



2022 BENEFITS GUIDE

Take care of your total health & well-being

Enroll online from
October 19 to November 5, 2021.

hr.nd.edu/benefits-compensation

Bring out *your* champion



HUMAN RESOURCES



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To learn more, visit
hr.nd.edu/benefits-compensation

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Open enrollment is
 October 19 to November 5.
**Most of your benefit
 selections will roll forward.***

If you want to change any benefit selections for 2022, you must complete online enrollment by the deadline.

**We are here to help you
 achieve well-being for life.**

*You must re-enroll each year in Flexible Spending Accounts.

WHICH OPTION BEST FITS YOU?

Visit [AskALEX](#) or [Virtual Irish Health](#) to review your plans and options.

I WANT TO KEEP MY CURRENT BENEFITS.

- Go to mybenefits.nd.edu to review your current plans. If you don't make changes, you'll be re-enrolled in the same plans for next year.
- Make your Flexible Spending Account elections.**
- Consider enrolling in our **new hospital indemnity insurance**—or any of the voluntary benefits if you're not yet enrolled. **DETAILS ON PAGES 5-7.**

I MAY WANT TO CHANGE MY BENEFITS.

- Go to mybenefits.nd.edu and compare plans and rates.
- Use **AskALEX** or **Virtual Irish Health** to help you find the medical plan that's right for you.
- Make your Flexible Spending Account elections.**
- Consider enrolling in our **new hospital indemnity insurance**—or any of the voluntary benefits if you're not yet enrolled. **DETAILS ON PAGES 5-7.**



ENROLLING NEW DEPENDENTS?

If you are adding a spouse or new dependent, you are required to provide documentation to verify the dependent's relationship to you. You must submit the documentation via MyBenefits.nd.edu no later than **December 4**. Scans or legible photos of the documents are acceptable.

IMPORTANT: If documentation is not provided by the deadline, the spouse or dependent will not be enrolled.

AskALEX

To help you find the benefit plans that are right for you, we encourage you to AskALEX.

This online support tool helps you choose the benefits and coverage options that will meet your needs and your budget. ALEX will take you through a series of simple questions to help you review what plans are available and how they work. Whether you're picking benefits for the first time or thinking about changing plans, ALEX is the support tool for you!

Remember, you are not enrolling in benefits through ALEX, just exploring the options available to you.

Get started today at myalex.com/notredame/2022



— **Beth Grisoli**,
Director of Multimedia Services

WHAT'S NEW FOR 2022

To learn more, visit hr.nd.edu/benefits-compensation

Every year, we evaluate our benefits to ensure Notre Dame faculty and staff and their families have a choice of benefits that help you get the care you need, protect your family and balance your life outside of work.

Providing Affordable, Convenient Options.

New Voluntary Offering: Hospital Indemnity

Hospital indemnity insurance is the newest option in our voluntary benefit offering. This insurance complements your medical insurance plan and provides a payout directly to you in the event of a hospital admission. [MORE ON PAGE 7](#)

New Voluntary Provider

Our voluntary benefits—critical illness, accident and hospital indemnity insurance—will now be provided by Voya. This change will result in lower premiums as well.

Vision Enhancement

Retinal imaging and other benefits have been added to the coverage. Plus, EyeMed is now offering more advance coverage for people with diabetes. [MORE ON PAGE 9](#)

Life Insurance Special Enrollment Opportunity

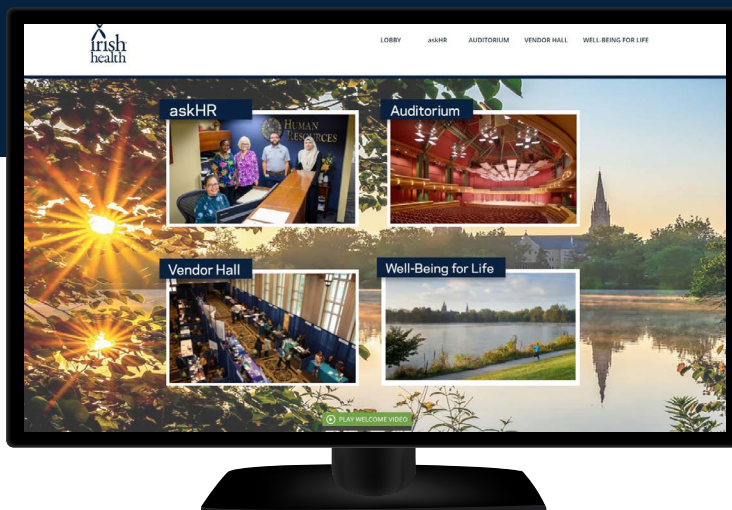
Employees may elect life insurance for the first time or increase existing supplemental coverage at 1x annual salary without need for evidence of insurability (EOI). [MORE ON PAGE 8](#)

Expanded Wellness Benefit Opportunities

The \$50 wellness credit is now available with all three voluntary benefit plans: critical illness, accident and hospital indemnity insurance. [MORE ON PAGES 5-7](#)

Summus Specialist Network

The Summus specialist network gives you access to Summus network, personalized, referrals, and individual wellness plans and coaching. [MORE ON PAGE 15](#)



Virtual Irish Health

SAVE THE DATE

October 19 - November 5, 2021

Live vendor chats and presentations
October 19 - 20

<https://bit.ly/3k2Z6TN>

VOLUNTARY ACCIDENT INSURANCE

Accident insurance now will be provided by Voya and is available to all benefit-eligible faculty and staff. The premiums for accident insurance will decrease in 2022.

