



IAS

INSTITUTE FOR
ADVANCED STUDY

Employee Benefits Presentation

for Faculty and Staff

Effective January 1st – December 31st 2024



AN ALERA GROUP COMPANY

Today's Agenda

Overview of Plans

- Medical Plan - Aetna
 - Two payment options
- Dental Plan – MetLife
 - Two plan options
- Vision Plan - VSP
- Flexible Spending Account (FSA) - Ameriflex
- Life and AD&D - Guardian
- Disability – Guardian
- Voluntary Benefits – TransAmerica
- Employee Assistance Program (EAP) – WorkLife Matters
- **NEW!** Pet Insurance Program
- 2024 Open Enrollment Dates & Process

Medical

Aetna

Medical Plan – Two Payment Options



	Option 1		Option 2	
	<i>In-Network</i>	<i>Out-of-Network</i>	<i>In-Network</i>	<i>Out-of-Network</i>
Deductible				
- Single	\$250	\$2,000	\$250	\$500
- Family	\$500	\$4,000	\$500	\$1,000
Coinsurance	20%	30%	0%	20%
Out of Pocket Max				
- Single	\$2,000	\$3,000	\$1,000	\$2,500
- Family	\$4,000	\$6,000	\$2,000	\$5,000
Preventive Care	Covered in Full	Covered in Full	Covered in Full	Covered in Full
Office Visit	\$20 Copay	30% after Ded.	\$20 Copay	20% after Ded.
Specialist Visit	\$30 Copay	30% after Ded.	\$30 Copay	20% after Ded.
Behavioral Health Visit	\$20 Copay	30% after Ded.	\$20 Copay	20% after Ded.
Teledoc	\$20 Copay	30% after Ded.	\$20 Copay	20% after Ded.

Medical Plan – Two Payment Options



	Option 1		Option 2	
	<i>In-Network</i>	<i>Out-of-Network</i>	<i>In-Network</i>	<i>Out-of-Network</i>
Urgent Care Center	\$50 Copay	30% after Ded.	\$25 Copay	20% after Ded.
Emergency Room	\$250 Copay	\$250 Copay	\$250 Copay	\$250 Copay
Inpatient Services	20% after Ded.	30% after Ded.	0% after Ded.	20% after Ded.
Outpatient Services	20% after Ded.	30% after Ded.	0% after Ded.	20% after Ded.
Routine Lab/ Radiology	20% after Ded.	30% after Ded.	0% after Ded.	20% after Ded.
Advanced Radiology	20% after Ded.	30% after Ded.	0% after Ded.	20% after Ded.

Both medical plans utilize Aetna's Choice POS II Network

CVS/Caremark Pharmacy managed by RxBenefits



	Option 1 30 Day Retail	Option 2 30 Day Retail
Tier 1*	\$15 Copay	\$10 Copay
Tier 2*	\$25 Copay	\$25 Copay
Tier 3*	\$40 Copay	\$35 Copay

	Option 1 90 Day Mail Order	Option 2 90 Day Mail Order
Tier 1	\$30 Copay	\$20 Copay
Tier 2	\$50 Copay	\$50 Copay
Tier 3	\$80 Copay	\$70 Copay

*Specialty Medications must be filled at CVS Specialty Pharmacy

30 days prescription - available at any pharmacy

90 days prescription - available at CVS ONLY

Brightline

Built for kids and teens, here for you

Brightline is the first comprehensive behavioral health solution specifically designed to support kids, teens, and their families across a range of everyday challenges and common conditions. With our range of options for families, we're all here to help your members and their families find care that works for them — so that every family can thrive.

