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Important Notice

University of The Pacific has made every attempt to ensure the accuracy of the information described in this enrollment guide. This guide is not an official plan document and does not provide a complete description of your benefit plans. Any discrepancy between this guide and the insurance contracts, summary plan descriptions (SPDs) or any other legal documents that govern the plans of benefits described in this enrollment guide will be resolved according to those documents. University of The Pacific reserves the right to amend or discontinue the benefits described in this enrollment guide in the future, as well as change how eligible employees and University of The Pacific share plan costs at any time. This enrollment guide creates neither an employment agreement of any kind nor a guarantee of continued employment with University of The Pacific

If client wants to use the Benefit Guide as an SMM, include the following statement (optional):

This enrollment guide updates the University of The Pacific's current summary plan description (SPD) for significant benefits information and changes. This guide constitutes a summary of material modifications (SMM) to the SPD, and the Company intends that this guide satisfies its disclosure obligations under 29 CFR § 2520.104b-3.

Eligibility

Who is Eligible

Who is Eligible for Benefits?

Employees:

- Full-time
 - Staff who work 30 hours or more per week at least 9 months of the year
 - Faculty who are 75% FTE or more at least 9 months of the year
- Part-time
 - Staff who work 20 to 29 hours per week at least 9 months of the year+
 - Faculty who are 50% to 74% FTE at least 9 months of the year
- ACA Requirements
 - Must be working an average of 130 hours per calendar month (30hrs/week) for 12 consecutive months (counting of months begins the 1st of the month following date of hire) to be benefit eligible.
 - Break in Service Rule
 - A benefit eligible employee who terminates employment and is rehired working at least 1 hour per week must be offered benefits immediately unless the break in service is greater than 26 weeks

Dependents

- Legal spouse (same or opposite sex) or Registered Domestic Partner (RDP)
- Biological child, adopted child, stepchild, legal ward, foster child or an eligible dependent of your spouse/RDP up to age 26
- Child over age 26 who became physically or mentally permanently disabled prior to attaining age 26 who is supported primarily by you (proof of the condition is required)

Benefit Effective Date of Coverage

Benefits become effective the first of the month following start of employment of the first day of employment if that date is the first day of the month.

EX: Hire date is 01/05/2024 – Coverage becomes effective 02/01/2024
 Hire date is 02/01/2024 – Coverage becomes effective 02/01/2024

Qualifying Life Event (QLE)

Qualifying Life Events (QLE) are eligible events for benefit changes. For more information, please reference the QLE Guide.

Anthem Medical Benefits

What to keep in mind when electing a Medical Plan

- Where do you typically receive care and are those providers/hospitals part of a plans network?
- Do you need a plan that allows access to non-network providers?
- What are the co-payments and deductibles?
- How much will biweekly premium costs be every paycheck?
- Do I want access to a Health Savings Account (HSA) as part of my strategy for saving for healthcare in retirement?

For information regarding the plan details please view the Medical Comparison Chart on page 10.

Pacific's Anthem BlueCross Plans

Pacific's EPO (Exclusive Provider Organization)

Pacific's EPO plan provides benefits when participants seek services from a provider in the Anthem network. It uses the full Anthem BlueCross Prudent Buyer Network. There is no coverage for out of network services. For information regarding the plan details please view the Medical Comparison Chart on page 19.

Pacific Qualified High Deductible PPO (QHDHP) with Health Savings Account

Pacific's QHDHP plan provides benefits when participants seek services from a provider in or out of the Anthem network. The level of coverage is higher for in network providers than for out-of-network providers. To be eligible for an HSA you must be enrolled in a QHDHP, cannot be enrolled in another non-QHDHP, cannot be claimed as an IRS dependent, cannot be enrolled in HSA and FSA in the same plan year, and cannot be enrolled in Medicare (including part A).

Health Savings Account (HSA) allows you to set aside tax-free dollars* to pay for qualified health care expenses and earn tax-free interest. Unused dollars roll over into the next year; no use it or lose it rule. All contributions belong to you, and you can take them and use them for your benefit if you leave Pacific. After age 65, dollars may be withdrawn for any purpose, paying only normal income taxes and no penalties. Monies can be used to pay for Medicare premiums (if automatically taken out of your social security check, you can reimburse yourself) This is a great way to save for medical expenses in retirement! The HSA associated with the Pacific QHDHP is administered by HSA Bank.

Who is Trustmark Health Benefits

Trustmark Health Benefits <u>is now Luminare Health</u>, the third-party administrator for The University of the Pacific's Anthem health plans. They process health claims, answer claim questions, and manage other aspects of the Anthem plans.

^{*}Certain states do not treat HSA contributions as tax-free (e.g., California and New Jersey). Consult your tax advisor to understand how HSA participation may impact you and your family members from a tax perspective.

Anthem Medical Benefits

How to Register on Luminare Health

The portal for members and providers is changing from myTrustmarkBenefits.com to myLuminareHealth.com. The old URL will automatically redirect you to the new URL. To register, under plan participant click "create your account" and follow the prompts. If you have already registered for the portal, you will not have to register again.

How to View your Card

Logon to your Luminare Health Account in the app or via the website online to view your ID card .

A subscriber can view all dependent ID cards on the portal under Family Links unless a dependent is blocked. A dependent can create their own account if they are 18 years or older. They will only be able to see their own ID Card, personal information, and claims. A spouse can be given **"Full Family Access"** to be able to view the dependent's information.

Note: dependent cards are not available on the mobile app but will be a future enhancement.

Finding a Doctor

To find a provider please visit the **anthem.com/ca** webpage. On top of the page, you will see "**Find Doctor/Find Care**". Underneath the "**Login**" Button you will see an area to enter a Member ID Number or Prefix. You will enter "**U4L**" as the prefix and select "**Continue**". At the next page you can search by specialty, doctor name, or zip code. After entering this information, select the type of Providers you are searching for.

Live Health Online

Provides easy, fast doctor visits from the comfort of your computer or mobile device. Free for Pacific EPO patients. Pacific QHDHP patients pay \$59 per "visit" until deductible is met. Services are provided seven days a week. Enroll at livehealthonline.com.

Live Health Online Psychiatry

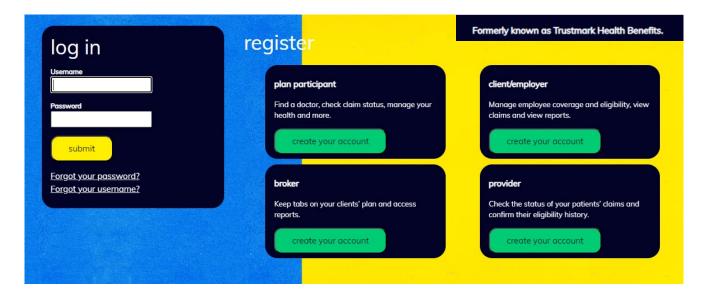
Faculty, staff, and their covered dependents who are enrolled in the Pacific EPO or the Pacific High Deductible plans will have access to LiveHealth Online Psychiatry. It is free for Pacific EPO patients. Pacific QHDHP patients pay the actual cost of the visit until deductible is met. Enroll at livehealthonline.com

Anthem Medical Benefits

Luminare Health Online Portal

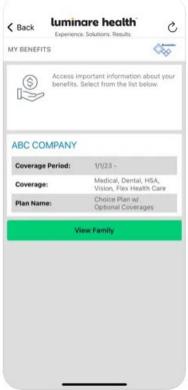
luminare health

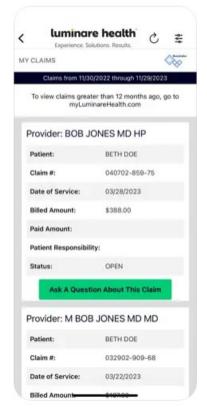
Experience. Solutions. Results.

