



2023 BENEFITS GUIDE

More options.
More support.
More for you.

Enroll online from
October 17 to November 4, 2022.

hr.nd.edu/benefits-compensation/oe

Bring out *your* champion



HUMAN RESOURCES



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

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Open enrollment is
 October 17 to November 4.

Unlike in the past, **benefit selections will not roll forward.** You must complete online enrollment by the deadline to receive benefits in 2023.

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

REMINDER!

Open enrollment is active, which means you must enroll online to receive benefits in 2023.

WHICH OPTION BEST FITS YOU?

Visit [AskALEX](#) to review your plans and options.

OPEN ENROLLMENT IS ACTIVE.

That means you must go online and submit your benefit elections in order to have benefits in 2023.

Your current benefits will NOT roll forward.

- Use **AskALEX** to help you find the medical plan that's right for you.
- Consider if the new HSA Plan 2 is the right fit.
DETAILS ON PAGES 6 - 8.
- Enroll online at mybenefits.nd.edu.

AskALEX

To help you find the benefit plans that are right for you, we encourage you to use [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/2023.



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 2**. 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.



WHAT'S NEW FOR 2023

For 2023, we're offering more benefit choices as well as some expanded coverage to help you better care for your overall well-being.

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

Providing Affordable, Convenient Options.

Additional Medical Plan Option

We've added another HSA plan to give you three choices for medical coverage in 2023.

- **New medical plan:** Anthem HSA 2
- **How it works:** Higher deductible (amount you pay before insurance pays) in exchange for a lower premium (amount deducted each pay period)
- **Help from Notre Dame:** Notre Dame will make a contribution to your HSA—\$500 (individual coverage) or \$1,000 (+1 or family coverage)

Expanded Mental Health Services

The Notre Dame Wellness Center expansion is complete and offers expanded mental/emotional health, physical therapy, and pharmacy services.

Our **clinical psychologists** and **licensed clinical social worker** are available to help you address any mental and emotional health issues.

Additionally, our **wellness coaches** are available for in-person and virtual appointments.

Alternative Medicine Options

All three medical plans will now cover the following:

- **Doula services** associated with the actual birth of a baby
- **Massage therapy** through an in-network provider or healthcare facility (20-visit limit)
- **Acupuncture** through a hospital or healthcare facility (20-visit limit)

Increased Life Insurance Coverage

- **Coverage increased to \$35,000** for all benefit-eligible, full-time faculty and staff
- Provided free by the University
- No enrollment required



Save the Date

Irish Health is back in-person for the first time since 2019! Join us for vendor chats, presentations and more.

MONDAY, OCT. 17, NOON – 7 P.M.
TUESDAY, OCT. 18, 7 A.M. – NOON

Downes Ballroom, 7th Floor of Corbett Family Hall



Want to attend virtually?
Join us beginning Oct. 17.

HEALTH ADVOCATE & SUMMUS

To learn more, visit [hr.nd.edu/
benefits-compensation/oe](https://hr.nd.edu/benefits-compensation/oe)

Navigating your healthcare journey can be challenging at times. We offer two free services to help you understand your coverage, find providers, and support you through medical issues.

Advice to Fit Your Every Need.

HealthAdvocateSM

When to use:

- You have questions about your medical coverage—what it covers, if a provider is in-network, etc.
- You need help coordinating multiple appointments for care.
- You have billing questions or issues.

HealthAdvocate can:

- Help you understand your medical, prescription, dental, and vision coverage
- Explain your deductible, copays, and coinsurance
- Help you find in-network providers
- Coordinate care and services relating to all aspects of your care
- Explain everything from test results, treatment options, medications, etc.
- Work on your behalf to resolve claims and billing issues
- Provide Medicare assistance so 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.

SUMMUS

When to use:

- You need expert advice on specialty healthcare.
- You need help determining the next best step in your treatment.
- You need help finding or vetting a specialist physician or practice.

Summus provides:

- 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



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.

MEDICAL PLANS

All Notre Dame medical plans offer 100% in-network preventive care and access to a vast network of Anthem providers. The difference is in how you pay for your healthcare coverage and expenses.

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

Exceptional Care, Close to You.

Notre Dame offers you a choice of three medical plans: a PPO and two different HSA options.

