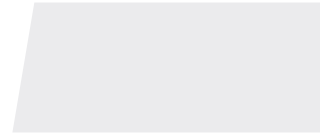


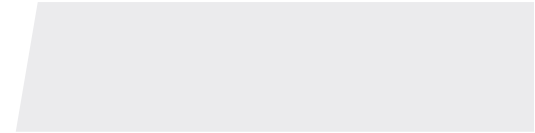


Yeshiva University

Your Benefits, Your Choice



2025 BENEFITS



YESHIVA UNIVERSITY HIGH SCHOOLS



Open Enrollment Overview

- Open enrollment runs **December 2nd – December 13th**
- During this time, you can enroll in benefits effective January 1, 2025 – December 31, 2025
- This is a *passive enrollment* – if you take no action, your current elections and covered dependents will automatically continue in 2025, *except for FSA elections*
- After the open enrollment period, you will not be able to make any changes to your elections until next year's open enrollment, unless you experience a qualifying life event during the year (marriage, birth of a child, etc.)

Enrollment is completed online in Benefitfocus. Refer to the 2025 Benefits Guide for instructions.



2025 Highlights

- Medical: two plans covered by **Oxford (UHC)**
 - EPO – no plan changes
 - PPO – In Network deductible increasing due to IRS regulations
- Dental: one plan covered by **United Healthcare (UHC)**
 - No change in plan design
- Employer-Paid Life Insurance: administered by **Lincoln Financial**
- **Health Advocate** employee advocacy services
 - 24/7 advocacy service for all benefit-related questions paid for by YU
 - Call [866-799-2731](tel:866-799-2731)
 - Email answers@healthadvocate.com
 - Visit healthadvocate.com/members

More information is available in the 2025 Benefits Guide



2025 Highlights

- Health FSA, Dependent Care FSA, and Commuter & Transit Benefits continuing with **Health Equity**
 - *FSA* elections must be re-elected each year
 - *Commuter* plan election can be changed or stopped at anytime
 - *Commuter Transit* and *Parking* plan elections will be made on the Health Equity portal
- 403(b) Retirement plan offered by **Fidelity Investments**
- Tuition Remission program offered by YU

More information is available in the 2025 Benefits Guide



2025 Highlights – New Benefits

- **MTS – Medicare Transitional Services**
 - Effective 1/1/25 Yeshiva University is introducing Medicare Transitional services
 - Offering educational webinars, decision support tools and resources, and a Medicare advice line
- **MetLife Legal**
 - Effective 1/1/25 Yeshiva University will offer Group Legal insurance through MetLife
 - Access to nationwide network of attorneys for personal legal needs and certain court appearances



Medical

- EPO Plan (*in-network only*)
 - EPO Network is the Oxford **Freedom Network**
- PPO Plan (*in & out of network*)
 - PPO Network is the Oxford **Freedom Network**
 - If you enroll in the PPO, you have the option to open a personal **HSA account**
 - Open the account with any bank that offers HSAs
 - You can only make **post-tax contributions** to a personal HSA - However, during your annual tax filing you can **deduct your HSA contributions as a tax credit**
 - If you open a personal HSA account, you must decline the YU HRA deposit
 - **You are not eligible to receive the HRA deposit and contribute to an HSA**



Medical

- **HRA fund:** \$750 individual / \$1,500 family
 - *You are only eligible for the YU HRA deposit if you enroll during Open Enrollment*
 - All claims incurred in 2024 must be submitted for HRA reimbursement by *March 31, 2025. All unused HRA balances will be forfeited.*