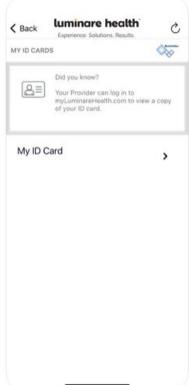


Luminare Health Mobile App









Anthem Pharmacy Benefits

Welldyne



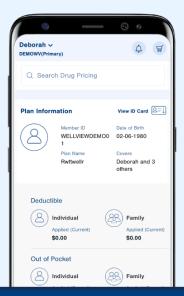
Easy 24/7 Access to Manage Your Prescriptions



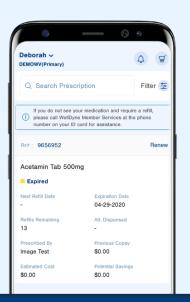
Wellview Login



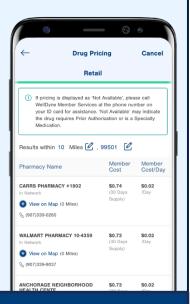
View Plan Information



Manage Prescriptions



Estimate Drug Price



Call us at 1-888-479-2000

Pacific's Kaiser Medical Benefits

(only available to CA residents)

Kaiser DHMO

This plan offers a slightly lower employee contribution. This is an HMO that includes a lower deductible for the employee and family members. Some services include the traditional HMO copays, and some services include a coinsurance of 10%. This plan offers the traditional HMO Kaiser care with integrated health care; doctors, nurses, specialists, and pharmacists in one location.

Kaiser QHDHP with H.S.A.

This plan has a Higher Deductible and Out-of- Pocket for the employee and dependents but offers the lowest employee contribution and the University of the Pacific contributes to the H.S.A. on your behalf. To have an HSA you must be enrolled in a QHDHP, cannot be enrolled in another non-QHDHP, cannot be claimed as an IRS dependent, cannot be enrolled in HSA and FSA in the same plan year, and cannot be enrolled in Medicare (including part A). The HSA allows you to set aside tax-free dollars* to pay for qualified health care expenses and earn tax-free interest. Unused dollars roll over and you never lose this money, even if you leave Pacific. There is no use it or lose it rule under the H.S.A.

Kaiser Buy-Up HMO

The Traditional HMO Employee Plan with Kaiser Permanente is not just health coverage, it's a partnership in health. Under this plan there is no deductible, you pay a copay for Office visits, Urgent care and ER or Inpatient Care and Pharmacy. Many other services are covered at 100%. This plan has a higher employee contribution as well.

On all of the Kaiser plans you receive your services primary services from a Kaiser Provider and Preventive care services are at no cost to you. Plus, online features let you manage most of your care around the clock.

Your benefits include:

- A personal primary care doctor for routine medical care
- No paperwork to fill out or bills to review
- No referrals needed for certain specialists, like optometry and obstetrics/gynecology

Finding a Doctor

To find a provider please visit www.kp.org. Click on New Member and proceed from there.

^{*} Certain states do not treat HSA contributions as tax-free (e.g., California and New Jersey). Consult your tax advisor to understand how HSA participation may impact you and your family members from a tax perspective.

Kaiser Medical Benefits

Get Care From the Comfort of Home

Phone Appointment

Schedule an appointment to talk with a Kaiser Permanente clinician over the phone - just like an in-person visit

Video Visit

Meet face-to-face with a doctor by video for the same high-quality care as an in-person visit.

Ready to Make An Appointment

Go online: Sign in to www.kp.org. or use the Kaiser Permanente app.



Pacific's Anthem Health Comparison

You have the choice of two quality and comprehensive medical plans through Anthem. When choosing your plan, consider your budget, any planned procedures and other potential healthcare needs.

The EPO plan is an in-network plan only and the HDHP offers in and out-of-network coverage. Either plan covers you for emergency care when received in or out of network.

To find an in-network provider visit **Anthem.com** and click on "Find Care".

Medical Plans Summary

Key Features	Pacific EPO	Pacific QHDHP PPO w/He	ealth Savings account
ricy i cutures	In-Network	In-Network	Out-of-Network
Calendar Year Deductible		Applies to Medical &	Applies to Medical &
Individual Family	\$500 \$1,500	Pharmacy \$2,500 \$5,000	Pharmacy \$2,500 \$5,000
Out-of-Pocket Maximum (includes deductible, copays and coinsurance) Individual Family	\$1,500 \$4,500	\$5,000 \$10,000	\$5,000 \$10,000
Coinsurance (portion you pay)	10%	10%	30%
Preventive Care	Covered 100%	Covered 100%	30% coinsurance
Physician Services Office Visit Specialist Visit	\$25 copay \$25 copay	10% coinsurance 10% coinsurance	30% coinsurance
Urgent Care Copay	\$25 copay	10% coinsurance	30% coinsurance
Emergency Room Copay (waived if admitted)	\$250 copay + 10% coinsurance	10% coinsurance	30% coinsurance
Inpatient Hospital (per admission)	\$250 copay + 10 coinsurance	10% coinsurance	30% coinsurance
Lab and X-Ray Services	10% coinsurance Non-preventative	10% coinsurance Non-preventative	30% coinsurance
Prescription Drug (30 days) - Generic / Tier 1 - Brand / Tier 2 - Non-Formulary Brand / Tier 3 - Self-Administered Injectables	\$15 \$25 \$45 20% up to \$150 **	\$10 \$30 \$50 30% after deductible	\$10 \$30 \$50 N/A
Mail Order (90 days)		\$10/\$60/\$100	N/A

^{**} Some Specialty medications may require you sign up for manufacturer coupons, which can be done through Welldyne.

Pacific's Kaiser Health Comparison

You have the choice of several quality and comprehensive medical plans through Kaiser. When choosing your plan, consider your budget, any planned procedures and other potential healthcare needs.

Each plan offers in network coverage for illness and preventive care. Emergency Services are covered in and out of network.

To find an in-network provider visit www.kp.com and click on "Find a Doctor or Facility"

Medical Plans Summary

Key Features	Traditional HMO Buy Up Option	Kaiser DHMO \$500	Kaiser QHDHP \$2500
Calendar Year Deductible Individual Family	\$0 \$0	\$500 \$1,500	Applies to Medical & Pharmacy \$2,500 \$5,000
Out-of-Pocket Maximum (includes deductible, copays and Coinsurance) Individual Family	\$1,500 \$3,000	\$1,500 \$4,500	\$5,000 \$10,000
Coinsurance (portion you pay)	0%	10% - 20%	10%
Preventive Care	Covered 100%	Covered 100%	Covered 100%
Physician Services Office Visit Specialist Visit	\$25 / visit \$25 / visit	\$25 / visit \$50 / visit	10% coinsurance 10% coinsurance
Urgent Care Copay	\$25 / visit	\$25 / visit	10% coinsurance
Emergency Room Copay (waived if admitted)	\$250 / visit	10% coinsurance	10% coinsurance
Inpatient Hospital (per admission)	\$100 per admission	10% coinsurance	10% coinsurance
Lab and Xray Services	No Charge	\$10 per encounter	10% coinsurance
Prescription Drug (Retail – 30 days) Generic / Tier 1 Brand / Tier 2 Specialty Drugs	\$10 \$20 20% up to \$150	\$15 \$25 20% up to \$150	\$10 \$30 30% up to \$150
Mail Order (100 day supply)	\$20 Tier 1 / \$40 Tier 2	\$30 Tier 1 / \$50 Tier 2	\$20 Tier 1 / \$60 Tier 2