Anthem HSA 1

- Same as the existing HSA plan, just renamed
- Middle-of-the road deductible and premium
- Includes Notre Dame HSA contribution, individual accident insurance, and critical illness insurance

Key takeaway: You pay the full cost of services, including prescriptions, until you meet the deductible. Notre Dame helps you with your HSA contribution (\$500/individual; \$1,000 for +1 or family).

NEW! Anthem HSA 2

- Highest deductible and out-of-pocket maximum
- Lowest monthly premium
- Includes Notre Dame HSA contribution, individual accident insurance, and critical illness insurance

Key takeaway: You pay the full cost of services, including prescriptions, until you meet the deductible. Notre Dame helps you with your HSA contribution (\$500/individual; \$1,000 for +1 or family).

Anthem PPO

- Lowest deductible
- Highest monthly premium
- Copays and coinsurance apply for prescriptions and some services

Key takeaway: A higher premium doesn't mean a better plan. It simply means you pay more upfront and less when you visit providers.



Live Well Rewards

There's still time to take advantage of our Live Well Rewards premium credits. If you complete any or all of the following by Nov. 11, 2022, you'll receive a credit that will be applied to your 2023 medical premium.

- Annual physical exam (\$150)
- Dental or vision exam (\$120)
- Fidelity Financial Wellness Checkup (\$90)

That means you can save money on what you pay for your medical coverage.



Scan the QR code to learn more, including how to submit the Live Well Rewards online form.

MONTHLY MEDICAL PREMIUMS*

	HSA 1	HSA 2	PPO
Individual	\$70	\$25	\$110
Individual + 1	\$176	\$87	\$257
Family	\$227	\$93	\$349

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.

*Monthly medical premiums before the Live Well Rewards premium credit.

MEDICAL PLAN COMPARISON

The plan you choose determines how much you pay for services and how much the plan pays.

Exceptional Care, Close to You.

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

Deciding Which Plan to Choose

Each person’s health needs are different—as well as their comfort level with how they pay their expenses. As you evaluate which plan is best for you and your family, consider these questions:

- How much healthcare do you anticipate needing in the coming year?
- Will you need major treatments or hospital stays?
- Do you or any of your family members have a chronic condition that requires regular provider visits or a regular maintenance medication?
- How do you like to pay for healthcare? More upfront so your out-of-pocket expenses are lower? Or less upfront with the understanding that you may have higher out-of-pocket bills if care is needed?

IDEAL FOR THOSE WHO:

	HSA 1	HSA 2	PPO
Healthcare needs	Use a moderate amount of medical services	Have minimal healthcare needs	Use more medical services (perhaps dealing with chronic conditions)
Premiums	Prefer more middle-of-the road premiums	Like saving on premiums	Like the predictability of costs, so they are okay with paying more in premiums
Out-of-pocket costs	Are comfortable with more out-of-pocket costs and want an HSA to help put away for healthcare expenses	Are comfortable risking higher out-of-pocket costs and want an HSA to help put away for healthcare expenses	Prefer not to risk higher out-of-pocket expenses

Notre Dame HSA Contribution

If you choose one of the HSA plans, Notre Dame will make contributions to your HSA over the course of the year to help you pay for any out-of-pocket expenses. Contributions will total:

- **\$500 for individual coverage**
- **\$1,000 for +1 or family coverage**

Save for the future, too!

In addition to Notre Dame’s HSA contribution, you can contribute to your HSA. This allows you to begin building a nest egg for future medical expenses.

See page 11 for details.



Use AskALEX to help decide which plan is best for you and your family. Learn more at: myalex.com/notredame/2023