Medical Plan

	Oxford EPO	Oxford PPO	
	You Pay In-network Only	You Pay In-network	You Pay Out-of-network
Annual Deductible			
Individual/Family	\$5,750 / \$11,500	\$1,650/\$3,300	\$4,000/\$8,000
Annual Out-of-Pocket Maximum (Includes Deductible)			
Individual/Family	\$8,000/\$16,000	\$5,750/\$11,500	\$10,500/\$21,000
Co-pays/Co-insurance			
Primary Care Physician Visits	\$25 copay/visit after deductible	10% after deductible	40% after deductible
Specialist Office Visit	\$75 copay/visit after deductible	10% after deductible	40% after deductible
Preventive Care	No cost to you	No cost to you	40% after deductible Infant & pediatric only
Emergency Room Care	50% after deductible	50% after deductible	50% after deductible
Inpatient Hospital	30% after deductible	10% after deductible	40% after deductible
Outpatient Surgery		10% after deductible	40% after deductible
Diagnostic Screenings		10% after deductible	40% after deductible
Retail Prescription Drugs (up to 31-day supply)			
Tier 1 — generics	30% after deductible	\$10	Not covered
Tier 2 — preferred	30% after deductible	\$40	Not covered
Tier 3 — non-preferred	30% after deductible	\$80	Not covered
Mail Order Prescription Drugs (90-day supply)			
Tier 1 — generics	30% after deductible	\$25	Not covered
Tier 2 — preferred	30% after deductible	\$100	Not covered
Tier 3 — non-preferred	30% after deductible	\$200	Not covered

2025 Medical Contributions

	OXFORD EPO PLAN			OXFORD PPO PLAN	
	Semi-Monthly Payroll	Bi-Weekly Payroll		Semi-Monthly Payroll	Bi-Weekly Payroll
Employee	\$82.76	\$76.39		\$476.52	\$439.86
Employee + Spouse	\$278.84	\$257.40		\$953.04	\$879.73
Employee + Child(ren)	\$244.92	\$226.08		\$810.08	\$747.77
Employee + Family	\$463.58	\$427.92		\$1,358.07	\$1,253.61



Pharmacy Ancillary Charge Program

- With the Ancillary Charge Program, you have two options when receiving a medication:
 - If you choose a **lower-cost generic medication**: you will pay only your cost share, with no additional charge
 - If you choose a **higher-cost brand-name medication when a chemically equivalent prescription drug is available on a lower tier** (e.g., generic): you will pay your cost share, plus the difference in price between the brand-name and the generic drug
- To check medication prices, go to [oxfordhealth.com](https://www.oxfordhealth.com), click “**Members/Prospective Members**” then click “**Tools and Resources**” under “**Links and Tools**” and then “**Online Pharmacy**” located under “**Your Pharmacy Coverage**”



Oxford Tools & Resources

- [Oxfordhealth.com](https://www.oxfordhealth.com)
 - Member website with useful Oxford resources, including in-network provider search
- [Advocate4me](#)
 - Dedicated advocates to help you understand your benefits, maximize your health savings, and answer your specific questions
- [UnitedHealthcare App](#)
 - Oxford UHC's mobile app, access most functions and tools from the [oxfordhealth.com](https://www.oxfordhealth.com) website on your phone
- [Sweat Equity Program](#)
 - Earn up to \$200 if you complete 50 workouts in a six-month period

More information is available in the 2025 Benefits Guide

Dental

- PPO Plan (in-network and out-of-network coverage)
- Your network is the **Options PPO 20 Network**
- Locate in-network providers by logging into **myuhc.com** and using the **“Find a Dentist”** tool
- Plan includes orthodontia coverage

		UnitedHealthcare Dental PPO	
		In-network	Out-of-network
Calendar Year Deductible			
Employee only		\$50	\$50
Family coverage		\$150	\$150
Dental Services		Plan paid after deductible	
Type I Services - Diagnostic & Preventive		100% no deductible	100% no deductible
Type II Services - Basic Services		80%	80%
Type III Services - Major Services		50%	50%
Calendar Year Maximum			
Per Person		\$2,000	\$2,000
Orthodontics (children only up to age 19)		Plan paid after deductible	
Coinsurance		50%	50%
Lifetime Maximum		\$1,500	\$1,500

UnitedHealthcare Dental PPO		
	Semi-Monthly Payroll	Bi-Weekly Payroll
Employee	\$22.91	\$21.15
Employee + Spouse	\$45.82	\$42.29
Employee + Child(ren)	\$56.04	\$51.72
Employee + Family	\$83.37	\$76.95



