. For prescriptions to be delivered, you will need to complete the delivery waiver form for yourself and other members of your family.

- Delivery waiver
- Privacy policies
- Privacy policies (Español)

Blood pressure monitoring

High blood pressure affects millions of individuals in the U.S. Have your blood pressure measured to determine if it is a risk factor. Just ask a member of the pharmacy team to check your blood pressure while you wait to fill your prescription.

Immunization clinic

Immunizations are offered for:

- Tetanus
- Hepatitis B
- Pneumococcal pneumonia
- Influenza
- Shingles
- Hepatitis A

The influenza (flu) vaccine is recommended for persons of all ages, especially children ages six months to five years and adults over 50 years of age.

Medication review

As a patient of the Creighton University Campus Pharmacy, you have the option to sit down with a member of the pharmacy staff to discuss your medications and any problems with medications you are taking. You may schedule a medication review free of charge. Contact the pharmacy for more information.

Glucose meter education

With so many meters on the market, it's easy to get confused about the product you use. Ask a member of the pharmacy team to assist you with your meter. They will provide step-by-step instructions as you learn to use your meter correctly and ensure accurate blood sugar measurements.

Transfer your prescription

If you would like to transfer your prescription refills from another pharmacy, please call the Creighton University Campus Pharmacy at **402.449.4560**. You will need to provide the name and location of the pharmacy along with the names and/or prescription numbers of any medications you would like to transfer.

*Omaha campus only

CREIGHTON CAMPUS PHARMACY APP

Once you are a patient with the Creighton Campus Pharmacy, you can download the Creighton Campus Pharmacy app from the Apple App Store or Google Play (or scan the QR code), where you will find convenient features.

- View medications, request prescription refills and status updates
- Enter your insurance information and upload insurance cards
- Securely chat with pharmacy staff
- Transfer prescriptions from other pharmacies



Prescription Drug Plans

“We are never too busy to engage our patients in conversation or answer any questions you may have about your health or your medications. We also strive to keep your cost down by finding less expensive options and by utilizing coupons from manufacturers.”

– Craig I. Kessler, PharmD, RPh
Director, Creighton University Campus Pharmacy

The Creighton medical plan provides you with a discount for filling your prescriptions at the Creighton University Campus Pharmacy as well as the Arizona Affiliated Pharmacies.

31-day supply cost		
PPO 1 PPO 2	Creighton Campus Pharmacy & Arizona Affiliated Pharmacies	RxBenefits + Express Scripts Network
Tier 1	\$10.00	\$12.50
Tier 2	25% (\$100 max)	30% (\$100 max)
Tier 3	35% (\$150 max)	40% (\$150 max)

90-day supply cost		
PPO 1 PPO 2	Creighton Campus Pharmacy & Arizona Affiliated Pharmacies	RxBenefits + Express Scripts Network
Tier 1	\$22.50	\$28.00
Tier 2	25% (\$300 max)	30% (\$300 max)
Tier 3	35% (\$450 max)	40% (\$450 max)

ARIZONA AFFILIATED PHARMACIES

The pharmacies listed below in Arizona will offer the same benefits on the prescription drug plan that are offered at the Creighton Campus Pharmacy in Omaha.

- McAuley Pharmacy
- Valleywise Behavioral Health Center — Maryvale Pharmacy
- Valleywise Community Health Center
 - Avondale Pharmacy
 - Chandler Pharmacy
 - Mesa Pharmacy
 - Seventh Ave Pharmacy
 - South Phoenix Pharmacy
 - Sunnyslope Pharmacy
- Valleywise Comprehensive Health Center
- Phoenix Pharmacy
- Valleywise Health Medical Center — Discharge Pharmacy



Contraceptive Benefits

Creighton University is committed to providing our employees with a comprehensive and competitive benefits program that supports the overall health and well-being of our employees and their families. Although Creighton qualifies under the religious employer accommodation under the Affordable Care Act, our plan includes specific access to coverage for medical contraceptive services ordered and rendered by a physician at no cost to you (100% covered without a copayment, coinsurance or deductible) when using an in-network pharmacy and/or medical provider. Creighton partners with Express Scripts (ESI) to administer the prescription contraceptive plan for oral medications. A separate UnitedHealthcare (UHC) medical contraceptive services only (CSO) plan administers the medical component of this benefit.



Those enrolled with contraception services only plans will receive separate ID cards. These contraceptive ID cards can be used by you or your eligible and enrolled dependents to obtain the eligible prescription contraceptives and devices not covered by the medical plan. If you don't need prescription or medical only contraceptives, you won't use the ID card provided by ESI or UHC for these benefits. You should continue to use your main member ID card for all your other medical and prescription drug needs.

Express Scripts (ESI) contraceptive prescription services plan

ESI will cover Tier 1 contraceptives at no cost to all females, regardless of their age, covered under the group health plan.

Choose to fill your prescription at the Creighton Campus Pharmacy in Omaha, affiliated pharmacies in Phoenix or a variety of retail pharmacies.

- Place orders in person, at the pharmacy or over the phone.
- Pick up your prescription at a participating network retail pharmacy.
- Receive up to a 90-day supply of contraceptives, when applicable.

Activate your online benefits at **[express-scripts.com](https://www.express-scripts.com)**. Viewing your benefits online is easy. First-time visitors must register using your member ID or Social Security Number (SSN).

ID CARDS



EXPRESS SCRIPTS®

Contraceptive Prescription ID Card

RxBIN 003858 Issued XX/XX/XXXX
RxPCN A4
RxGrp HCRCAEO
Issuer 9151014609
(80840)
ID CWK000100002
Name JOHN Q SAMPLE

FOR CONTRACEPTIVES ONLY

Express Scripts Customer Service: 866-237-0703
TDD: 800-759-1089
Pharmacist Use Only: 800-922-1557

Submit claims to:
Express Scripts
ATTN: Commercial Claims
P.O. Box 14711
Lexington, KY 40512-4711

express-scripts.com

UnitedHealthcare medical contraceptive services only (CSO) plan

The UHC medical CSO will cover medical contraceptive service ordered and rendered by a physician. Enrollment in the CSO plan is required. The medical CSO plan covers:

- IUD insertion and removal
- Diaphragm
- Tubal ligation (reversal is not covered)
- Depo-Provera
- Other female contraceptive services and supplies under the health resources and services requirement.

Members will automatically be issued a CSO benefit notification letter within 30 days of enrolling in the Creighton medical plan offered by UHC. The notification letter is issued to the subscribers when there are females in the household (regardless of age). The letter will provide information about the benefit and provide instruction for enrollment in the UHC medical CSO plan.

UHC MEDICAL CONTRACEPTIVE SERVICES ONLY (CSO) PLAN

For more information on the CSO plan, please call **866.802.8602** for questions related to any medical contraceptive services, or watch the video available [*here*](#).

1

New employees will automatically be issued a contraceptive services only benefit notification letter within about 30 days of enrolling in the employer's health plan.

2

Existing members who are already enrolled in the plan enrollment is as simple as calling **866.802.8602** and requesting enrollment.

3

Once enrolled, a new contraceptive services only ID card will be sent out and you should receive it in 10 business days.

4

When visiting your provider, make sure to present them your CSO coverage card to have them bill applicable services to them.

What are my dental plan options?

