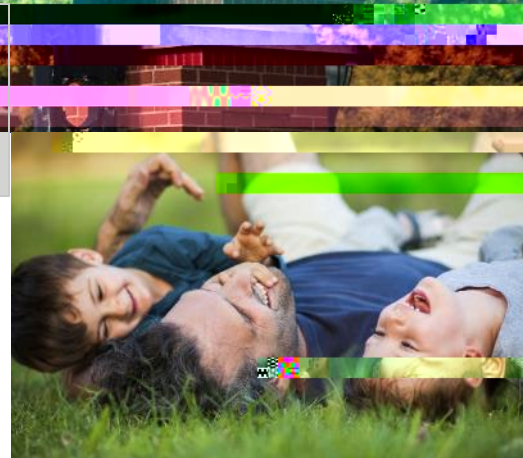




Annual Benefits Enrollment 2025



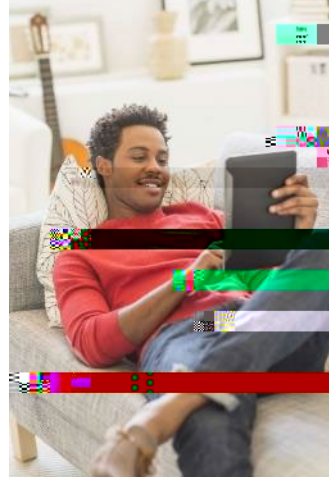
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Medical and Prescription Drug Benefits



State of Health Care

„ Medical & Prescription Drug Costs

Healthcare spend has hit an all-time high due to rising treatment costs, increased health risk amongst consumers, underlying inflation, and other factors.

SLU continues to evaluate all possible opportunities to offset rising medical and prescription costs while continuing to offer competitive and comprehensive benefits to employees and eligible dependents.

„ SLU Plan Costs

Health plan costs in 2023 were lower than expected, but SLU is running **over budget** for 2024 YTD.

Similar to universities and employers nationwide, SLU's healthcare spend is expected to experience an increase in 2025.

„ Peer Institutions

In an effort to offer competitive benefits, SLU continues to monitor its peers and uses data collected from that review to support benefit design and program decisions.

Medical and Prescription Drug Plan

„ **Medical:** UnitedHealthcare (UHC)

Continue to offer two (2) medical plan options: Plus Plan and QHDHP Plan

Continued partnership with SLUCare/SSM Health in Tier 1.

All plan designs will remain the same for 2025.

„ **Prescription Drugs:** Express Scripts (ESI)

Continue to offer two (2) prescription drug plan options that pair with the medical plus plan and high deductible health plan offerings.

All plan designs will remain the same for 2025.



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2025 Pharmacy Plan Options



Express Scripts	Plus Plan		QHDHP Plan	
	Retail (34 day supply)	Mail Order (90 day supply)	Retail (34 day supply)	Mail Order (90 day supply)
Prescription Drug Costs				
Generic	\$10	\$25	Medical Deductible, then 10% Coinsurance	
Preferred Brand	25% Coinsurance \$30 Min – \$50 Max	25% Coinsurance \$75 Min – \$125 Max	Medical Deductible, then 10% Coinsurance	
Non-Preferred Brand	50% Coinsurance \$50 Min – \$100 Max	50% Coinsurance \$125 Min – \$250 Max	Medical Deductible, then 25% Coinsurance	
Specialty	20% Coinsurance up to \$200 Max	N/A	Medical Deductible, then 10% Coinsurance	N/A
Preventive Medications	Priced According to Tier		Covered at 100%, no Deductible	
Out of Pocket Maximum (Includes Rx Copays and Coinsurance)				
Individual	\$1,500		Combined with Medical	
Family	\$3,000		Combined with Medical	

ESI Smart90 – Maintenance Rx

- „ Maintenance medications are required to be filled on 3-month supplies rather than 34-day supplies. Members must visit Walgreens or contact Express Scripts by phone or online.
- „ Filling a 3-month supply of your long-term medication can help you save time, money, and trips to the pharmacy.
- „ Register at <https://www.express-scripts.com/> or call (888) 778-8755 to avoid paying a higher cost.