What's covered for your members:

Premium Connect+ membership

- ✓ Content collections, videos, and other resources tailored by age and concern
- ✓ Interactive exercises to continue making progress between sessions
 - ✓ Coach chat for guidance through resources and support
- ✓ Group classes on topics like staying on track with school or managing anxiety

Brightline Coaching

- ✓ 30-minute video sessions with expert behavioral health coaches
- ✓ Short-duration programs for building positive skills kids & teens can use long-term
- ✓ Focused on specific topics many families experience

Brightline Care

- ✓ 50-minute video visits with therapists, speech therapists, psychiatric nurse practitioners, and other clinicians
- ✓ Personalized care plans built on programs proven to move kids & teens forward
- ✓ Clinical measurement and ongoing progress updates for parents & caregivers

Visit hellowbrightline.com/aetna

Aetna Teladoc



Access to quality care at your fingertips

- Talk to a U.S. Board Certified Doctor, Therapist or Psychiatrist
- Get an online Dermatology review
- Speak with a Nutritionist
- Get expert medical advice by phone, video, web or app
- Cost for Primary Care - \$20
- Cost for Specialist Care - \$30
- **Best Practice Tip – Register for Teladoc *before* you need to call for a consultation!**

Set up your account or log in today

Visit [Teladoc.com/Aetna](https://www.teladoc.com/Aetna)

Call 1-855-TELADOC (835-2362) Download the Mobile App

Aetna MinuteClinic



- MinuteClinic is available 7 days a week, including evenings
- No appointment is necessary
- View wait times or schedule an appointment on MinuteClinic.com or in the CVS Pharmacy app
- Licensed providers treat more than 125 minor illnesses and injuries
- They provide vaccinations, physicals and screenings
- Help monitor and treat common chronic conditions
- Write prescriptions, when medically necessary
- Share your records with your primary care provider with your permission
- **No cost to participants!**

2024 Medical Contributions



Below are the new contributions for the upcoming plan year.

Monthly	Option 1*	Option 2*
Employee Only	\$134.24	\$221.74
Employee + One	\$276.88	\$451.88
Employee + Family	\$381.30	\$556.28

**VSP Vision plan is included with your medical contribution*

Dental & Vision

MetLife & VSP

MetLife Dental Plans



- The MetLife Dental Plan has two options for you to choose from:
 - MetLife PPO
 - In and Out-of-Network Providers
 - Employees are not required to designate a Primary Care Provider
 - No referrals required to see Specialist
 - Services covered by Coinsurance levels – 100%, 80%, 50%
 - \$50 Deductible per Individual; Maximum of \$150 per Family
 - **Annual Benefit Maximum of \$2,000!**
 - Basic and Major services subject to plan deductible
 - Orthodontia lifetime max of \$1,000
 - MetLife DMO
 - In Network benefits only for New Jersey
 - **Must designate a Primary Care Provider when you enroll in this plan**
 - **Referrals to a in-network Specialists must be obtained from your Primary Care Provider**
 - No annual Benefit Maximum
 - No plan deductible
 - You pay copays for covered services based on a Schedule of Benefits

MetLife PPO



Covered Procedures	In-Network	Out-of-Network
Annual Maximum	\$2,000	\$2,000
Deductible		
- Single	\$50	\$50
- Family	\$150	\$150
Preventive Services	100%	100%
Basic Services	80%	80%
Major Services	50%	50%
Orthodontia Services	50%	50%
Orthodontia Lifetime Maximum	\$1,000	\$1,000
Out-of-Network Reimbursement Level	N/A	90% U&C

MetLife DMO



Covered Procedures	Member Copays
Oral Evaluation	\$0
Adult & Child Cleaning (2 per Calendar Year)	\$0
X-rays / Imaging	\$0
Sealants for Children	\$0
Composite Resin Fillings - anterior (2 surface)	\$0
Composite Resin Fillings – posterior (2 surface)	\$45
Removal/Extraction of Impacted Tooth	\$50-\$100
Root Canal – molar tooth	\$210

2024 Dental Contributions



Great news! Employee Contributions are not changing for the upcoming plan year!

Monthly	Dental DMO	Dental PPO
Employee	\$7.18	\$24.18
Employee + Spouse	\$13.66	\$49.10
Employee + Child(ren)	\$14.38	\$56.36
Employee + Family	\$20.48	\$86.20

VSP Vision

- As a VSP member, you get personalized care from a VSP network provider at low out-of-pocket costs!
 - Well Vision Exam
 - \$10 Copay for exams
 - Once every 12 months
 - Lenses
 - \$25 copay for lenses (Single vision, bifocal, trifocal)
 - Once every 12 months
 - Frames
 - \$130 Allowance + 20% savings over your allowance
 - Once every 24 months
 - Contact Lenses
 - In lieu of glasses
 - \$130 Allowance
 - Once every 12 months
 - VSP Choice Network, to find providers: <https://www.vsp.com/eye-doctor>
 - Out-of-Network Providers: reimbursements available (*members must pay at the time of service and submit for reimbursement*)
- **Vision is only available for those enrolling in the Medical Plan**



Flexible Spending Account Transit & Parking Account

Ameriflex

Ameriflex Flexible Spending Account



- What is a Flexible Spending Account?