Excellent oral health means more than having a pearly white smile. It means regular dental check-ups and preventive care as well. **Remember that you and your dependents can get two preventive dental check-ups per calendar year.** To learn more about your dental plan options, visit metlife.com/mybenefits.



2025 dental premiums and employer contributions

Employee monthly premiums	Creighton Preventive	Creighton Basic	Creighton Basic Plus Ortho
Employee only	\$0.00	\$12.66	\$23.38
Employee and spouse	\$13.00	\$40.16	\$59.14
Employee and child(ren)	\$11.80	\$37.52	\$55.74
Family	\$24.80	\$65.02	\$91.48

Creighton monthly contributions			
Employee only	\$17.18	\$27.15	\$18.69
Employee and spouse	\$20.90	\$38.68	\$24.05
Employee and child(ren)	\$36.01	\$45.49	\$44.43
Family	\$45.39	\$65.00	\$60.59

Benefit						
	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Type A: Preventive care	100%	100%	100%	100%	100%	100%
Type B: Basic restorative	Not covered	Not covered	70%	50%	80%	50%
Type C: Major restorative	Not covered	Not covered	50%	50%	50%	50%
Type D: Orthodontia	Not covered	Not covered	Not covered	Not covered	50%	50%
Annual deductibles						
Per-person deductible	\$0	\$0	\$50	\$150	\$35	\$150
Family deductible	\$0	\$0	\$150	\$300	\$125	\$300
Benefit maximums						
Annual benefit maximum per person (type A, B and C services)	\$500	\$500	\$1,500	\$1,500	\$1,500	\$1,500
Lifetime orthodontia benefit maximum	Not covered	Not covered	Not covered	Not covered	\$3,000	\$3,000

WHICH DENTAL PLAN IS RIGHT FOR ME?

Creighton Preventive

The Preventive dental plan offers the most basic care, covering 100% of your cleanings. If a dental problem arises, while the plan won't pay, using a MetLife network provider will get you discounts on the services needed.

Creighton Basic

The Basic dental plan offers coverage that works for the majority of participants. Included are your routine cleanings and exams, and help paying for the basic and major restorative procedures such as fillings, extractions, crowns and bridges. This plan promotes good dental hygiene through preventive care and helps cover dental services you may need at a low cost.

Creighton Basic Plus Ortho

The Basic Plus Ortho dental plan offers the same comprehensive coverage as Basic, but also covers orthodontia. The lifetime orthodontia benefit is \$3,000 per person.

What are my vision plan options?



Vision exams are as important to your health as your dental cleanings or annual wellness exam with your physician. A comprehensive eye exam can help lead to early detection of diabetes or hypertension. That's why Creighton's vision coverage through VSP provides an eye exam annually along with other benefits to help ensure you see clearly. Visit [vsp.com](https://www.vsp.com) to review benefit information, find a VSP network doctor and print your ID card.

2025 vision premiums and employer contributions

Employee monthly premiums		Creighton monthly contributions	
Employee only	\$4.64	Employee only	\$2.66
Employee and spouse	\$10.22	Employee and spouse	\$5.88
Employee and child(ren)	\$8.36	Employee and child(ren)	\$4.80
Family	\$13.92	Family	\$8.00

Benefit	Description	Copay	Frequency
WellVision exam	Focuses on your eyes and overall wellness	\$10	Every calendar year
Prescription glasses		\$25	See frame and lenses
Frame	<ul style="list-style-type: none">• \$180 allowance for a wide selection of frames• \$200 allowance for featured frame brands• 20% savings on the amount over your allowance• \$100 Costco® frame allowance	Included in prescription glasses	Every other calendar year
Lenses	<ul style="list-style-type: none">• Single vision, lined bifocal and lined trifocal lenses• Polycarbonate lenses for dependent children	Included in prescription glasses	Every calendar year
Lens enhancements	<ul style="list-style-type: none">• Standard progressive lenses• Premium progressive lenses• Custom progressive lenses• Average savings of 20%–25% on other lens enhancements	\$0 \$95–\$105 \$150–\$175	Every calendar year
Contacts (instead of glasses)	<ul style="list-style-type: none">• \$180 allowance for contacts; copay does not apply• Contact lens exam (fitting and evaluation)	Up to \$60	Every calendar year
Diabetic Eyecare Plus Program	Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.	\$20	As needed
Extra savings	Glasses and sunglasses <ul style="list-style-type: none">• Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details• 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision exam Retina screening <ul style="list-style-type: none">• No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision exam Laser vision correction <ul style="list-style-type: none">• Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities		
Your coverage with out-of-network providers			

Get the most out of your benefits and greater savings with a VSP network provider. Call Member Services at 800.877.7195 for out-of-network plan details.

What are my healthcare spending and savings account options?

Account options depend on the 2025 medical plan selected by an employee.

	Medical flexible spending account (FSA) PPO 1 and PPO 2	Health savings account (HSA) HDHP	Limited purpose flexible spending account (limited purpose FSA) HDHP
Who owns the account?	Your employer does. You lose your FSA when you leave your organization.	You do. You can take it with you if you change jobs.	Your employer does. You lose your FSA when you leave your organization.
What would I use this account for?	Any eligible healthcare expenses.	To save for future healthcare expenses, or expenses you incur today.	You can only use this account for eligible vision and dental expenses.
What is the biggest benefit?	It's short-term. You can save on predictable health expenses every year.	It's long-term. You can save up for major health expenses later in life.	It's short-term. You can save on predictable health expenses every year.
What is the maximum amount that I can put in this account?	\$3,300* The IRS pre-tax contribution limit.	\$4,300 employee only and \$8,550 for employee/spouse, employee/children and family**	\$3,300* The IRS pre-tax contribution limit.
When are the funds available?	Your entire contribution amount is available at the beginning of the year.	Your funds are available as they come out of your paycheck and are deposited into your account.	Your entire contribution amount is available at the beginning of the year.
What happens if I don't use the money during the year?	Up to \$660* in unused funds will roll over automatically to pay for eligible expenses in the following year.	Unused funds will roll over to the next year; you can take HSA funds with you if you leave Creighton University.	Up to \$660* in unused funds will roll over automatically to pay for eligible expenses in the following year.
What expenses are covered?	You can use your HSA or FSA on many eligible medical, dental and vision expenses. Such as: prescription eyeglasses, doctors visits, surgery, dental cleaning, medications and contact lenses.		

**Add \$1,000 if age 55 or older.



Scan QR code or visit bit.ly/whyflexiblependingaccounts to view video "Learn More About Your Flexible Spending Account"



Scan QR code or visit bit.ly/whyhealthsavingsaccounts to view video "WEX — Why Should I Get a Health Savings Account"

TIPS FOR FLEXIBLE SPENDING ACCOUNT (FSA) ELECTIONS:

- FSA elections must be made each year. The benefits system assumes no election, so if you want to contribute to an FSA, you must log into the system and enter an election dollar amount.

TIPS FOR HDHP/HSA PARTICIPANTS:

- If you contributed to a health savings account in 2024, that election will carry over to 2025 if you don't make a change.
- The IRS limit for employee HSA is \$4,300/\$8,550. If you would like to contribute to this limit, you will need to adjust your election. It is not automatic.