Employee Contributions

Contribution Biweekly Summary

Benefit	Full-Time	Employee	Part-Time Employee	
Deliett	Option 1	Option 2	Option 1	Option 2
Anthem EPO Employee Only Employee + 1 Employee + Family	\$104.12 \$216.92 \$327.69	\$104.12 \$320.77 \$503.08	\$156.18 \$312.35 \$484.15	\$156.18 \$416.47 \$645.53
Anthem QHDHP w/HSA Employee Only Employee + 1 Employee + Family	\$0.00 \$16.15 \$25.38	\$0.00 \$23.08 \$36.92	\$0.00 \$16.15 \$25.38	\$0.00 \$23.08 \$36.92
Kaiser DHMO Employee Only Employee + 1 Employee + Family	\$52.21 \$98.46 \$147.69	\$52.21 \$164.10 \$246.14	\$96.18 \$188.71 \$283.06	\$96.18 \$246.22 \$346.25
Kaiser QHDHP w/HSA Employee Only Employee + 1 Employee + Family	\$43.85 \$96.92 \$143.48	\$43.85 \$162.32 \$243.48	\$78.26 \$156.52 \$234.79	\$78.26 \$231.89 \$347.83
Kaiser HMO (Buy-Up) Employee Only Employee + 1 Employee + Family	\$76.36 \$151.59 \$227.38	\$76.36 \$217.22 \$320.60	\$117.66 \$231.67 \$347.51	\$117.66 \$289.19 \$410.69

	University of the Pacific Employer HSA Contribution Bi-Weekly
Employee Only Employee + 1 Employee + 2 or more dependents Employee + working spouse	\$48.08 \$96.15 \$96.15
Family + working spouse	\$96.15 \$96.15

Working Spouse Rate Option; employees covering their spouse/domestic partner must check the following information to determine their contribution:

- Option 1: Employee's spouse/domestic partner does not have other coverage available.
- Option 2: Employee's spouse/domestic partner is eligible to participate in his/her own employers medical plan but waives coverage in his/her employers' medical plan.
- If your situation changes regarding a spouse/domestic partner, it is your responsibility to contact Human Resources within 31 days of the event so that the correct payroll deductions can be applied. Changes will be applied on a go-forward basis.
- If both you and your spouse/domestic partner work for Pacific and you are enrolled together under the medical plan, Option 1 payroll deductions will apply
- If you are covering a child or children under the medical plan and your spouse/domestic partner is not enrolled, Option 1 payroll deductions will apply

Employee Contributions - San Francisco Union

Contribution Biweekly Summary

Benefit	Full-Time	ne Employee Part-Time Employe		Employee
Dellelit	Option 1	Option 2	Option 1	Option 2
Pacific EPO Employee Only Employee + 1 Employee + Family	\$60.92 \$126.46 \$181.85	\$60.92 \$159.69 \$209.54	\$121.85 \$255.69 \$367.38	\$121.85 \$323.08 \$423.69
Pacific PPO QHDHP w/HSA Employee Only Employee + 1 Employee + Family	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00
Kaiser DHMO Employee Only Employee + 1 Employee + Family	\$60.13 \$118.35 \$174.67	\$60.13 \$146.99 \$206.17	\$114.54 \$229.08 \$343.61	\$114.54 \$305.43 \$438.10
Kaiser QHDHP w/HSA Employee Only Employee + 1 Employee + Family	\$23.08 \$46.16 \$69.24	\$23.08 \$46.16 \$69.24	\$53.37 \$106.74 \$160.12	\$53.37 \$137.04 \$188.25
Kaiser HMO (Buy-Up) Employee Only Employee + 1 Employee + Family	\$85.20 \$168.50 \$249.42	\$85.20 \$196.82 \$281.07	\$139.00 \$278.00 \$417.00	\$139.00 \$353.51 \$510.45

	University of the Pacific Employer HSA Contribution Bi-Weekly
Employee Only Employee + 1	\$48.08 \$96.15
Employee + 2 or more dependents Employee + working spouse	\$96.15
Family + working spouse	\$96.15 \$96.15

Working Spouse Rate Option; employees covering their spouse/domestic partner must check the following information to determine their contribution:

- Option 1: Employee's spouse/domestic partner does not have other coverage available.
- Option 2: Employee's spouse/domestic partner is eligible to participate in his/her own employers medical plan but waives coverage in his/her employers' medical plan.
- If your situation changes regarding a spouse/domestic partner, it is your responsibility to contact Human Resources within 31 days of the event so that the correct payroll deductions can be applied. Changes will be applied on a go-forward basis.
- If both you and your spouse/domestic partner work for Pacific and you are enrolled together under the medical plan, Option 1 payroll deductions will apply
- If you are covering a child or children under the medical plan and your spouse/domestic partner is not enrolled, Option 1 payroll deductions will apply

Vision Benefits

Vision Service Plan

To help keep your life in focus, vision benefits are provided through Vision Service Plan (VSP) for employees and their qualified dependents that are enrolled in any of the active health plans that the Pacific offers. Using VSP Choice Network Providers allows you to maximize your benefit offering. Save money by using in-network providers.

Please note that you must enroll in a health plan to be enrolled in the Pacific vision plan. If you decide to waive health coverage, you will also waive vision.

Finding a Doctor

To find an ophthalmologist in network please visit www.vsp.com and select "Find a Doctor".

Vision Plan Summary

Key Features	In-Network	Out-of-Network	Frequency
Exam	\$25 (combined with materials)	N/A	12
Lenses	\$25	N/A	24
Frames	Up to \$125	Up to \$45	24
Contact Lenses (instead of glasses)	Medically Necessary: Covered 100% Elective: Up to \$125	Medically Necessary: Up to \$210 Elective: Up to \$105	24

Vision Biweekly Contributions

Benefit	Full-Time Employee	Part-Time Employee	San Francisco Union Full-Time Employee	San Francisco Union Part-Time Employee
Vision Service Plan QHDHP Employee Only Employee + 1 Employee + Family	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00
Vision Service Plan (Other medical plans) Employee Only Employee + 1 Employee + Family	\$0.92 \$1.85 \$2.77	\$0.92 \$1.85 \$2.77	\$0.92 \$1.85 \$2.77	\$0.92 \$1.85 \$2.77

Dental



Pacific offers two dental plan choices. You have the option to enroll in the Delta Dental PPO plan or the DeltaCare® USA DHMO plan. You do not have to be enrolled in a medical plan in order to select dental benefits. Your covered dependents for dental may be enrolled differently from the choice you made for medical.

Delta Dental PPO

The Delta Dental PPO plan offers flexibility as well as dentist choice. You may choose any dentist for treatment, but it is to your advantage to choose a Delta Dental PPO dentist when obtaining care to enjoy the lowest out-of-pocket costs.

Please view the Delta Dental PPO brochure for more information.

<u>DeltaCare® USA DHMO (California Residents only)</u>

The DeltaCare® USA plan features set copayments so that you always know what your out-of-pocket costs will be. There are no annual deductibles, no maximums for covered benefits and no waiting periods including orthodontic benefits. This is a narrow network of dentists.

Please view the DeltaCare® USA DHMO brochure for more information.

Find a Dentist

To find a Dentist covered by your Dental Insurance please visit www.deltadentalins.com. Scroll down to "Find a dentist". You will enter your zip-code and the network you have. After selecting, "Find a dentist," it will show you a list.

Dental Benefits

Comparison Chart

Below is a comparison char that compares both Delta Dental PPO and DeltaCare USA DHMO. You can also view the Delta Dental Video for comparison information.

Plan	Plan Features
DMO	 Provides benefits only if you see an in-network dentist Requires you to choose a primary care dentist to coordinate all your care Provides benefits based on a copay schedule
PPO	 Allows you to receive care from a dentist in the network or outside the network Pays a portion of your expenses after you meet your annual deductible, except for preventive care which is covered at 100%

Dental Plans Summary

Voy Footures	DeltaCare DHMO Plan	Delta Dental PPO Plan	
Key Features	In-Network Only	In-Network Out-of-I	
Calendar Year Deductible Individual Family	\$0 \$0	\$50 \$150	
Preventive Services (no deductible)	No cost	100% / 100%	
Basic Services	Fee Schedule applies	90% / 90%	
Major Services	Fee Schedule applies	60% / 60%	
Orthodontics (children up to age 19)	Approximately \$1,700 in copays	5	0%
Orthodontics Lifetime Maximum	Approximately \$1,900 in copays	\$2	,000
Annual Calendar Year Maximum	Unlimited	\$2	,000

Dental Biweekly Contributions

Benefit	Full-Time Employee	Part-Time Employee	San Francisco Union Full-Time Employee	San Francisco Union Part-Time Employee
Dental Plan 1 Employee Only Employee + 1 Employee + Family	\$10.15 \$17.54 \$24.92	\$12.00 \$24.92 \$31.38	\$5.54 \$14.77 \$18.46	\$11.08 \$21.23 \$28.62
DeltaCare HMO Employee Only Employee + 1 Employee + Family	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00	\$0.00 \$0.00 \$0.00

^{**}DeltaCare HMO Plan is a very narrow network and is only available in California

Know Where to Go for Care

With so many options for care, how do you know which is best for the flu, a broken bone or physical exam? Depending upon where you receive medical attention, the cost can vary immensely. Here's a general guideline that can help you save on health care expenses and your time.