A Flexible Spending Account is a tax benefit that allows you to set aside part of your pay before taxes for eligible medical or dependent care expenses

Healthcare Account



- Medical Deductibles, Coinsurance and Copays
- Urgent Care Services
- Prescription drug copays
- Dental and orthodontia expenses
- Vision expenses (exams, eyeglasses, contact lenses and solution, Lasik)
- Limited over-the-counter products

Dependent Care Account



Childcare, preschool, before or after-school care or adult dependent day care

- Children under age 13 or adult who is your IRS tax dependent
- Dependent must live with you
- Expense must happen while you are at work
- Married? Your spouse must work or be a full-time student

2024 FSA Maximum Contributions



- **Healthcare Account**

- Maximum annual contribution \$3,050
- Plan has a Grace Period of 2 ½ months. You have until March 15th to use the funds from the prior year
- Use the convenient debit card to pay for your expenses.
- You may be asked to provide documentation to substantiate your claims

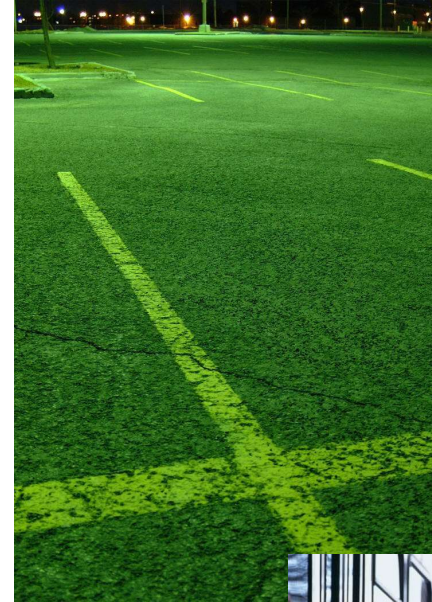
- **Dependent Care Account**

- Maximum annual contribution \$5,000
 - (\$2,500 maximum if married filing separately)

Parking and Transit

Parking

- Must be at or near workplace or commuting location
- Employee use only
- Not available for temporary work locations
- Monthly **Pre-Tax** Limit for 2024 - \$300



Transit

- Passes, tokens, fare cards and vouchers for mass transit
- Employee use only
- Monthly **Pre-Tax** Limit for 2024 -\$300



Life and AD&D Voluntary Life and AD&D

Guardian

Life and AD&D, Voluntary Life and AD&D



Basic Life and AD&D

- Basic Life coverage is 1 ½ times your annual earnings
- Maximum benefits is \$1,000,000
 - Amounts over \$600,000 require Evidence of Insurability (health statement)
- Accidental Death & Dismemberment Included (AD&D)
 - Same as Life amount
- Coverage is provided at no cost to employees

Voluntary Life and AD&D for you, your spouse and your children

- You may purchase up to 2 times your annual earnings to a maximum of \$750,000
 - Amounts over \$250,000 require Evidence of Insurability (for new hires or newly eligible enrollments)
- Accidental Death & Dismemberment (AD&D) Included
 - Same as Life amount
- Spouse amount can be 100% of employee benefit up to a maximum of \$250,000; Child amounts can be 10% of employee benefit to a maximum of \$10,000
 - Dependent age limits: 14 days to 26 years (26 if full time student).
- For those currently enrolled, any increase in benefits will require Evidence of Insurability
- **Voluntary Life amounts can only be changed at the annual open enrollment. If you have a salary adjustment during the year, it will be reflected at the NEXT open enrollment.**