WEX: Health Reimbursement and Savings Accounts

Simplify

Life is filled with unexpected expenses. WEX's variety of reimbursement and savings account options let you set aside pre-tax dollars to make your health and child care expenses more affordable. You can access your account by going to **benefitslogin.wexhealth.com**.

To find additional resources, please visit the WEX toolkit at **wexinc.com/insights/benefits-toolkit**.

Resources include:

- My HSA planner
- HSA/FSA login
- HSA store
- Calculators
- FSA store
- Eligible expenses
- HSA investment fund options
- Knowledge base

Investment options

You can invest your HSA funds in an interest-bearing account or our standard mutual fund lineup. Savvy investors may opt for a Health Savings Brokerage Account powered by Charles Schwab, giving you access to more than 5,000 mutual funds, stocks and bonds. Visit **hsainvestments.com/fundperformance/?p=hcbank** to learn more.

Dependent Care Flexible Spending Account (DCFSA)

You can pay for eligible dependent care expenses with pre-tax dollars, including:

- Adult day care centers
- Child day care
- Babysitters and nannies
- Summer day camp
- Before-school and after-school programs

You can use this account for dependent care expenses incurred so you and your spouse can work, or so your spouse can attend school full time. If your spouse stays home full time, you are not eligible to participate.

Who's eligible

Employees with children under age 13 and anyone who is a dependent under IRS rules, or is mentally or physically incapable of taking care of himself or herself.

Actions you can take

Contribute up to \$5,000 per year to the account (or \$2,500 if you are married and filing separate tax returns).

To learn more, visit **benefitslogin.wexhealth.com**.

What are my disability insurance options?

Disability insurance can provide income protection for you and your family if you can no longer earn a living. To learn more, visit my.creighton.edu/benefits.

	Short-term disability	Long-term disability	Long-term disability tax choice
Benefits begin after (elimination period)	14 days post illness or first day confinement* for hospitalization and maternity	90 days post injury or illness	90 days post injury or illness
Benefit amount	67% of weekly salary	60% of monthly salary	60% of monthly salary
Maximum benefit period	Up to 11 weeks	Social Security normal retirement age	Social Security normal retirement age
Maximum benefit	\$2,500 per week tax-free benefit	\$16,300 per month taxable benefit	\$16,300 per month tax-free benefit
Pre-existing conditions exclusion	Disabilities that occur during the first six months of coverage due to a condition that existed during the three months prior to coverage are excluded.	Disabilities that occur during the first 12 months of coverage due to a condition that existed during the three months prior to coverage are excluded.	Disabilities that occur during the first 12 months of coverage due to a condition that existed during the three months prior to coverage are excluded.
Who pays for this benefit?	Employee elects to pay for this benefit after tax through per-pay-period deductions. The premiums are based on the individual employee's salary.	Employee is automatically enrolled and Creighton pays the cost of this benefit. You are unable to decline enrollment. When a claim is filed, the benefit received is taxable to the employee.	Employee elects to pay for this benefit after-tax through per-pay-period deductions. When a claim is filed, the benefit received is tax-free to the employee.

What are my life insurance options?

Group life and AD&D insurance is provided to you automatically at no cost. Creighton pays for this benefit. Other voluntary coverage is available for you to purchase based on the needs of you and your family. To learn more, visit my.creighton.edu/benefits.

Group life and AD&D insurance (employer paid)	Employee voluntary life and AD&D insurance (employee paid)	Spouse voluntary life and AD&D insurance (employee paid)	Dependent(s) voluntary life and AD&D insurance (employee paid)
Annual salary 1x rounded to the next \$1,000 up to a maximum of \$100,000	Guaranteed issue amount: \$150,000* Minimum coverage: \$20,000 Maximum coverage: \$500,000 Units: \$10,000 increments, not to exceed 5x annual salary Limitations: Benefit reduces at age 70	Guaranteed issue amount: \$50,000* Minimum coverage: \$5,000 Maximum coverage: \$100,000 Units: \$5,000 increments, not to exceed 50% of employee's coverage Limitations: Must be under age 70 and not a Creighton employee	Guaranteed issue amount: N/A Minimum coverage: \$2,000 Maximum coverage: \$10,000 Units: \$2,000 increments up to \$10,000 for all enrolled children Limitations: Must be at least 15 days old and less than 26 years of age

*Guaranteed issue amounts apply to new hires or newly eligible employees. If you previously waived coverage, you may apply for coverage subject to underwriting review and requirements.



HOW DO I NAME A BENEFICIARY?

What is a beneficiary?

A beneficiary is the person or entity you name to receive death benefits, including a charity, estate, one person, the trustee of a trust you've set up, or two or more people.

Now is the time to review your beneficiaries to ensure you have all of your benefits that require a designation covered:

- Group term life and AD&D insurance
- Voluntary term life and AD&D insurance
- 403(b) retirement plan: Principal
- Health savings account (HSA)

There are two types of beneficiaries:

PRIMARY: The primary beneficiary receives the proceeds when the insured person dies.

CONTINGENT: Also known as the secondary beneficiary. This beneficiary will only receive proceeds if the primary beneficiary has died.

How do I update my beneficiary?

Go to my.creighton.edu, click on Quick Links and then the Employee Benefits icon. Enter your NetID and BLUE password for single sign-on access.

- Click on Benefits and then Manage Information and follow the system instructions to enter and/or update your beneficiaries.
- Confirm your changes, download and save your confirmation statement.

To review or change your beneficiary for your retirement account or health savings account (HSA), please log into the providers website to update this information.

Contact the Benefits team in Human Resources at benefits@creighton.edu or call **402.280.2709** if you have any questions.

What are my other voluntary benefit options?

We offer several voluntary benefit options to select from for you and your family, allowing freedom to customize offerings that meet your needs. Premiums are paid through payroll deductions and the policies are portable.

Allstate Identity Protection

Hundreds of millions of individuals in the United States are impacted by cybercrime each year. Unfortunately, even someone who knows how to minimize their exposure is still at risk. That's why Creighton University offers Allstate Identity Protection. Now get comprehensive identity monitoring and fraud resolution, plus award-winning cyber protection designed to help you protect yourself and your family against today's digital threats.

Plan highlights

- Device protection tools including anti-tracker, firewall, phishing protection and more
- Military-grade VPN
- Password manager
- Digital footprint exposure reports
- Dark web, social media, credit and financial monitoring
- Parental control tools including Bark
- \$1 million in coverage with fraud resolution experts available 24/7

Actions you can take

You are able to enroll in identity protection as a new hire and must remain in the plan for the full plan year. To learn more, visit the **Benefits Overview website**.

2025 identity theft protection premiums

Employee monthly premiums	
Employee only	\$7.50
Family	\$14.50

Who's eligible

All benefits-eligible employees are eligible to enroll in this benefit.

MetLife Legal Plus Parents

You have access to experienced attorneys for many personal legal services and unlimited advice through MetLife Legal Plans. MetLife Legal Plans Plus Parents covers you, your spouse, dependents, parents, parents-in-law and grandparents for many of the common legal issues a family faces.

The plan covers:

- Estate planning documents
- Financial matters
- Real estate matters
- Immigration assistance
- Family/elder law services
- Traffic offenses
- Document preparation
- And more

Who’s eligible

All benefits-eligible employees are eligible to enroll in this benefit.

Actions you can take

You are able to enroll in MetLaw as a new hire and must remain in the plan for the full plan year.

