Yeshiva University

2025 Benefits Guide

Your Benefits. Your Choice.

Welcome!

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Yeshiva University appreciates your commitment to our students and to the university. We are equally committed to providing you with competitive, affordable health and wellness benefits to help you take care of yourself and your family.

Please read this guide carefully. It summarizes your plan options and offers helpful tips for getting the most value from your benefits plans.

This guide is not your only resource, of course. Any time you have questions about enrollment, you can contact the YU Benefits Service Center at 855.719.2179 Monday through Friday 8 am - 8 pm.

Questions about all benefits can be addressed by the YU Benefits Office, located in Belfer Hall on the Wilf Campus at 646.592.4340 or email benefits@yu.edu. Questions about Aetna claims and locating in-network doctors can be addressed by Aetna Concierge at 855-333-6825. Questions about navigating complicated healthcare and insurance systems can be addressed by Yeshiva's employee advocacy service, Health Advocate, at 866.799.2731.

Although this guide contains an overview of benefits, for complete information about the plans available to you, please refer to the benefits summaries and plan information on the YU HR website at yu.edu/hr/benefits.

Benefit Basics

We strive to offer a comprehensive benefits program designed to help you and your family stay healthy and feel secure. It is important that you read the information in this guide carefully and share it with your spouse if he/she is covered under our plan. You will have additional opportunities to learn about your benefits and how to choose what is right for you. This guide provides highlights of the benefit offering

Yeshiva University Benefits available to you:

- Accident & Critical Illness Plans
- Additional Voluntary Life Insurance
- Commuter, Transit and Parking Plans
- Credit Union
- Dental
- Discount Auto & Homeowners
- Employee Assistance Program
- Employer Paid Basic Life Insurance
- Employer Paid Long-Term Disability
- Health and Dependent Care Flexible Spending Accounts
- Healthcare Bluebook Price & Quality Comparison Tool
- Identity Protection
- Legal Plan
- Medicare Transition Services
- Medical/Pharmacy/Vision
- Retirement Plan
- Tuition Remission
- Student Loan Financial Advice
- Veterinary Discount Plan
- Voluntary Short-Term Disability

Who is Eligible?

All full-time faculty and full and part-time non-union employees scheduled to work at least 20 hours per week are eligible to participate in most of the Yeshiva University benefits programs. Union employees are eligible to participate in: Employee Assistance Program, Health and Dependent Care Flexible Spending Accounts, Commuter, Transit and Parking plans, Aflac, Retirement Plan, and Allstate Identity Protection program. Eligible employees may also enroll their legal spouse and dependent children who are under 26 years of age. Tuition Remission is available to non-union faculty and staff who work full time.

Need to add or remove a dependent from coverage? Simply make the change in Benefitfocus. Visit insidetrack.yu.edu and click on the Benefitfocus link to get started.

Changing Coverage During the Year

You can change your coverage during the year when you experience a qualifying life status change, such as marriage, divorce, birth, adoption, placement for adoption, or loss of coverage. The change must be reported online through the Benefitfocus enrollment platform or by contacting the Benefits Service Center at 855.719.2179 within 30 days of the event. The change must be consistent with the event.

How to Enroll

You are eligible to enroll in benefits on the first of the month following your date of hire and during Open Enrollment. If you are hired on the first of the month you are immediately eligible to enroll. In this guide you will find the necessary directions to enroll in the different benefit programs offered at Yeshiva University.

You must complete all necessary enrollment material on the Benefitfocus enrollment platform. To access the enrollment platform, please log into your InsideTrack portal and click on the Benefitfocus link located under the Employee tab. Commuter, Transit, Parking Plans, Pet Assure, Retirement Plan and Tuition Remission are **not** part of the Benefitfocus online enrollment. If you are interested in these plans, please reach out to the corresponding contact listed in this guide. Your benefit elections made on the Benefitfocus enrollment platform must be completed within 30 days of your hire date, during the annual Open Enrollment, and within 30 days of a qualifying life event.

Online Benefits Enrollment

Follow the below steps to enroll online.

Step 1: Log in to Benefitfocus

Log in to your InsideTrack portal at insidetrack.yu.edu or from the Inside Track tab at the top of the main page of YU.edu, click the Employee Tab on the left side of the toolbar, locate the section Employee Tools and Systems on the right side of the page and click the link for Benefitfocus.

Step 2: Locate Your Enrollment Link

Once logged in to Benefitfocus, you will see a “Welcome!” page. This page includes a “Welcome” video in the center of the screen, a “Quick Links” section on the left, and a blue toolbar across the top where you can navigate the various sections within the Benefitfocus site.

Need Assistance?

If you need help with enrolling or have any benefit questions, please contact the YU Benefit Service Center

- Email: YUBenefits@Benefitfocus.com
- Call: 855.719.2179
  Mon-Fri, from 8am - 8pm

To enroll during Open Enrollment: Locate the 2025 Open Enrollment section in the center of the page (directly above the “Welcome!” video). You will see a link that says Click HERE to complete your 2025 Open Enrollment. Once you click that link, you can begin your benefits enrollment.

To Enroll as a New Hire: If you are a new hire enrolling in benefits for the first time, locate the Welcome New Hires section that is on the right side of the page, directly beneath the blue toolbar. You will see a link that says Click Here to Enroll in Benefits. Once you click that link, you can begin your benefits enrollment.

Employees may also enroll via the phone by calling Benefitfocus at 855-719-2179, Monday - Friday from 8am to 8pm ET.

Note: When you log into the Benefitfocus platform, you will see your health plan options with wellness and without wellness. We do encourage you to click on the option with wellness and to comply with the wellness requirements to benefit from the YU Healthy Incentive HRA contribution.

Medical

Yeshiva University offers three medical plan options for you to choose from. Vision coverage is included with your medical election. The coverage is provided by Aetna.

Employee Contributions

The amount you pay for medical coverage depends on the plan you choose, whether you cover dependents, and your salary. Your Medical, Dental, FSA and Aflac contributions are made on a pre-tax basis.
This means that your contributions are deducted from your pay before payroll taxes are calculated.

YU Healthy Incentive

YU will make a contribution to your HRA or HSA if you complete certain wellness actions. If you are a current employee and completed the wellness requirements in 2024 for calendar year 2025, you will automatically receive the healthy incentive contribution for 2025. Information about wellness actions for 2025 will be distributed to employees in calendar year 2025. Information on how to access your account is on page 10.