- „ Delivered to your door with FREE standard shipping
 - „ Transfer prescriptions easily online, by phone, or via Express Scripts® mobile app
 - „ Auto-refills and refill reminders available
 - „ Talk with a pharmacist by phone 24/7
- „ Multiple convenient locations – many open 24/7
 - „

Wellness Program Discount

Wellness Program Discount

- „ Saint Louis University is requiring completion of wellness activities for anyone that wishes to receive a wellness premium discount in 2025.
 - NEW: Employees can establish a relationship with a primary care provider and complete an annual wellness visit to obtain a wellness discount.
 - Employees can continue to complete a biometric screening to satisfy requirements for 2025, but this portion of the initiative will sunset for 2026.
- „ 2024 new hires that completed a biometric screening upon hire will not be required to complete an additional Fall 2024 screening to receive the 2025 premium discount.
- „ Wellness activities must be completed by December 31, 2024.
- „ Wellness discounts will **increase** for 2025:





Price Transparency Tool Options

- „ **UHC:** myuhc.com and Health4Me app
 - View benefit summaries
 - View deductible accumulator
 - Find an in-network doctor or facility
 - Use treatment cost estimator to price out services
 - Check statements
 - Pay bills to healthcare providers
 - Contact a registered nurse 24/7
- „ **ESI:** express-scripts.com
 - Automatically refill and renew prescriptions
 - Price and compare different prescriptions and pharmacies
 - See how you can save with My Rx Choices
 - View your claims and balances
 - Connect with pharmacists
 - Track your home delivery orders
 - Compare plans at: express-scripts.com/saintlouisuniversity

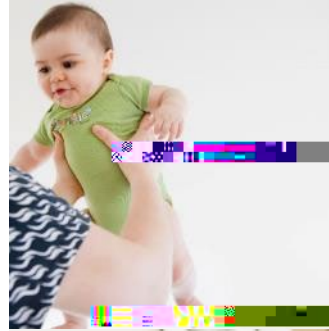


Download the apps for UHC and ESI today!



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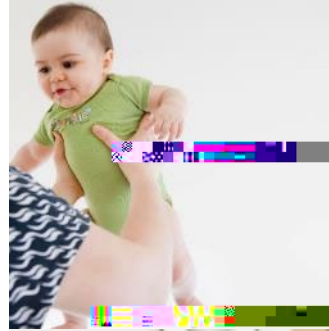
Health Savings Account





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Flexible Spending Accounts



Flexible Spending and Dependent Care Accounts

- „ You must be enrolled in a Plus Plan or not enrolled in a medical plan to be eligible for a Healthcare FSA. You are **NOT** eligible if you are enrolled in the QHDHP plan.
- „ Administration remains with Optum (formerly known as ConnectYourCare)
- „ You must make new elections for the 2025 plan year during open enrollment. Current elections **cannot** be carried forward.
 - Healthcare FSA: Total election amount less previous reimbursements are available at the time of transaction

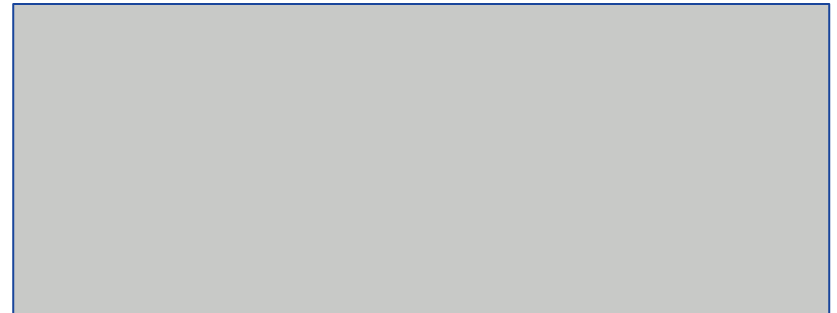
Eligible FSA Expenses

Healthcare FSA Eligible Expenses:

- „ Copays, coinsurance, and deductibles for medical, prescription, and dental plans
- „ Eye exams, contacts, and eyeglasses
- „ Laser eye surgeries
- „ Hearing aids
- „ Over-the-counter medical supplies
 - Bandages, splints, contact lens solution, etc.
- „ Over-the-counter medications
- „ Menstrual care products

