



Annual Benefits Enrollment 2025



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2025 Annual Enrollment Highlights

October 30th thru November 15th, 2024



What's Changing:

- Medical premiums have increased.
- The wellness credit available to you and your spouse has increased. This year, employees have the option to establish a primary care relationship and complete an annual wellness visit to meet wellness requirements.
- Dental premiums have increased.
- The Hartford will administer life and disability benefits.
- Long-term disability rates have decreased.
- Spouse and child AD&D rates have decreased.

What's Staying the Same:

- No changes to plan designs.
- Continued partnership with SLUCare/SSM Health in Tier 1 Medical Plans.
- Enrollment through Workday.

This presentation highlights your benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions, and limitations, refer to the individual summary plan description, plan document, or certificate of coverage. If any discrepancy exists between this presentation and the official documents, the official documents will prevail. Saint Louis University reserves the right to make changes at any time the benefits, costs, and other provisions relative to benefits.



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Medical and Prescription Drug Benefits



State of Health Care

■ Medical & Prescription Drug Costs

- Healthcare spend has hit an all-time high due to rising treatment costs, increased health risk amongst consumers, underlying inflation, and other factors.
- SLU continues to evaluate all possible opportunities to offset rising medical and prescription costs while continuing to offer competitive and comprehensive benefits to employees and eligible dependents.

■ SLU Plan Costs

- Health plan costs in 2023 were lower than expected, but SLU is running **over budget** for 2024 YTD.
- Similar to universities and employers nationwide, SLU's healthcare spend is expected to experience an increase in 2025.

■ Peer Institutions

- In an effort to offer competitive benefits, SLU continues to monitor its peers and uses data collected from that review to support benefit design and program decisions.

Medical and Prescription Drug Plan

- **Medical:** UnitedHealthcare (UHC)
 - Continue to offer two (2) medical plan options: Plus Plan and QHDHP Plan
 - **Continued partnership with SLUCare/SSM Health in Tier 1.**
 - All plan designs will remain the same for 2025.
- **Prescription Drugs:** Express Scripts (ESI)
 - Continue to offer two (2) prescription drug plan options that pair with the medical plus plan and high deductible health plan offerings.
 - All plan designs will remain the same for 2025.



EXPRESS SCRIPTS®

2025 Cost Sharing: Monthly & Bi-Weekly



Plan	Monthly Premium Non Wellness	Monthly Premium Wellness	Bi Weekly Premium Non Wellness	Bi Weekly Premium Wellness
Plus Plan				
Employee Only	\$215.00	\$145.00	\$99.23	\$66.92
Employee and Spouse	\$566.00	\$461.00	\$261.24	\$212.77
Employee and Child(ren)	\$492.00	\$422.00	\$227.08	\$194.77
Family	\$775.00	\$670.00	\$357.70	\$309.24
Plus Plan Employees Earning up to \$42,078				
Employee Only	\$70.00	\$0.00	\$32.31	\$0.00
Employee and Spouse	\$416.00	\$311.00	\$192.00	\$143.54
Employee and Child(ren)	\$344.00	\$274.00	\$158.77	\$126.46
Family	\$616.00	\$511.00	\$284.31	\$235.85
Plus Plan Employees Earning over \$150,000				
Employee Only	\$233.00	\$163.00	\$107.54	\$75.23
Employee and Spouse	\$618.00	\$513.00	\$285.24	\$236.77
Employee and Child(ren)	\$536.00	\$466.00	\$247.48	\$215.08
Family	\$842.00	\$737.00	\$388.62	\$340.16
QHDHP Plan				
Employee Only	\$132.00	\$62.00	\$60.92	\$28.62
Employee and Spouse	\$384.00	\$279.00	\$177.23	\$128.77
Employee and Child(ren)	\$328.00	\$258.00	\$151.38	\$119.07
Family	\$514.00	\$409.00	\$237.23	\$188.77
QHDHP Plan Employees Earning over \$150,000				
Employee Only	\$150.00	\$80.00	\$69.23	\$36.92
Employee and Spouse	\$430.00	\$325.00	\$198.46	\$150.00
Employee and Child(ren)	\$365.00	\$295.00	\$168.46	\$136.15
Family	\$578.00	\$473.00	\$266.77	\$218.31

NOTE: Wellness rates are reduced by \$70 for employees completing their biometric screening and an additional \$35 for covered spouses.