To learn more, visit hr.nd.edu/benefits-compensation

Invest in Peace of Mind.

Provided by **VOYA**
FINANCIAL

- Payment directly to you if you or a covered family member dies or suffers a serious injury in an accident
- Covers out-of-pocket expenses, such as hospital/ emergency room care, injuries requiring surgery, ambulance fees, physical therapy, recovery, income and family lodging
- **NEW!** \$50 annual Wellness Benefit is included when you, your spouse and children complete a covered health screening test on or after your coverage effective date.
- If your accident happens while participating in an organized sporting activity mentioned in the certificate, the accident hospital care, accident care or common injuries benefit will be increased.



Individual coverage included at **no cost** with Anthem HSA enrollment.



Scan to see plan details and coverages.

PLAN RATES

	2021 Monthly Rate	2022 Monthly Rate
Individual	\$5.52	\$4.48
Individual + 1	\$8.68	\$8.32
Family	\$15.84	\$11.76

When Both Spouses Work at Notre Dame

If both you and your spouse are benefit-eligible University employees, either one of you (not both) may choose individual +1 or family coverage. Additionally, only one of you may cover dependent children.



Voya:
voya.com

VOLUNTARY CRITICAL ILLNESS

Through our new provider, Voya, more critical illnesses will be covered. Additionally, critical illness insurance will be available at reduced rates.

Serious Medicine, Extra Care.

To learn more, visit hr.nd.edu/benefits-compensation

Provided by **VOYA**
FINANCIAL

- \$50 annual Wellness Benefit is included when you, your spouse and children complete a covered health screening test on or after your coverage effective date.
- Lump-sum payment when diagnosed with critical illnesses like heart attack, stroke, organ failure, cancer, Alzheimer's disease, etc.
- Payment may be used for medical expenses or other living expenses (child care, transportation, special medical equipment, etc.)
- For those currently enrolled, the latest issue age will be used going forward; no one will pay more than their current rates.



Individual coverage included at **no cost** with Anthem HSA enrollment.



Scan to see plan details and coverages.

PLAN RATES



Scan to see plan rates and levels of coverage.

When Both Spouses Work at Notre Dame

If both you and your spouse are benefit-eligible University employees, either one of you (not both) may choose individual +1 or family coverage. Additionally, only one of you may cover dependent children.



Voya:
voya.com

VOLUNTARY HOSPITAL INDEMNITY

NEW FOR 2022! This insurance supplements your medical coverage by helping pay for expenses that result from a hospital stay.

Helping You Save on Hospital Stays.

To learn more, visit hr.nd.edu/benefits-compensation

Provided by **VOYA**
FINANCIAL

- Pays a benefit if you have a covered stay in a hospital, critical care unit or rehabilitation facility on or after your coverage effective date
- Use money for any expense you'd like: childcare, groceries, help around the house, etc.
- Good to consider for newborn coverage

	BENEFIT PAYOUT
Admission Benefit	\$1,000
Daily Benefit	\$100

EXAMPLE OF SAVINGS: Maternity & Newborn Coverage

Tom and Becky were so happy to welcome little Andrew into the world. Fortunately, Becky had hospital indemnity insurance through her employer. The benefit she received from this coverage helped cover her medical deductibles and copays, as well as Tom's parking and meals, during her two-day hospital stay.

Becky's Out-of-pocket Expenses for Her Hospital Stay Include:

- Health insurance deductible
- Copays
- Meals & parking

Becky's out-of-pocket expenses	\$1,800
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Hospital indemnity insurance benefits paid directly to Becky	- \$1,000
Daily benefit directly to Becky	- \$100 x 2 days
Amount Becky receives to help pay her out-of-pocket expenses	\$1,200
Net amount of out-of-pocket expenses after \$1,200 of direct benefits	\$600

PLAN RATES

	2022 Monthly Rate
Individual	\$11.20
Individual + 1	\$26.86
Family	\$42.50

When Both Spouses Work at Notre Dame

If both you and your spouse are benefit-eligible University employees, either one of you (not both) may choose individual +1 or family coverage. Additionally, only one of you may cover dependent children.