Location of Care	Cost	Common Conditions	Time Investment
Telemedicine	\$	 Cough/cold/sinus/flu Earaches/stomach pain/diarrhea Rashes/allergies/ insect bites Urinary tract infections Pink eye 	Appointments typically available within an hour No need to leave home
Primary Care Physician or Retail Clinic	\$\$	 Checkups Preventive services Vaccinations and screenings General health management Sick visits for minor conditions 	Usually need appointment Short wait times
Urgent Care	\$\$\$	 Severe Fever and flu symptoms Sprains and strains Stitches Minor burns Minor infections Minor broken bones 	No appointment needed Typically have extended hours
Emergency Room	\$\$\$\$	 Chest pain Heavy bleeding Large open wounds Spinal or head injuries Major broken bones Severe cuts/burns Numbness or weakness Sudden vision change 	Open 24/7 No appointment needed Wait times can be up to several hours.

Health Savings Account (HSA)

What is an HSA?

- Allows employees to set aside tax-free dollars to pay for qualified health care expenses*
- Unused dollars roll over from year to year
- · Account balances earn interest tax-free
- Employees own their HSA it moves with them if they change jobs or health plans

Who is Eligible

- Employees must be enrolled in a qualified high-deductible health plan (QHDHP).
 - The two qualified HDHPs that Pacific offers are the Anthem High Deductible PPO and the Kaiser High Deductible HMO.
 - The QHDHP must have the following to be considered HSA-compatible:
 - A Minimum deductible of \$2,500 single/\$5,000 family
 - An annual out-of-pocket maximum which cannot exceed \$5,000 single /\$10,000 family
 - Employees must NOT be enrolled:
 - in another health plan unless it is a QHDHP
 - in Medicare or receiving Social Security benefits or claimed as a dependent by anyone

Please note: you cannot have a flexible spending account (FSA) and HSA at the same time.

Tax Savings

- Pre-tax contributions can be made via payroll*
- Earnings are tax-free under Federal Tax Rules while the money remains in the HSA*
- Withdrawals for qualified health care expenses are tax free
- HSA funds may transfer to the surviving spouse, tax free
- After turning 65, HSA dollars may be withdrawn for any purpose, paying only normal income taxes with no penalties.

Important note: contributions and earned interest to an HSA are taxable income in California.

Long-Term Savings

- Save for future medical needs
- Unused balances roll over tax-free from year to year
- Variety of mutual fund investment options available once an account balance reaches the required minimum
- Can serve as a "medical retirement fund"
 - Use your savings to pay for medical services like, long-term care services, Medicare not covered by any other source, COBRA or health insurance while you are receiving federal or state unemployment.

Four Great Things About the HSA



It's personal.

The account works like any other savings account, but it's specifically for health care expenses. You own all of the funds in the account, and the balance earns interest and rolls over from year to year.



Use it now or later.

You can spend the money in your HSA to pay for health care expenses now or save them to use after you retire.



It offers triple tax savings.

Your contributions are taken from your paycheck pretax, which lowers your taxable income. The account grows tax-free, and withdrawals are tax-free, as long as you use them for eligible health care expenses.



Control is at your fingertips.

You can manage your account online and change your contributions at any time.

¹ Certain states do not treat HSA contributions as tax-free (e.g., California and New Jersey). Consult your tax advisor to understand how HSA participation may impact you and your family members from a tax perspective.

Health Savings Account (HSA)

HSA Funding (Employee and Pacific)

	2024 IRS Maximum Annual Contribution	Pacific Annual Employer Contribution	Maximum Employee Contribution (after Pacific Contribution)	Maximum Employee Contribution including Catch-Up Contribution for ages 55+
Employee Only	\$4,150.00	\$1,250.00	\$2,900.00	\$3,900.00
Employee + Family	\$8,300.00	\$2,500.00	\$5,800.00	\$5,900.00

For employees new to an HSA during Open Enrollment, Pacific will prefund 3 months of employer contributions on the first paycheck of January, there after the Pacific contribution will be pro-rated by paycheck beginning with the first paycheck in April.

- Single: \$288.48 pre-fund, then \$48.08 per pay period
- Family: \$576.90 pre-fund, then \$96.15 per pay period

For mid-year elections (i.e., new hires) pro-ration applies with no prefunding.

How much can I contribute?

Each year, the IRS sets limits on how much you can contribute to an HSA. Maximum employee contributions for the 2024 calendar year are as follows:

- \$4,150 for an individual (not including the Pacific contributions)
- \$8,300 for an employee and dependents (not including the Pacific contributions)
- \$1,000 catch up contribution for anyone over the age of 55

Visiting the Doctor after January 1, 2024

- Patients should notify their doctor's office if you are changing insurance plans to a high deductible health plan. Some providers, like Sutter, will not negotiate a cash price if they know you have insurance, even if it is a high deductible plan.
- Deductibles are waived for routine preventive care and would be covered at 100% as long as the provider bills them as routine preventive care.
 - o All other expenses are subject to the plan deductible, including prescriptions.
- Patients are not required to pay at the time of their visit, but some providers, like hospitals, may require the deductible to be paid.
- · Patients should request that their doctor submit their claim to their insurance provider first.

Health Savings Account (HSA)

Qualified HSA Expenses

- Acupuncture
- Ambulance
- Birth Control Pills
- Braces
- Chiropractor
- Contact Lenses
- Contraceptive Devices
- Dentures
- Dermatologist

- Eyeglasses
- Hearing Aids/Batteries
- Insulin Treatment
- Lab Tests
- Lodging/Transportation Cost (relative to health care)
- Wheelchair
- Medicare Parts A, B or D after age 65

For more information, see IRS Publication 502-Medical and Dental Expenses (section 213(d) or consult your tax cons

Paying for Services

- The insurance provider will process each claim and send an Explanation of Benefits (EOB).
- The EOB will reflect the provider's discounted rates, which they will write off, and it will show the patients responsibility for that claim.
- Employees may pay their bill (or the bill for any person declared as a dependent on their tax return) by using their:
 - HSA debit card
 - Paying the provider directly and submitting a paper claim for reimbursement
 - Or pay from other personal accounts to allow their HSA balance to grow

**Note: Employee assumes responsibility for legitimizing reimbursed expenses and should keep copies of their receipts. If you are ever audited by the IRS, you will need to show the receipts for all H.S.A. deductions.

Tax Penalty

- Distributions from an HSA, not used exclusively for qualified medical expenses, are includable in your gross income and may be subject to an additional 20% penalty tax.
- Distributions made for expenses that are reimbursed by another health plan are includable in your gross income, whether the other health plan is a high-deductible health plan.