2025 Medical Plan Options



UHC	Plus Plan			QHDHP Plan		
	SLUCare+SSM	In Network	Out of Network	SLUCare+SSM	In Network	Out of Network
Deductible				Non Embedded: (One member can satisfy entire family deductible)		
Individual	\$500	\$1,200	\$3,600	\$1,750	\$2,500	\$5,000
Family	\$1,000	\$2,400	\$7,200	\$3,500	\$5,000	\$10,000
Coinsurance	15%	20%	40%	15%	20%	50%
Out of Pocket Maximum (includes medical deductibles and medical copays)				Non Embedded: (One member can satisfy entire family OOP Max)		
Individual	\$2,700	\$3,300	\$9,900	\$3,000	\$5,000	\$10,000
Family	\$5,400	\$6,600	\$19,800	\$6,000	\$9,100	\$20,000
Physician Office Visits						
Primary Care	\$20 Copay	20% after ded.	40% after ded.	0% after ded.	20% after ded.	50% after ded.
Specialist Care	\$40 Copay			15% after ded.		
Preventive Care	100%	100%	100%	100%	100%	100%
Inpatient Hospital						
	15% after ded.	20% after ded.	40% after ded.	15% after ded.	20% after ded.	50% after ded.
Emergency Room						
	\$250 copay	\$250 copay	\$250 copay	15% after ded.	20% after ded.	20% after ded.
Urgent Care						
	\$60 copay	\$60 copay	40% after ded.	15% after ded.	20% after ded.	50% after ded.

2025 Pharmacy Plan Options



Express Scripts	Plus Plan		QHDHP Plan	
	Retail (34 day supply)	Mail Order (90 day supply)	Retail (34 day supply)	Mail Order (90 day supply)
Prescription Drug Costs				
Generic	\$10	\$25	Medical Deductible, then 10% Coinsurance	
Preferred Brand	25% Coinsurance \$30 Min – \$50 Max	25% Coinsurance \$75 Min – \$125 Max	Medical Deductible, then 10% Coinsurance	
Non-Preferred Brand	50% Coinsurance \$50 Min – \$100 Max	50% Coinsurance \$125 Min – \$250 Max	Medical Deductible, then 25% Coinsurance	
Specialty	20% Coinsurance up to \$200 Max	N/A	Medical Deductible, then 10% Coinsurance	N/A
Preventive Medications	Priced According to Tier		Covered at 100%, no Deductible	
Out of Pocket Maximum (Includes Rx Copays and Coinsurance)				
Individual	\$1,500		Combined with Medical	
Family	\$3,000		Combined with Medical	

ESI Smart90 – Maintenance Rx

- Maintenance medications are required to be filled on 3-month supplies rather than 34-day supplies. Members must visit Walgreens or contact Express Scripts by phone or online.
- Filling a 3-month supply of your long-term medication can help you save time, money, and trips to the pharmacy.
- Register at <https://www.express-scripts.com/> or call (888) 778-8755 to avoid paying a higher cost.



- Delivered to your door with FREE standard shipping
- Transfer prescriptions easily online, by phone, or via Express Scripts® mobile app
- Auto-refills and refill reminders available
- Talk with a pharmacist by phone 24/7



- Multiple convenient locations – many open 24/7
- Transfer your prescriptions easily in-store, by phone, online, or via Walgreens mobile app
- Auto-refills and refill reminders available

SLUCare/SSM Tier 1 Partnership



REMINDER:

- SLUCare providers and St. Louis area SSM physicians and facilities are designated as Tier 1 under the medical plan.
- When you choose to use a Tier 1 provider, you will pay less out-of-pocket through lower deductibles, out-of-pocket maximums, coinsurance, and copays.
- To find an SSM Tier 1 Physician, visit [SSMHealth.com](https://www.ssmhealth.com) and search for providers listed as **SSM Health Medical Group**.
- In addition to these providers, **SSM Urgent Care Centers** and St. Louis area **SSM Health Express Clinics** (formerly Walgreens Take Care Clinics) are also part of the Tier 1 Network.
 - **NEW:** The SSM Health Behavioral Health Urgent Care is now open off Grand Boulevard. The center is focused on specialized alternatives to emergency room care for adults facing a mental health crisis.