Medical Plan Comparison

	Aetna EPO Plan with HRA	Aetna PPO Plan With HRA		Aetna High Deductible Plan (HDHP) With HSA[1]	
	You Pay In-network Only	You Pay In-network	You Pay Out-of-network	You Pay In-network	You Pay Out-of-network
YU HRA/HSA Account Contribution					
Base Contributions (automatic upon enrollment)					
Individual/Family	$250/$500	$0 Base Contribution		$500/$1,000	
Additional Healthy Incentive Contribution for 2025					
Individual/Family	$500/$1,000	$500/$1,000		$500/$1,000	
Annual Deductible					
Individual/Family	$1,500/$3,750	$1,500/$3,750	$4,500/$11,250	$2,000/$4,000	$4,500/$9,000
Annual Out-of-Pocket Maximum (Includes Deductible)					
Individual/Family	$4,000/$8,000	$4,000/$10,000	$10,500/$25,500	$4,000/$8,000	$10,500/$21,000
Co-pays/Co-insurance					
Primary Care Physician Visits	$25 copay/visit	$25 copay/visit	40% after deductible	20% after deductible	40% after deductible
Specialist Office Visit	$50 copay/visit	$50 copay/visit			
Preventive Care	No cost to you	No cost to you		No cost to you	
CVS Virtual Health	$25 copay/call	$25 copay/call	N/A	$49 copay/visit	N/A
Urgent care	$50 copay/visit	$50 copay/visit	40% after deductible	20% after deductible	40% after deductible
Emergency Room (copays waived if admitted)	$250 copay/visit	$250 copay/visit	$250 copay/visit		20% after deductible
Inpatient Hospital	20% after deductible	20% after deductible	40% after deductible		40% after deductible
Outpatient Surgery					
Diagnostic Screenings					
Rehabilitation Therapy (physical, occupational, speech/language, vision)	$25 copay/office visit; $50 copay/ facility visit	$25 copay/office visit; $50 copay/ facility visit	Not covered		
Retail Prescription Drugs (up to 31-day supply)					
Tier 1 — generics	$7.50 copay	$7.50 copay	Covered in-network only	$7.50 copay after deductible (deductible waived for preventive prescriptions)	Covered in-network only
Tier 2 — preferred	20% ($60 max)	20% ($60 max)		$15 copay after deductible	
Tier 3 — non-preferred	40% ($120 max)	40% ($120 max)		20% after deductible	
Mail Order Prescription Drugs (90-day supply)					
Tier 1 — generics	$15 copay	$15 copay	Covered in-network only	$15 copay after deductible	Covered in-network only
Tier 2 — preferred	20% ($120 max)	20% ($120 max)		$30 copay after deductible	
Tier 3 — non-preferred	40% ($240 max)	40% ($240 max)		20% after deductible	
Specialty Medications					
Specialty Medications[2]	30%	30%	Covered in-network only	20%	Covered in-network only

1. If you are 65 and older you can enroll in the HDHP with HSA if you have waived Medicare Parts A and B.

All three plans are Aetna Open Access Plans and will provide access to the same network of providers, however, Aetna names the EPO network (Aetna Select) differently than the PPO & HDHP network (Aetna Choice POS II) based on plan choice.

2. See the information about PrudentRX on page 13.

Medical Contributions

	Semi-Monthly Payroll					Bi-Weekly Payroll				
Aetna High Deductible Plan (HDHP) With HSA										
Annual Salary Range	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Spouse + 1 Child	Employee + Spouse + Children	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Spouse + 1 Child	Employee + Spouse + Children
Under $61,000	$79.27	$167.87	$167.87	$184.11	$245.54	$73.17	$154.95	$154.95	$169.94	$226.65
$61,000-$84,999	$94.05	$201.43	$201.43	$220.93	$294.64	$86.81	$185.94	$185.94	$203.93	$271.98
$85,000-$114,999	$111.52	$232.21	$232.21	$260.82	$319.20	$102.94	$214.35	$214.35	$240.76	$294.65
$115,000-$189,999	$137.04	$282.57	$282.57	$309.92	$413.32	$126.49	$260.83	$260.83	$286.08	$381.53
$190,000-$249,999	$185.40	$405.67	$405.67	$417.31	$556.56	$171.14	$374.46	$374.46	$385.21	$513.74
$250,000-$399,999	$231.09	$481.21	$481.21	$561.53	$748.90	$213.31	$444.19	$444.19	$518.34	$691.29
$400,000+	$286.17	$595.91	$595.91	$678.13	$904.40	$264.16	$550.07	$550.07	$625.97	$834.83
Aetna EPO Plan With HRA										
Annual Salary Range	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Spouse + 1 Child	Employee + Spouse + Children	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Spouse + 1 Child	Employee + Spouse + Children
Under $61,000	$79.96	$185.03	$185.03	$202.93	$270.64	$73.81	$170.79	$170.79	$187.32	$249.82
$61,000-$84,999	$95.20	$206.17	$206.17	$240.61	$320.90	$87.87	$190.31	$190.31	$222.10	$296.22
$85,000-$114,999	$112.97	$235.25	$235.25	$281.20	$375.03	$104.28	$217.15	$217.15	$259.57	$346.18
$115,000-$189,999	$156.13	$290.76	$290.76	$379.77	$487.15	$144.12	$268.39	$268.39	$350.55	$449.67
$190,000-$249,999	$203.09	$422.91	$422.91	$492.83	$680.46	$187.46	$390.37	$390.37	$454.92	$628.11
$250,000-$399,999	$233.55	$486.35	$486.35	$614.58	$819.65	$215.58	$448.93	$448.93	$567.30	$756.60
$400,000+	$398.56	$829.95	$829.95	$910.28	$1,214.00	$367.90	$764.72	$764.72	$840.25	$1,120.61
Aetna PPO Plan With HRA										
Annual Salary Range	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Spouse + 1 Child	Employee + Spouse + Children	Employee	Employee + Spouse	Employee + Child(ren)	Employee + Spouse + 1 Child	Employee + Spouse + Children
Under $61,000	$148.12	$314.31	$314.31	$ 344.74	$455.46	$136.73	$290.13	$290.13	$318.22	$420.42
$61,000-$84,999	$165.05	$355.44	$355.44	$389.84	$519.91	$152.35	$328.09	$328.09	$359.85	$479.92
$85,000-$114,999	$180.56	$390.69	$390.69	$428.50	$571.47	$166.67	$360.64	$360.64	$395.54	$527.51
$115,000-$189,999	$221.47	$458.25	$458.25	$538.04	$717.57	$204.43	$423.00	$423.00	$496.65	$662.37
$190,000-$249,999	$268.03	$572.82	$572.82	$650.81	$867.95	$247.41	$528.75	$528.75	$600.74	$801.18
$250,000-$399,999	$299.06	$622.76	$622.76	$776.79	$1,022.64	$276.05	$574.85	$574.85	$707.03	$943.97
$400,000+	$465.51	$969.38	$997.37	$1,063.20	$1,417.94	$429.70	$894.81	$894.81	$981.41	$1,308.87

Aetna Tools

Our medical plan carrier Aetna provides several tools designed to help you stay on top of your health care benefits.

Find In-Network Providers

The EPO Select and PPO/HDHP Choice POS || networks include the same in-network providers under the Aetna Open Access Plans; however, they are named differently by Aetna based on plan choice.

To find doctors and hospitals that are in-network with Aetna before selecting your plan, follow the below steps.

- Go to aetna.com.
- Click on “Find a doctor” listed on the top of the screen.
- Locate the “**Guests**” section and click “Plan form an Employer.” **Do not click on “member login”** since that will automatically bring you to your current Aetna plan.
- Under “Continue as a guest”, enter your zip code, city, state or county in the box “Enter location here” and click “Search.”
- To search for an EPO provider scroll to “Aetna Open Access Plans” and select “Aetna Select (Open Access)”.
- To search for a PPO or HDHP provider scroll to “Aetna Open Access Plans” and select “Aetna Choice POS II (Open Access).”
- You can search for providers by specialty, name and more filters.
- You can also find in-network providers when you log in to your online Aetna account. To create your account, follow the below steps.
- Go to **aetna.com** and click “Member login” in the upper right corner.
- On the new screen locate the “Don’t have an account?” section and click “Register.”