Life Insurance

- **Paid 100% by Yeshiva**
- Administered by Lincoln Financial
- Flat benefit based on age:
 - Under age 65: \$25,000
 - Age 65-69: \$16,250
 - Age 70+: \$12,500
- To file a life insurance claim, call **888.787.2129** or log on to **LFG.com**



Flexible Spending Account

- You can enroll in a **Health Care FSA** and/or **Dependent Care FSA**
 - *Health Care FSA*: use pre-tax dollars to pay for medical, dental, and vision expenses
 - 2025 contribution limit is \$3,300
 - *Dependent Care FSA*: use pre-tax dollars to pay for eligible work-related childcare or adult care expenses
 - 2025 contribution limit is \$5,000 per household
 - *Any unused funds remaining in your DCFSA at year end will not rollover*
- The deadline to file your 2024 FSA expenses is March 31st, 2025.
 - You are eligible to roll over up to **\$640** of unused 2024 Health Care FSA funds into **2025**.
 - You are eligible to roll over up to **\$660** of unused 2025 Health Care FSA funds into **2026**.
 - FSA carryover amounts will not be available until the end of May 2025.



Commuter, Transit and Parking Plans

- **Commuter and Transit Plan**

- Use pre-tax funds to pay for qualified bus, subway, train, ferry, or commercial vanpool expenses
- 2025 contribution limit is \$325

- **Parking Plan**

- Use pre-tax funds to pay for qualified parking expenses for work
- 2025 contribution limit is \$325
- *Note: this is not the same as the on-site campus parking that is managed by the Yeshiva Security Office*

- Commuter Transit and Parking plan elections will be made on the **Health Equity** portal

- Rollover funds will be available after January 2025
- Payroll deductions will be taken monthly
- Your first monthly deduction will be made in December 2024 for your January 2025 commuter expense



Other Benefits

- **Retirement Plan**

- Yeshiva offers you a 403(b) retirement plan through Fidelity Investments
- Includes a 3% employer match for those who contribute at least 3% to the plan
 - To learn more about this program & your investment options, visit netbenefits.com/Yeshiva or contact your Fidelity Consultant Alexandra Sbordone at 347-650-4447 or by email at alexandra.sbordone@fmr.com
 - To enroll in the retirement plan, contact the Benefits office at 646-592-4340

- **Tuition Remission Program**

- You, your legal spouse and/or qualified dependents are eligible for Tuition Remission benefits if you are full-time faculty, full-time exempt staff, or full-time non-exempt staff, if you pursue a degree at YU or an affiliated school
 - To learn more, visit yu.edu/hr/benefits or call the YU Benefits Office at 646-592-4340

MetLife Group Legal Insurance

Employees gain access to a nationwide network of attorneys for personal legal needs and certain court appearances. Most services covered in full.

- Telephone advice, office consultations, demand letters and document review on an unlimited number of personal legal matters.
- Access to a **digital estate planning solution** for wills, living wills, power of attorney and living trusts.
- 93% of members live within 10 miles of a network attorney
- Includes tax preparation & filing services
- Includes caregiving services
- Includes 20 hours of Divorce Assistance

Cost: \$19.50 Monthly – includes employees and dependents

Helping your employees navigate life's twists and turns.