Wellness Program Discount

Wellness Program Discount

- Saint Louis University is requiring completion of wellness activities for anyone that wishes to receive a wellness premium discount in 2025.
 - **NEW:** Employees can establish a relationship with a primary care provider and complete an annual wellness visit to obtain a wellness discount.
 - Employees can continue to complete a biometric screening to satisfy requirements for 2025, but this portion of the initiative will sunset for 2026.
- 2024 new hires that completed a biometric screening upon hire will not be required to complete an additional Fall 2024 screening to receive the 2025 premium discount.
- Wellness activities must be completed by December 31, 2024.
- Wellness discounts will **increase** for 2025:
 - \$70 for employees and \$35 additional for covered spouses
 - *If you make less than \$42,078, complete a wellness activity, and have employee-only coverage, the **Choice Plus Plan** will continue to be provided to you **free of charge!***

Wellness Program Completion

Primary Care Relationship Details

- A relationship can be established with any primary care provider, such as a general health practitioner, a family medicine practitioner, or a women's health practitioner. This includes physicians, nurse practitioners, and physician's assistants.

Biometric Screening Details

- Screenings will include blood pressure, glucose, hemoglobin A1C (this is a measurement of your average blood sugar over the past 3 months) and a cholesterol screening (HDL, LDL, and triglycerides).
 - Glucose and cholesterol testing requirements: fast for 8 hours prior to your screening appointment (no food or liquids other than water; take medications as normal).
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Decision Support Tools

■ ALEX by Jellyvision

- Benefit assistance tool using interactive, online applications to walk members through plan design decision-making. **Information provided to ALEX is confidential.**
 - Helps compare options between SLU's Plus Plan and QHDHP Plan based on individual member needs.
- Available to all members during Open Enrollment period.
- Visit [ALEX Go \(myalex.com\)](http://myalex.com) to learn more.



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Price Transparency Tool Options

- **UHC:** myuhc.com and **Health4Me app**
 - View benefit summaries
 - View deductible accumulator
 - Find an in-network doctor or facility
 - Use treatment cost estimator to price out services
 - Check statements
 - Pay bills to healthcare providers
 - Contact a registered nurse 24/7
- **ESI:** express-scripts.com
 - Automatically refill and renew prescriptions
 - Price and compare different prescriptions and pharmacies
 - See how you can save with My Rx Choices
 - View your claims and balances
 - Connect with pharmacists
 - Track your home delivery orders
 - Compare plans at: express-scripts.com/saintlouisuniversity



Download the apps for UHC and ESI today!



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Health Savings Account



HSA Contributions



■ Maximum contribution limits

2025	IRS Maximum	SLU Seed Money*	Your Maximum Contribution
Individual	\$4,300	\$400	\$3,900
Family	\$8,550	\$800	\$7,750

- IRS maximum reflects a combined employer + employee contribution.
- **You must make new elections for the 2025 plan year during annual enrollment. Current elections cannot be carried forward.**
- Employees age 55+ can fund an additional \$1,000/year as a “catch-up” contribution.
- SLU will only contribute money into an OptumBank administered HSA. If you choose to go to a financial institution of your choice, you will not receive the seed money.
- HSA seed money will be deposited on your first paycheck in January 2025.
- Funds must physically be in your account before disbursements can be made.
- Any money remaining in the account at the end of the calendar year rolls over into the next year.

HSA Qualified Eligible Expenses

Eligible Expenses

- Medical deductible and coinsurance payments
- Medical, dental, and vision care services not covered through plan design
- Medical, dental, and vision care services for your spouse or tax code dependents
- Medicare Part A, B, & D and COBRA coverage premiums
- Over-the-counter medications

Ineligible Expenses

- Insurance premiums
- Babysitting/childcare
- Cosmetic surgery
- Health club costs

Visit www.irs.gov and view Section 213(d) of the IRS Tax Code Publication 502 “Medical and Dental Expenses” for a complete list of eligible expenses.