MEDICAL PLAN COMPARISON

		HSA 1	HSA 2	PPO
Preventive Care		100%, no deductible	100%, no deductible	100%, no deductible
Deductible	In-Network	\$2,000 individual \$3,750 true family	\$3,000 individual \$6,000 true family	\$500 individual \$1,000 family
	Out-of-Network	\$4,000 individual \$7,500 true family	\$6,000 individual \$12,000 true family	\$1,000 individual \$2,000 family
Coinsurance (plan pays after deductible is met)	In-Network	85%	85%	85%
	Out-of-Network	65%	65%	65%
Out-of-Pocket Maximum	In-Network	\$3,000 individual \$6,200 family	\$5,000 individual \$10,000 family	\$3,000 individual \$6,000 family
	Out-of-Network	\$6,000 individual \$12,400 family	\$10,000 individual \$20,000 family	\$6,000 individual \$12,000 family
Primary Care	In-Network	Actual cost of service until deductible met, then plan pays 85%	Actual cost of service until deductible met, then plan pays 85%	100% after \$30 copay per physician office visit
	Out-of-Network	Actual cost of service until deductible met, then plan pays 65%	Actual cost of service until deductible met, then plan pays 65%	Actual cost of service until deductible met, then plan pays 65%
Specialist	In-Network	Actual cost of service until deductible met, then plan pays 85%	Actual cost of service until deductible met, then plan pays 85%	100% after \$35 copay per physician office visit
	Out-of-Network	Actual cost of service until deductible met, then plan pays 65%	Actual cost of service until deductible met, then plan pays 65%	Actual cost of service until deductible met, then plan pays 65%
Urgent Care In-Network		Actual cost of service until deductible met, then plan pays 85%	Actual cost of service until deductible met, then plan pays 85%	\$50
Wellness Center Office Visit		\$30 access fee + actual cost of services (e.g., labs) until deductible met	\$30 access fee + actual cost of services (e.g., labs) until deductible met	\$15
Notre Dame Contributions to Funding Account		Health Savings Account \$500 (individual) \$1,000 (+1 or family)	Health Savings Account \$500 (individual) \$1,000 (+1 or family)	N/A
Includes Accident Insurance		Individual coverage only	Individual coverage only	N/A
Includes Critical Illness Insurance		\$5,000 individual coverage	\$5,000 individual coverage	N/A



Use AskALEX to help decide which plan is best for you and your family. Learn more at: myalex.com/notredame/2023

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/oe

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.

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 an Anthem HSA plan, you must meet your deductible before prescription copays apply.



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

PRESCRIPTION COPAYS

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

Reminder!

You have convenient pharmacy service right on campus.

See [page 12](#) to learn more about the pharmacy at the Notre Dame Wellness Center.

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/oe

Funding Your Healthcare, Made Easy.

Health Savings Account (HSA)

- Tied to either 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

Flexible Spending Account (FSA)

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

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

Annual Maximum Contribution Limits

\$3,850/\$7,750

Health Savings Account
individual/family

\$2,850*

Healthcare and Limited Purpose FSA

\$5,000*

Dependent Care FSA

Annual Notre Dame HSA Contribution

\$500/\$1,000

Individual/Individual +1 or Family

*2022 limit. Federal limit for 2023 was not released at the time of publication.

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 an HSA plan, saving you money over the course of each year. Or, consider putting the money you save into your HSA for future expenses!
- **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/2023 to help you estimate your 2023 HSA needs.

FUNDING ACCOUNT COMPARISON

	HSA	FSA	LPFSA
Medical Plan	Anthem HSA 1 Anthem HSA 2	Anthem PPO	Anthem HSA 1 Anthem HSA 2
Who Funds	University and you	You	You
University Contribution	500 (individual), \$1,000 (+1 or family)	None	None
IRS Limits	\$3,850 individual, \$7,750 family	\$2,850	\$2,850
Unused Money Rolls Forward to Next Year	Yes	No. Unused money only rolls forward to March 31, 2024	No. Unused money only rolls forward to March 31, 2024
What Funds Are Used For	Eligible medical expenses + dental and vision expenses	Eligible medical expenses + dental and vision expenses	Eligible dental and vision expenses
Portable	Yes. Unused funds are yours to keep.	No. Unused money forfeited if you leave Notre Dame	No. Unused money forfeited if you leave Notre Dame
Tax Benefit	Tax-free dollars, does not count as income	Pre-tax contributions, taxes may be reduced	Pre-tax contributions, taxes may be reduced
Can Be Invested	Yes	No	No

NOTRE DAME WELLNESS CENTER

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

The Notre Dame Wellness Center expansion is complete with additional mental/emotional health services. Our clinical psychologists and licensed clinical social worker are available to help you address any mental and emotional health issues.

Focused on Your Well-being.