Voya:
voya.com

LIFE INSURANCE

Plan coverage options and rates remain the same—giving you a convenient, affordable way to protect the financial future of your loved ones. Coverage is provided by Securian.

To learn more, visit hr.nd.edu/benefits-compensation

Planning for Tomorrow ... Today.

Base Life Insurance

- Coverage of \$25,000 to all benefit-eligible, full-time faculty and staff
- Provided free by the University
- No enrollment is required
- Check or update your beneficiaries

Supplemental Life Insurance

- Supplement to University-provided coverage
- 1 to 10 times your salary, up to \$1.5M
- Evidence of Insurability may be required
- Enrollment required
- At age 65+, coverage amount becomes percentage of the amount of prior coverage

NEW! Special Enrollment Opportunity for 2022

Employees may elect supplemental life insurance for the first time or increase existing supplemental coverage at 1x annual salary without need for evidence of insurability (EOI). This includes anyone who previously declined or canceled coverage, or those whose resulting insurance exceeds \$750,000.

Your Age	Amount of Insurance as a Percentage of Amount Before 65
65-69	65% of pre-65 amount
70-74	50% of pre-65 amount
75+	25% of pre-65 amount

When Both Spouses Work at Notre Dame

A spouse, also employed at the University and eligible for base and supplemental life insurance, is not eligible for coverage under dependent life. Additionally, either one, but not both, may insure their children.

Evidence of Insurability

Evidence of Insurability (EOI) certifies the insured's health status and discloses prior conditions or hospitalizations. EOI may be required if you increase coverage above a certain amount, are electing coverage for the first time, or had previously canceled coverage.

Dependent Life Insurance

- Coverage for your spouse and dependent children (under age 26)
- Evidence of Insurability may be required
- Enrollment required, premiums paid by payroll deduction
- Coverage options: Spouse \$12,500/\$25,000; Child(ren) \$5,000/10,000



Securian Financial:
securian.com

VISION PLAN

The University's vision benefit program is provided by EyeMed. The program offers significant savings on eye exams, frames, corrective lenses, laser vision correction, retinal imaging and eye care for those with diabetes.

To learn more, visit hr.nd.edu/benefits-compensation

Your Vision Is Our Focus.

Choice of Providers

You can see the vision provider of your choice, however, you'll receive discounted pricing from optometrists and opticians in the EyeMed network. These include:

- Independent optometrists, ophthalmologists and opticians
- Retail providers like LensCrafters, Pearle Vision, Target

Note: Claim forms are not required for services from participating providers, but may be submitted for reimbursement (up to plan maximum) for some services received from non-participating providers.

NEW! Retinal Imaging

Retinal imaging coverage is now available.

- Member cost, \$15 copay
- Out-of-network allowance, up to \$20

NEW! Enhanced Vision Care for Diabetics

Diabetes and eye wellness are linked by healthy choices. That's why EyeMed has added a new benefit for Type 1 or Type 2 diabetes individuals with diabetic retinopathy.



Scan to see plan details and coverages.



EyeMed directory:
eyemedvisioncare.com

PLAN RATES

	2021 Monthly Rate	2022 Monthly Rate
Individual	\$9.90	\$9.72
Individual + 1	\$18.72	\$18.36
Family	\$27.42	\$26.88

DENTAL PLANS

The University offers two dental plan options through Delta Dental. Both plans allow you to choose any licensed dentist for your care.

To learn more, visit hr.nd.edu/benefits-compensation

A Reason To Smile.

***If you enroll in a Delta Dental plan, you must remain enrolled for two years.** You may switch between the two plans during open enrollment or when you have a qualifying event, such as a birth or marriage.

Premier Plan

- Lower monthly premiums in exchange for lower coverage and a lower annual maximum

PPO POS Plan

- Higher percentage of basic services, with a higher annual maximum



2022 RATES

	DELTA PREMIER*	DELTA PPO POS*
Individual	\$16.74	\$21.36
Individual + 1	\$31.88	\$40.48
Family	\$56.78	\$74.48

Paid at usual and customary: A usual and customary fee is the amount that your dental plan determines is the normal range of payment for a specific service within a given geographic area.

***When using a non-participating dentist, Delta Dental will reimburse you and not the dentist. This document is intended as a supplement to your Dental Care Certificate and Summary of Dental Plan Benefits. Please refer to your certificate and summary for policy exclusions and limitations.*



Scan to see plan details and coverages.



Directory and list of covered services: deltadentalin.com

Eligibility claims or reimbursements: toolkitsonline.com

MEDICAL PLANS

Benefit-eligible faculty and staff may choose from two medical plans. The plan you choose determines how much you pay for services and how much the plan pays.

To learn more, visit hr.nd.edu/benefits-compensation

Exceptional Care, Close to You.

Both Notre Dame medical plans offer 100% preventive care and access to a vast network of Anthem providers.