If you are having trouble locating in-network providers online, call the Aetna Concierge at 855-333-6825.

Register on the Aetna Member Website After You Have Enrolled in a Plan

Log in to the Aetna member website at aetna.com to manage all your medical plan benefits:

- Find care: Search network providers, find a walk-in clinic, change your doctor, see past activity.
- Manage your claims: View and sort claims, pay your provider, get a claims breakdown.
- See coverage and costs: Get coverage details, see out-of-pocket costs, compare costs,
- read doctor reviews.
- Manage your prescriptions: Find a pharmacy, order medicine, see what’s covered, learn side effects, ask a pharmacist.
- Stay healthy: Take a health assessment, use a health coach, start a wellness program, get treatment options, get discounts on gyms, vision and more.

Aetna Health℠ App

This app is your all-in-one resource for the healthcare information you need. Use it to search for providers, get medical procedure cost estimates, pay claims and track spending toward meeting your deductible, access your member ID card whenever you need it, and more. To receive a link to download the Aetna Health℠ app, text “AETNA” to 90156, or search “Aetna Health” in your smartphone app store.

HRA vs. HSA

Both the Health Reimbursement Account (HRA) and the Health Savings Account (HSA) are administered by Payflex. Both accounts provide you with financial support to help you pay for your healthcare expenses. There are, however, some noteworthy differences between how the two accounts work.

	HRA	HSA
Eligible YU medical plans	Aetna EPO and PPO	Aetna HDHP
Who may contribute	YESHIVA UNIVERSITY (YU)	YESHIVA UNIVERSITY & YOU
Contribution types	YU contributions	1. YU contributions 2. Voluntary pre-tax payroll deductions (from your paycheck)
Annual maximum contribution *(see pg. 7 for YU contribution amounts per plan)*	EPO: $750 individual / $1,500 family PPO: $500 individual / $1,000 family With wellness actions	$4,300 individual / $8,550 family Plus additional $1,000 if age 55+ (YU contributions count towards this maximum)
Availability of funds	Full amount available 1/1	YU contribution is available 1/1. Your pre-tax contributions only available as funds are deposited into the account.
How funds are accessed	Using your Inspira Financial HRA debit card (funds will not be automatically taken from the account to pay for out-of-pocket expenses)	Using your Inspira Financial HSA Debit Card.
Funds can be used for	Medical, dental, & vision expenses (Includes deductibles, copays, & coinsurance)	Medical, dental, and vision expenses (Includes deductibles, copays, and coinsurance)
Ownership of funds	YU (You will lose 2025 funds at the end of the calendar year or if you leave YU; Unused HRA funds will not roll over to future plan years)	You: (Funds are 100% owned by you in a personal savings account; you can take them with you to any employer, and never expire)
Tax advantages	N/A	Contributions are tax free. Funds earn interest and can be invested once the balance reaches $1,000. Tax free withdrawals for qualified health expenses
Plan Administrator	Inspira Financial (Formerly Payflex) (see pg. 27 for more information)	Inspira Financial (Formerly Payflex) (see pg. 27 for more information)
Account set up required	No	Yes – contact Inspira Financial (see pg. 27)

HRA and HSA Eligibility

If you are a benefits eligible employee and you enroll in the EPO or PPO plan, you are eligible for the HRA. If you are a benefits eligible employee and you enroll in the HDHP plan you are eligible to open an HSA if:

1. You are not covered by your spouse's health plan (unless it is a qualified HDHP), FSA, or HRA
2. You are not eligible to be claimed as a dependent on someone else's tax return
3. You are age 65 or older **and have waived** Medicare Parts A and B
4. You have not received Veterans Administration benefits in the past 3 months, and you are not enrolled in TRICARE or TRICARE for Life

Flexible Spending Accounts

Yeshiva University's Flexible Spending Account (FSA) program is administered by Health Equity. This plan allows you to set aside funds you will spend on certain expenses incurred throughout the year on a tax-exempt basis. The program is comprised of two separate benefits: Health Care FSA and Dependent Care FSA. If you enroll in the Health Care FSA Plan or the Dependent Care FSA plan you will receive a debit card from Health Equity.

Health Care FSA

The Health Care FSA allows the member to use pre-tax earnings to pay for medical, dental, and vision expenses allowed by the IRS but not reimbursed by insurance.

Insurance premiums are not reimbursable expenses under an FSA. **The 2025 pre-tax limit for the health FSA is $3,300 with a carryover amount of $660.**

If you are participating in the Health Savings Account that is associated with the high deductible health plan, you cannot participate in the Flexible Spending Health Care account.

Pre-tax deductions will instead be deposited into your HSA.

Dependent Care FSA

This option allows the member to use pre-tax earnings to pay for eligible work-related childcare or adult care expenses. (Eligible children must be under the age of 13 for childcare expenses.) The current annual maximum contribution is $5,000 per household. This is subject to change based on the IRS.

Note:

The deadline to file your 2024 Health Care FSA and Dependent Care FSA expenses is March 31st, 2025.

You will be eligible to rollover $640 in unused healthcare FSA funds from the 2024 plan year into 2025.

In 2026, you will be eligible to rollover $660 in unused healthcare FSA funds from the 2025 plan year.

Unused Dependent Care FSA funds do not rollover into next year.

Aetna Concierge

Your health is unique—different from anyone else's. With the free support provided by Aetna Concierge, your health plan can be personalized to you.

Your Personal Assistant for Health Care

Have you ever wondered:

- How can I find the right specialist?
- I have my diagnosis—now what?
- Is this covered under my health plan?
- How much is this going to cost me?

Your Aetna Concierge can help you make sense of it all. You'll get support to:

- Choose the right doctor for you
- Learn about your coverage
- Understand a diagnosis
- Plan for upcoming treatment
- Schedule appointments (and save you some stress)