Portability procedures

If you wish to continue your legal plan benefit after retiring or leaving the University, MetLaw will offer you the opportunity to continue on as a legal plan member for 12 months through a portable plan.

The covered services and exclusions are the same as those under your current plan. Please visit the **Benefits Overview website** or call **800.821.6400** for plan details.

2025 legal plan premium

Employee monthly premiums	
Employee only	\$20.85



Accident insurance

Creighton University provides you the ability to purchase affordable accident insurance through UnitedHealthcare. Accident insurance pays you cash to use in any way you need if you are injured in a qualifying accident.

Accident insurance provides you with a cushion to help cover expenses and living costs when you get hurt unexpectedly. This plan complements your health insurance by providing benefits to help cover direct or indirect costs that can arise with a serious or minor injury. You may end up paying out of your own pocket for things such as deductibles, copays, transportation, over-the-counter medicine, day care or sitters, and extra help around the house. With accident insurance, the benefits you receive can help take care of these extra expenses and anything else that comes up. Highlights of this coverage are below.

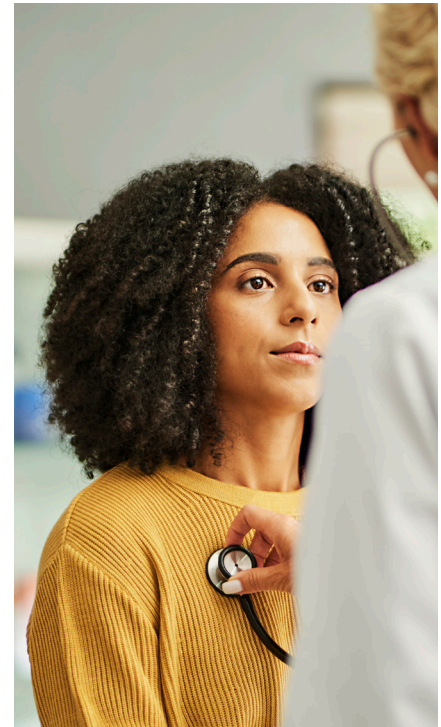
Plan highlights

- You will receive a cash benefit for covered injuries and related services for accidents that occur outside of work.
- Benefits are paid on a schedule of benefits regardless of any other coverage you have, and you may spend it any way you choose.
- Accident coverage is especially helpful for families with young children and those who are active.
- A \$75 wellness benefit is payable each year for enrollees and their covered spouses for receiving a qualifying preventive screening.

To learn more, visit the **Benefits Overview website**.

2025 accident insurance premiums

Employee monthly premiums	
Employee only	\$10.27
Employee and spouse	\$16.30
Employee and child(ren)	\$19.34
Family	\$30.04



EXAMPLE

John's daughter broke her arm falling off her bike.

Emergency room	\$250
X-ray	\$100
Broken arm	\$1,000
Cast/sling	\$100
Followup visit	\$100
Physical therapy	\$500
Total \$ received	\$2,050

Critical illness insurance

No one knows what lies ahead on the road through life. Will you be diagnosed with cancer? Will you suffer a stroke or the complete loss of hearing? The signs pointing to a critical illness are not always clear and may not be preventable, but critical illness coverage helps offer financial protection in the event you are diagnosed. Creighton University provides you the ability to purchase affordable critical illness insurance through UnitedHealthcare. Critical illness insurance pays you cash to use in any way you need if you are diagnosed with a covered condition. Highlights of this coverage are below.

Plan highlights

- Critical illness provides you a lump-sum benefit upon diagnosis of a covered illness.
- You have the choice of \$10,000, \$20,000 or \$30,000 in guaranteed issue coverage. Spouses can be covered at 100% and children at 50% of your elected amount.
- Rates are age-banded.
- Pre-existing conditions are waived! This means even if you have or have had a serious health condition, you won't be denied the option to elect critical illness insurance.
- Critical illness benefits are paid upon the diagnosis of a new covered condition if it occurs after the policy's effective date.
- A \$75 wellness benefit is payable each year for enrollees and their covered dependents for receiving a qualifying preventive screening.

To learn more, visit the **Benefits Overview website**.

Covered conditions

- Cancer
- Heart attack and stroke
- Organ failure
- MS, ALS, Parkinson's, Alzheimer's
- Coma, paralysis, severe brain damage
- Children's conditions
- And more

EXAMPLE

Tom elected \$20,000 of coverage during Open Enrollment.

Tom is 44 years old with a monthly rate of \$16.60.

While coverage is in place, he has a heart attack and eight months later has a stroke.

Total payout \$40,000

2025 critical illness insurance premiums

Per \$1,000 employee monthly premiums

Age range	Employee	Spouse	Child(ren)
Under 25	\$0.31	\$0.27	\$0.41
25-29	\$0.37	\$0.34	
30-34	\$0.45	\$0.42	
35-39	\$0.59	\$0.55	
40-44	\$0.83	\$0.79	
45-49	\$1.23	\$1.24	
50-54	\$1.81	\$1.91	
55-59	\$2.51	\$2.66	
60-64	\$3.58	\$3.77	
65-69	\$4.86	\$5.00	
70-74	\$6.80	\$6.61	
75+	\$9.94	\$7.42	

Hospital indemnity insurance

You already know the importance of living well and staying well. But life is unpredictable – expenses associated with a hospital stay can be financially difficult if you are not prepared. Creighton University offers you the opportunity to purchase hospital indemnity insurance through UnitedHealthcare. Hospital indemnity insurance offers you two cash options to elect of either \$500 or \$1,000 as outlined in the highlights section below.

Plan highlights

- Hospital indemnity pays a cash benefit for hospital admissions due to a covered accident, illness or pregnancy.
- Popular with those planning to have children, who are older or have conditions that subject them to a higher risk of hospitalization, and/or are covered by an HDHP.
- Pre-existing conditions are waived! To receive the benefit, the date of hospitalization must occur while covered under this plan, you must be charged for room and board, and be admitted for 20 hours or more.
- Benefits are payable for both admissions and additional days spent in the hospital.
- A \$75 wellness benefit is payable each year for enrollees and their covered spouses for receiving a qualifying preventive screening.

To learn more, visit the **Benefits Overview website**.

Plan benefits	High plan	Low plan
Hospital admission	\$1,000	\$500
Hospital confinement	\$150	\$100
ICU confinement	\$150	\$100
ICU admission	\$1,000	\$500

EXAMPLE (HIGH PLAN)

Mia was admitted to the hospital due to pneumonia.

Hospital admission	\$1,000
Daily confinement (\$150 x 2 days)	\$300
Total \$ received	\$1,300

2025 hospital indemnity insurance premiums

Employee monthly premiums	High plan	Low plan
Employee only	\$15.63	\$9.82
Employee and spouse	\$32.17	\$20.03
Employee and child(ren)	\$27.00	\$16.36
Family	\$46.31	\$28.16





Creighton University's Well-Being Program is designed to support the holistic wellness of our community by promoting healthy lifestyle habits and offering a variety of resources to encourage active participation. The program is built on eight key pillars of well-being, including physical, emotional, intellectual, environmental, balance, nutrition, spiritual and social.

Cultivate a culture of well-being

Embed wellness into the fabric of our university culture.

Promote physical health

Encourage regular physical activity and provide resources for a healthy lifestyle.