Anthem HSA

- Lowest monthly premiums and highest deductible, with you paying the full cost of services until you meet the deductible
- Includes HSA*, individual accident insurance and critical illness insurance
- Notre Dame HSA contribution: \$500 for individual coverage, \$1,000 for +1 or family coverage

Anthem PPO

- Highest monthly premium and lowest deductibles and out-of-pocket maximums
- Copays and coinsurance for some services



Use AskALEX to help decide which plan is best for you and your family. Learn more at: myalex.com/notredame/2022



NEW!

Live Well Rewards

Live Well Rewards provides a credit to your 2022 health plan premium, essentially lowering what you pay for health coverage.

Eligible activities include:

- Annual Physical Exam
- Dental Exam
- Mammogram, colonoscopy, skin screening, Employee Assistance Program (EAP) consultation or use of online EAP resources with LifeWorks



Scan to see plan details and coverages.

MONTHLY MEDICAL PREMIUMS

	ANTHEM HSA	ANTHEM PPO
Individual	\$68	\$108
Individual + 1	\$174	\$254
Family	\$223	\$344

Save with Live Well Rewards!

The more activities you complete, the higher credit you earn!

- One activity = \$15/month
- Two activities = \$25/month
- Three activities = \$30/month

* If you are a Medicare A participant, enrolled in Tricare, or have any other medical coverage, you are not eligible for a Health Savings Account (HSA).

** Only faculty/staff are eligible for Live Well Rewards.

FUTURE MOMS

Anthem's Future Moms program supports moms-to-be in a way that also addresses health care costs for you.

To learn more, visit hr.nd.edu/benefits-compensation

Comprehensive Support for Positive Maternity Outcomes and Confidence in Care.

Provided by **Anthem** 

The Future Moms program offers customized guidance through birth and beyond for all expecting mothers.

- **Easy access:** Using phone, virtual and digital support tools, Future Moms builds relationships between pregnant women and the highly trained experts on the maternity care nurse team.
- **Trusted resource:** The program gives moms-to-be a place to turn to for support and guidance, day or night.
- **Earn up to \$500:** By filling out health assessments at the beginning of their pregnancy, halfway through their pregnancy and post-birth, expectant mothers can receive up to \$500 in financial incentives through a prepaid debit card. These funds can be used towards your medical expenses or towards other costs associated with welcoming a new child.



“The monthly consults through the Future Moms benefit program could not have been more valuable during my first pregnancy. I was able to ask questions, receive advice, and also gain an idea of what was “normal” during each month of pregnancy. I am so thankful to Notre Dame for providing this benefit. It is 100% worth the time!”

— **Cassie Smith**

Associate Director of Admissions, Marketing and Graduate Enrollment



DIGITAL SERVICES

Anthem healthcare coverage is further supported by digital services that enhance care and make it easier to get the care you need.

To learn more, visit hr.nd.edu/benefits-compensation

Tools to Fit Your Every Need.

Anthem.

LiveHealth Online

When you're not feeling well, you can get the support you need easily using LiveHealth Online. Your Anthem plan includes benefits for video visits, so you'll just pay your share of the costs (\$15 PPO/ \$49 HSA).

On LiveHealth Online, you can:

- See a board-certified doctor 24/7. It's a great option for colds, the flu, allergies, sinus infections or another common health issue.
- Have a video visit with a therapist to get help with anxiety, depression, grief, panic attacks and more.
- Consult a board-certified psychiatrist. If you're over 18 years old, you can get medication support to help you manage a mental health condition.



Set up an account at livehealthonline.com or download the LiveHealth Online app at the Apple Store or Google Play.



Sydney App

Anthem's Sydney app allows you to manage your healthcare right from your phone or computer.

Check claims: See what's covered and what you owe.

Get your ID card: Share, fax or email your ID card from your device.

Find a doctor: Look for doctors in your plan.

Get medicine: Refill your prescriptions online.

Estimate costs: Compare costs and quality for common procedures.



Download the Sydney app at the Apple Store or Google Play.

HEALTH ADVOCATE

To learn more, visit hr.nd.edu/benefits-compensation

Health Advocate can answer questions about your benefits, explain insurance jargon, help you understand your coverage, find providers and support you through medical issues.

Advice to Fit Your Every Need.

HealthAdvocateSM will:

Help you understand your benefits.

- We will answer questions about your medical, prescription, dental and vision coverage.

Explain your share of the costs.

- This includes deductibles, copays and coinsurance.

Confirm your provider's network status.

- We can help locate in-network (lower costs) vs out-of-network (higher costs).

Coordinate care and services.

- Our team will help coordinate services relating to all aspects of your care.

Help you become informed.

- Everything from test results, treatment options, medications, etc.