Comparing an HSA and an FSA

HEALTH SAVINGS ACCOUNT (HSA)

FLEXIBLE SPENDING ACCOUNT (FSA)



OWNERSHIP

Owned by the employee



OWNERSHIP

Owned by the employer



FUNDING

Employer and/or employee funded

Amounts can be adjusted throughout the year



FUNDING

Employee funded

Amounts are elected annually and can only be changed with a qualifying event



2024 CONTRIBUTION LIMITS

\$4,150 single; \$8,300 family \$1,000 Catch-up if Age 55+



2024 CONTRIBUTION LIMITS

\$3,200 (Health Care FSA); \$5,000 (Dependent Care FSA)



HEALTH PLAN ELIGIBILITY

Must be enrolled in a High Deductible Health Plan



HEALTH PLAN ELIGIBILITY

If contributing to an HSA, you are not eligible for the medical FSA. If you are not contributing to an HSA plan, you are eligible for the medical FSA. If you have dependents that fit the eligibility criteria, you may be eligible for the Dependent Care FSA.



CAN PARTICIPANTS INVEST FUNDS?

Yes



CAN PARTICIPANTS INVEST FUNDS?

No

Employees can not be enrolled in both a Health Care FSA and an HSA at the same time; unless the FSA is a Limited Purpose FSA

Flexible Spending Accounts (FSA)

A Flexible Spending Account (FSA) is an effective way to save when paying for certain health care, dependent care and transportation expenses. You decide how much you want to set aside to pay for eligible expenses incurred during the plan year and make separate elections for each account. VOYA will be our vendor administering the 2024 Flexible Spending Accounts. The IRS has different maximum contribution limits for each account. The plan year runs from January 1st through December 31st. Please note that you cannot transfer funds from one account to another.

	Healthcare FSA	Dependent Care FSA
What is covered?	In general, health-related expenses that are uncovered by the Medical, RX, Dental or Vision plans.	In general, dependent day care expenses that allow you to work or go to school full-time.
Eligible Expenses	 Examples include: Out-of-pocket costs Deductible and copays Healthcare expenses approved by the IRS under Section 125 Pharmacy copays, dental & vision out of pocket costs 	 Examples include: Childcare for children under age 13 Adult dependent daycare Dependent daycare centers Preschool expenses
For	more information, see the common eligible a	and ineligible expenses
Restrictions	 Medical expenses that are not deductible per the IRS may not be reimbursed Over-the-counter drugs not prescribed by a physician are ineligible 	Expenses reimbursed under this FSA may not be claimed as a federal tax credit on your tax return
Access to Funds	Immediate access to annual election	Access to funds after payroll deduction and added to the account

Healthcare FSA: Use It or Lose It Rule

The IRS regulations require that, at the end of a plan year, the actual expenses you incur equal the amount you contribute to an FSA, or you lose contributions. Pacific allows a rollover of up to \$640 anything over this amount where you have not submitted a receipt for reimbursement will be forfeited. Therefore, it is important that you make your FSA elections carefully. Rollover funds are available in January.

For 2024 the run-out period for the Health FSA is from January 1, 2025, through March 31, 2025, where you can submit claims that were incurred from 1/1/2024 - 12/31/2024 for reimbursement. VOYA must receive them no later than March 31, 2025.

If you terminate employment at Pacific, your FSA Health Care Debit Card will become inactive on the date of termination, but you have 90 days from the termination date to submit claims to VOYA, as long as, the claim was incurred prior to your termination date. The FSA may be continued through COBRA if you are eligible and elect to continue this coverage. Please contact the Benefits Team to determine eligibility.

Flexible Spending Accounts (FSA)

Dependent Care FSA: Use It or Lose It Rule

Unlike the Healthcare FSA, none of your contributions towards your Dependent Care Spending Account, will roll over to the next plan year.

If you terminate employment at Pacific or cease to be eligible for Dependent Care, you have 90 days from your termination or ineligibility date to submit your claims.

Qualified Transportation/Parking

The commuter plan allows eligible employees to set aside pre-tax dollars for eligible transit and parking expenses related to commute to work, governed by IRC Section 132. You can enroll or cancel at any time throughout the year, you do not have to elect during Open Enrollment. If you would like to keep your account active but do not wish to contribute you can elect a deduction of \$0.00. Employees have access to their account if they are an active benefit eligible employee. Ifa participant has both parking and transit account, each account is entirely separate, and funds cannot be transferred from one to the other. SA, none of your contributions towards your Dependent Care Spending Account, will roll over to the next plan year.

Transit and/or parking benefits are limited to employee expenses only; reimbursement is not allowed for spouse or dependent expense.

Elections and Spending

- · The IRS sets maximum monthly pre-tax deduction amounts and could adjust annually
- · Employees can elections monthly
- Unused amounts can be carried over to the next plan year
- · Contributions are available for reimbursement based on payroll deduction cycle
- Contributions are loaded to the WEX prepaid benefits card

Flexible Spending Coverage	2023 Flexible Spending	
Health Care Flexible Spending Account	\$3,200 annual max	
Dependent Care Spending Account	\$2,500 married filing separately \$5,000 married filing jointly, head of household or single annual max	
Transit Spending Account	\$300 monthly max	
Parking Spending Account	\$300 monthly max	

Flexible Spending Accounts (FSA)

Using the card for Parking

The card can be used for expenses such as parking expenses for any type of vehicle you use to go to work at any parking location near your work location or near a location from which you commute using mass transit. Please Note: this is not to be confused with an onsite parking pass that is payroll deducted separately.

Parking MCC's are:

7523 – Automobile Parking Lots and Garages

Using the card for Transit

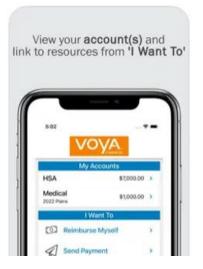
The card can be used for mass transit passes, tokens, or fare cards purchased at a valid transit fare terminal.

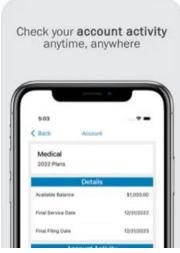
Transit MCC's are:

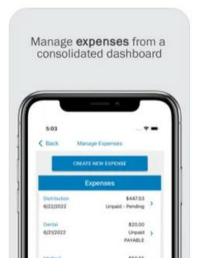
- 4011 Railroads
- 4111 Transportation suburban and local commuter passenger, including ferries
- 4112 Passenger Railways
- 4131 Bus lines
- 4789 Transportation services not elsewhere classified

VOYA

- Download the VOYA Mobile App
- View Account
- Check Activity
- Capture Receipts
- Manage Expenses
- Complete Transactions









VOYA Financial Life Insurance

Spouse/Domestic Partner Supplemental Life and AD&D

You may purchase in increments of \$10,000 to a maximum \$50,000. Guaranteed issue is \$20,000. The monthly rate is based on amount selected and age. Employee must enroll in Supplemental Life and AD&D coverage to elect Supplemental Life and AD&D for spouse/domestic partner. A 1-level increase of \$10,000 is allowed without an Evidence of Insurance (EOI), so long as the elected amount does not exceed the Guarantee Issue Level or 100% of the employee's Supplemental Life Coverage. If you have been working for Pacific and you are electing for the first time, an EOI is required. Any benefit amounts subject to an EOI are not effective until approved in writing by VOYA. The EOI must be turned in within 60 days of election. An EOI is required for all amounts of insurance selected after the initial 31-day eligibility period and for any amount more than the Guarantee Issue amount.

Biweekly Contributions

Employee or Spouse/Domestic Partner Supplemental Life and AD&D			
Age	Rate (per \$1,000 of coverage)		
<25	\$0.028		
25-29	\$0.082		
30-34	\$0.031		
35-39	\$0.042		
40-44	\$0.056		
45-49	\$0.079		
50-54	\$0.116		
55-59	\$0.193		
60-64	\$0.267		
65-69	\$0.398		
70-74	\$0.789		
75+	\$0.960		

Reduction Schedule Employee and Spouse/Domestic Partner

When you reach age 70, life benefits reduce to 65%

When you reach age 75, life benefits reduce to 50%

^{**}The amount of coverage cannot be greater than the employee benefit.

Life Insurance

Important Note for Spouse/Domestic Partners who are both employed by Pacific

If Pacific employs both you and your spouse, you may cover yourself under Employee Supplemental Life and AD&D or your spouse may cover you under Spouse Life and AD&D, however; employees may not be covered as both an employee and a spouse.