Enhance mental well-being

Offer robust mental health support and stress management resources.

Support social connections

Foster a sense of community and belonging through social wellness activities.

Holistic well-being

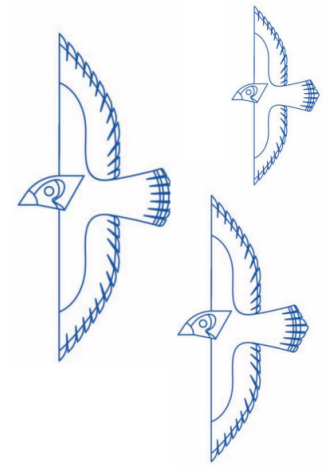
Encompass the eight pillars of well-being to maintain a healthy body and mind.



For additional resources and to stay informed, please visit our [Well-Being page](#).



At Creighton University, we believe that the well-being of our employees is integral to the success and vibrancy of our community. We are committed to our employees' overall health — physical, emotional, financial and spiritual. Grounded in the Jesuit fundamental of *cura personalis* (care of the whole person), Creighton aims to provide you with the resources to help you achieve good health and well-being.



Employee assistance program (EAP) from Magellan Healthcare

Every individual faces a unique situation that can affect their work or personal life, which is why we offer an excellent EAP to support our employees and their dependents and household members.

The EAP offers confidential, solution-focused help and resources for many types of life issues and is available 24 hours a day, seven days a week online or by phone.

Services provided

- Child and elder care services
- Financial consultation services
- Legal consultation services
- Convenience services
- Parenting
- Relationship issues
- Work issues
- Counseling
- Identity theft resolution
- Lifestyle coaching
- Self-care
- Digital app

The program is provided at no cost to employees and their dependents and household members, and it provides information, referral sources and up to eight professional counseling sessions per topic, per year.

Who's eligible

All employees, dependents and household members are eligible to participate in this program.

Actions you can take

Call **800.424.4831** or visit **member.magellanhealthcare.com**.

BetterHelp

BetterHelp offers confidential virtual therapy, provided by BetterHelp, at no cost to you.

You have access to eight prepaid counseling sessions per issue, per year. Counseling is available for the entire family, including BetterHelp Teens.

Choose from one of four modalities

- Text messaging exchange over a week
- Live phone session
- Live video session
- Live chat session

You can also toggle between modalities while in therapy. For example, you can choose to chat with a therapist online one week and schedule a video session the next week. Register online or by phone to get started.

Access BetterHelp at **betterhelp.com/magellan**.

TAO (Therapy Assistance Online)

TAO offers access to over 150 brief, effective, evidence-based educational sessions covering over 50 common topics and skills related to mental health, well-being and substance use issues. TAO includes interactive sessions, mindfulness exercises and practice tools all aimed at helping students and employees achieve their goals. To learn more, visit the **TAO website**.

Calm Health

The Calm Health app offers programs and tools to support your mental health and well-being, all at your own pace. Access to Calm Health is available at no extra cost to medical plan members only.

Mental health resources just for you

Start with a quick mental health screening to personalize your Calm Health experience. Based on your results, Calm Health will suggest programs tailored to your well-being journey.

Explore tools and support

The Calm Health app provides a library of support, including mindfulness content and programs created by psychologists, for various health experiences and life stages. This information is designed to help you:

- **LEARN TECHNIQUES TO IMPROVE WELL-BEING:** Find tools, music and sounds to help you meditate, improve focus, move mindfully and feel calm.
- **WORK TOWARD GOALS:** Join self-guided self-care programs and track your progress along the way.
- **SUPPORT YOUR MIND AND BODY:** Access mental health information and support to strengthen the mind-body connection.

UnitedHealthcare network providers

Behavioral health providers are accessible through **myuhc.com** (or **uhc.com** for nonmembers) and by using the UHC app. Visits are paid through the medical plan (member deductible and coinsurance apply). Virtual visits are also available through **myuhc.com**.

United
Healthcare®



Scan the QR code to get started with Calm Health. First, sign in to your account on **myuhc.com** or the UnitedHealthcare app. If you don't have an account, select Register to create one.





GET ENGAGED. BE INSPIRED. DISCOVER YOUR WELL-BEING!

Navigate Wellbeing
Solutions

The Creighton Well-Being Program for all benefits-eligible employees is designed to create a culture of health and improve overall well-being. Wellness programs include: in person and online lifestyle management courses, fun and engaging wellness challenges, group physical activity classes, wellness coaching and more.

Creighton partners with Navigate, a comprehensive software platform that helps inspire you to optimal health, providing access to wellness challenges, educational resources and personalized health tools. Security and privacy will be meticulously maintained when using the Navigate platform.

All benefits-eligible employees will be invited to participate and incentivized to engage with the program through various activities, earning up to \$60 in rewards by completing specific wellness tasks and milestones throughout the calendar year. We're thrilled to have you join us on this journey towards holistic well-being. Whether you're looking to boost your physical activity, gain a better understanding of your financial health, enhance your nutritional habits, or nurture your emotional and mental well-being — we've got you covered.

Get started with Navigate


Navigate Wellbeing offers you a personalized, holistic approach to well-being, risk management, and a culture of care now and in the future.

Complete activities within the platform to earn points. Your points equal mall dollars that can be redeemed in the All Digital Rewards Mall.

Take advantage of these fantastic resources!

Earn	<ul style="list-style-type: none">Encourage healthy behavior with our incentive tracker to earn rewards for improving your health. Review your program overview to learn more.
Learn	<ul style="list-style-type: none">Video learning courses on topics covering mental, emotional, and physical health.Group challenges with your peers, personal challenges to help you on your journey, snap challenges to spark healthy competition — you can even compete with friends by adding stakes to the challenge.
Engage	<ul style="list-style-type: none">Track steps, activity, nutrition, and more by syncing an app or device, using the Navigate Wellbeing app or entering the info manually.Recognize teammates on the social wall, browse recipes, or learn more about your personality preferences by completing the NavigateYou Assessment!

Join now! Go to ***my.creighton.edu*** and click on Quick Links and the Navigate icon. Follow the prompts to log in or complete your registration.

Get started!	Now what?	Don't forget!
<ol style="list-style-type: none">Go to your Creighton Well-Being website.Select JOIN NOW and follow the prompts.Enable multi-factor authentication (MFA). Instructions are available on the portal after you log in. <p>Returning user If you are a returning user, enter your username and password.</p>	<ul style="list-style-type: none">Sync apps and devicesDiscover nutritious recipesMonitor your hydrationEarn rewardsTrack your sleep <p>No matter what your well-being goals are, you'll have the tools and resources at your fingertips to help you do well and be well.</p>	<p>After creating your account, download the Navigate Wellbeing app for a convenient and easy way to track your activities.</p>  <p>Have questions? info@navigatewell.com 888.282.0822</p>



Creighton Therapy and Wellness

Creighton Therapy and Wellness is a great resource for individuals experiencing limitations in their day-to-day activities. Creighton Therapy and Wellness is an outpatient therapy clinic* serving clients with orthopedic or pelvic health needs.

The physical therapists at Creighton Therapy and Wellness are board-certified clinical specialists in orthopedics and women's health. Each patient meets one-on-one with a physical therapist to establish goals and a plan of care.

Telehealth services are available for all Creighton employees regardless of the state they work/live in.