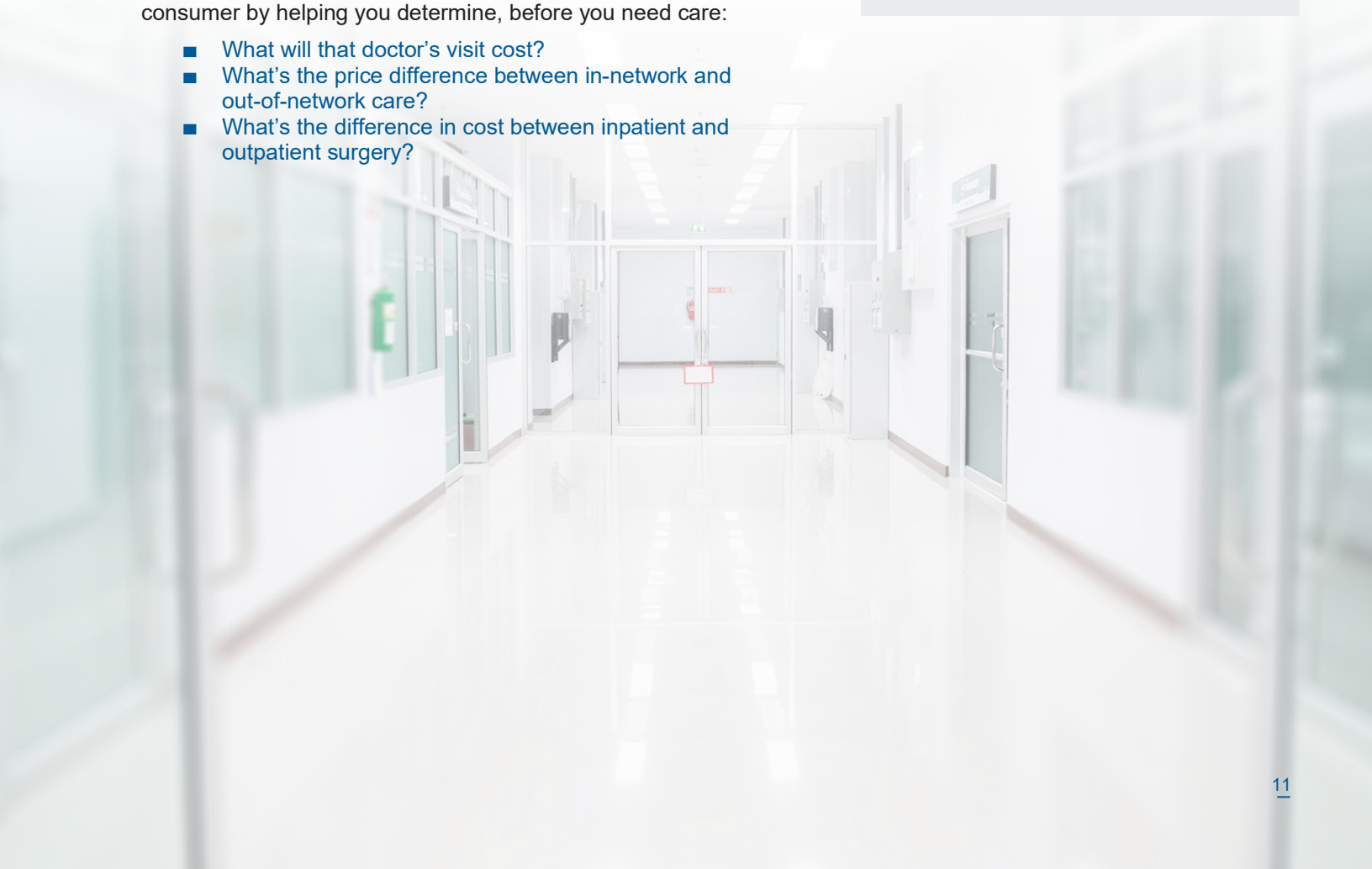
Your health care and your budget go hand in hand. Your Concierge will help you be a smart, savvy health care consumer by helping you determine, before you need care:

- What will that doctor's visit cost?
- What's the price difference between in-network and out-of-network care?
- What's the difference in cost between inpatient and outpatient surgery?

Contact

Aetna Concierge

Your Concierge is available Monday through Friday, 8 a.m. to 6 p.m., but 24-hour service is available if you want to speak with a representative about general claims and benefits questions.
To speak with an Aetna Concierge, simply call 855-333-6825.



Pharmacy

Yeshiva's three medical plan options from Aetna all include coverage for prescriptions. You'll find an overview of the coverage under the different options on page 7 of this guide.

Use the CVS Caremark® Network

Aetna uses the CVS Caremark® pharmacy network, but Aetna medical plan members are not restricted to only using CVS as their pharmacy. In addition to CVS Pharmacy, many major pharmacy chains—including Walgreens, Giant, Safeway, Wegmans, and others—are also considered in-network.

To locate an in-network pharmacy near you, use the "Locate a Pharmacy in Your Area" tool posted on info.caremark.com/fcps.

CVS Caremark® Mail Service Pharmacy

With the CVS Caremark Mail Service Pharmacy, you can have a 90-day supply of your maintenance medicines sent to your home. The perks of home delivery include:

1. Speed: Place reorders quickly with no trips to the pharmacy
2. Free standard shipping
3. Privacy: Your medicines arrive in unmarked, secure packaging
4. Safety: Registered pharmacists check every order
5. Service: If you have concerns or questions, you may call a pharmacist anytime

Important

If you currently use a mail-order service that is not CVS Caremark, call your provider and request that your mail order prescription be sent to your new mail- order pharmacy "CVS Caremark."

How to get started with mail service:

1. Ask your doctor for your prescription. Your doctor can e-prescribe it to us, or we can call your doctor for you
2. Request home delivery by visiting aetna.com or print an order form and send it to Aetna (address is on the form)
3. Get refills your way—online, by phone, or by mail

How much you'll pay will depend on your plan. You may pay less through home delivery than at a retail pharmacy. To know for sure, check your plan details.

Visit aetna.com to:

- Get the cost of your medicines ahead of time
- Find a retail pharmacy
- Check on your order
- Ask a pharmacist a question

Pharmacy *(continued)*

Aetna Maintenance Choice

Maintenance choice is an Aetna program that lets you refill your long-term (maintenance) medications.

With Maintenance Choice, you are covered initially for two 30-day fills at any pharmacy in-network. You will pay a copay for each 30- day supply.

After that, the YU plan will automatically cover 90-day fills through Aetna Rx Home Delivery or in person at a CVS Pharmacy. You will then only pay two co-pays for a three- month supply.

Before you reach the end of the second 30- day fill, Aetna will contact you by mail to help you get started with Maintenance Choice.

Aetna will help you get a prescription from your doctor for a 90- day supply and you can choose to fill it through Aetna Rx Home Delivery or at a CVS Pharmacy.

If you choose not to use the 90-day refill through home delivery or at a CVS, you may continue to obtain 30-day supplies through a different in-network pharmacy. You will pay a copay for each fill. You must contact Aetna directly to opt out of the Maintenance Choice plan. You will not benefit from the savings of receiving a 90-day supply at the two-month co-pay.

Please note: If you continue to fill your prescription in 30-day increments **without first opting-out** of the Maintenance Choice Program, you will pay 100% of the cost of your long-term medications.

Choices for short-term prescriptions – Prescriptions for supplies of 30 days or fewer may be filled at any pharmacy in-network.

Specialty Drug Pharmacy Program – PrudentRx

The PrudentRX program through Aetna assists in reducing coinsurance for specialty drugs. PrudentRx works with you to find drug manufacturer coupons to reduce your coinsurance for specialty drugs to as low as $0. Without this program, the plan will require that participants pay 30% of the cost of these very expensive medications.

Those using these drugs, who sign up for this program, will have substantially lower

out-of-pocket costs.

When you are first prescribed a specialty drug, the prescription must be sent to the specialty drug provider, then PrudentRx will reach out to you to enroll you in the program. You should carefully screen your home mail for this notice. Once enrolled, PrudentRx monitors claims to ensure accurate billing and follows up to ensure you are receiving the best available benefits and are paying the least out-of-pocket.