Remember you can change your beneficiary at any time



Short-Term and Long-Term Disability

Guardian

Short and Long-Term Disability



- Institute for Advanced Study offers Short and Long-Term Disability benefits to **eligible staff** at no cost to you.
- Short-Term Disability with an IAS private plan
 - Benefits begin on the 8th day of disability
 - Benefit duration is up to 6 months
 - Benefits are enhanced to full pay for a period equal to two times your number of years of service
- Long-Term Disability
 - Benefits begin after 6 months of disability
 - Benefits continue up to Social Security Normal Retirement Age
 - Monthly benefit pays 60% of monthly earnings up to a maximum of \$20,000 per month
 - Pre-Existing Condition Limitation: 3/12 (new enrollees only)

Voluntary Whole Life, Accident, Critical Illness, Hospital Indemnity

Transamerica

TransAmerica Voluntary Benefits

IAS offers eligible employees the option to purchase Voluntary Benefits.

- **Whole Life Insurance** - *Replace lost income, Cover funeral costs, Pay off debt, Help with future costs such as college, etc...*
- **Critical Illness Insurance** - *Protect your finances if you are suddenly diagnosed with a serious illness with a Tax-Free cash payment*
- **Accident Insurance** - *Get hurt, get paid - Major medical coverage will likely not cover all medical expenses incurred due to an accident; accident insurance can help supplement those out-of-pocket costs*
- **Hospital Indemnity Insurance** - *Regardless of the reason for being hospitalized, you may collect the benefit*

You must contact a Benefit Counselors to enroll in these coverages.

Please call Premier Worksite Customer Service

(866) 463-8808, option 4

Mon-Fri; 9am – 4pm EST

Benefit Counselors are standing by to answer questions and to help you enroll today!

Employee Assistance Program

Guardian & WorkLife Matters

Employee Assistance Program (EAP)

Your employee assistance program, provided by Uprise Health, gives you access to online and coach-guided resources for resilience, stress, and mental fitness.



Health

- Healthy living
- Stress management
- Mental health
- Diet and fitness
- Overall wellness
- COVID-19 resources



Family

- Parenting support
- Adoption assistance
- Child and elder care
- Learning programs
- Special needs help
- Senior housing options



Financial

- Legal issues
- Will preparation
- Taxes and debt
- ID Theft services
- Financial planning tools and assistance
- Retirement planning

*Office hours: Monday-Friday 6am-5pm PST. Live answer exchange available after hours. The Employee Assistance Program services are provided by Uprise Health, and its contractors. Guardian does not provide any part of the Employee Assistance Program. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. This information is for illustrative purposes only. It is not a contract. Only the Administration Agreement can provide the actual terms, services, limitations and exclusions. Guardian and Uprise Health reserve the right to discontinue the Employee Assistance Program program at any time without notice. Legal services provided through the Employee Assistance Program will not be provided in connection with or preparation for any action against Guardian, Uprise Health or your employer. The Employee Assistance Program is not an insurance benefit and may not be available in all states. Uprise Health, Niguel, CA. File #2022-132483 (1/24) Pub 3525 GUARDIAN® and the GUARDIAN G® logo are registered service marks of The Guardian Life Insurance Company of America® and are used with express permission.

Employee Assistance Program (EAP)

Provides guidance on personal, financial, and legal matters – plus helpful workplace tools

Program Highlights

- **Face-to-Face Counseling** – up to 3 in-person or virtual sessions per employee/ household member per issue, per year.
- **Online Coaching** – learn, develop, and practice new skills to improve mental fitness. Includes a well-being check, online modules selected specifically for you, and up to 3 coaching sessions.
- **Work-Life Services** – resources to help balance all your responsibilities with family, caregiving, health and wellness, emotional well-being, and daily living.
- **Legal Services** – unlimited telephonic support and free initial 30-minute attorney consultation (can be used for estate planning/will preparation), 25% discount on attorney services, online self-service legal documents, and extensive law library.
- **Financial Services** – unlimited telephonic support for financial problems or needs, 30 days access with a personal money coach, extensive online financial library and calculators.
- **COVID-19 Resources** – online support and resources.