Resolve claims and billing issues

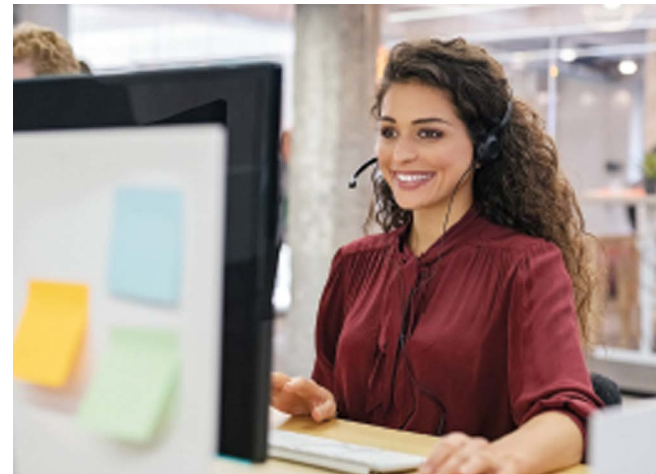
- We'll work on your behalf, particularly with more complicated claims.

Provide help on the go.

- Contact us by phone, email and secure messaging.

Provide Medicare assistance

- A Medicare specialist can explain Medicare so that you can choose the plan that is right for you, your budget and your health situation"



Get started at 866.695.8622 or HealthAdvocate.com/members.

NEW! SUMMUS

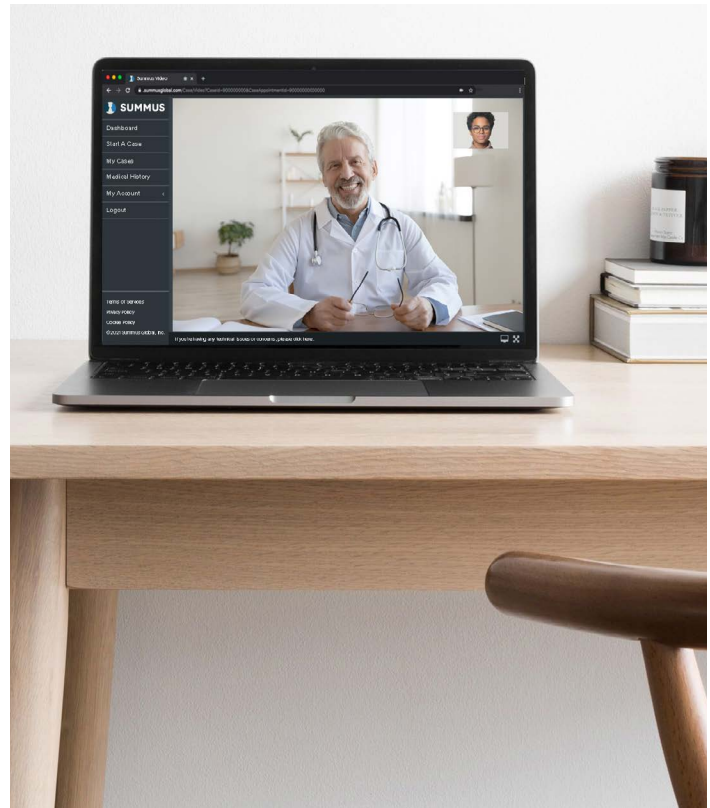
In 2022, employees will have free access to Summus. The Summus specialist network and medical advisory team is available by phone or video to address your health concerns.

To learn more, visit hr.nd.edu/benefits-compensation

Personalized Concierge Service.

SUMMUS gives you:

- Fast, virtual access to Summus network for you and your family members
- Personalized concierge service, including medical records collection and white glove preparation for every consult
- Vetted referrals to specialists who are in-network and personalized to your case and preferences
- Individual wellness plans and coaching to sustain wellbeing



Activate your membership and get access to elite medical expertise today.

You can call (917) 565-8540, email ND@summusglobal.com or visit summusglobal.com/notredame to learn more.

“Without Summus, I would have taken an uncoordinated approach and wasted time seeing four to five different doctors. Instead, my Summus MD helped me put the pieces of my medical puzzle together by figuring out the right questions — and who to ask.”

— **Brenda**
Summus Member, Georgia

PRESCRIPTION DRUGS

Everyone enrolled in a Notre Dame medical plan automatically receives prescription drug coverage. The University's prescription plan administrator is OptumRx.

To learn more, visit hr.nd.edu/benefits-compensation

Keeping You Well.

Two Ways to Fill a Prescription

- **Retail Pharmacies:** Fill short-term (30 days or less) prescriptions at any in-network pharmacy.
- **Mail Order:** Long-term (over 30 days) prescriptions must be filled by mail or at the Wellness Center pharmacy.

Prescription Reminder

The Notre Dame Wellness Center pharmacy is an exception to the mail-order rule: 90-day prescriptions may be filled for the same copays as mail order prescriptions.



Note: If you enroll in the Anthem HSA plan, you must meet your deductible before prescription copays apply.