Dependent Child Supplemental Life and AD&D

Supplemental child coverage is equal to \$5,000, \$10,000 or \$20,000, if under age 26. Guaranteed issue is \$20,000. The bi-weekly rate is based on amount selected. Employee must enroll in Supplemental Life and AD&D coverage to elect Supplemental Life and AD&D for child.

**The amount of coverage cannot be greater than the employee benefit.

Coverage Amount	Cost per pay period
\$5,000	\$.205
\$10,000	\$.411
\$20,000	\$.822

Voya Value Added Employee Assistance Program (EAP)

The EAP is part of the Group Life plans. Voya is contracted with Compsych to provide the EAP.

This program is to help employees and their family members deal with personal and health-related issues that may negatively impact their job performance, health and well-being. This program provides the following:

- 24/7 access to masters-level clinicians through a toll-free phone number or email
- Online support through GuidanceResources.
- Telephonic and Face-to-Face EAP (3 sessions) includes the following:
 - **FamilySource** Receive personalized attention and resources that cover all aspects of worklie needs, such as Childcare, Education, Adoption, Pe Care. Elder Care. Personal Convenience Services.
 - **LegalConnect** Receive information and assistance for a broad range of legal issues with: Immediate, confidential access of staff attorneys, unlimited telephonic and online access to legal information from licensed attorneys, Access to a credentialed national network of lawyers for in-person consultation, referral to lawyers in the community at discounted fees.
 - FinancialConnect Receive access to financial experts in many areas of money management and planning with: Unlimited telephonic and online access, On-staff CPAs and other financial experts, Nationwide network of Certified Financial Planners, User-Friendly online financial planning tools, Student Loan resources and guidance.

Employee Assistance Program services are provided by ComPsych Corporation, Chicago, Illinois. Services and availability may vary by state.

Retirement Savings Benefits

Pacific's retirement plan through TIAA helps faculty and staff build financial security through a generous plan, employee funded tax-deferred savings opportunities, along with educational and planning resources to help you understand and make wise choices.

403 (b) Group Retirement Annuity Plan (GRA)

Pacific's GRA is designed to make saving for your retirement years simple and convenient. This is a mandatory plan and, when eligible, Pacific contributes a discretionary amount (currently 10%) and you contribute 5% of your earnings. You cannot change the amount of this mandatory contribution but there are other options to contribute (see the GSRA plan below). You are immediately vested so all contributions belong to you. Your contribution is made on a pre-tax basis and is automatically invested in the Lifecycle Fund based on your projected retirement age.

Eligibility:

- Exempt Employees- 1 consecutive year of service with Pacific
- Non-Exempt Employees- 1 consecutive year of service and 1,000 hours of service
- · with Pacific
- Waiting Period Waived-1 year of eligible service with an institution of higher
- · education during the 24-month preceding the date of service with Pacific may
- satisfy service requirement.
- At least age 21, and
- · Not part of an excluded class of employees reach out to the Benefits Team for more
- Information

403 (b) Group Supplemental Retirement Annuity Plan (GSRA)

The GSRA provides an easy way to add to your retirement savings while decreasing income tax when you make pretax contributions. You may also make post-tax contributions to the Roth 403(b). You may enroll or make changes anytime by visiting www.tiaa.org/pacific.

The maximum annual contributions will be posted when the IRS publishes them.

<u>Eligibility:</u> University of the Pacific employees, except for non-US citizens, are eligible for the supplemental plan.

Employees who participate in an outside plan:

Employees must combine contributions made their 403(b) accounts with contributions made to all other plans in which they participate (other than 457 plans): 401(k) and other qualified plans, and SIMPLE IRAs. The employee's total elective deferrals to all of these plans combined cannot exceed the IRS annual deferral limit. For more information, please refer to IRS Publication 571.

Schedule a Session with TIAA

No matter where you are in life or just getting started or planning for retirement. An individual session with a TIAA Financial Consultant can help you create a plan for your goals and it's at no additional cost as part of your retirement plan. Register for one of the individual sessions at www.tiaa.org/schedulenow. Now available in Spanish /Ahora Disponible en Español Para comunicarse con un consultor financiero de TIAA, regístrese en línea en TIAA.org/Schedule now o llame al 626-432-6300, los días de semana de

9 am a 5 pm. 21

Heffernan – Retirement Services

Questions about our retirement plan?

Great news! Heffernan Retirement Services is our independent Retirement Plan Advisor – and YOU have access!

The University of the Pacific Retirement Plan is one of the most important benefits we offer and we take your retirement planning very seriously. We wanted to let you know Heffernan Retirement Services (HRS) is now our independent financial advisor for our Retirement Plan.

What that means and why they so proud of that fact is that they are an independent team of retirement plan professionals not affiliated with TIAA or any other mutual fund company. Therefore, you as a Pacific employee have access to HRS's professionals to provide you with unbiased advice for your retirement planning needs. As a team, they have over 120+ years of extensive knowledge managing retirement plans and helping individuals save for retirement.

We hired HRS to be an advisor to assist you with your accounts and retirement planning goals. The team at HRS is here to make sure you have a good understanding of the tools and resources available to you as an employee.

- · Reviewing your overall retirement plan
- · Reviewing your investment allocation
- Reviewing your savings plan
- Discuss options for closing any savings gaps
- Discuss options for rolling over accounts
- Discussing market volatility
- · Other financial topics of importance to you

This is an employee benefit and a great resource. You can reach out to them at any time for a personal retirement plan consultation and there is no cost to you for setting up a meeting with and HRS team member.

For more information check out the Pacific Education Portal. It is our Retirement Plan 101 resource:



Securities offered through LPL Financial, Member FINRA/SIPC. Retirement Planning Services offered through Heffernan Retirement Services, a registered investment advisor. Retail advisory services offered through Heffernan Financial Services, a registered investment advisor. Heffernan Retirement Services, Heffernan Financial Services and Heffernan Insurance Brokers are separate entities and un-affiliated with LPL Financial.



Disability Insurance Plan

Short-Term Disability

All California employees, except student employees, are required to participate in a disability plan. Pacific employees are automatically enrolled in California State Disability Insurance (SDI). SDI is a partial wage-replacement plan that contains provisions for Short-Term Disability (STD) and Paid Family Leave (PFL) and funded through employee payroll deduction. If you do not live in California, please contact the Benefits Team to find out if your state offers a Short-Term Disability plan.

How It Works

SDI will pay 60% of earnings up to the maximum weekly benefit. A 7-day waiting period applies. PFL provides income (up to eight weeks within any 12-month period) to employees who take time off work to care for their seriously ill child, spouse, parent, or to bond with a new child. PFL benefits will be paid up to the maximum weekly benefit. Employees who are on short-term disability or receiving Workers' Compensation benefits are not eligible to receive the PFL benefit.

Long-Term Disability (LTD)

The impact of a disabling illness or injury, both financially and emotionally, is devastating. While health insurance may cover most medical bills, daily living expenses such as, rent or mortgage, car payments, and utilities continue. Disability insurance provides partial income replacement if you are unable to work due to a qualifying non-occupational illness or injury. You generally begin with short-term disability (CA SDI) for a period of 13 or 26 weeks; if the illness or injury extends beyond that period it becomes long-term disability. Our Long-Term Disability is with VOYA.

How It Works

You and Pacific share in the cost of the mandatory LTD plan. Pacific's LTD plan provides a monthly benefit after you have been totally disabled for 180 days. Benefits continue while you are totally disabled or until you reach the maximum benefit period based on your age at the time of disability. The monthly benefit amount, when combined with income from all other sources (including Social Security, California State Disability or Sick Leave) will equal 60% of your base pay up to a maximum monthly benefit of \$6,000. You must provide proof of continued disability on a regular basis to continue to receive benefits. All disability payments you receive are non-taxable income.