Connect to an EAP counselor for free support services

Support and guidance how and when you need it

The screenshot displays the Uprise Health website interface. At the top left, the Guardian and Uprise Health logos are visible. The main heading reads "Digitally-Enabled EAP and Mental Health Program". Below this, a welcome message states: "Welcome to your Mental Health and Employee Assistance Program (EAP). We seamlessly combine on-demand digital resources with live support by expert clinicians. Anytime, anywhere access where and when you need it most." The interface is divided into two main sections: "Employees and Family Members" and "Supervisors and Managers", each with a "Login to Access" button. A central graphic shows a smartphone displaying the Uprise Health app interface, which includes a "Up Next" section with the text "Keep going" and a "Continue with Mindset" section with the text "Retrain unhelpful thoughts". A tip at the bottom of the app screen says "Tip: grab your headphones before it begins". At the bottom of the website, the tagline "Helping employees and their families be their best." is displayed.

Employee Assistance Program

Phone: 1-800-386-7055

Available 24 hours a day, 7 days a week*

Web: worklife.uprisehealth.com

Access code: **worklife**

Email:

eapcounselor@uprisehealth.com

*Regular office hours: Monday-Friday 9am-8pm EST.

Will Preparation Services

Access to legal and estate planning professionals, online planning documents, and a resource library

Services include:

- Phone consultations with estate planners
 - Up to 3 consultations
- Estate planning documents
- Discounted estate planning packages*
 - \$100 attorney assisted Will package
 - \$179 couples Will package
 - \$649 individual Trust package
 - \$999 couples Trust package
- Resource library

Assistance with issues related to:

- Advanced health care directives
- Estate taxes
- Executors & probate
- Financial power of attorney
- Guardianship and conservatorship
- Healthcare power of attorney
- Living Wills & Trusts
- Wills



*Package cost paid by the employee.

WillPrep Services are provided by Uprise Health, and its contractors. The Guardian Life Insurance Company of America (Guardian) does not provide any part of WillPrep Services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. This information is for illustrative purposes only. It is not a contract. Only the Administration Agreement can provide the actual terms, services, limitations and exclusions. Guardian and Uprise Health reserve the right to discontinue the WillPrep Services at any time without notice. Legal services will not be provided in connection with or preparation for any action against Guardian, Uprise Health, or your employer. Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation.

TravelAid

A comprehensive program providing you with 24/7 emergency medical, security, and travel assistance when you are outside of your home country or 100 or more miles from your home.

- 24/7 Multilingual emergency response
- Medical assistance
- Travel assistance
- Medical evacuation and repatriation
- Security and political evacuation
- Worldwide destination intelligence

TravelAid services are provided by Uprise Health and UnitedHealthcare Global. The Guardian Life Insurance Company of America (Guardian) does not provide any part of TravelAid services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. This information is for illustrative purposes only. It is not a contract. Only the policy can provide the actual terms, services, limitations and exclusions. We are not responsible for availability, quality, result of or failure to provide any medical, legal or other care or service caused by conditions beyond Our control. Guardian and Uprise Health reserve the right to discontinue TravelAid at any time. TravelAid services may not be available in all states.



Pet Insurance

Fetch Pet Insurance



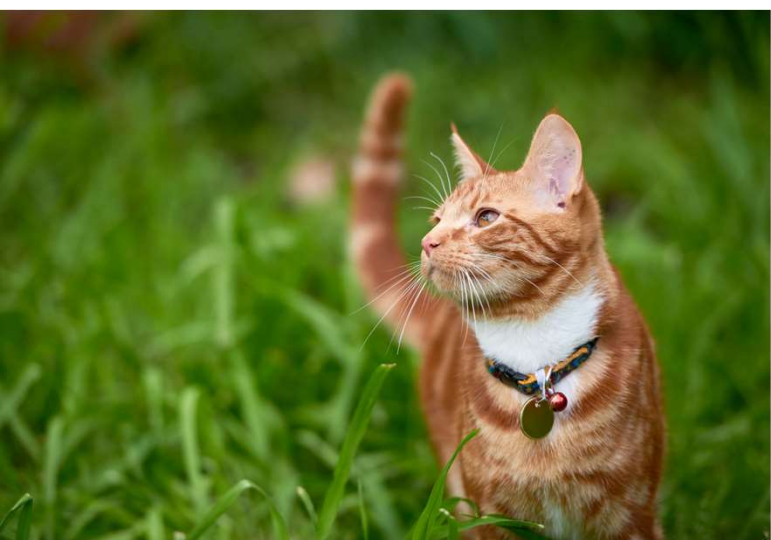
Employee exclusive offer: 10% off every month for Life!