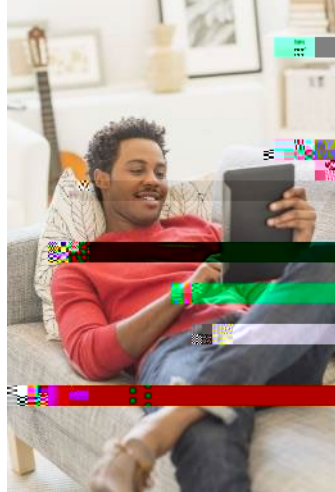
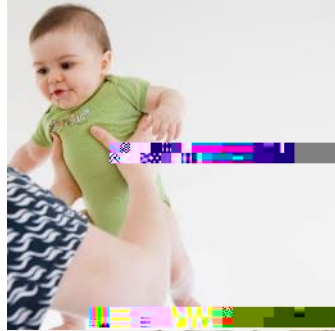
Dependent Care FSA Eligible Expenses:

- „ Childcare or after-school care
- „ Care for an aging parent





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Voluntary Dental Benefits

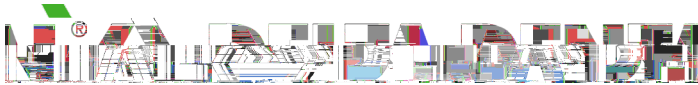
- ” Coverage remains with Delta Dental – no changes in plan design.
- ” Rates have slightly increased for 2025.
- ” Continue to have the choice between two (2) dental plans.
- ” Find a provider on www.deltadentalmo.com.
 - Highest level of benefits with PPO dentists
 - Dental cards issued to new enrollees only

2025 Dental Rates

	Flex	Basic Plus
Monthly		
Single	\$36.19	\$21.18
Two-Person	\$70.86	\$40.73
Family	\$121.32	\$72.97
Bi-Weekly		
Single	\$16.70	\$9.78
Two-Person	\$32.70	\$18.80
Family	\$55.99	\$33.68



Voluntary Dental Plan—Delta Dental



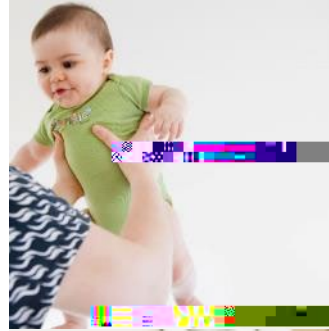
2025 Dental Plan Design

	Flex Plan		Basic Plus	
	PPO Network	Premier/ Out of Network	PPO Network	Premier/ Out of Network
Deductible				
Individual	\$50	\$50	\$25	\$25
Family	\$150	\$150	\$75	\$75
Calendar Year Maximum				
Per Person	\$1,500	\$1,500	\$1,000	\$1,000
Preventive Care (member responsibility shown)				
	0% no deductible	0% no deductible	0% no deductible	50% no deductible
Basic Restorative Care (member responsibility shown)				
	10% after deductible	30% after deductible	30% after deductible	65% after deductible
Major Restorative Care (member responsibility shown)				
	40% after deductible	60% after deductible	60% after deductible	80% after deductible
Orthodontia				
Lifetime Maximum (per person)	\$1,000	\$1,000	\$1,000	\$1,000
Orthodontia	50% For all members	60% For all members	50% For children to age 19 only	75% For children to age 19 only



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Life and Long-Term Disability



Voluntary Life/AD&D Benefits – The Hartford



” Voluntary life and AD&D benefits are available through The Hartford in 2025. There are no changes in life rates; there is a decrease in spouse and child AD&D rates.

” Guaranteed Issue and Maximums

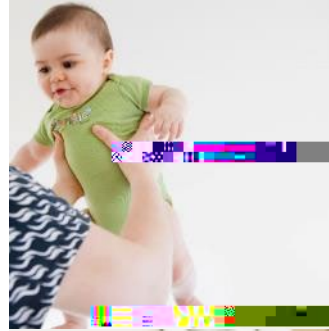
Employees may elect Voluntary Life in an amount up to three (3) times annual earnings to a maximum of \$600,000.





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2025 Annual Enrollment



2025 Annual Enrollment

- „ Plan elections are effective January 1, 2025, and are binding for the 2025 plan year, unless you experience a qualifying life event:
 - Marriage
 - Birth/adoption
 - Divorce
 - Death
 - Change in employment status
 - Change in dependent status
- „ Changes to Dependent Care FSA are allowed in limited circumstances.
- „ Life status changes allow you to make benefit election changes.
- „ Benefit changes must be requested in Workday within 31 days of life change.