Online ordering, status tracking, prescription history: optumrx.com

PRESCRIPTION RATES

	Retail	Mail Order
Generic Drugs	\$5	\$12
Preferred Brand-name Drugs	\$40	\$80
Non-preferred Brand-name Drugs	\$55	\$110
Specialty Drugs	\$100	\$200

NOTRE DAME WELLNESS CENTER

To learn more, visit hr.nd.edu/benefits-compensation

Awarded the Medical Home status from the Accreditation Association for Ambulatory Health Care, the Wellness Center has been recognized a first-choice provider of primary care services, including management of chronic illnesses.

Reaching for Well-being.

Notre Dame Wellness Center

The Wellness Center is a great option for basic healthcare. Those enrolled in the PPO plan can access services at the Wellness Center for a \$15 flat fee. Those enrolled in the HSA plan can schedule an office visit for just \$30.

Wellness Center Services

- Primary and Preventive Care
- Immediate “Walk-in” Care
- Lab Services
- Physical Therapy
- Wellness Coaching
- Chronic Condition Management
- Onsite Emotional Well-being Services
- **NEW!** Caregiver Support Group
- **NEW!** Grief Support Group

Your Well-being for Life

We care about your overall health and well-being, and have several programs and resources in place to help you with your emotional, physical, financial, social and spiritual well-being.



See how we’re here to support you hr.nd.edu/well-being-toolkit/

Who Can Use the Wellness Center?

- All full-time, benefit-eligible faculty and staff, spouses and dependents may visit the Notre Dame Wellness Center. Benefit-eligible faculty and staff who waive University healthcare coverage may still use the Wellness Center. The University of Notre Dame has no access to personal health information obtained by the Notre Dame Wellness Center.

	ANTHEM HSA	ANTHEM PPO
Office Visit	\$30	\$15
Physical Therapy	\$30	\$15
Labs	Deductible/coinsurance	\$0
Prescription	Deductible/copay	Copay
Wellness Coaching	\$0	\$0



For a full list of services, visit: notredame.wellnesscenter.com

FUNDING ACCOUNTS

We provide ways for you to set aside money for healthcare expenses by offering Health Savings Accounts (HSAs), Flexible Spending Accounts (FSAs) and Limited Purpose FSAs (LPFSAs).

To learn more, visit hr.nd.edu/benefits-compensation

Funding Your Healthcare, Made Easy.

Health Savings Account (HSA)

- Tied to the Anthem HSA medical plan
- University contribution of \$500 (individual)/\$1,000 (+1 or family) to help you pay for medical expenses
- Employee pre-tax contributions allowed and money is always yours. Use your savings for expenses now or invest them for future use, including during retirement
- Debit card available through Fidelity
- Compatible with Limited Purpose FSA

Look Beyond the Deductible

Many people fear a higher deductible, but plans with an HSA provide potential savings in other ways:

- **Employer contribution:** Notre Dame contributes to your HSA, too-\$500 (individual)/\$1,000 (+1 or family).
- **Lower premiums:** The premium is lower with the HSA plan, saving you money over the course of each year.
- **Tax savings:** If you use your HSA for qualified medical expenses, then you're paying your deductible with pretax money. And if you invest what you don't spend, your balance has the ability to grow tax-free into retirement.

Use AskALEX at myalex.com/notredame/2022 to help you estimate your 2022 HSA needs.



Scan to see a comparison of funding accounts.

Annual Maximum Contribution Limits

\$3,650/\$7,300

Healthcare Savings Account
individual/family

\$2,750*

Healthcare and Limited Purpose FSA

\$5,000*

Dependent Care FSA

*2021 limit. Federal limit for 2022 was not released at the time of publication.

Flexible Spending Account (FSA)

- Employee pre-tax contribution for medical, dental and vision expenses
- Rx claims will now automatically flow to FSA accounts for reimbursement through the anthem.com portal

Limited Purpose Flexible Spending Account (LPFSA)

- Employee pre-tax contributions for dental and vision expenses only

Dependent Care FSA

- Employee pre-tax contribution for dependent care services while you and your spouse work
- Eligible expenses include traditional daycare, latch-key programs, day camps (for children under age 13) and elder care

WAYS TO SAVE \$\$\$

While it's easy to focus on the cost of healthcare, there are several ways you can save, too!

Making the Most of Your Healthcare Dollars.

1

Choose your care wisely.

The medical care you choose can have a significant financial impact—for example, the difference between an urgent care visit and an ER visit can literally be hundreds of dollars. Also consider generic prescriptions whenever possible—they contain the same active/key ingredients as brand name drugs and are a lot less expensive.

2

Take advantage of free preventive care.

Get an annual physical and other preventive screenings that can detect problems before they become serious.

3

Take steps to manage chronic illnesses.

Chronic conditions are less complex and costly when effectively managed. Your healthcare provider can help you find the right resources.

4

Take advantage of the Notre Dame Wellness Center.