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Flexible Spending Accounts





Flexible Spending and Dependent Care Accounts

- You must be enrolled in a Plus Plan or not enrolled in a medical plan to be eligible for a Healthcare FSA. You are **NOT** eligible if you are enrolled in the QHDHP plan.
- Administration remains with Optum (formerly known as ConnectYourCare)
- You must make new elections for the 2025 plan year during open enrollment. Current elections **cannot** be carried forward.
 - Healthcare FSA: Total election amount less previous reimbursements are available at the time of transaction
 - Dependent Care FSA: Only the cash balance in your account is available at the time of transaction
- You cannot roll over unused balances from one year to the next
 - Use it or lose it rule applies
 - Grace period through March 15th for Healthcare FSA only
- Debit card allows direct payment
 - Eases payment but does not substantiate claims – receipts may still be needed!
- ***If you are enrolling in the QHDHP for 2025, you must use all your FSA funds by 12/31/2024 or your employer seed money and employee contributions will be delayed until April.***



2024 IRS Funding Limits on FSAs	
Healthcare FSA	\$3,200*

*IRS has not yet issued 2025 FSA limits
 **\$2,500 if married and filing separately



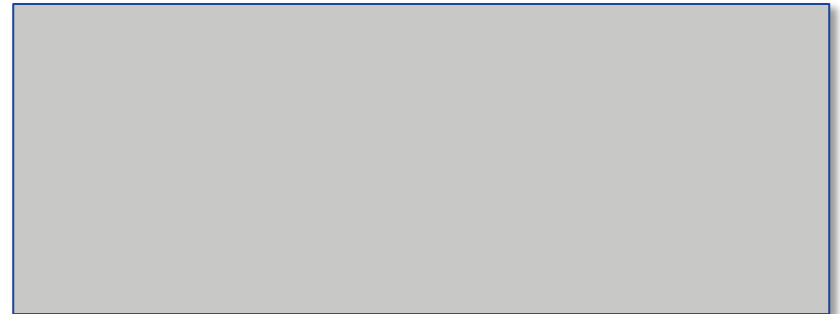
Eligible FSA Expenses

Healthcare FSA Eligible Expenses:

- Copays, coinsurance, and deductibles for medical, prescription, and dental plans
- Eye exams, contacts, and eyeglasses
- Laser eye surgeries
- Hearing aids
- Over-the-counter medical supplies
 - Bandages, splints, contact lens solution, etc.
- Over-the-counter medications
- Menstrual care products

Dependent Care FSA Eligible Expenses:

- Childcare or after-school care
- Care for an aging parent





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Voluntary Dental Benefits



Voluntary Dental Benefits

- Coverage remains with Delta Dental – no changes in plan design.
- Rates have slightly increased for 2025.
- Continue to have the choice between two (2) dental plans.
- Find a provider on www.deltadentalmo.com.
 - Highest level of benefits with PPO dentists
 - Dental cards issued to new enrollees only

2025 Dental Rates

	Flex	Basic Plus
Monthly		
Single	\$36.19	\$21.18
Two-Person	\$70.86	\$40.73
Family	\$121.32	\$72.97
Bi-Weekly		
Single	\$16.70	\$9.78
Two-Person	\$32.70	\$18.80
Family	\$55.99	\$33.68



Voluntary Dental Plan—Delta Dental



2025 Dental Plan Design

	Flex Plan		Basic Plus	
	PPO Network	Premier/ Out of Network	PPO Network	Premier/ Out of Network
Deductible				
Individual	\$50	\$50	\$25	\$25
Family	\$150	\$150	\$75	\$75
Calendar Year Maximum				
Per Person	\$1,500	\$1,500	\$1,000	\$1,000
Preventive Care (member responsibility shown)				
	0% no deductible	0% no deductible	0% no deductible	50% no deductible
Basic Restorative Care (member responsibility shown)				
	10% after deductible	30% after deductible	30% after deductible	65% after deductible
Major Restorative Care (member responsibility shown)				
	40% after deductible	60% after deductible	60% after deductible	80% after deductible
Orthodontia				
Lifetime Maximum (per person)	\$1,000	\$1,000	\$1,000	\$1,000
Orthodontia	50% For all members	60% For all members	50% For children to age 19 only	75% For children to age 19 only