To learn more, visit [**creighton.edu/pharmacy-ot-pt/clinical-services/creighton-therapy-and-wellness**](https://creighton.edu/pharmacy-ot-pt/clinical-services/creighton-therapy-and-wellness).



Orthopedic and sports physical therapy

Creighton Therapy and Wellness offers individualized, expert care for orthopedic problems and sport injuries. One-on-one appointments (usually 45 minutes) are available for conditions such as:

- Headaches
- Joint pain
- Pre- and post-surgical conditions
- Sprains and strains
- Auto- and work-related injuries

Treatment for pelvic floor issues

The board-certified physical therapists at Creighton Therapy and Wellness can offer novel approaches to effectively treat men and women with pelvic floor conditions, such as:

- Urinary leaking and frequency
- Pelvic organ prolapse
- Constipation or fecal incontinence
- Post-prostatectomy rehabilitation
- Pelvic pain
- Sexual dysfunction

Set up an appointment or see if physical therapy is right for you by visiting [**creighton.edu/pharmacy-ot-pt/clinical-services**](https://creighton.edu/pharmacy-ot-pt/clinical-services) or calling **402.280.3555**.

*Omaha campus only

The Lifestyle Medicine Clinic at Creighton University

Creighton University is committed to promoting and encouraging a healthy environment for students and employees.

The purpose of this service is to provide a progressive and unique employee health program aimed to prevent, treat and/or reverse chronic illness through the promotion of healthy lifestyle behaviors (lifestyle medicine). This program strives to improve health and quality of life, reduce health risks and contain costs associated with chronic disease.

To be eligible for the Lifestyle Medicine Program, participants must meet all of the following criteria:

- Employee of Creighton University
- Enrolled in Creighton University's healthcare benefit plan
- Have an existing diagnosis of diabetes, prediabetes, high blood pressure or high cholesterol (or any combination thereof)
- Use the Creighton University Campus Pharmacy in Omaha or the McAuley Pharmacy in Phoenix for prescription medications
- Complete the Total Health Survey (Health Risk Assessment) in Navigate

What are some of the program benefits?

- Receive a comprehensive lifestyle evaluation and a personalized lifestyle medicine program including lifestyle prescriptions for nutrition, physical activity, sleep, stress and weight loss or tobacco/alcohol use (if needed).
- Receive assistance with the coordination of your healthcare needs, personalized education and medication therapy optimization by a pharmacist.
- Receive cardiovascular risk assessment and monitoring throughout the program via blood pressure, heart rate, blood glucose, cholesterol and body mass index measurements.

Creighton will pay for participants' medications that lower blood pressure, cholesterol or blood sugar. Group diabetes education courses are available, and each participant will receive a home blood pressure monitor (if diagnosed with hypertension).

IF YOU WANT TO LEARN MORE OR ARE INTERESTED IN SIGNING UP, PLEASE CONTACT:

Nicole D. White, PharmD, CDE | *Associate Professor, Pharmacy Practice*
402.280.2797 | nicolewhite@creighton.edu

If you have met the eligibility criteria for this program and are not part of the Omaha campus, please call Nicole White to discuss your options to participate.

LifeMart Employee Discount Program

Bank big savings on major brands and everyday needs with LifeMart!

Life is expensive. Fortunately, you have access to LifeMart, an online discount center and mobile app. Through our Magellan Employee Assistance Program, LifeMart makes everyday life a little more affordable — and a lot more fun — with both national and local discounts from brands you know and love. Whether you're planning a major purchase like a car, home or vacation, or just want to save on day-to-day essentials, LifeMart is your lifeline.



Access real savings on real-life needs

- Car buying and services
- Child and elder care
- Clothing, flowers and gifts
- Financial and legal products
- Fitness centers and nutrition plans
- Furniture, appliances and electronics
- Theme park and movie tickets
- Travel, hotels and car rentals

Why spend more when you don't have to? Make shopping LifeMart a regular part of your money-saving routine and save on the items you want most! With the LifeMart app, you can access discounts anywhere, anytime.

To get started, visit lm.lifemart.com/group/lifemart/home. Or, contact your EAP at **800.424.4831** (TTY 711) or visit member.magellanhealthcare.com.

Information about our additional employee discount programs are available at my.creighton.edu/hr/benefits/other-benefits.

The information provided in this guidebook is advisory. Separate plan documents explain each benefit in more detail, and the various benefits are controlled by the language of the plan documents, which can be accessed through the HR website at my.creighton.edu/benefits. Benefits may be modified, added or terminated at any time, at the University's discretion, or by the insurance company. This information is provided for general information purposes only and should not be considered legal or tax advice or legal or tax opinion on any specific facts or circumstances. Readers and participants are urged to consult their legal counsel and tax advisor concerning any legal or tax questions that may arise. Any tax advice contained in this communication (including any attachments) is not intended to be used, and cannot be used, for purposes of (i) avoiding penalties imposed under the U.S. Internal Revenue Code or (ii) promoting, marketing or recommending to another person any tax-related matter.



Retirement

Retirement benefits are an important part of your total benefits package. As a Creighton employee, you are eligible to participate in the 403(b) retirement plan contributions.

Creighton's retirement plan allows you to electively defer money from your paycheck on a pre-tax or post-tax basis. You are eligible to contribute to the IRS limit each calendar year. Visit [**principal.com/welcome**](https://principal.com/welcome) to set up your account and enroll in the retirement plan.

You may be wondering if you're on track to meet your retirement goals. That's where the Retirement Wellness Score and Planner can help. Check your score and begin using the planner at [**principal.com/myscore**](https://principal.com/myscore).

Personalized financial planning

Meet one-on-one with a Principal retirement education specialist to create a customized strategy for your goals and get answers to your retirement questions.

QUESTIONS? Visit [**principal.com**](https://principal.com) or call **800.547.7754**. Retirement education specialists are available Monday through Friday, 7 a.m. to 9 p.m. CT.

Scan the QR code to set up your account and enroll in the retirement plan.



Scan the QR code to contact a retirement education specialist.



To learn more about The Retirement Plan of Creighton University, please visit [**my.creighton.edu/benefits**](https://my.creighton.edu/benefits).



Other Important Benefits

Creighton supports the need for a work-life balance and offers a variety of time off options for eligible employees. Time off and leaves are a key part of your total rewards from Creighton University. Programs are designed to address the holistic needs of you and your family. Along with take-home pay, medical benefits, retirement benefits and the tuition benefit, Creighton provides a comprehensive package that is competitive and geared toward helping you address many aspects of your life.

Time-off programs

Sick hours

House staff physicians receive 10 days of sick time.

Vacation

House staff physicians receive 20 days of vacation.

LEARN MORE

Learn more about our time-off programs for benefits-eligible employees by visiting the ***Benefits Overview website***.

Leave of absence

Family medical leave

The Family and Medical Leave Act (FMLA) requires covered employers to provide up to 12 weeks of unpaid, job-protected leave to eligible employees for the following reasons:

- For incapacity due to pregnancy, prenatal medical care or childbirth;
- To care for the employee's child after birth, or placement for adoption or foster care;
- To care for the employee's spouse, son, daughter or parent, who has a serious health condition; or
- For a serious health condition that makes the employee unable to perform the employee's job.

You must have been employed for one year and worked 1,250 hours prior to requesting your leave.

