

Your health. Your wellness. Our commitment.



UNIVERSITY of ST. AUGUSTINE
for HEALTH SCIENCES



PLAN AND VENDOR SNAPSHOT

Medical & Prescription Drug

(Aetna or Kaiser Permanente in CA)

- Medical and Prescription Drug coverage is offered through Aetna, except for California residents who have the option of the Southern California Kaiser Permanente HMO Plan.
- To be sure your current provider is covered in-network, check the Aetna website at aetnaresource.com/m/USAHS, or the Kaiser website at kp.org.

Plan	2024 Monthly Contributions	2024 Bi-Weekly Contributions
Aetna - HSA Saver		
Employee	\$135.30	\$62.45
Employee / Spouse	\$301.76	\$139.27
Employee / Child(ren)	\$231.24	\$106.73
Family	\$400.16	\$184.69
Aetna Choice POS II - High Deductible		
Employee	\$173.31	\$79.99
Employee / Spouse	\$380.93	\$175.81
Employee / Child(ren)	\$314.95	\$145.36
Family	\$504.98	\$233.07
Aetna Choice POS II - Low Deductible		
Employee	\$263.50	\$121.62
Employee / Spouse	\$607.64	\$280.45
Employee / Child(ren)	\$504.29	\$232.75
Family	\$790.50	\$364.85
SOCAL Kaiser Permanente HMO		
Employee	\$142.64	\$65.83
Employee / Spouse	\$298.72	\$137.87
Employee / Child(ren)	\$280.45	\$129.44
Family	\$407.25	\$187.96



Need Help Deciding On A Medical Plan?

Contact Aetna during pre-enrollment for support on plan selection by calling 888.478.9498.



Telehealth Through HealthiestYou

HealthiestYou by Teledoc is a free telehealth benefit for employees and their families who enroll in this benefit during open enrollment, regardless of participation in a medical plan. Free telemedicine benefits for various services include primary care, mental health, tobacco cessation, dermatology, back care, nutrition coaching, and more. Talk to a doctor 24 hours a day, seven days a week or receive confidential counseling seven days a week.

As a part of the HealthiestYou benefit, employees may use the health advisory service. This provides you the expertise of more than 50,000 of the world's best doctors. Regardless whether you are participating in a USAHS health plan or not, you and your family may use this service to have in-depth expert medical review of current medical diagnoses if you enroll during open enrollment.

Wellness Reward Program

(for Aetna participants)

Preventive health rewards are offered through Aetna's Healthier Life program. Receive rewards towards gift cards to be redeemed at some of your favorite retailers throughout the year for completing your preventive care exams including: Wellness Exam, Screening mammogram, Prostate. You can receive additional rewards upon completion of Aetna Health Assessment and Journey. You must be enrolled in an Aetna health plan to be eligible for rewards. Maximum award: \$250.00.

Dental (Aetna)

- Dental coverage is offered through Aetna Dental Preferred Provider Organization (DPPO) and Aetna Dental Maintenance Organization (DMO).
- Monthly and bi-weekly per paycheck contribution rates are shown below.

Plan	2024 Monthly Contributions	2024 Bi-Weekly Contributions
Aetna PPO Dental w/Orthodontia		
Employee	\$45.79	\$21.14
Employee / Spouse	\$97.69	\$45.09
Employee / Child(ren)	\$89.55	\$41.33
Family	\$119.63	\$55.22
Aetna DPPO w/o Orthodontia		
Employee	\$34.58	\$15.96
Employee / Spouse	\$74.57	\$34.42
Employee / Child(ren)	\$68.98	\$31.84
Family	\$89.20	\$41.17
Aetna DMO		
Employee	\$8.65	\$3.99
Employee / Spouse	\$23.05	\$10.64
Employee / Child(ren)	\$23.05	\$10.64
Family	\$23.05	\$10.64

Vision (Vision Service Plan (VSP))

- Vision is offered through VSP.
- Monthly and bi-weekly per paycheck contribution rates are shown below.