If you are enrolled in the HDHP, you are still eligible to participate in PrudentRx. However, it is important to note that you must reach your deductible before you will be eligible to receive any zero-dollar costs or coupons.

Minute Clinics

Sometimes you need convenient, in-person care when health situations unexpectedly arise. Your child develops flu symptoms after your primary care office has closed for the day. You step on a tack over the weekend. Aetna understands these things happen, and when they do, you want to be able to access care at a price you can afford. That's why Aetna offers a special perk to Aetna members: access to all covered MinuteClinic services at no cost to you, or low cost to you, based on the services you need.

Care when you need it.

MinuteClinic is a walk-in clinic inside select CVS Pharmacy® and Target stores and is the largest provider of retail health care in the United States, making it easy to access care in your neighborhood.

MinuteClinic offers a broad range of services to keep you and your family healthy. MinuteClinic health care providers treat and diagnose a variety of illnesses, injuries and conditions. They can also write prescriptions, when medically appropriate.

Open 7 days a week, including evenings and weekends. You can walk in or schedule appointments online beforehand. And for even more convenience, you can pick up your prescription on-site.

It's as simple as going to your local MinuteClinic and receiving care. Your covered family members can take advantage of this benefit, too.

Telemedicine

Yeshiva's telehealth options give you immediate access to healthcare providers without the commute or the waiting room, and at a lower cost.

Informed Health® Line

Call the Informed Health® Line toll-free 24/7 to speak with a registered nurse about health issues that are on your mind. Simply call 800-410-7778 and select the prompt for the "24-hour nurse advice line." Best of all, there is no cost to you for using this service.

The Informed Health Line is perfect when your doctor's office is closed, you're too sick to see someone in person, or when you're traveling. Your covered family members can also use this service.

Reasons to use the Informed Health Line:

- Address common issues such as colds, fever, rash, ear infections, and migraines
- Get information on a wide range of health and wellness topics
- Make better health care decisions
- Find out more about a medical test or procedure
- Get help preparing for a visit to your doctor
- Receive emails with links to videos that relate to your question or topic

CVS Virtual Health

CVS Virtual Health gives you 24/7 access to a U.S. board- certified doctor through the convenience of phone, video, or mobile app.

How CVS VIrtual Health works:

1. Set up your account web or mobile app
   - Online: Go to CVS.com/virtual-care and click "Set up account"
   - Mobile app: Visit CVS.com/virtual-care to download the app. Then click "Activate account."
2. Provide medical history.
3. Request a consult— web or mobile app

Set up your account today so when you need care immediately a CVS Virtual Care doctor is just a call or click away.

Behavioral Health Tele-video

Making access to mental health providers more convenient is a top priority for YU. With Aetna's Behavioral Health Tele-video service, you can meet with a counselor anywhere at your convenience using your webcam, on any computer or smart device that has an internet connection.

Tele-video is the next best thing to being in the same room as a counselor. With this service, you can fit sessions into busy days; cut out any travel time and expense; or skip the waiting room.

To get started, call Inpathy toll-free at 800-442-8938.

Telemedicine *(continued)*

CVS Virtual Health Services

General Medical

- Talk to a licensed doctor 24/7 for non-emergency conditions such as flu, sinus infections, sore throats and more
- $49 or less/visit

Mental Health

- Talk to a therapist 7 days a week (7am to 9pm local time)
- $85 or less/therapist
- $190 or less/psychiatrist first visit
- $95/psychiatrist ongoing visit

Dermatology

- Get a custom treatment plan within 2 days when you upload images of a skin issue online such as eczema, acne, rashes and more
- $75 or less/consult

Health Advocate

One number, complete support

All questions or concerns can be directed to Health Advocate - your benefits advocacy service. With Health Advocate, you have unlimited access to a team of experienced Personal Health Advocates, typically registered nurses, supported by medical directors and benefits and claims specialists. Their Personal Health Advocates are familiar with Yeshiva University's entire employee benefits package. They can explain your coverage, answer your questions, and when you need to reach a specific benefit, they can connect you right away.

Personal Health Advocates are also experts at navigating the complicated healthcare and insurance systems. They'll do the paperwork, make the calls and cut through the red tape to resolve a wide range of issues, such as finding providers, making appointments and untangling medical bills. All to save you time, money and worry.

Who is covered?

Health Advocate is available to eligible employees, spouses, dependents, parents and parents-in-law.

Here when you need them the most.

Your Health Advocate benefit can be accessed 24/7. Normal business hours are Monday - Friday, from 8 am to 12 am (midnight), Eastern Time. Staff are also available for assistance after hours and on weekends.

There is no cost to use these services.

Yeshiva University offers Health Advocate at no cost to you.

Health Advocate is not an insurance company.

Health Advocate is not affiliated with any insurance or third- party provider, and it does not replace health insurance coverage, provide medical care or recommend treatment.

Your privacy is protected.

The Health Advocate staff carefully follows protocols and complies with all government privacy standards. Your medical and personal information is kept strictly confidential.

Help is Only a Phone Call Away

Your Personal Health Advocate can help:

- Answer questions about benefits offered by Yeshiva University.
- Resolve insurance claims and billing issues.
- Connect you to the right benefit at the right time.
- Support medical issues, no matter how complex.
- Answer questions about diagnoses and treatments.
- Research the latest treatment options.
- Coordinate services related to all aspects of your care.
- Find the right in-network doctors and make appointments.
- Coordinate expert second opinions and transfer medical records.

And much more!

Contact
Health Advocate 24/7

866.799.2731
answers@HealthAdvocate.com
HealthAdvocate.com/members

Healthcare Bluebook

Medical expenses can add up quickly and take a toll on your budget. Often times, you may be overpaying for healthcare without even knowing, as prices for the same procedure can vary up to 500% depending on where you go. That is why Yeshiva University is excited to offer you free access to Healthcare Bluebook, an added healthcare benefit that helps you find the best price on high-quality medical services in your area. With Healthcare Bluebook, you can see price information on hundreds of procedures in your area with a simple search. Plus, you can earn rewards for using Fair Price™ facilities. Get paid to save… It's that easy!

Healthcare Bluebook uses simple green, yellow, and red symbols to show you which facilities charge a Fair Price™ and which ones don't. You'll also see quality information on inpatient services, so you can find a facility that will provide the best quality outcome for your procedure. Every time you shop for eligible procedures in Healthcare Bluebook and use a Fair Price™ facility for your care, you will earn a reward.

What is the "Fair Price?"

The Fair Price™ is the amount you should reasonably expect to pay for a service or procedure and are based on the actual amount paid on the claim, not the billed amount, reflecting the discounts that the health plan has negotiated with the facility.

How do the Rewards Work?

You can earn up to a $1,500 reward every time you search for select procedures in Healthcare Bluebook and use a Fair Price™ facility for your care. Rewards will be processed monthly but may be delayed due to the time it takes for claims to be billed and processed. Your reward and a letter of explanation will be sent directly to your home address. Healthcare Bluebook will provide a 1099 for any rewards earned throughout the year. You must go through Healthcare Bluebook before receiving medical services in order to be eligible to receive the reward.

How Does Healthcare Bluebook Assign Quality Ratings?