The center provides everything from primary healthcare and lab services to physical therapy, wellness coaching and emotional well-being services.

5

Save with HSA Tax Benefits

HSAs let you save money in three ways:

- When you contribute: You don't pay tax on that money.
- As the money grows: If you invest what you don't use, you aren't taxed on the earnings.
- When you pay your bills: Withdrawals used to pay for qualified medical expenses are tax-free.

YOU CAN SAVE AND INVEST FOR THE FUTURE, TOO!

If you don't spend all the money in your HSA this year, you may be able to invest it so it can potentially grow for the future—even into retirement. Over time, what you don't use could really add up! And we make it easy with our free consultations with Fidelity Workplace Financial Consultants.

Meet with a financial consultant to discuss how HSAs fit into your overall investment, savings and retirement planning.

Learn more at [800-642-7131](tel:800-642-7131) or netbenefits.com/nd

WELL-BEING FOR LIFE

We understand that you have many roles outside of the workplace. That's why our Well-being for Life program has a multi-faceted focus, with programs and resources in place to help with your emotional, physical, financial, social and spiritual well-being.

Below is a snapshot of some of these resources.



Emotional

- LifeWorks Employee Assistance Program
- Calm App
- Caregiver Support Group
- Grief Support Group



Physical

- LiveHealth Online
- Summus
- Live Well Rewards
- Health Advocate
- Future Moms
- Sydney



Financial

- Health Savings Account (HSA)
- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity
- 403(b) Retirement Plan
- Discount Programs



Social

- Employee Resource Groups
- Bright Horizons Family Support



Spiritual

- Campus Ministry
- Calm App



Visit hr.nd.edu/well-being-toolkit/ for a more comprehensive list.

KEY DATES	BENEFITS ACTIVITY
Now - November 15	Submit Live Well Rewards online form
October 19 - November 5	Open enrollment via MyBenefits.nd.edu
October 19 - November 5	Virtual Irish Health
October 19 - 20	Virtual Irish Health live chats and presentations
November 5	Last day of open enrollment
Week of November 15	Confirmation statements available at MyBenefits.nd.edu
November 15	Last day to submit form for Live Well Rewards credit
November 29	Last day to submit enrollment corrections to askHR@nd.edu
December 3	Last day to submit eligibility documentation for newly enrolled spouse or dependents in MyBenefits.nd.edu
January 1, 2022	2022 benefit elections take effect

NOTICES



Enroll between October 19 and November 5:
MyBenefits.nd.edu

SPECIAL ENROLLMENT NOTICE

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1- 877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2021. Contact your State for more information on eligibility -

ALABAMA – Medicaid

<http://myalhipp.com/>
Phone: 1-855-692-5447

CALIFORNIA – Medicaid

Health Insurance Premium Payment (HIPP) Program
<http://dhcs.ca.gov/hipp>
Phone: 916-445-8322
Email: hipp@dhcs.ca.gov

COLORADO – Health First Colorado and CHP+

Health First Colorado Website:
<https://www.healthfirstcolorado.com/>
Health First Colorado Member Contact Center: 1-800-221-3943 / State Relay 711
CHP+: <https://www.colorado.gov/pacific/hcpf/child-health-plan-plus>
CHP+ Customer Service: 1-800-359-1991 / State Relay 711
Health Insurance Buy-In Program (HIBI):
<https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program>
HIBI Customer Service: 1-855-692-6442

FLORIDA – Medicaid

<https://www.flmedicaidprecovery.com/>
[flmedicaidprecovery.com/hipp/index.html](https://www.flmedicaidprecovery.com/hipp/index.html)
Phone: 1-877-357-3268

GEORGIA – Medicaid

<https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>
Phone: 678-564-1162 ext 2131

INDIANA – Medicaid

Healthy Indiana Plan for low-income adults 19-64
<http://www.in.gov/fssa/hip/>
Phone: 1-877-438-4479
All other Medicaid
<https://www.in.gov/medicaid/>
1-800-457-4584

IOWA – Medicaid and CHIP (Hawki)

Medicaid Website: <https://dhs.iowa.gov/ime/members>
Medicaid Phone: 1-800-338-8366
Hawki Website: <http://dhs.iowa.gov/Hawki>
Hawki Phone: 1-800-257-8563
HIPP Website: <https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp>
HIPP Phone: 1-888-346-9562

LOUISIANA – Medicaid

www.medicaid.la.gov
www.ldh.la.gov/lahipp
Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

MASSACHUSETTS – Medicaid and CHIP

<https://www.mass.gov/info-details/masshealth-premium-assistance-pa>
Phone: 1-800-862-4840

MINNESOTA – Medicaid

<https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp>
Phone: 1-800-657-3739

MISSOURI – Medicaid

<http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>
Phone: 573-751-2005

MONTANA – Medicaid

<http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>
Phone: 1-800-694-3084