Plan	2024 Monthly Contributions	2024 Bi-Weekly Contributions
VSP Basic Plan		
Employee	\$7.91	\$3.65
Employee / Spouse	\$13.57	\$6.26
Employee / Child(ren)	\$13.85	\$6.39
Family	\$22.33	\$10.31
VSP Premier Plan		
Employee	\$17.04	\$7.86
Employee / Spouse	\$29.21	\$13.48
Employee / Child(ren)	\$29.82	\$13.76
Family	\$48.08	\$22.19



Questions?

Please see the 2024 Benefits Guide for comprehensive coverage details.

Tuition Programs • USAHS

- **Graduation Bonuses**—following a year of full-time service, staff and faculty who graduate from an accredited university with a bachelor's, master's, or terminal degree can receive a bonus up to \$1,000, depending on the type of degree program.
- **Tuition Reimbursement Plan**—following six months of full-time service, USAHS offers a benefit of up to \$5,000 per year, depending on which type of degree program is being pursued.
- **Tuition Reduction Plan**—for USAHS employees beginning at time of hire, tuition is reduced to 70% for full-time employees, 35% for part-time employees, and 25% for immediate family members enrolled in the University of St. Augustine for Health Sciences program.

Reimbursement Accounts • PayFlex

- **Health Savings Account** with employer match funds is available to employees enrolled into the Aetna HSA Saver medical plan.

Ameriflex

- **Flexible Spending Accounts** offer the opportunity to save pre-tax dollars for health care and dependent care.
- **Commuter Spending Accounts** offers an option to use pre-tax dollars for public transit and parking expenses.

Short and Long Term Disability • Voya Financial*

- **Short and Long Term Disability** are company-paid benefits offered through Voya Financial. You may also elect to purchase additional Long Term Disability coverage under the LTD Buy-Up option.

Questions?

Please see the 2024 Benefits Guide for comprehensive coverage details.

Life Insurance and Accidental Death & Dismemberment (AD&D) • Voya Financial

- **Basic Life Insurance and AD&D** are company-paid benefits available through Voya Financial and offered at one times your annual salary. You may also elect supplemental policies for yourself, spouse, and children.

Retirement 401(k) Plan • Lincoln Financial Group

- The retirement plan is administered by Lincoln Financial Group. USAHS has a discretionary match of 50% of 6% of eligible compensation that employees contribute to the plan.
- Note that the plan will automatically enroll you in the plan at 4% of your salary, once you have met eligibility. You must contact Lincoln Financial Group if you would like to opt out or revise this election.

Employee Assistance Program • ComPsych

- This program is for **all employees at no cost**, and offers confidential emotional support for you and your household, and, specializes in work-life solutions, legal guidance, and financial resources.

Supplemental Health Insurance • Aetna

- **Accident Insurance** pays a cash benefit directly to you to help pick up some of the costs remaining after your health insurance plan kicks in following a covered accident.
- **Critical Illness Insurance** helps protect your income and personal assets when out-of-pocket expenses increase as a result of a specified illness.
- **Hospital Indemnity Insurance** provides you with a direct lump sum benefit to meet out-of-pocket expenses and extra bills that can occur from a covered hospital stay.

* Note: Long Term Disability and Short Term Disability benefits become effective the first of the month following 90 days of employment.

Other Benefits

Discount Shopping • Perks at Work

You and up to 5 of your family members or friends can enroll to receive exclusive savings on specialty brands, travel, dining and more! From small purchases—like diapers and groceries to big ones like cell phones, computers, and vacation—our corporate rates help you save every day. Review the Perks at Work portal and check out the many discounts available, including cellular service plans.

Legal Assistance • MetLife Legal Plans

Legal Assistance is available for you and your family through Hyatt Legal.