Medical leave

In the event an employee needs to take a leave of absence for an illness, and the employee is ineligible for the Family Medical Leave Act (FMLA), they may be eligible for a medical leave of absence and/or short-term disability.

Funeral/bereavement leave

The University recognizes the need for time off work upon the death of an immediate or other family member as defined in this policy.

Paid bereavement leave is granted for purposes of:

- Attending the funeral, services, ceremonies and/or interment
- Making necessary arrangements
- Travel related to the death
- Bereavement time

Length of leave

Eligible employees are granted a maximum of five consecutive days of paid University funeral/bereavement leave for immediate family members, which includes an employee's:

- Spouse or civil union partner
- Children including biological, ward, in-law, grandchild, child of civil union partner, adopted, step, foster or any child for whom the employee stands in *loco parentis*
- Parents (biological, step, adopted, in-law, parents of a civil union partner)
- Siblings (biological, half, adopted or step)

Eligible employees are granted one day to three days of paid funeral/bereavement leave for a relative other than the above who is not an immediate family member. Individuals who are not considered immediate family members are grandparent, aunt, uncle, niece, nephew or cousin of the employee or their spouse (including biological, step, adopted).

LEARN MORE

Learn more about our time-off programs for benefits-eligible employees by visiting the ***Benefits Overview website***.

Military leave

Policy complies with the Uniformed Services Employment and Re-employment Rights Act of 1994 (USERRA).

Paid parental leave

After one year of employment, benefits-eligible employees are eligible for six weeks of paid parental leave to provide parents with additional flexibility and time to bond with a new child, adjust to their new family situation and provide increased balance to their employment and family obligations.

Medical, parental and caregiver (MPC) leave

HSPs will be eligible for up to six weeks (30 days) of paid medical, parental and caregiver (MPC) leave for qualifying reasons that are consistent with FMLA (regardless of eligibility under federal law for FMLA leave), at least once during the HSP's time in the program, starting the first day HSP reports to work in the program.

HSPs' six weeks of MPC leave is available in addition to vacation and sick leave. Vacation and sick leave may be used prior to or after MPC leave in a contract year. HSPs may not use MPC leave in the same year they use parental leave.

This MPC leave benefit is only available once to HSPs during their time in the program. Should a HSP complete this program and continue to another program sponsored by Creighton, the HSP will again be eligible for MPC leave. All FMLA and other protected unpaid time may still be available to the HSP for leave.

To learn more, please visit the ***Benefits Overview website***.



Creighton's Training, Learning and Professional Development Program

Creighton's Training, Learning and Professional Development Program is designed to unlock the potential of every Creighton employee by offering innovative and meaningful learning experiences, creating space to foster conversations and connections and encouraging a culture of learning and growth to enhance personal job satisfaction and achieve team, department and university strategic goals. Our vision is for every employee to feel connected and integral to Creighton's mission and rich history, empowered to succeed in their role, engaged in the campus community and inspired to design their best future.

Tuition remission

Tuition remission is a waiver of tuition and is available to employees and their eligible dependents who qualify and are admitted for enrollment at Creighton University. The benefits apply to tuition only; all non-tuition expenses and fees are the responsibility of the student.

- Employees, spouses and IRS tax-dependent children are eligible for 100% tuition remission subject to eligibility requirements
- Eligible after six months of employment

LEARN MORE

To learn more, please visit our [*Learning and Development site*](#).

Tuition discount program

- Eligible employees may be eligible for discounts at local parochial schools

Additional development opportunities

- Employee development classes and workshops
- Ignatian formation

Tuition Exchange and FACHEX

Tuition Exchange is a tuition remission program for children of current full-time employees. Through the program, a dependent child of an eligible employee at one participating institution may be awarded Tuition Exchange at another.

FACHEX is an undergraduate tuition remission program for children of current full-time employees. Through the FACHEX program, employees who have a tuition remission benefit for their children at their home institution can apply to receive the same benefit at participating Jesuit colleges and universities, should there be space available, and the student meets that school's requirements for FACHEX applicants.

Lifelong Learning

Creighton University employees, along with their spouses and dependents, can receive a 15% discount on noncredit individual offerings through Creighton's Lifelong Learning platform. For questions concerning opportunities with Creighton Lifelong Learning, please contact the College of Professional and Continuing Education.

Important Notices

Your HIPAA Privacy Rights

Under the Health Insurance Portability and Accountability Act of 1996 (HIPAA), you are entitled to know about how Creighton and our benefit providers use personal medical information about you and your covered dependents. Creighton is committed to protecting the privacy of your personal information and will disclose information about you only under limited circumstances.

For a full description of your rights and the terms under which Creighton and Creighton's benefit providers may disclose personal medical information, please refer to your health plan Summary Plan Description (SPD) or to the HIPAA Privacy Notice on Creighton's Office of Research and Compliance Services website, creighton.edu/generalcounsel/compliance/resources.

Women's Preventive Care — RxBenefits + Express Scripts

The Affordable Care Act required coverage of FDA-approved contraceptive methods for women at 100%, without charging a copayment, coinsurance or deductible, when filed at an in-network pharmacy.

Creighton University qualifies under the religious employer exemption; therefore, Express Scripts administers this plan.

Tier 1 contraceptives will be available at no cost to women who remain covered or enroll in the Prescription Contraceptive Only Benefit.

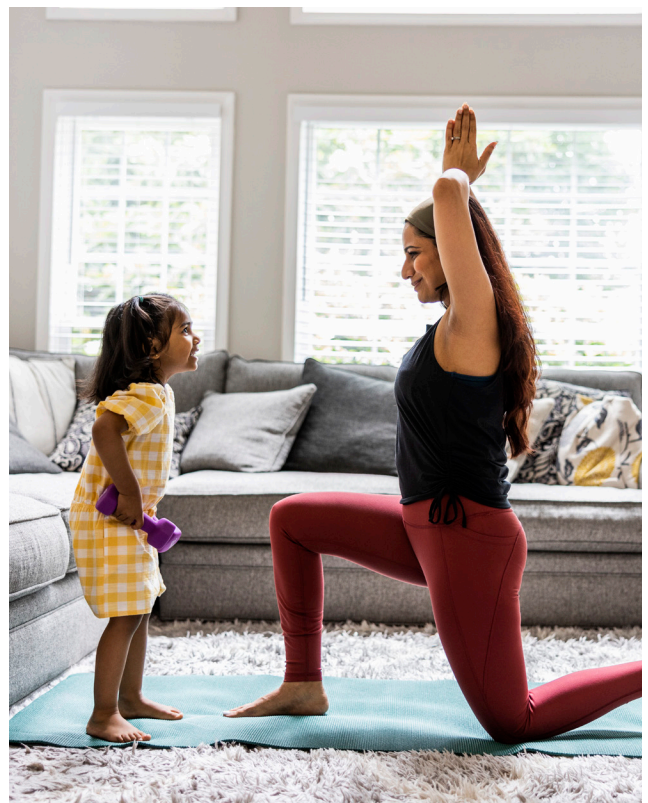
Activate your online benefits at express-scripts.com. Viewing your benefits online is easy. First-time visitors must register using your member ID or Social Security Number (SSN).

Those with a contraception-only plan will receive a separate card.