Public Service Loan Forgiveness

While it's true we all want to retire successfully someday, we know that retiring your student debt may be a more immediate concern.

TIAA Student Debt Solution Tool with Savi

You may know TIAA as one of the investment providers for the 403(b) GRA and GSRA Plans. However, TIAA has joined forces with Savi, a company created to help you navigate the complexities of federal income-based repayment plans and loan forgiveness programs designed for employees like you who work in public service¹.

You may be able to lower your monthly student loan payments and work toward loan forgiveness. On average, Savi customers find over \$1,880 a year in savings².

What can Savi do for you?

As an employee of the University of Pacific, you have access to Savi's two tiers of service that are simple, smart and helpful:

- Free Student Loan Checkup: Quickly see your unique repayment plan options and potential savings upon entering your personal information into Savi's tool.
- Savi Essential Service: Track payments toward forgiveness and get convenient efiling, one-on-one assistance, reminders and more for a small fee³.

Take the first step today

Go to TIAA.org/pacific/student to see how you might reduce your monthly student loan payments and may qualify for forgiveness of your student loan.

You can also contact Savi by email at partners+tiaa@bysavi.com, or call 1-833-604-1226 weekdays between 4:30 a.m. – 4:00 p.m. (PT).



Auto & Home Insurance

California Casualty

California Casualty offers Pacific employees' exclusive auto and home insurance benefits that could fit your budget. They offer competitive rates, discounts and other online account services. All California Casualty insured members receive free ID theft coverage. For more information, on California Casualty auto and home insurance you can call them at 877.654.9316 or visit www.calcas.com/arajczyk



Angie Rajczyk







🚺 1-800-800-9410 🔀 arajczyk@calcas.com 🤀 CalCas.com





🔽 Simple.

- Convenient online quoting
- Local representatives/agents
- Caring insurance advisors
- Flexible payment plans
- Online policy access
- 24/7 USA-based claims service



Trusted.

- In business since 1914
- UOP trusted auto & home insurance provider
- Educational articles and resources available through MyCalCas.com



Affordable.

- Employee-only rates
- Generous discounts
- 12-month rate guarantee
- Bundle your auto and home/renters to save even more



🝂 Right for you.

- Superior customer service
- Unique, exclusive coverages

Summer & holiday skip payment options

Free ID Theft Resolution

Waived deductible for vandalism or collision while parked within 500 feet of campus

\$500 personal property coverage for belongings stolen from your vehicle

\$1,000 pet injury coverage

\$3,000 personal property coverage for instructional materials and laptops used

Excess personal liability coverage on campus at no additional charge

Increased structural coverage for upgrades required by today's building codes

BHS Employee Assistance Program (EAP)

What is an EAP?

Provided by BHS your Employee Assistance Program (EAP) provides you and your household members with free, confidential, in-the-moment support to help with personal or professional problems that may interfere with work or family responsibilities.

What Happens When You Call the EAP

A Care Coordinator (master's level clinician), will confidentially assess the problem, assist with any emergencies and connect you to the appropriate resources. The Care Coordinator may resolve your need within the initial call; assess your need as a short-term issue, which can be resolved by an EAP counselor within the available sessions; assess your need as requiring long-term care and assist with connecting you to a community resource or treatment provider available through your health insurance plans.*

Common Reasons to Call Your EAP

Relationships

- Boss/Co-worker
- Customers
- Friends
- Spouse/Kids

Risks

- Burnout/Anger
- Depression/Anxiety
- Suicidal thoughts
- Substance abuse

• Family Daycare and Group Homes

Challenges

- Daily responsibilities
- Financial/Legal
- Parenting
- Stress/Conflict

Life Events

Birth/Death

Summer Camps

Opportunities & Adult Day Care

- Health/Illness
- Marriage/Divorce
- Promotion/Retirement



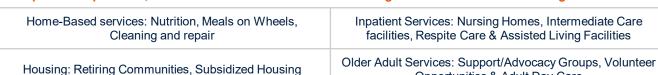
BHS provides up-to-date, carefully screened, national resources and referrals for a range of childcare needs



Adoption and Special Needs Nanny and Au Pair Services Before and After School Programs **Nurseries and Preschools**



BHS provides up-to-date, national resources and referrals for a range of eldercare needs including:



In-Home Care: Medical & Nursing Rehabilitation Services **Transportation Services**



When faced with a legal matter, simply contacts BHS and you will be connected to an attorney with expertise specific your needs. Legal benefits under the program include:

Free 30-minute consultations	Each consultation must be over a new legal topic
In office or telephonic with local plan providers	25% of the attorney's hourly rate when an hourly rate is quoted for services beyond consultation



You and your household members can access unlimited telephonic financial counseling, information and education from BHJS' team of highly-trained financial counselors. Typical financial matters include:

Budgeting	Debt Management & Consolidation and Credit Counseling
College Funding	Retirement Funding



Weight Watchers

University of the Pacific has partnered with Weight Watchers® Reimagined to help you reach your wellness goals. Get an exclusive discount off the retail price and join now for as low as \$9.00 per month.

WW's customized program is proven to make weight loss easier.

Everyone's weight-loss needs are different. That's why WW's program, myWW™, is customized to make losing weight easier for you. When you join WW, you can lose weight and build healthy habits with a science-backed program that's tailored to your life.

Why WW?

- · Easy-to-use app and website
 - Track your food, activity, and weight any time with our digital tools.
- Endless food options
 - With our database of 8,500+ delicious recipes, you'll eat what you love and lose weight.
- Total support in real time
 - Get help and answers from a WW Coach 24 hours a day, seven days a week in 24/7 Expert Chat.
- Inspiration & connection
 - Access our members-only online community, day or night and meet others on a similar journey.
- Workshops*
 - Share your journey and gain inspiration from a group of fellow members and a WW Coach.

*Only available on Workshop & Digital membership.

To sign up or learn more, visit: ww.com/wellness. Enter Access ID: 19486

For questions or assistance registering, please call WW Customer Service at 866-204-2885.



Will Preparation

Everest's Will Prep solution is an online tool that helps individuals create essential legal documents, such as a Simple Will, Power of Attorney, Health Care Directive and other documents including a Codicil, Elder Care Agreement and a HIPPA Authorization. The tool asks users a series of easy-to-answer questions, each with helpful explanations and examples. Based on the responses, the system drafts and tailors the required clauses to create a document unique to a client's situation, while offering a "live preview" to ensure responses are used in the right context. The tool will be easily accessible on the Everest website – individuals will be able to access these services by simply logging in or creating an account at everestfuneral.com/voya.

Funeral Planning and Concierge Services

Employees receive help making decision about all funeral related issues and then have those plans put into action with services provided by Everest Funeral Package, LLC, and independent consumer advocate.

- Everest advisors are available 24/7 via a toll-free number to answer general funeral-planning questions.
- Concierge services provide help with planning and communicating the arrangements.
- Online planning tools include personalized PriceFinder reports that compare local funeral home prices nationwide.
- Negotiation of funeral service pricing with local funeral homes.
- Expedited life insurance claim processing is available to eligible beneficiaries.

Funeral Planning and Concierge Services are provided by Everest Funeral Package, LLC, Houston, Texas. Services and availability may vary by state.

Voya Travel Assistance

No matter where in the world they are, when traveling more than 100 miles from home, employees can contact the VOYA Travel Assistance customer service center or website 24/7, 365 days a year – for access to:

- Pre-trip information, including immunization requirements and weather conditions.
- Emergency personal services to assist in the event of an unexpected situation of a nonmedical nature, like lost or stolen luggage recovery and legal assistance.
- In the event of an unexpected medical situation, employees receive the help they need most, such as physician referrals or eyeglass replacement.
- When deemed medically necessary, evacuation and transportation to the nearest adequate medical facility.
- Relocation services in the event of a natural disaster or political emergency due to governmental or social upheaval.

Voya Travel Assistance services are provided by international Medical Group, Inc. (IMG), Indianapolis, IN. Services and availability may vary by state.