Money Matters	<ul style="list-style-type: none"> • Debt Collection Defense • Financial Wellness Programs³ • Identity Restoration⁴ 	<ul style="list-style-type: none"> • Identity Theft Defense • Negotiations with Creditors • Personal Bankruptcy 	<ul style="list-style-type: none"> • Promissory Notes • Tax Audit Representation • Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> • Boundary & Title Disputes • Deeds • Eviction Defense • Foreclosure 	<ul style="list-style-type: none"> • Mortgages • Property Tax Assessments • Refinancing & Home Equity Loan • Sale or Purchase of Home 	<ul style="list-style-type: none"> • Security Deposit Assistance • Tenant Negotiations • Zoning Applications
Estate Planning	<ul style="list-style-type: none"> • Codicils • Complex Wills • Healthcare Proxies 	<ul style="list-style-type: none"> • Living Wills • Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> • Revocable & Irrevocable Trusts • Simple Wills
Family & Personal	<ul style="list-style-type: none"> • Adoption • Affidavits • Conservatorship • Demand Letters • Divorce (20 hours) • Garnishment Defense • Guardianship 	<ul style="list-style-type: none"> • Immigration Assistance • Juvenile Court Defense, Including Criminal Matters • Name Change • Parental Responsibility Matters • Personal Property Issues 	<ul style="list-style-type: none"> • Prenuptial Agreement • Protection from Domestic Violence • Review of ANY Personal Legal Document • School Hearings
Civil Lawsuits	<ul style="list-style-type: none"> • Administrative Hearings • Civil Litigation Defense 	<ul style="list-style-type: none"> • Disputes Over Consumer Goods & Services • Incompetency Defense 	<ul style="list-style-type: none"> • Pet Liabilities • Small Claims Assistance
Elder-Care Issues	Consultation & Document Review for Issues Related to Your Parents: <ul style="list-style-type: none"> • Deeds • Leases 	<ul style="list-style-type: none"> • Medicaid • Medicare • Notes • Nursing Home Agreements 	<ul style="list-style-type: none"> • Powers of Attorney • Prescription Plans • Wills
Traffic & Other Matters	<ul style="list-style-type: none"> • Defense of Traffic Tickets⁵ • Driving Privileges Restoration 	<ul style="list-style-type: none"> • Habeas Corpus • License Suspension Due to DUI 	<ul style="list-style-type: none"> • Repossession

Medicare Transitional Services



RISE UP
The Campaign for 613

The Guidance You Deserve

MTS is here to help
you explore your
Medicare options.

**You have a choice when it comes to your
health care coverage.**

Yeshiva University and Medicare Transition Services (MTS) have teamed up. Making MTS a key resource for answers to your Medicare questions.

MTS licensed agents offer honest, free, no obligation guidance. They'll explain Medicare's different parts, how they work, and **help you find Medicare coverage that fits your health care needs and budget.**

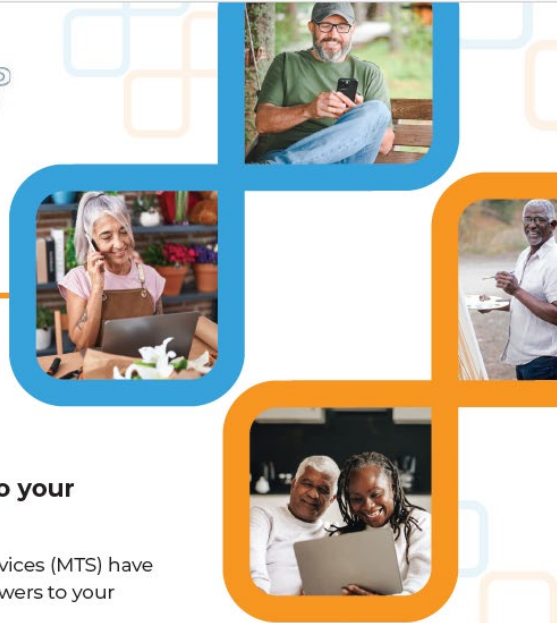


Opportunity Awaits

MTS is ready to help you make confident choices about your Medicare coverage. Call today!

**1-844-915-4534 (TTY: 711)
Monday-Friday | 9 AM-6 PM ET**

Or visit:
[MedicareTransitionServices.com](https://www.MedicareTransitionServices.com)





Next Steps

- All elections must be made through Benefitfocus no later than **December 13th**
- **Follow the below steps to enroll online:**
 1. Log into Benefitfocus at **insidetrack.yu.edu**
 2. Click the **Employee Tab**, locate the **Employee Tools and Systems**, and click the link for **Benefitfocus**
 3. Once logged in, click the link that says **Click HERE to complete your 2025 Open Enrollment**
- You may also enroll telephonically by calling Benefitfocus at **855-719-2179**, Monday-Friday 8am-8pm ET



Questions?



Yeshiva University

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