Ratings are designed to help patients understand each hospital's specific level of quality for a particular inpatient clinical area or procedure. Quality ratings are calculated for each clinical specialty by combining a hospital's performance in several areas such as patient complications, patient safety, mortality, and compliance with standards of care.

Choose your healthcare provider with confidence by accessing Healthcare Bluebook anytime, anywhere.

- **On your PC, laptop, and tablet:**
  - Login to Healthcare Bluebook and bookmark the search page for quick access
  - healthcarebluebook.com/cc/yeshiva
- **On your mobile phone:**
  - Download the app and login so you'll have Bluebook with you anytime you need to schedule a procedure
  - Mobile code: Yeshiva

Vision Insurance

If you are enrolled in one of the medical plans with Yeshiva University, you are automatically enrolled in the Aetna vision plan. If you are not enrolled in one of the medical plans with Yeshiva University, you are not eligible for the vision plan. The chart below is a brief outline of the plan. Please refer to the summary plan description for complete details.

Vision Benefits Overview

Benefit	In-network	Out-of-network
Eye Examination (every 12 months)		
	$10 Copay	$25 allowance
Lens (every 12 months)		
Single Vision	$25 Copay	$10 allowance
Bifocal		$25 allowance
Trifocal		$55 allowance
Frames (every 24 months)		
Frames	Up to $130 allowance (20% discount on remaining balance)	$65 allowance
Contacts (every 12 months)		
Conventional Contact Lenses	Up to $130 allowance (15% discount on remaining balance)	$90 allowance
Disposable Contact Lenses	Up to $130 allowance	$104 allowance
Medically Necessary	Covered in full	$200 allowance

Find a Provider

To find in-network vision providers, visit aetna.com or use the Aetna mobile app.
Still having trouble? Aetna Concierge can help!
Call 855-333-6825.

Additional Discounts

Receive additional discounts on lens enhancements - including UV Treatment, tint, scratch coating, anti-reflective coating, and more - when you use Aetna participating providers!

Aetna's Provider Network

Aetna's vast provider network ensures members have a choice of care when and where they want it. It provides flexibility along with the choice of top name-brand eyewear selections like Ray-Ban, Oakley, Vogue, Coach, and more. The network also includes convenient retail locations, including LensCrafters, Target Optical, Sears Optical, and Pearle Vision. You can also order glasses or contact lenses from one of Aetna's

online retailers, which include Glasses.com, LensCrafters.com, Contactdirect.com, and Ray-Ban.com.

Best of all, when you choose to receive care from an Aetna participating provider, you receive full in-network benefits and money-saving discounts.

The Aetna vision network is for routine eye care only. If you need medical treatment for your eyes, visit a participating eye care physician from the Aetna medical network.

This Aetna vision plan also provides coverage if you go out-of-network. If you choose an out-of-network provider, you will receive an allowance toward services and you pay the rest. Network benefits and discounts will not apply.

Dental Insurance

Yeshiva University offers two dental plans through Delta Dental. Details of these plans are outlined below.

Dental Benefits Overview

Delta Dental	DPPO Low Plan			DPPO High Plan		
	PPO Dentists*	Premier Dentists**	Non-Delta Dental Dentist	PPO Dentists*	Premier Dentists**	Non-Delta Dental Dentist
Benefits						
Deductibles: Per member / per family, each calendar year. Deductibles waived for Diagnostic & Preventive? Deductibles waived for Orthodontics?	$100/ $300 Yes, for all Dentists Yes, for all Dentists			$100/ $300 Yes, for all Dentists Yes, for all Dentists		
Maximums: Per member each calendar year. D&P counts toward maximum?	$1,500 Yes, for all Dentists			$2,000 Yes, for all Dentists		
Covered Services						
Diagnostic & Preventive Services (D&P) Exams, Cleanings, X-Rays, Sealants and Space Maintainers	100%			100%		
Basic Services: Fillings, Simple Extractions and Denture Repair/Reline/Rebase	80%			80%		
Endodontics: Root Canals	80%			80%		
Periodontics: Surgical and Non-Surgical Periodontics	80%			80%		
Oral Surgery	80%			80%		
Major Services: Crowns, Inlays, Onlays and Cast Restorations	50%			50%		
Prosthodontics: Bridges and Dentures	50%			50%		
Implant Services	50%			50%		
Temporomandibular Joint (TMJ) Services	50%			50%		
Orthodontic Services: Adults and Dependent Children	50%			50%		
Orthodontic Maximums	$2,000 Lifetime			$2,000 Lifetime		

For eligibility details, refer to the plan's Evidence/Certificate of Coverage (on file with your benefits administrator, plan sponsor or employer).
Reimbursement is based on PPO contracted fees with all providers. Some dentists have contracted reduced fees with Delta Dental to provide you with the most affordable care. The Low Plan is a Maximum Allowable Charge Plan. All providers are reimbursed based on PPO contract fees. Non-Delta providers may not accept Delta's allowance as payment in full. The member is responsible for paying the full charge.
*PPO dentists have agreed to reduced fees & you will not be charged more than your expected share of the bill. These providers will offer the most affordable care through Delta's network.
**Delta Dental Premier dentists have agreed to set fees and will charge less compared to seeing a non-Delta Dental dentist.

Dental Contributions

	Semi-Monthly	Bi-Weekly	Semi-Monthly	Bi-Weekly
Delta Dental	DPPO Low Plan		DPPO High Plan	
Employee	$6.47	$5.97	$12.24	$11.29
Employee +1	$12.89	$11.90	$24.08	$22.23
Family	$24.93	$23.01	$44.41	$40.99

Delta Dental Tools – Find a Dental Provider

- Go to deltadentalins.com/find-a-dentist.
- Select which network you would like to search – Delta Dental PPO or Delta Dental Premier.
- Enter your location and click on "Find a Dentist"
- Refine search to filter by categories such as specialty, availability and language.
- After January 1, 2025, you may also call Delta Dental at 800-932-0783.

Download the Delta Dental Mobile App

View your dental plan benefits anytime, anywhere, in the palm of your hand.

- Find a dentist near you
- View ID cards
- Cost estimator
- View claims details and plan summary
- Search "Delta Dental" in App Store or Google play or go to DeltaDental.com.

Life Insurance

Employer Provided

Life Insurance coverage provides important financial protection for your family in the event of your death. Yeshiva University provides eligible employees with Basic Life Insurance at no cost to you.

Taxable Income: The cost of employer-provided life insurance benefits in excess of $50,000 is reportable as imputed income each year.

Learn More

For information on coverage amounts, please go to your Benefitfocus Benefits Portal or contact the YU Benefits Service Center at 855-719-2179.

Voluntary Life Insurance

Yeshiva University offers you the option to purchase Voluntary Life Insurance for yourself, your spouse, and dependent child(ren) through Lincoln Financial. You must elect coverage for yourself in order to elect coverage for your spouse and/or children. You pay 100% of the cost for the coverage, which will be deducted from your paycheck on a post-tax basis. If you, your spouse, or your child(ren) do not enroll during your initial eligibility period, you may elect up to $10,000 in coverage at any Open Enrollment period with no Evidence of Insurability (EOI) form required. If you apply for the first time outside of your initial eligibility and over the $10,000 minimum amount, you are required to submit an Evidence of Insurability (EOI) form with your application. Coverage applied for is not effective until the EOI is received, and the coverage amount is approved by Lincoln Financial.