NEVADA – Medicaid

<http://dhcfnv.gov/>
Phone: 1-800-992-0900

NEW JERSEY

<http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>
Medicaid Phone: 609-631-2392
CHIP Website: <http://www.njfamilycare.org/index.html>
CHIP Phone: 1-800-701-0710

NEW YORK

https://www.health.ny.gov/health_care/medicaid/
Phone: 1-800-541-2831

NORTH CAROLINA – Medicaid

<https://medicaid.ncdhhs.gov/>
Phone: 919-855-4100

OKLAHOMA – Medicaid and CHIP

<http://www.insureoklahoma.org/>
Phone: 1-888-365-3742

OREGON – Medicaid

<http://healthcare.oregon.gov/Pages/index.aspx>
<http://www.oregonhealthcare.gov/index-es.html>
Phone: 1-800-699-9075

PENNSYLVANIA – Medicaid

<https://www.dhs.pa.gov/providers/Providers/Pages/Medical/HIPP-Program.aspx>
Phone: 1-800-692-7462

SOUTH CAROLINA – Medicaid

<https://www.scdhhs.gov/>
Phone: 1-888-549-0820

TEXAS – Medicaid

<http://gethiptexas.com/>
Phone: 1-800-440-0493

VIRGINIA – Medicaid and CHIP

<https://www.coverva.org/en/famis-select>
<https://www.coverva.org/en/hipp>
Phone: 1-800-432-5924

WASHINGTON – Medicaid

<https://www.hca.wa.gov/>
Phone: 1-800-562-3022

WEST VIRGINIA – Medicaid

<http://mywvhipp.com/>
Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)

WISCONSIN – Medicaid and CHIP

<https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm>
Phone: 1-800-362-3002

To see if any other states have added a premium assistance program since July 31, 2021, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebssa.opr@dol.gov and reference the OMB Control Number 1210-0137.

NOTICE REGARDING WELL-BEING INCENTIVE

The Notre Dame Live Well Rewards well-being incentive is a voluntary wellness program available to all full time faculty and staff. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate you may complete an annual physical exam, dental exam, and/or preventative screening or Employee Assistance Program consultation. You are not required to participate.

However, faculty and staff who choose to participate in the screening will receive an incentive in the form of a medical plan premium reduction of \$180 - \$360 spread out over the course of a year over the following calendar year.

You are encouraged to share your results or concerns with your own doctor.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and The University of Notre Dame may use aggregate information it collects to design a program based on identified health risks in the workplace, the administrators of the screening will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact askHR at (574) 631-5900.

WOMEN'S HEALTH & CANCER RIGHTS ACT ENROLLMENT NOTICE

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

- All stages of reconstruction of the breast on which the mastectomy was performed
- Surgery and reconstruction of the other breast to produce a symmetrical appearance
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and co-insurance applicable to other medical and surgical benefits provided under this plan.

NOTICE OF AVAILABILITY OF HIPAA NOTICE OF PRIVACY PRACTICES

The Privacy Rule under The Health Insurance Portability and Accountability Act of 1996 (HIPAA) requires health plans to remind covered participants of the availability of the Privacy Notice and how they can obtain it.

The Notice of Privacy Practices for the University of Notre Dame's Group Benefits Plan describes the uses and disclosures of your protected health information and your rights regarding them.

A copy of The Notice of Privacy Practices for the University of Notre Dame's Group Benefits Plan can be obtained by:

- Visiting the Human Resources website at: hr.nd.edu/nd-faculty-staff/fed/
- Contacting askHR at 574-631-5900 or emailing askHR at askhr@nd.edu
- Visiting the Office of Human Resources, Grace Hall, Second floor

CONTACT INFORMATION

Medical	Anthem	833-835-2717	anthem.com
Prescription Drug	OptumRX	866-270-0234	optumrx.com/ mycatamaranrx
Dental	Delta Dental	800-524-0149	deltadentalin.com
Vision	EyeMed	866-800-5457	eyemedvisioncare.com
Life Insurance	Securian Financial	800-843-8358	securian.com
Accident Insurance / Critical Illness Insurance/ Hospital Indemnity	Voya	877-236-7564	voya.com
Health Savings Account	Fidelity	800-544-3716	netbenefits.com/nd
Flexible Spending Accounts	Anthem	833-835-2717	anthem.com
Health Advocate	Health Advocate	866-695-8622	healthadvocate.com
Summus	Summus	917-565-8540	summusglobal.com/ notredame
Wellness Center	Wellness Center	574-634-WELL COVID Direct Number: 574-631-0050	notredame wellnesscenter.com



UNIVERSITY OF
NOTRE DAME

[MyBenefits.nd.edu](https://www.MyBenefits.nd.edu)

Enroll October 19 – November 5, 2021

askHR@nd.edu ■ 574-631-5900

hr.nd.edu/benefits ■ 200 Grace Hall

Bring out *your* champion