Identify Theft Protection • Allstate Identity Protection

Identity protection is available for you and your family members through the PrivacyArmor® program. This offers you proactive fraud detection and prevention, including a full-service identity remediation, with a \$1,000,000 insurance policy for identity protection.

Questions?

Please see the 2024 Benefits Guide for comprehensive coverage details.

529 Plan • Invesco

To help with college savings, enroll in a 529 plan, with post-tax payroll deductions.

Computer Discount • Apple

apple.com/us-hed/shop

As a part of the higher education industry, Apple offers discounts on computers.

Pet Insurance • Nationwide

My Pet Protection® plans are exclusive to employees and not available to the general public. The savings on vet bills are 50% or 70% depending on which plan you choose. Note that you can enroll at any time.



2024 HOLIDAY SCHEDULE

To allow employees to spend holidays free from their job responsibilities, the University of St. Augustine for Health Sciences provides the holidays noted below.

2024 Holiday Schedule		
New Year's Day	Monday	January 1
Martin Luther King Jr. Day	Monday	January 15
President's Day	Monday	February 19
Memorial Day	Monday	May 27
Juneteenth	Wednesday	June 19
Independence Day	Thursday	July 4
Labor Day	Monday	September 2
Veteran's Day	Monday	November 11
Day Before Thanksgiving	Wednesday Close at 3pm local time	November 27
Thanksgiving	Thursday	November 28
Day After Thanksgiving	Friday	November 29
Winter Holiday	Tuesday	December 24
Winter Holiday	Wednesday	December 25
New Year's Eve	Tuesday	December 31
All Staff Employees: Two Floating Holidays*	Used for holidays, celebrations or observances not listed above, at the employee's discretion. Approved in advance by Supervisor.	

*Note: All full-time staff employees only will be provided with two floating holidays (FH) in 2024. Full-time employees earn one FH as of January 1 and the second FH as of July 1. New employees who are hired prior to June 30 will be eligible for two floating holidays. New employees hired on or after July 1 but prior to November 1 will be eligible for one floating holiday in 2024.

Contacts

Aetna - Medical & Dental

888.478.9498

aetnaresource.com/m/USAHS

Mobile App: Aetna Health App

Policy# 176145

Aetna - Accident, Critical Illness, and Hospital Indemnity

800.607.3366

www.myaetnasupplemental.com

Allstate Identity Protection

800.789.2720

myAIP.com

Ameriflex

888.868.3539

myameriflex.com

Help Center:

[myameriflex.crunch.help/
participants](http://myameriflex.crunch.help/participants)

Email: service@myameriflex.com

ComPsych

844.819.4777

Web ID: USAEAP

guidanceresources.com

Mobile App:

GuidanceResources@Now

HealthiestYou by Teledoc

866.703.1259

healthiestyou.com

Expert Medical Review: 866.904.0910

HealthiestYou app

Invesco 529 College Savings Plan

877.517.4829

CollegeBoundSaver.com

Kaiser Permanente California

800.464.4000

Group Number: 234167

kp.org

Lincoln Financial Group

800.234.3500

LFG.com

Lincoln Financial Mobile

MetLife Legal Plans

Plan ID: 99014447

800.821.6400

Before enrolling use the plan ID
as the plan access:

info.legalplan.com

After enrolling:

members.legalplans.com

Nationwide

877.738.7874

petinsurance.com/usahs

Perks At Work

perksatwork.com

Vision Service Program

800.877.7195

vsp.com

Voya Financial - Insurance & Leave of Absence

Life Insurance Claims:

888.238.4840

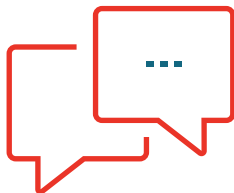
Disability Income Insurance:

888.305.0602

Leave of Absence:

888.973.3652

voya.com/claims



USAHS HR

benefits@usa.edu

Active employees may also use

benefits.usa.edu