2025 Annual Enrollment

- „ Open enrollment will be held from October 30th through midnight November 15th, 2024.
- „ If making changes, do so through **Workday**.
 - Open enrollment is a good time assess your benefits, review your benefits for the upcoming year, and review your life insurance beneficiaries
 - Current medical, dental, vision, life, and accident elections will carry forward.
 - If you are planning to cover your spouse on the medical plan in 2025, then you are required to complete a Medical Plan Affidavit in Workday.
 - All HSA, dependent care FSA, and healthcare FSA participants will need to make an election for 2025; current deductions **will not carry forward**.
- „ For more information, refer to your 2025 Benefits Guide.
- „ Questions? Contact benefits@slu.edu or (314) 977-2595.



Appendix

Working Spouse Rule

- „ Applies to spousal eligibility on the medical plan only.
- „ Full-time, working spouses who have access to medical coverage through their employer are not eligible for SLU's medical plan.
- „ Spouses are eligible if they:
 - Are not employed or are self-employed.
 - Do not have access to qualifying coverage where his/her employer contributes at least 50% of the premium for single coverage.
 - Are on Medicare and do not have access to an employer plan.
- „ Completion of the annual Medical Plan Affidavit will be required through the Workday system during open enrollment benefits selections. You will be required to attest to your spouse's eligibility during the online open enrollment process. The University reserves the right to request completion of the Medical Plan Affidavit to be covered by the medical plan.





Health Savings Accounts

- ” For Qualified High Deductible Health Plan (QHDHP) participants only.
- ” HSAs are designed to help you save and pay for your healthcare now and when you retire.
- ” Triple tax savings:
 - Put money in pre-tax
 - Grow your savings tax free
 - Pay for qualified medical expenses income tax free
- ” The account is always yours and will travel with you throughout your life.

Health Savings Accounts A healthwise investment that helps you ...



Deposit

Deposit your health care dollars.



Grow

Grow your savings.



Save

Save on tax.



Pay

Pay for ... now or later.

HSA Eligibility for Account Holders Only

- „ You are eligible to open and contribute to an HSA if you:



Voluntary Accident Benefits – Voya

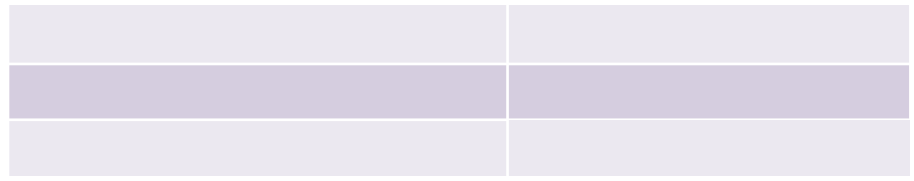
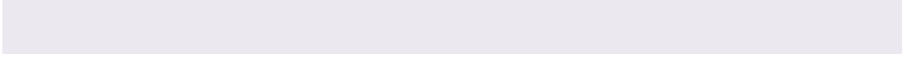
- Benefit offered through Voya Financial.
- Plan helps reimburse expenses that occur due to an accident.

24-hour coverage - accidents on- or off-the-job are eligible.

When you have an expense, you must submit a claim form; reimbursement will then be mailed as a check.

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Voluntary Legal Benefits - MetLaw



- „ MetLaw provides access to a wide-range of legal services and resources, for you and your family, including unlimited access to a top-quality network of attorneys.
- „ Use the benefit for a variety of personal legal needs related to events such as: getting married, starting a family, buying or selling a home, caring for aging parents, or sending kids off to college.
- „ Advantages include:
 - Access to telephonic advice or office consultations,
 - No copays or deductibles to pay and no claims forms when you use a network attorney
 - Use of a convenient app
- „ For more information, visit www.metlife.com/mybenefits.

2025 MetLaw Rates

	MetLaw Plan	
	Monthly	Bi-Weekly
Family	\$18.00	\$8.31

Voluntary Identity Theft – LifeLock



- „ LifeLock Identity Theft provides comprehensive protection for your identity. LifeLock Identity Theft provides comprehensive protection for your identity. LifeLock Identity Theft provides comprehensive protection for your identity.