These contraceptive ID cards can be used by you or any eligible dependent member to obtain the eligible prescription contraceptives and devices not covered by the medical plan.

You should continue to use your medical ID card for all of your other prescription drug needs.

To learn more, visit the [**Benefits Overview website**](#).



The Women's Health and Cancer Rights Act

As required by the Women's Health and Cancer Rights Act of 1998, each medical plan provides the following medical and surgical benefits with respect to mastectomy:

- Reconstruction of the breast on which the mastectomy has been performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Prostheses and treatment of physical complications of all stages of the mastectomy, including lymphedema.

These services must be provided in a manner determined in consultation with the attending physician and the patient. This coverage may be subject to annual deductibles and coinsurance applicable to other such medical and surgical benefits provided under the plan.

Other Notices

Additionally, you can find the following legal notices on the ***Human Resources Compliance website***.

- Medicare Part D – Notice of Credible Coverage
- Premium Assistance under Medicare and Children's Health Insurance Program (CHIP)
- Newborns' and Mothers' Health Protection Act
- Notice of Coverage

Summary of Benefits and Coverage (SBC)

As a result of the Patient Protection and Affordable Care Act, Creighton University is required to provide standardized Summaries of Benefits and Coverage (SBCs). The SBCs summarize, in a standard format, important information about the University's health plans. Visit the ***Benefits Overview website*** to access.



What's important to know about medical insurance?



Evaluate your medical options and choose what is best for you and your family.
See the medical section for more information about UnitedHealthcare's resources and member website.

Definitions

DEDUCTIBLE: The amount you owe for covered healthcare services before your health insurance begins to pay.

COINSURANCE: Your share of the costs of a covered healthcare service, calculated as a percent of the allowed amount for that service, usually paid after the deductible has been satisfied.

COPAY: A fixed amount you pay for a covered healthcare service, usually when you receive the service.

OUT-OF-POCKET (OOP) MAXIMUM: The most you pay during a policy period. When you've reached your OOP max, the plan will pay 100% of covered healthcare services for the remainder of the plan year. OOP max includes the deductible, coinsurance and copays.

FLEXIBLE SPENDING ACCOUNT (FSA): An FSA allows you to use pre-tax dollars to pay for eligible expenses, including medical, dental, vision and prescription drug expenses. You must use all the money in your account before the plan year ends; otherwise, it will be forfeited. Creighton University allows a grace period to March 15 of the following year to incur and file claims.

HEALTH SAVINGS ACCOUNT (HSA): An HSA allows you to save for current and future health expenses with pre-tax dollars. Your HSA is portable, which means you can take it with you even if you leave or retire from Creighton University. You can use your HSA funds to cover qualified expenses not covered by the health plan, including medical, dental, vision and prescription drug expenses.

PREVENTIVE CARE: You and your covered family members are eligible for important preventive services that can help you avoid illness and improve your health at no additional cost to you. See your plan's summary plan description for more information.

IN-NETWORK: Doctors, clinics, hospitals and other providers with whom the health plan has an agreement to care for its members. Health plans cover a greater share of the cost for in-network health providers than for providers who are out-of-network.

OUT-OF-NETWORK: Treatment received from doctors, clinics, hospitals and other providers who are not in-network. A health plan may cover these costs, but covered employees will pay more out-of-pocket to use out-of-network providers than for in-network providers.

ANNUAL ENROLLMENT: A time during the year when you may modify your benefit elections, unless you have a qualifying life event. This occurs each fall and all changes are effective Jan. 1.

PREAUTHORIZATION: Needed for procedures that might be unique or out of the norm, such as an MRI or brain scan. There may be a penalty if you do not get a preauthorization. If you are unsure if you need a preauthorization, call UHC directly.

QUALIFYING LIFE EVENT: Includes marriage, divorce, birth/adoption of a child, spousal loss of insurance coverage, etc.; you can enroll or remove dependents and spouses within 30 days of the qualifying event.

GENERIC DRUG: A drug product that is comparable to a brand-name drug in dosage form, strength, route of administration, quality and performance characteristics, and intended use.

PREFERRED DRUG: These are drugs for which generic equivalents are not available. They have been in the market for a long time and are widely accepted. They typically cost more than generics, but less than non-preferred brand-name drugs.

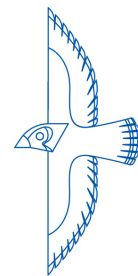
NON-PREFERRED DRUG: A drug product that is not included in the list of preferred medications that a committee of pharmacists and doctors deems to be the safest, most effective and most economical.

SPECIALTY DRUG: High-cost prescription medications used to treat complex, chronic conditions like cancer, rheumatoid arthritis and multiple sclerosis.

EMBEDDED DEDUCTIBLE: The PPO Plan 1 and PPO Plan 2 with Creighton offer what's known as an embedded deductible. Embedded benefits have individual and family deductible amounts. When an individual in a family meets the individual deductible, coinsurance applies. When the family deductible amount is met, the rest of the family will receive benefits.

NON-EMBEDDED DEDUCTIBLE: The High Deductible Health Plan (HDHP) with Health Savings Account (HSA) with Creighton offers what's known as a Non-embedded deductible. Non-embedded benefits are the HDHP HSA standard. Non-embedded benefits have single coverage and family coverage deductibles. Single and family deductibles are separate, and no individual in the family has satisfied a deductible until the entire family amount has been satisfied. The same holds true for out-of-pocket maximums.





Helpful Contact Information

Not sure where to begin? To guide your path, this employee resources page highlights key information, access to links, policies and more to help our valuable employees soar as you aim to make a difference.

Benefit provider	Phone	Website/email
ADP: Benefits System and Leave Management	866.903.8216	Access through MyCreighton newmy.creighton.edu/s/quicklinks
ADP: Dependent Verification Services	866.400.1686	Access through MyCreighton newmy.creighton.edu/s/quicklinks
Allstate: Identity Theft	800.789.2720	allstateidentityprotection.com/privacy
Magellan Health: Employee Assistance Program	800.424.4831	magellanascend.com
MetLaw: Legal Services Plan	800.821.6400	info.legalplans.com Access code: GetLaw
MetLife: Dental Insurance Group no. 307647	800.942.0854	metlife.com/mybenefits
Mutual of Omaha: Short- and Long-Term Disability, Life and Voluntary Life	800.877.5176	Benefits Overview site
Principal: 403(b) Retirement Plan Plan ID: 615443	800.547.7754	principal.com
RxBenefits + Express Scripts: Prescription Drug Plan	800.334.8134	rxbenefits.com
TIAA: Legacy Retirement Plan	800.842.2776	tiaa.org/creighton
UnitedHealthcare: Accident, Critical Illness and Hospital Indemnity Insurance	866.556.8298	myuhcfp.com
UnitedHealthcare: Medical Insurance Group no. 714969	800.842.5784	member.uhc.com/myuhc
VSP: Vision Insurance	800.877.7195	vsp.com
WEX: Flexible Spending and Health Savings Accounts	833.225.5939	benefitslogin.wexhealth.com

TO LEARN MORE ABOUT BENEFIT OFFERINGS AND RESOURCES AVAILABLE THROUGH CREIGHTON UNIVERSITY, PLEASE VISIT:

- [Resources](#)
- [Benefits](#)
- [Retirement](#)
- [Well-being](#)
- [Time off](#)
- [Tuition remission](#)