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Life and Long-Term Disability



Voluntary Life/AD&D Benefits – The Hartford



- Voluntary life and AD&D benefits are available through The Hartford in 2025. There are no changes in life rates; there is a decrease in spouse and child AD&D rates.
- Guaranteed Issue and Maximums
 - Employees may elect Voluntary Life in an amount up to three (3) times annual earnings to a maximum of \$600,000.
 - Employees may elect Voluntary AD&D in an amount up to ten (10) times annual earnings to a maximum of \$500,000.
 - SLU provides a Basic Life benefit of one (1) times annual earnings to a maximum of \$400,000.
 - Combined maximum Life benefit of \$1,000,000 between SLU-provided and employee-elected life.
- **2025 Only:** Evidence of Insurability is waived for Voluntary Life/AD&D coverage. This means you may elect and enhance your prior elections during this open enrollment period without going through EOI.
- Current life/AD&D elections will rollover into 2025 based on the new rate – no action required to continue current elections.

2025 Voluntary Life/AD&D Rates

	Voluntary Life Plan	
Age	Monthly rate per \$1,000	Bi Weekly rate per \$1,000
<30	\$0.039	\$0.018
30-34	\$0.052	\$0.024
35-39	\$0.059	\$0.027
40-44	\$0.072	\$0.033
45-49	\$0.124	\$0.057
50-54	\$0.221	\$0.102
55-59	\$0.383	\$0.177
60-64	\$0.584	\$0.270
65-69	\$0.974	\$0.450
70-74	\$1.532	\$0.707
75+	\$2.06	\$0.951
	Voluntary AD&D Plan	
Employee	\$0.021	\$0.010
Spouse	\$0.021	\$0.010
Child	\$0.021	\$0.010

Long-Term Disability – The Hartford

- Hartford will be SLU's Long-Term Disability (LTD) insurer in 2025.
- Coverage limits are not changing from 2025.
 - **Available Benefits:** 60% of base earnings up to \$15,000 per month
- SLU secured a **reduced** long-term disability rate for 2025.
 - The University pays the entire cost of coverage up to a base annual earnings of \$36,000. Employees pay for coverage above \$36,000.
 - **Current LTD Rate:** \$0.320 per \$100 of covered payroll
 - **New LTD Rate:** \$0.280 per \$100 of covered payroll
 - For example, if your annual earnings are \$50,000, SLU covers the LTD premium for the first \$36,000. Your LTD premiums would be based on the remaining \$14,000 of earning. Your monthly contribution would be \$3.27 in monthly contributions for LTD coverage.
- **2025 Only:** Evidence of Insurability (EOI) is waived for LTD coverage. This means if you waived LTD coverage in a prior open enrollment period, you may elect coverage in 2025 without going through EOI.
- Current LTD elections will rollover into 2025 based on the new rate – no action required to continue current elections





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2025 Annual Enrollment



2025 Annual Enrollment

- Plan elections are effective January 1, 2025, and are binding for the 2025 plan year, unless you experience a qualifying life event:
 - Marriage
 - Birth/adoption
 - Divorce
 - Death
 - Change in employment status
 - Change in dependent status
- Changes to Dependent Care FSA are allowed in limited circumstances.
- Life status changes allow you to make benefit election changes.
- Benefit changes must be requested in Workday within 31 days of life change.

2025 Annual Enrollment

- Open enrollment will be held from October 30th through midnight November 15th, 2024.
- If making changes, do so through **Workday**.
 - Open enrollment is a good time assess your benefits, review your benefits for the upcoming year, and review your life insurance beneficiaries
 - Current medical, dental, vision, life, and accident elections will carry forward.
 - If you are planning to cover your spouse on the medical plan in 2025, then you are required to complete a Medical Plan Affidavit in Workday.
 - All HSA, dependent care FSA, and healthcare FSA participants will need to make an election for 2025; current deductions **will not carry forward**.
- For more information, refer to your 2025 Benefits Guide.
- Questions? Contact benefits@slu.edu or (314) 977-2595.