Any employee with current coverage may increase their current benefit by one level up to the guaranteed $200,000 limit without providing Evidence of Insurability (EOI). Accounts above $200,000 will require EOI. You can enroll online through the Benefitfocus Benefits Portal or by contacting the Benefits Service Center at 855-719-2179.

For Your	Purchase
Self	$10,000, $20,000, $40,000, $75,000, $125,000, $200,000, $300,000, $400,000 or $500,000
Spouse	$10,000, $25,000 or $50,000
Children	$5,000 or $10,000 per child

Supplemental Life			
Age	Employee	Spousal	Child
0-29	$0.05	$0.05	$0.20 Per $1,000 of Volume
30-34	$0.06	$0.06	
35-39	$0.08	$0.08	
40-44	$0.09	$0.09	
45-49	$0.10	$0.10	
50-54	$0.15	$0.15	
55-59	$0.23	$0.23	
60-64	$0.43	$0.43	
65-69	$0.60	$0.60	
70-74	$0.80	$0.80	
75+	$1.35	$1.35	

For detailed information about voluntary life insurance, you can call Lincoln Financial at 888-787-2129 or email GroupLifeClaims@lfg.com.

Cost Worksheet

You

$ _____ ÷ 1,000 X $ _____ = $ _____

benefit amount | rate for your age | per monthly cost

Your Spouse

$ _____ ÷ 1,000 X $ _____ _____

benefit amount | rate for your age | per monthly cost

EXAMPLE: Employee age 42 with a 40,000 benefit.
$40,000 ÷ $1,000 = $40 x $0.09 = $3.60 monthly premium

Disability

NYS Disability

NY State Disability insurance is a mandatory program that provides temporary cash benefits to employees who are disabled due to illness or injury that is not work related. The weekly benefit is equal to 50% of

the employee's average weekly benefit for the last eight weeks prior to the illness/injury up to the maximum of $170 per week. The disability benefit is payable for up to 26 weeks. If you are approved for disability, you may use unused accrued sick time for the initial period of your disability.

Voluntary Short-Term Disability

Short-Term Disability provides income replacement if you become disabled and are unable to work. Your disability benefit begins after 1 day due to a non-work-related injury or after 8 days due to an illness. The plan provides 60% of your weekly salary up to a maximum benefit of $3,000. The benefit is payable for up to 26 weeks. You can enroll online through Benefitocus Benefits Portal or by contacting the Benefitfocus Service Center at 855.719.2179.

NOTE: Pre-existing health conditions may be subject to a waiting period.

Long-Term Disability

Yeshiva provides long term disability insurance at no cost to you. Long-Term Disability Insurance provides you with income replacement if you become disabled and are unable to work. Your disability benefit begins after 180 days due to an accident or illness. You can elect either a 60% non-taxable benefit or a 66.67% of your total monthly earnings to a maximum monthly benefit of $20,000. If you elect the non-taxable benefit of 60% you must pay the taxes on the premium paid on your behalf by the University. This means if you become disabled there would be no taxes payable on the benefits you receive. If you elect the 66.67% taxable benefit the premiums will not be taxed but you will pay taxes on any benefits you receive.

Commuter, Transit and Parking Plans

Yeshiva University offers both a commuter and transit plan as well as a parking plan that allows you to set aside pre-tax dollars to pay for your qualified commuter and parking expenses. These plans are offered through Health Equity.

Commuter Transit Plan

The 2025 pre-tax limit for the Commuter plan is $325.

This is subject to change based on the IRS. You can use these funds to pay for qualified bus, subway, train, ferry or commercial vanpool expenses.

Commuter Parking Plan

The 2025 pre-tax limit for the Commuter plan is $325..

For both plans, you can also make an additional post-tax contribution election so that you can have the full amount you need in your account to cover your commuter expenses. If you enroll in the Commuter plan you will receive a debit card from WageWorks.

Commuter, Transit and Parking Plan elections are made directly through Health Equity. To register with Health Equity, visit www.healthequity.com/wageworks, select “LOGIN/REGISTER” and then “Employee Registration.” You’ll need to answer a few simple questions and create a username and password.

Questions?

Please call Health Equity at 866-242-3458 or visit the Support Center at healthequity.com/wageworks.

Note:

The Commuter Parking Account is not the same as the on-site campus parking that is managed by the Yeshiva Security Office.

Employee Assistance Program: Health Advocate

Yeshiva University provides an Employee Assistance Program (EAP) via Health Advocate, our current trusted advocacy service. Life can be stressful and complicated in a number of ways. Your Employee Assistance Program (EAP) provides one-on-one support and resources to help you cope and find solutions to feel more balanced, focused, and in control—no matter what challenges you face.

Health Advocate values confidentiality and quality care and is here for you when you need it. Health Advocate experts will identify and quickly connect you to the resources you need, based on your own individual circumstances:

- Childcare & Eldercare Services
- Information on community tools and resources
- Legal Services - Personal/Family/Elder Law provided by attorneys & includes a free telephone consultation
- Real Estate
- Financial Services – provided by seasoned professionals & includes a free telephone consultation.
- Debt Management
- Budgeting
- Credit Report Issues
- Financial Services
- Identity Theft information and resources to help prevent ID theft from occurring.

Connect with a compassionate expert

Help with anything you need anytime you need it, on the communication channel you're most comfortable using. Call us at at 866.799.2731 or choose a virtual or on-line option below at HealthAdvocate.com/members and through the mobile app.

Access self-guided help

Connect to virtual therapy

Explore Additional Topics

- Relationships
- Parenting
- Emotional Health
- Get important alerts such as health screenings and tests to help keep you on track
- Access resources to help you balance work and life.
- Save money and make smarter choices with helpful and realistic tips.
- Become more informed on health and wellness.

Customer service: 866.799.2731

Email: answers@HealthAdvocate.com

Other Benefits

BENEFITS THAT MUST BE JOINED UPON FIRST HIRE OR AT OPEN ENROLLMENT:

Accident and Critical Illness Plans

Yeshiva University offers both a Critical Illness Plan and a Personal Accident Plan through Aflac. These are voluntary programs, and you are responsible for the cost of the plan, which is taken out of your paycheck on a pre-tax basis. You are eligible to enroll in these plans if you are under the age of 65 and continue only until you reach age 65.

Aflac Critical Illness Plan

This plan protects you and your family in the event you are diagnosed with a critical illness such as cancer, heart attack, stroke or end-stage renal failure. This is a cash benefit paid directly to you.

Aflac Accident Plan

This plan pays you cash for treatment of accidental injury on or off the job, 24/7, anywhere in the world. Benefits are paid for emergency treatment, follow-up visits, physical therapy, hospitalization, transportation & lodging, major diagnostic exams and much more.

You can enroll online through the Benefitfocus Benefits Portal or by contacting the Benefits Service Center at 855.719.2179.