Voya Accident Insurance

Accident insurance can help your employees offset the costs associated with a covered accident. It provides fixed benefits for specific treatment and events tied to that covered accident. This is a limited benefit policy and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act. The benefits can be used for any purpose the employee chooses, including things like health insurance deductibles, co payments, child-care or home health care.

Covered injuries and accident-related expenses include:

- Hospitalization and Surgeries
- Follow-up Care
- · Common Injuries
- Dismemberment
- · Accidental Death

Accident Insurance			
Coverage Type	Bi- weekly Rate		
Employee	\$2.96		
Employee + Spouse	\$5.92		
Employee + Children	\$6.36		
Employee + Family	\$9.32		

Benefits are paid for accidents that occur off the job.

You can enroll in the Accident Group Policy through your Benefit Focus Portal during Open Enrollment or at time of Hire.

Voya Hospital Plan

Hospital Indemnity Insurance pays a benefit for an eligible confinement or other covered loss that occurs on or after your coverage effective date and subject to any exclusions in your Certificate.

Covered injuries and services:

- Hospitalization
- Intensive Care Unit (ICU) Admission
- Lodging
- Transportation

Hospital Insurance			
Coverage Type	Daily Benefit	Bi-weekly Rate	
Employee	\$200	\$8.27	
Employee + Spouse	\$200	\$16.34	
Employee + Children	\$200	\$13.99	
Employee + Family	\$200	\$22.07	

^{**}Annual Wellness Benefit of \$50 for completing eligible health screen test

Long-Term Care

Long-term care services provide assistance with the basic personal tasks of everyday life when it becomes necessary. Long Term Care Insurance pays for services such as help to take medication, monitor health, bathe, deliver meals, maintain/clean your home, drive you to medical appointments, provide breaks for other caregivers, along with many other services. Medicare and health insurance pay very little towards long term care costs. So, without insurance dollars, it becomes important to understand what assets will be used to pay for one's care. Policies vary in terms of what they will cover, and insurance companies do require approval for applicants to qualify for coverage. As you would expect, a good Long Term Care Insurance policy delivers broad and flexible benefits to help provide and pay for the Long-Term Care services you need when help is required.

For a personal review of Long-Term Care Insurance options for you and/or your family members, contact:

Debra Rauser, RN & Partner, specializing in LTC Solutions

ACSIA Partners, LLC Business: (650) 306-0240 Fax: (855) 449- 4608

Email: <u>darauser@acsiapartners.com</u>
Website: <u>www.debrarauser.acsiapartners.com</u>

CA License # 0D26971



Overalls

What is Overalls

Overalls is a Concierge Benefit for Life's Hassles. Overalls LifeConcierge is your time-saving problem-fixer to carry you through life's complications. From planning a move to, to fixing your car, to welcoming a newborn, Overalls is your partner for managing life's ups and downs.

Some things Overalls can help you with.



Daily hassles

- House & apartment
- Car & transportation
- Plan a trip or event
- Finding service providers
- Childcare
- Pets



Finances

- Personal finances
- Insurance
- Benefits
- Dispute a charge
- Research
- Claims and bills



Life moments

- Moving
- Buying a home
- Planning a renovation
- Preparing for a wedding
- Welcoming a newborn
- Adopting a pet

and much much more...

How to Access Overalls

Login or activate your account today: overalls.ai/users/sign_in

How to Submit To-Do's

Submit your requests through the App

How We'll Communicate

Your LifeConcierge will connect with you by text, phone, or email - your choice!



Pet Insurance

Total Pet Plan

Plan helps pet parents save on everything their pets need with instant discounts on vet care, prescriptions, preventatives, pet products, and more.

Wishbone Pet Insurance

Wishbone is a comprehensive pet health insurance policy that provides 90% reimbursement on vet care expenses resulting from unexpected accidents and illness.

Benefit Schedule	Total Pet Plan	Wishbone Pet Health Insurance
	(Covers Cats, Dogs, Birds and Exotics)	(Covers Cats & Dogs only)
Veterinary Care Cove	rage	
Accident & Illnesses	Instant 25% savings on all in-house services provided by participating vets	90% reimbursement on all services*
Wellness Visits	Instant 25% savings on all in-house services provided by participating vets	A wellness rider can be added for an additional cost
Network Providers	Over 6,000 participating veterinarians in all 50 states, plus Canada & Puerto Rico	Visit any licensed veterinarian in the U.S. Includes coverage while traveling internationally.
Prescriptions, Preventatives, & Other Pet Products	Purchase prescriptions, preventatives, food, toys, treats, and more at up to 40% off retail rates, plus free shipping	90% reimbursement on prescriptions related to accident or illness visits.* Preventative coverage available through schedule of benefits with optional wellness riders.
Annual Limit	Unlimited Usage	\$25,000*
Pre-Existing Conditions	Covers pre-existing conditions	Pre-existing conditions are excluded
Annual Deductible	No deductible	\$250*
Waiting Periods	No waiting periods	3 days for accidents and 14 days for illnesses (waived for payroll deduct groups). 6 month waiting period for cruciate ligament repairs.
Cats & Dogs	Full coverage available for cats and dogs	Full coverage available for cats and dogs
Other Pet Species	Limited coverage available	No coverage available
Pricing Structure	\$11.75/month for one pet \$18.50/month for 2 + pets	Each pet receives an individual quote based on breed, age, and zip code

Key Contacts

For Questions About	Phone Number	Website/Email
Anthem – EPO, QHDHP	(866) 280-4120	www.myLuminareHealth.com
		Group Identifier: UP
Pharmacy – WellDyne RX	(888) 479-2000	www.members.welldynerx.com
Kaiser Permanente DHMO, QHDHP & Buy Up HMO	(800) 464-4000	www.kp.org
Kaiser Chiropractic Services through ASH	(800) 678-9133	www.ashlink.com/ash/kp
Kaiser Health Savings Account	(877) 761-3399	www.kp.orh/healthexpense
LiveHealth Online	(888) 548-3432	www.livehealthonline.com
HSA Bank	(800) 357-6246	(Login) <u>hsabank.com</u>
Delta Dental PPO	(800) 765-6003	www.deltadentalins.com
DeltaCare USA DHMO	(800) 422-4234	www.deltadentalins.com
Vision Service Plan Choice Network	(800) 877-7195	www.vsp.com
Flexible Spending & Commuter Benefits – VOYA	(000) 000 4070	IIAO'- f- O
Health Account Solutions Center	(833) 232-4673	HASinfo@voya.com
Life and AD&D Insurance – VOYA	(800) 955-7736	https://presents.voya.com/EBRC/Universityofthepacific
ComPsych EAP		www.guidancereources.com
Included with VOVA Life AD&D Plan	(877) 533-2363	Group Name: University of the Pacific
		Web ID: My5848i
Short-Term Disability (STD) – State of California	(800) 480-3287	www.edd.ca.gov?disability?SDI_Online.htm
Long-Term Disability (LTD) - VOYA	(800) 955-7736	https://presents.voya.com/EBRC/Universityofthepacific
BHS Employee Assistance Program (EAP) 24/7 SUPPORT CENTER	(800)327-2251	https://portal.bhsonline.com
Retirement - TIAA	(800) 842-2776	www.tiaa.org/pacific
Pet Benefit Solutions	(800) 891-2565	https://benefits.pacific.edu
Long Term Care	(650) 306-0240	www.debrarauser.ltcfp.com
Whole Life – UNUM (Closed Enrollment)	(800) 275-8686	www.unum.com
Accident or Hospital Plan VOYA GRP#739588	(877) 236-7564	https://presents.voya.com/EBRC/Universityofthepacific
HR Department		
Sacramento	(916) 739-7031	
San Francisco	(415) 929-6468	Human Resources Website
Stockton	(209) 946-2124	

For advice on electing benefits please contact Lacie Austin at EPIC Insurance Brokers & Consultants at (510) 903-0214 Benefits

Team: employee_benefits@pacific.edu



Prepared By