Who Can Use the Wellness Center?

All full-time, benefit-eligible faculty and staff, spouses, and dependents may visit the 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 Wellness Center.

Wellness Center Services

The Notre Dame Wellness Center has expanded and now offers:

- Primary care
- Immediate care
- Pediatric care
- Lab services
- Vaccinations
- Allergy management
- Physical therapy **EXPANDED!**
- Wellness coaching
- Chronic condition management
- Occupational health services, including Workers' Compensation, travel, and surveillance
- Dietician services
- Emotional well-being services **EXPANDED!**



	HSA 1	HSA 2	PPO
Office Visit	\$30	\$30	\$15
Physical Therapy	\$30	\$30	\$15
Labs	Deductible/ coinsurance	Deductible/ coinsurance	\$0
Prescription	Deductible/ copay	Deductible/ copay	Copay
Wellness Coaching	\$0	\$0	\$0



For a full list of services, visit:
notredamewellnesscenter.com



Wellness Center Programs & Services

We care about your overall health and have several programs and resources in place to help you with your emotional, physical, financial, social, and spiritual well-being. Some of the key ones include:

Mental and Emotional Well-Being Services

Our mental health and wellness services have been expanded. We have clinical psychologists and a licensed clinical social worker available to help you address any mental and emotional health issues. You can schedule both in-person and virtual appointments.

Additionally, wellness coaches are available for in-person and virtual appointments to help you make positive changes with sleep, stress, smoking, and more.

Pharmacy: At Your Service

The Wellness Center is now a full-service Walgreens pharmacy—with a drive-thru!

It also offers:

- Online prescription refilling
- 90-day prescription fills/refills
- Discounted over-the-counter medications
- \$0 copays on insulin and oral diabetes medications when diabetic supplies and medications are both filled/refilled on the same day*
- Free medication well-checks with a pharmacist

*For participants on a University medical plan.

NEW! Anthem Concierge

Have health plan questions? No problem! Visit the Anthem Concierge located onsite at the Wellness Center. The Anthem Concierge can help you:

- Understand what your plan covers
- Find an Anthem doctor, hospital, lab, or other provider
- Resolve provider billing errors and understand claim appeals process
- Assist with LiveHealth Online, Anthem's telemedicine service
- Learn about special programs available to you
- Assist with prior authorization concerns



For appointments, email
Tiffany.Lacy@anthem.com



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

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/oe

Tools to Fit Your Every Need.



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)*.

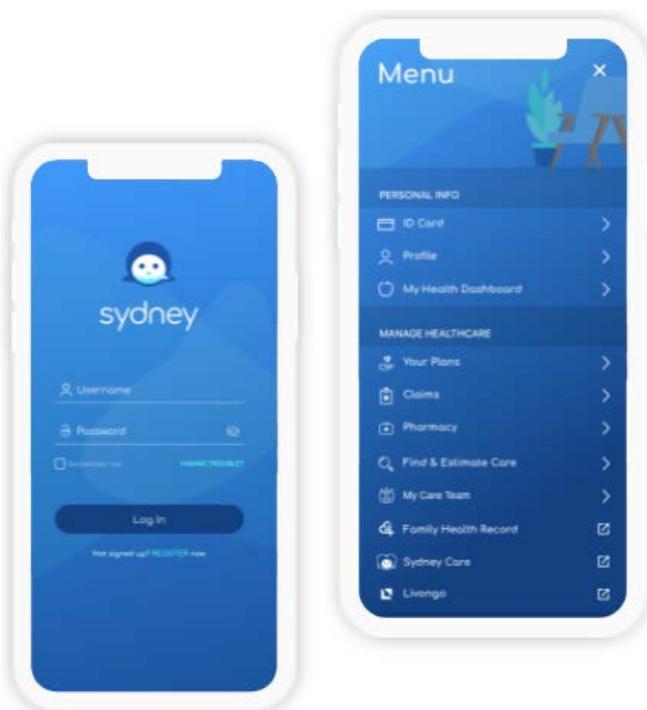
On LiveHealth Online, you can:

- See a board-certified doctor 24/7. It's a great option for colds, the flu, allergies, sinus infections, or other common health issues.
- 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.

* Specialist may incur a higher cost



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.