Appendix

Working Spouse Rule

- Applies to spousal eligibility on the medical plan only.
- Full-time, working spouses who have access to medical coverage through their employer are not eligible for SLU's medical plan.
- Spouses are eligible if they:
 - Are not employed or are self-employed.
 - Do not have access to qualifying coverage where his/her employer contributes at least 50% of the premium for single coverage.
 - Are on Medicare and do not have access to an employer plan.
- Completion of the annual Medical Plan Affidavit will be required through the Workday system during open enrollment benefits selections. You will be required to attest to your spouse's eligibility during the online open enrollment process. The University reserves the right to request completion of the Medical Plan Affidavit to be covered by the medical plan.

Considerations of the QHDHP

- Enrolling in the QHDHP plan may provide advantages depending on your individual and family healthcare needs.
 - Premiums are lower for the QHDHP option.
 - You're able to set aside money for future medical and prescription drug costs through a tax-advantaged Health Savings Account (HSA).
 - SLU is contributing to your HSA – providing \$400 for individual and \$800 for family coverage.
- Unlike the PPO, there are no copays – so when using the plan, you could have higher out of pocket expenses.
 - You will pay 100% until your deductible is met, and then coinsurance will apply.
 - If you're on a higher cost monthly medication or obtain costly services earlier in the year, you could be responsible for larger out-of-pocket cost.
- ALEX will continue to be offered as a decision tool to determine if the QHDHP maybe the right option for you.

Health Savings Accounts

- For Qualified High Deductible Health Plan (QHDHP) participants only.
- HSAs are designed to help you save and pay for your healthcare now and when you retire.
- Triple tax savings:
 - Put money in pre-tax
 - Grow your savings tax free
 - Pay for qualified medical expenses income tax free
- The account is always yours and will travel with you throughout your life.

Health Savings Accounts A health-wise investment that helps you ...



Deposit your health care dollars.



Grow your savings.



Save on taxes.



Pay for health care, now or later.

HSA Eligibility for Account Holders Only

- You are eligible to open and contribute to an HSA if you:



Are covered by a qualified high deductible health plan (QHDHP)



Are not covered by any other health plan which is not a QHDHP



Are not enrolled in Medicare, Medicaid, or TRICARE



Have not received VA benefits within the past 3 months
(Exception for service-related disabilities)



Are not claimed as a dependent on someone else's tax return



Are not covered by a Healthcare FSA
(Must have \$0 in your Healthcare FSA before contributing to an HSA)

- If you don't meet one of these eligibility requirements, you can still enroll in the QHDHP plan but will not be eligible to contribution to an HSA.

Voluntary Vision Benefits – VSP

- Coverage remains with Vision Service Plan (VSP)
 - No change to benefits or contributions
- In-Network vs. Out-of-Network Claims
 - **In-Network** = no claim forms to complete
 - **Out-of-Network** = must submit claim form for reimbursement
- [VSP.com](https://www.vsp.com)
 - Find a provider (Network: Choice)
 - Register and review benefit information
 - Discounts available
 - Print an ID card if desired (not needed to use benefits)

2025 Vision Rates

Tier	Vision Plan	
	Monthly	Bi-Weekly
Employee Only	\$7.02	\$3.24
Employee and Spouse	\$12.76	\$5.89
Employee and Child(ren)	\$13.38	\$6.18
Family	\$20.66	\$9.54

 vsp VISION™

Voluntary Vision Plan—VSP



vsp VISION

2025 Vision Plan Design

	Vision Plan	
	In Network	Out of Network
Exam		
Wellvision Exam	\$10 copay	Up to \$45 allowance
Lenses		
Single	\$10 copay	Up to \$30 allowance
Bifocal	\$10 copay	Up to \$50 allowance
Trifocal	\$10 copay	Up to \$65 allowance
Frames		
	\$150 allowance for a wide selection of frames; \$170 allowance for featured frame brands; 20% on the amount over your balance	Up to \$70 allowance
Contacts (in lieu of glasses)		
	\$150 allowance for contacts; including the contact lens exam (fitting and evaluation)	Up to \$105 allowance
Frequency		
Exam/Lenses/Contacts (in lieu of glasses)	Every calendar year	
Frames	Every other calendar year	

Voluntary Accident Benefits – Voya



- Benefit offered through Voya Financial.
- Plan helps reimburse expenses that occur due to an accident.
 - 24-hour coverage - accidents on- or off-the-job are eligible.
 - When you have an expense, you must submit a claim form; reimbursement will then be mailed as a check.
 - \$100 wellness benefit.
- Coverage is guaranteed issue - no health questions asked.
- No “network”.