Identity Protection

PrivacyArmor Plus® provides the next generation of comprehensive identity protection. Their proprietary tools stay one step ahead - allowing them to catch fraud as it happens. In the event of an identity issue, you have a dedicated Privacy Advocate® available 24/7 to fully manage your recovery and restore your identity. Services include identity monitoring and alerts, full-service remediation, identity theft reimbursement, tools to secure your digital footprint, and more. The per paycheck cost for this benefit is $4.98 for individual coverage, and $8.98 for family coverage.

Allstate Identity Protection:

Visit MyAIP.com or call 1-800-789-2720.

Legal Plan

Quality legal assistance can be pricey. And it can be hard to know where to turn to find an attorney you can trust. With MetLife Legal Plans, you have access to the expert guidance and tools you need to navigate a broad range of personal legal needs. Whether you're buying or selling a home, starting a family, or caring for aging parents, the benefit provides protection at every step.

Our service is tailored to your needs. With network attorneys available in person, by phone or by email and online tools to do-it-yourself — we make it easy to get legal help. Our website provides you with the ability to create wills, living wills and powers of attorney online in as little as 15 minutes.

MetLife Legal Plans:

Call the Client Service Center at 800-821-6400, M-F, 8am-6pm, ET. Create an account by visiting members.legalplans.com.

Student Loan Financial Advice

Are you choosing between paying bills or making student loan payments? Does your student loan payment feel more like a mortgage payment? Do you feel like there is no end sight? The National Student Debt Forgiveness Center (NSDFC) can help - their services offer a variety of different ways to help reduce your student loan payments.

NSDFC offers various ways to help reduce your student loan payments. These include:

- Loan forgiveness programs
- Loan consolidation programs
- Loan rehabilitation programs when facing default
- Income based payment plans, and more

NSDFC can help with public sector loans, as well as private and federal student loan bankruptcy. For more information, visit nationalstudentdebtforgivenesscenter.com. To enroll in NSDFC, call 646-766-1330 with extension 130 and use the group code YeshivaUniv.

Other Benefits *continued*

BENEFITS THAT CAN BE CHANGED OR JOINED AT ANY TIME:

Retirement Plan

Yeshiva University offers a retirement plan through Fidelity Investments. You are eligible as of your date of hire. YU provides a matching contribution for certain eligible employees.

You can learn more about this program and your investment options by going to yu.edu/hr/benefits/plans or to netbenefits.com/Yeshiva or by contacting our Fidelity Consultant Alexandra Sbordone at 347- 650-4447 or at alexandra.sbordone@fmr.com. To enroll in the retirement plan, contact the Benefits office at 646.592.4340.

Credit Union

YU is a member of the Academic Federal Credit Union, which is a not-for-profit financial institution dedicated to providing financial services to university employees and members of their immediate families. AFCU provides online and mobile banking, savings and checking accounts, low interest credit cards and a variety of loans including auto, personal, debt consolidation, mortgage, home equity and student loans.

Information about membership in the AFCU and applications to open accounts or obtain credit cards or loans are available at academicfcu.org/ membership.

Pet Insurance

Yeshiva University offers a veterinary discount plan through Pet Assure. All pets are accepted, regardless of any pre-existing conditions they may have. This is a voluntary plan, which means you are responsible for any costs associated with this plan. For more information, reach out to Pet Assure.

For more information, please call 888.789.7387 or visit petassure.com
You may also call the YU Benefits Office at 646.592.4340. Plan descriptions are available here:

Medicare Advice and Education

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.

Call today to get help with choosing Medicare coverage: 1-844-915-4534 (TTY: 711), Monday – Friday, 9am-6pm ET, or visit medicaretransitionservices.com.

*Refer to Medicare.gov for the official Medicare website. *Medicare Transition Services (MTS)* is not connected with or endorsed by the U.S. Government or the federal Medicare program. This is a solicitation of insurance. MTS is a program offered by Carefree Insurance Services®.
We do not offer every plan available in your area. Currently we represent 61 organizations which offer 8 products in your area.

Tuition Remission Program

Yeshiva University provides educational opportunities for you and your family to pursue a degree at one of the many Yeshiva University undergraduate and graduate programs or at any affiliated school. Full-Time Faculty, Full-Time Exempt Staff and Full-Time Non-Exempt Staff, their legal spouses and qualified dependents are eligible for Tuition Remission benefits after one year of full- time eligible service. To learn more about the program, please review the Tuition Remission policy.

For more information on tuition remission, please visit yu.edu/hr/benefits or call the YU Benefits Office at 646.592.4340

Discount Programs

The University provides a variety of employee discount programs.

Working Advantage: a savings portal providing significant discounts on entertainment, travel and shopping.

- Zipcar
- Other Purchasing Discounts
- Information is available at this link: https://www.yu.edu/hr/working-at-yu

Contacts

Basic Life and Voluntary Life
Lincoln Financial
Member services: 800.787.2129
Website: LFG.com

Benefits Advocacy Services
Health Advocate
Customer service: 866.799.2731
Email: answers@HealthAdvocate.com
Website: healthadvocate.com/members

Benefits Office
Yeshiva University
Customer service: 646.592.4340
Email: benefits@yu.edu

Benefits Service Center
Benefitfocus
Member services: 855.719.2179 M-F 8am-8pm Email: YUBenefits@Benefitfocus.com

Commuter Plans
Health Equity
Customer service: 866.242.3458
Website: healthequity.com/wageworks

Critical Illness & Personal Accident Plans
Aflac
Customer service: 800.433.3036
Website: aflacgroupinsurance.com

Dental
Delta Dental
Member services: 800.932.0783
Website: deltadental.com

Flexible Spending & Commuter Plans
Health Equity
Customer service: 866.242.3458
Website: healthequity.com/wageworks

Healthcare Cost and Quality Research Tool
Healthcare Bluebook
Customer service: 800.341.0504
Email: support@healthcarebluebook.com Website: healthcarebluebook.com/cc/yeshiva

Health Savings Account (HSA) &
Health Reimbursement Account (HRA)
Inspira Financial
Member services: 1.888.678.8242
Website: inspirafinancail.com

Identity Theft
Allstate Identity Protection
Customer care team: 800.789.2720
Website: MyAIP.com

Legal Assistance
MetLife Legal Plans
Call the Client Service Center at 800-821-6400,
M-F, 8am-6pm, ET
Create an account by visiting members.legal plans.com

Long-Term Disability and
Voluntary Short-Term Disability
Lincoln Financial
Member services: 800.787.2129
Website: LFG.com

Medical / Pharmacy / Vision Plans
Aetna
Aetna concierge member services: 855.333.6825
Website: aetna.com

Medicare Advice and Education
Medicare Transitional Services
To get started: 1-844-915-4534
Website: MedicareTransitionServices.com

Pet Insurance
Pet Assure
Customer service: 888.789.7387
Website: petassure.com

Retirement Plan
Fidelity
Fidelity Consultant: Alexandra Sbordone
Phone: 347-650-4447
Email: alexandra.sbordone@fmr.com

Student Loan Financial Advice
National Student Debt Forgiveness Center
Existing clients: 833.207.2736
To enroll: 646.766.1330
Website: nationalstudentdebtforgivenesscenter.com

Tuition Remission Program
Yeshiva University
Call: 646.592.4340
Visit: yu.edu/hr/benefits