BUILDING HEALTHY FAMILIES

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

Anthem's Building Healthy Families program supports soon-to-be and current parents to address health care for themselves and their little ones.

Comprehensive Support for Positive Maternity and Pediatric Outcomes

Provided by **Anthem** 

The **Building Healthy Families** program (formerly Future Moms) offers digital tools for pregnancy, maternity, and post-partum care as well as parenting support, including:

- Ovulation/fertility tracker
- Meditation and mindfulness tools
- Due date calculator
- Growth tracker
- Vaccination tracker
- Blood pressure tracker

Receive Financial Incentives

Expectant mothers can receive up to \$500 in financial incentives through a pre-paid debit card.

- Complete an initial assessment in your first trimester by 183 days before your due date, earn \$150.
- Complete an interim assessment at least one day before due date, earn \$150.
- Complete a post-birth assessment by 56 days post-delivery, earn \$200.

To learn more about this program and to enroll, please call 800-828-5891.



Having a Baby This Year?

Hospital indemnity coverage is good to consider for newborn coverage.

See page 17 for details.

VOLUNTARY BENEFITS

Through Voya, critical illnesses and accidents will be covered. Individual coverage for both benefits is included at no cost with either Anthem HSA medical plan enrollment.

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

Invest in Peace of Mind.

Critical Illness Insurance

- 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 or other living expenses (child care, transportation, special medical equipment, etc.)
- Plan uses issue age, meaning rates are based on your age when you first elect, as long as you maintain coverage.



Scan to see plan details and coverages.



Voya:
voya.com

Accident Insurance

- 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.
- If your accident happens while participating in an organized sporting activity, the accident hospital care, accident care, or common injuries benefit will be increased.



Scan to see plan details and coverages.

	Monthly Rate
Individual	\$4.48
Individual + 1	\$8.32
Family	\$11.76



Voya:
voya.com



A \$50 annual Wellness Benefit is included with both Critical Illness and Accident insurance. Scan the QR code to download a flyer with more information on how to apply.

ALL VOYA PLANS

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.

VOLUNTARY BENEFITS

Life insurance coverage and hospital indemnity give you a convenient, affordable way to protect the financial future of your loved ones.

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

Planning for Tomorrow ... Today.

Hospital Indemnity Insurance

- Supplements your medical coverage by helping pay for expenses that result from a hospital stay
- 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.
- Newborn benefit if you or your spouse is planning on giving birth in 2023

	Benefit Payout
Admission Benefit	\$1,000
Daily Benefit	\$100

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



A \$50 annual Wellness Benefit is included with this benefit.

Scan the QR code to download a flyer with more information on how to apply.



Voya:
voya.com

Basic Life Insurance Coverage

- **NEW!** Coverage increased to \$35,000 for all benefit-eligible, full-time faculty and staff
- Provided free by the University

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

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

Dependent Life Insurance

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



Securian Financial:
securian.com

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.

DENTAL & VISION

The University offers two dental plan options through Delta Dental. The University's vision benefit program is provided by EyeMed and offers significant savings on comprehensive eye care.

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

A Reason To Smile.

Dental Premier Plan

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

Dental PPO POS Plan

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

Note: 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.

DENTAL PREMIUMS

	Delta Premier*	Delta PPO POS*
Individual	\$16.74	\$21.36
Individual + 1	\$31.88	\$40.48
Family	\$56.78	\$74.48



Scan to see plan details and coverages.



Directory and list of covered services: deltadentalin.com

Eligibility claims or reimbursements: toolkitsonline.com

Vision

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

- 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.

VISION PREMIUMS

	EyeMed
Individual	\$9.72
Individual + 1	\$18.36
Family	\$26.88



Scan to see plan details and coverages.



EyeMed directory: eyemedvisioncare.com

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.

Additionally, if you need in-network specialist care, you can take advantage of the Summus concierge and referral services. See [page 5](#) for details.

EMERGENCY ROOM	URGENT CARE	DOCTOR'S OFFICE	RETAIL CLINIC*	LIVEHEALTH ONLINE	WELLNESS CENTER
\$1,636	\$147	\$105	\$82	\$15-\$49	\$15-\$30

*Such as CVS MinuteClinic or Walgreens Healthcare Clinic

2

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.