2025 Accident Rates

	Accident Plan	
	Monthly	Bi-Weekly
Employee Only	\$16.58	\$7.65
Employee and Spouse	\$29.33	\$13.54
Employee and Child(ren)	\$32.48	\$14.99
Family	\$45.23	\$20.88



Voluntary Accident Plan—Voya



Below is a sample list of benefits. It does not include all the benefits available under the policy.

2025 Accident Plan Design

Service	Benefit Amount
Accident Hospital Care	
Surgery (open abdominal, thoracic)	\$1,500
Hospital Confinement	\$375/day up to 365 days
Coma (14 or more days)	\$18,500
Follow Up Care	
Medical Equipment	\$275
Physical Therapy	\$60/treatment
Prosthetic Device	\$1,250 (1) / \$2,000 (2 or more)
Emergency Care	
Ground Ambulance Transport	\$400
Air Ambulance Transport	\$2,000
Emergency Room Treatment	\$250
Common Injuries	
Burns, Laceration, Torn Knee Cartilage, Paralysis, Tendon/Ligament/Rotator Cuff	Varies

Service	Benefit Amount
Common Injuries Dislocations	
Hip Joint	\$4,000/\$8,000
Knee	\$2,500/\$5,000
Shoulder	\$2,000/\$4,000
Common Injuries Fractures	
Hip	\$5,000/\$10,000
Leg	\$2,700/\$5,400
Ankle	\$2,250/\$4,500
Kneecap	\$2,250/\$4,500
Nose	\$650/\$1,300
Other Benefits	
Wellness Benefit (completion of health screening test)	\$100/employee, spouse, or child (no maximum)
Sickness Hospital Confinement Benefit	\$375/employee, spouse, or child (up to 365 days)

NOTE: Closed reduction is non-surgical reductions of a completely separated joint. Open Reduction is surgical reduction of a completely separated joint.

Voluntary Legal Benefits - MetLaw



- MetLaw provides access to a wide-range of legal services and resources, for you and your family, including unlimited access to a top-quality network of attorneys.
- Use the benefit for a variety of personal legal needs related to events such as: getting married, starting a family, buying or selling a home, caring for aging parents, or sending kids off to college.
- Advantages include:
 - Access to telephonic advice or office consultations,
 - No copays or deductibles to pay and no claims forms when you use a network attorney
 - Use of a convenient app
- For more information, visit www.metlife.com/mybenefits.

2025 MetLaw Rates

	MetLaw Plan	
	Monthly	Bi-Weekly
Family	\$18.00	\$8.31

Voluntary Identity Theft – LifeLock



- LifeLock Identity Theft provides comprehensive protection for your identity, personal information, and connected devices.
- Features include more options than LifeLock's retail products:
 - LifeLock Identity Alert™ System
 - Dark Web Monitoring
 - LifeLock Privacy Monitor
 - Online account monitoring
 - 24/7 Live Member Support
 - Fictitious Identity Monitoring
 - Credit, Checking & Savings Account Activity Alerts
 - Three-Bureau Credit Monitoring, Annual Credit Reports & Credit Scores
 - 401K & Investment Account Activity Alerts

2025 LifeLock Rates

	LifeLock Plan	
	Monthly	Bi-Weekly
Employee Only	\$11.49	\$5.30
Family	\$22.98	\$10.61

- Lost Wallet Protection
- U.S.-Based Identity Restoration Specialists
- Million Dollar Protection™ Package
- Plus Norton Features: Parental Controls, Cloud Backup, SafeCam, Password Manager, Online Threat Protection and Smart Firewall
- For more information, visit www.Norton.com/benefitpremier