- ✓ The most comprehensive pet insurance
- ✓ Use any veterinarian in the U.S. or Canada
- ✓ Rated 'Excellent' by customers on Trustpilot

Fetch covers what others charge extra for, or don't cover at all.

Fetch pays back up to 90% of unexpected vet bills when your pet gets sick or hurt. And when you add Fetch Wellness to your plan, you'll save on routine care that helps them stay healthy.



- Injuries & illnesses
- Routine & preventive care
- Every tooth, plus gums
- Breed-specific issues
- Virtual vet visits
- Alternative & holistic care
- And much more!

Get your 10% off! Check the link on the Benefits booklet or call **800.212.2698** to get your free, personalized quote.

Open Enrollment

Dates and Process

Open Enrollment

- Open Enrollment **begins on Monday, Nov. 6th and ends on Friday, Nov. 17th.**
- All elections and changes must be completed by Friday, Nov. 17th.
- Open Enrollment is the one time of year when you can make changes to your benefits without a qualifying life event. Employees can:
 - Enroll or cancel coverage
 - Enroll or drop dependents
 - Switch medical plans

All changes will be in effect for one year, from January 1, 2024 through December 31, 2024

After open enrollment ends, employees are not permitted to make changes during the year without a Qualifying Life Event (such as marriage, divorce, birth of a baby or loss of coverage)

Online Enrollment

All employees must elect their 2024 benefits online through SyncHR

- You can access the link to login to SyncHR Employee Self Service (ESS) via the IAS website at:

<https://www.ias.edu/human-resources/employee-information>

The screenshot shows the IAS website's 'Employee Information' page. The navigation bar includes 'HISTORICAL STUDIES', 'MATHEMATICS', 'NATURAL SCIENCES', 'SOCIAL SCIENCE', 'SEARCH', 'CAMPUS RESOURCES', and 'FRIENDS'. The main navigation includes 'IAS INSTITUTE FOR ADVANCED STUDY', 'ABOUT', 'IDEAS', 'SCHOOLS', 'SCHOLARS', 'NEWS', 'EVENTS', 'PROGRAMS', 'SUPPORT', and 'APPLY'. The breadcrumb trail is 'HOME / HUMAN RESOURCES / Employee Information'. The main content area features five tiles: 'Employee Benefits' (with a photo of children), 'Policies and Procedures' (with a photo of a building and people), 'Memos and Forms' (with a photo of hands holding a document), 'Employee Resources' (with a photo of people at an outdoor event), and 'Employee Self Service' (with a dark blue background). A red arrow points to the 'Employee Self Service' tile.

Online Enrollment

- Please reach out to Human Resources if you require any assistance
- IAS also provides an Enrollment Guide to walk you through the process step-by-step
- Remember to Review and Submit your elections on the final page by electing *“I confirm these benefit elections”* then click the *“Submit”* button

You will then receive a message confirming the completion of the Open Enrollment Process.

Your Benefits Enrollment Confirmation

Congratulations! You have successfully completed your benefits enrollment.

Your Benefits Enrollment Confirmation Number: 5578729

Please store that number, you can use it to contact our support team or to review your selected benefits at a later point.

[Return to Myself Page](#)

**ALL OPEN ENROLLMENT ELECTIONS AND
CHANGES MUST BE COMPLETED BY
NOVEMBER 17th**

Questions?

- If you have questions on how to enroll in SyncHR, please contact:

Yuchao Wang

Human Resources

ywang@ias.edu

609-734-8243

- If you have questions on the how the benefits work, please contact:

Kathi Strohman

Alera Group

Kathi.strohman@aleragroup.com

203-487-0625

Or

Angela Malgeri

Alera Group

angela.malgeri@aleragroup.com

973-377-3362