3

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.

4

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.

5

Take advantage of Live Well Rewards premium credits

Receive credits that will be applied to your 2023 medical premium when you complete an annual physical exam (\$150); dental or vision exam (\$120); or a Fidelity Financial Wellness Checkup (\$90). That means you can save money on what you pay for your medical coverage.

6

Choose LiveHealth Online for convenience and cost savings.

Consult a doctor via your phone, tablet or computer for illnesses like colds, flu, allergies and sinus infections. PPO plan members have a \$15 copay, and Anthem HSA 1 & 2 plan members have a \$49 flat fee. Behavioral health services also are available with fees from \$80 to \$175 per visit.

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
- Building Healthy Families (formerly Future Moms)
- Sydney



Financial

- Health Savings Account (HSA)
- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance
- 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	Submit Live Well Rewards online form
October 17	Open enrollment begins via MyBenefits.nd.edu
October 17 - 18	Irish Health Benefits and Wellness Fair in-person
October 17 - November 4	Virtual Irish Health via bit.ly/3KyK3gj
November 4	Last day of open enrollment
November 11	Last day to submit form for Live Well Rewards credit
Week of November 14	Confirmation statements available at MyBenefits.nd.edu
November 29	Last day to submit enrollment corrections to askHR@nd.edu
December 2	Last day to submit eligibility documentation for newly enrolled spouse or dependents in MyBenefits.nd.edu
January 1, 2023	2023 benefit elections take effect

NOTICES



Enroll between October 17 and November 4:
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, 2022. Contact your State for more information on eligibility -

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>
 Phone: 1-877-357-3268

GEORGIA – Medicaid

GA HIPP Website: <https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>
 HIPP Phone: 678-564-1162, Press 1
 GA CHIPRA Website: <https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra>
 CHIPRA Phone: 678-564-1162, Press 2

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

KANSAS – Medicaid

<https://www.kancare.ks.gov/>
 Phone: 1-800-792-4884

KENTUCKY – Medicaid

Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website:
<https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx>
 KI-HIPP Phone: 1-855-459-6328
 KCHIP Website: <https://kidshealth.ky.gov/Pages/index.aspx>
 KCIP Phone: 1-877-524-471
 Kentucky Medicaid Website: <https://chfs.ky.gov>

MASSACHUSETTS – Medicaid and CHIP

<https://www.mass.gov/masshealth/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

NEBRASKA – Medicaid

Website: <http://www.accessnebraska.ne.gov/>
 Phone: 1-855-632-7633
 Lincoln: 402-473-7000
 Omaha: 402-595-1178

NEVADA – Medicaid

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

NEW HAMPSHIRE – Medicaid

Website: <https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program>
 Phone: 603-271-5218
 Toll free number for HIPP program: 1-800-852-3345, ext 518

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

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/Services/Assistance/Pages/HIPPProgram.aspx>
 Phone: 1-800-692-7462

RHODE ISLAND – Medicaid and CHIP

Website: <http://www.eohhs.ri.gov/>
 Phone: 1-855-697-4347, or 401-462-0311 (Direct RlTe Share Line)

SOUTH CAROLINA – Medicaid

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

TEXAS – Medicaid

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

UTAH – Medicaid and CHIP

Medicaid website: <https://medicaid.utah.gov/>
 CHIP website: <http://health.utah.gov/chip>
 Phone: 1-877-543-7669

VERMONT – Medicaid

Website: <http://www.greenmountaincare.org/>
 Phone: 1-800-250-8427

VIRGINIA – Medicaid and CHIP

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

WASHINGTON – Medicaid

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

WEST VIRIGINA – Medicaid and CHIP

Website: <https://dhhr.wv.gov/bms/>
<http://mywvhipp.com/>
 Medicaid Phone: 304-558-1700
 CHIP 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 ebsa.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 or vision exam, and/or financial wellness checkup. You are not required to participate.

However, faculty and staff who choose to participate 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	notredame wellnesscenter.com



UNIVERSITY OF
NOTRE DAME

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

Enroll October 17 – November 4, 2022

askHR@nd.edu ■ 574-631-5900

hr.nd.edu/benefits-compensation/oe ■ 200 Grace Hall

Bring out *your* champion